NEW YORK MANUAL
FOR WORKERS
COMPENSATION AND
EMPLOYERS LIABILITY
INSURANCE

2008 EDITION
ADMINISTRATIVE RULES AND PROCEDURES

A. GENERAL

The New York Workers Compensation and Employers Liability Manual which contains rules and procedures, classifications and loss costs has been adopted by the New York Compensation Insurance Rating Board to govern the underwriting of Workers Compensation and Employers Liability Insurance, Voluntary Compensation Insurance and Employers Liability Insurance in the State of New York. This manual does not apply to any insurance under Article 9 of the Workers’ Compensation Law of the State of New York (Chapter 600 of the Laws of 1949).

B. DEFINITIONS

1. Rating Board

The term "Rating Board" as used in this manual refers to the New York Compensation Insurance Rating Board organized under the provisions of Section 2313 of the New York Insurance Law.

2. Department

The term "Department" as used in this manual refers to the Superintendent of Insurance and the New York State Department of Financial Services.

C. APPROVAL

This manual has been filed with the Department by the Rating Board on behalf of its members and has been approved by the Department pursuant to the provisions of Section 2305 of the Insurance Law.

D. FILING REQUIREMENTS

1. Policies and Renewal Certificates

Copies of all policy Information Pages and renewal certificates shall be filed with the Rating Board within thirty (30) days after the effective date of the policy. In addition, proof of coverage must be filed, in the electronic format, with the State of New York Workers’ Compensation Board within thirty (30) days after the effective date of the policy. Refer to K.1. below.

2. Endorsements

a. Except as noted in (1) and (2) below, a copy of every endorsement affecting coverage in New York State shall be filed with the Rating Board within thirty (30) days after issue. It is not necessary, however, to file a copy of any endorsement which does not require the insertion of any information relating to coverage on the endorsement provided:

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(1) Specimen copies of carrier specific endorsements have previously been filed with and approved by the Rating Board (refer to P-5a, Item L2, and Part Four of this Manual); and

(2) The identification number and title or authorized symbol of the endorsement is shown on the Information Page which was filed with the Rating Board.
b. Endorsements showing a name change, additional insured, additional location, classifications or rates shall be filed within thirty (30) days after the change.

3. Cancellations or Reinstatements

When a policy is canceled or reinstated, the notice of cancellation or reinstatement shall be filed with the Rating Board. However, if a copy of the policy has previously been filed with the Rating Board and is being canceled flat or has been returned “Not Taken,” the regular cancellation notice must be filed with the Rating Board noting on the face of the policy that it has been “Canceled-Not Taken” or “Canceled Flat on Books.” This is required even if the effective date of the cancellation is not the same as the effective date of the policy because of statutory requirements. Refer to Section K for statutory provisions in filing "Cancellations," "Reinstatements" or "Notice of Intention Not to Renew."

E. ESTABLISHMENT OF CLASSIFICATIONS

The Rating Board is empowered to determine, revise or modify the classification(s) applicable to any individual risk. Every policy insuring a risk for which the classification(s) has been established by the Rating Board shall be written in accordance with such classification(s).

If a carrier, upon inspection or audit, finds any change in operations which may require a change in the classification(s) established for the risk, the carrier shall immediately report the change to the Rating Board. The Rating Board will not consider any request to authorize a new classification(s) unless the carrier has issued and filed, with the Rating Board, a copy of its policy Information Page written in accordance with the previously established classification(s). The classification(s) for any policy shall be subject to correction or modification or both if the Rating Board determines the classification(s) shown in the policy are not applicable to the risk.

F. INCORRECT UNDERWRITING

1. Policies, Renewal Certificates, or Endorsements

The Rating Board will notify the carrier of any policy, renewal certificate, or endorsement which has not been written in accordance with the rules of this manual. The policy, renewal certificate or endorsement must be canceled and rewritten or corrected by endorsement as may be required by the Rating Board.

Following notification by the Rating Board of the required changes, if a carrier does not, within thirty (30) days, furnish satisfactory evidence to the Rating Board of the correction of any error or omission, a second request will be issued requesting this information. If no response is received within thirty (30) days of the second request, a final request for this information will be sent to an executive officer of the carrier by an executive officer of the Rating Board.

All carriers who have not furnished satisfactory evidence within thirty (30) days of the executive follow-up will be subject to a fine of $50 for each delinquent item. An additional fine of $100 for each item will also be levied each additional month for which a response to a Rating Board criticism has not been received.
2. Complaints

Complaints of incorrect underwriting shall be investigated by the Rating Board provided the insured or its representative has submitted a written statement of facts providing the name of the insured, name of the carrier and details of the complaint. If an investigation proves the policy was incorrectly written, the carrier must file a copy of a rewritten policy or correcting endorsement, with the Rating Board, within thirty (30) days after notification of the required changes.

If any person wishes to appeal a Rating Board decision concerning the application of a manual rule or procedure, a written request for further review can be submitted to the Rating Board. Refer to Item F.1. for Incorrect Underwriting and to Item M. of this section for further explanation of the Appeal Process.

3. Changes

No request to change a classification(s) for a risk on the grounds that the risk has been improperly classified shall be considered by the Rating Board unless the request is filed directly with the Rating Board, by the insured, its representative or by the carrier during the policy term with respect to which the request is made or within twelve (12) months after the expiration thereof.

G. RATING INFORMATION

Experience Rating Worksheet

On each risk where the Rating Board has determined an experience modification, a notice of the modification with the detailed worksheet shall be issued by the Rating Board and made available to the authorized carrier. A copy of the data underlying the experience rating as well as any inspection reports may be furnished upon request. A copy of the rating worksheet data will be furnished to any member carrier or broker requesting same upon written authorization from the insured authorizing the Rating Board to release this information.

H. GENERAL INFORMATION

1. Bulletins and Circulars

Matters of general information, amendments to this manual and rulings of the Rating Board are distributed to members and subscribers in circular letters and bulletins.

2. Digest of Rulings and Interpretations

The Rating Board publishes a Digest of Rulings and Interpretations as part of this manual. The Digest includes manual rules and procedures and classification assignments and contains rulings and interpretations for the convenience and guidance of the members of the Rating Board. Many of the items in the Digest have previously been published in Rating Board bulletins and are reprinted in the Digest for easier reference.
I. INSPECTIONS AND TEST AUDITS OF PAYROLL

The Rating Board has the authority to inspect the plants, works, machinery and appliances of an insured for the purpose of determining the proper classification(s) and to make test payroll audits. The Rating Board auditor may examine the employer's books, vouchers, contracts, documents and applicable records to determine the proper premium for the risk. Test audits of payroll are made subject to the following provisions:

1. Prior to the test audit, the carrier shall file a copy of its earned premium bills for the period involved with the Rating Board. If requested, a copy of the carrier's audit details shall also be submitted to the Rating Board.

2. Notice of a proposed test audit shall be given to the carrier and the Rating Board's findings shall be forwarded to the carrier after completion of the audit. Within thirty (30) days after such findings have been submitted, the carrier shall comply with the audit of the Rating Board and shall have the right to appeal such findings as in the case of any issue involving a matter of classification. Refer to Item M of this section for further explanation of the Appeal Process.

J. WRAP-UP CONSTRUCTION PROJECTS

* General Explanation

A wrap-up construction project is a large construction, erection or demolition project for which policies have been issued by one or more insurance carriers under the same management to insure two or more legal entities engaged in such project.

Separate policies shall be issued to each eligible entity involved in a wrap-up construction project unless combination is permitted under Rule III.B.1.

Note: “Wrap-up” must be indicated on the policy reported to the Rating Board. Refer to the Workers Compensation Policy Reporting Specifications Manual WCPOLS at www.wcio.org.

K. PROVISIONS FOR CANCELLATIONS, REINSTATEMENTS AND NOTICE OF INTENTION NOT TO RENEW

1. Cancellations

The State of New York Workers' Compensation Board regulates the cancellation of coverage and requires that electronic notice of such cancellation be sent to the Chair of the Workers' Compensation Board:

a. When a cancellation is due to non-payment of premiums, the cancellation shall not become effective until ten (10) days after a notice of cancellation is served on the employer and filed with the office of the Chair.

b. When a cancellation is due to any reason other than non-payment of premiums, the cancellation becomes effective thirty (30) days after the notice of cancellation is served on the employer and filed with the office of the Chair.
Note: If an employer has obtained insurance with another carrier and the effective date of coverage is prior to the expiration of the time stated in the cancellation notice, the cancellation shall be effective as of the effective date of the other coverage.

2. Reinstatements

When a policy has been terminated by cancellation or has expired, the policy shall not be reinstated or renewed by certificate. Coverage may be afforded only upon issuance of a new policy. If, however, a notice of cancellation has been mailed to the insured, as provided by statute, the policy may be reinstated at any time before the effective date of the cancellation as shown in the notice. If a policy is to be reinstated before the effective date of cancellation, electronic notification of such reinstatement must be sent to the Chair of the Workers’ Compensation Board.

3. Notice of Intention Not to Renew

As provided by statute, no insurer shall refuse to renew a policy unless notification has been sent to the employer, by registered or certified mail, and has also been filed electronically with the Chair of the Workers' Compensation Board at least thirty (30) days prior to the expiration of the policy.

Note: Insurers must also file with the Rating Board copies of notices of cancellation, reinstatement and non-renewal which have been filed with the Chair of the Workers’ Compensation Board.

4. Conditional Renewal for Carriers Under Common Control

According to section 54 of the New York State Workers’ Compensation law, if an insurance carrier issues a conditional renewal of a policy that supersedes a policy previously issued by another insurance carrier under common control that will result in an increased premium in excess of ten percent (“Conditional Renewal”), then it shall deliver or mail written notice indicating such intention (“Conditional Renewal Notice”) in the manner described herein. To determine whether the premium increase threshold is met, the proposed premium shall be calculated exclusive of any premium change generated as a result of increased loss costs, increased exposure units, experience rating, contractor credit adjustment program, merit rating, retrospective rating, or audit or removal or reduction of a drug free credit, managed care credit or deductible. A renewal conditioned upon increased premiums equal to or less than 10 percent of current premiums (pursuant to the calculation described above) is not considered a Conditional Renewal and is therefore not subject to the notice requirements of section 54 of the New York State Workers’ Compensation law, which are described herein.

The Conditional Renewal Notice shall be mailed or delivered in writing to the employer, at the address shown on the policy, and to such employer’s authorized agent or broker, at least thirty days in advance of the expiration date of the policy and shall set forth the amount of the premium increase. If the amount of the premium increase cannot reasonably be determined as of the time the notice is provided due to failure of the policyholder to provide the insurance carrier with the information necessary to determine the premium, the insurance carrier shall provide a reasonable estimate of the premium increase based upon the information available at the time.

A Conditional Renewal Notice is not required when the employer, an authorized agent or broker, or another insurance carrier of the employer, has mailed or delivered written notice that the policy has been replaced or is no longer desired.
L. NEW YORK ENDORSEMENTS

1. Forms—Where Found


Also included are certain standardized forms accepted in New York for use to provide or amend insurance under the United States Longshore and Harbor Workers' Compensation Act, Admiralty Laws or the Federal Employers' Liability Act. All forms which are approved for use in New York may be obtained by contacting the National Council on Compensation Insurance, Director of Publications Services, 901 Peninsula Corporate Circle, Boca Raton, FL 33487.

The title of each form available for use in New York is shown in the Alphabetical List of Endorsements in Part Four.

2. Forms—Standard

The forms shown in Part Four are standard forms approved for use in New York.

The company may use its own attachment clause and method of execution, i.e. use of Carrier Form Numbers. Endorsements which use custom form numbers are not required for filing with NYCIRB. However, any deviation, modification, or customization of any standard form, whether national or NY specific, requires specific filing and approval from the NYCIRB.

3. Notes on Forms

The notes on the various forms and endorsements are to be used solely as a guide and are not to be included as part of the form or endorsement.
M. APPEAL PROCESS

An insured, or its representative, (hereafter referred to as "insured"), may appeal the application of a rule or procedure contained in this manual. Rules or procedures are defined as those determinations, either by a carrier or the Rating Board, which establish the variables that define the policy conditions. Examples include: classification codes, ownership information, premium audits, and any other determination which may affect the policy.

To be considered for review, a written request explaining the reason(s) for the appeal must be submitted to the Rating Board. Upon receipt of the request for review, the following actions will be taken:

1. A staff member will review the request and respond to the insured within sixty (60) days, in writing, either acknowledging receipt of the request, granting the insured its request or sustaining its original ruling.

2. The insured, if not satisfied with the outcome in 1. above, may then request, in writing, a conference with members of the Rating Board staff. The request must state the nature of the complaint and contain any supporting documents. The appropriate Department Vice President or his or her designated representative, if appropriate, will preside at the conference.

3. If the dispute is not resolved at the conference, the insured may then appeal to the Underwriting Committee of the Rating Board for a hearing to consider the staff ruling. This appeal must be in writing and must specify the reason(s) for the appeal and the nature of the complaint.

Following receipt of the appeal, the insured will be notified regarding the time and place for the hearing. The appeal will be heard at the next Underwriting Committee meeting for which appropriate time can be given for this matter.

Subsequent to the hearing, the insured will be advised, in writing, of the Underwriting Committee decision regarding its complaint.

4. If the Underwriting Committee ruling is not satisfactory to the insured, the insured may then request a hearing at the New York State Department of Financial Services to consider the decision of the Rating Board’s Underwriting Committee.

5. The New York State Department of Financial Services decision may be appealed to a higher court, by either the insured or the Rating Board.
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PART I – RULES
PART ONE—RULES

RULE I - GENERAL

A. WORKERS COMPENSATION

Workers Compensation as used in this manual means workmen's compensation, workers compensation or occupational disease.

B. STANDARD POLICY

Standard Policy means the standard provisions Workers Compensation and Employers Liability Insurance Policy and the Information Page approved by the New York State Department of Financial Services. Every policy affording coverage under the New York Workers' Compensation Law must have the following endorsements attached:

- WC 31 03 08 - New York Limit of Liability Endorsement;
- WC 31 03 19 I - New York Construction Classification Premium Adjustment Program Explanatory Endorsement;
- WC 31 06 18 - New York Policyholder Notice of Right to Appeal
- WC 00 04 14 - Notification of Change in Ownership
- WC 00 04 19 - Premium Due Date Endorsement;
- WC 00 04 21 D - Catastrophe (Other Than Certified Acts of Terrorism) Premium Endorsement
- WC 00 04 22 B - Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement

Exception: The Standard Policy (WC 00 00 00C) shall not be used to provide coverage for employees subject to the New York Volunteer Firefighters' Benefit Law or the New York Volunteer Ambulance Workers' Benefit Law. Such coverage can be afforded only by means of a Volunteer Firefighters' Benefit Law Policy (WC 31 00 00A) or a Volunteer Ambulance Workers' Benefit Law Policy (WC 31 00 02A), respectively.

C. ENDORSEMENT FORMS

Endorsement forms means authorized endorsements listed in the Alphabetical List of Endorsements in Part Four of this manual. All endorsements must be used in the form prescribed in this manual.

D. POLICY AND ENDORSEMENT FORMS

Refer to the Policy Forms and Authorized Endorsement section of this manual for a complete description of coverages and instructions on use of policy and endorsement forms.

E. APPLICATION OF MANUAL RULES

Rules apply separately to each policy, except as allowed by Rule VII - Premium Discount.

F. EFFECTIVE DATE

1. Manual

This manual applies only from the policy effective date which occurs on or after the effective date of this manual.
2. Changes

The effective date of a change in any rule, classification, or loss cost is 12:01 a.m. on the date specified on the manual page. Any change will be issued on a reprinted page and will be designated by a ★. Unless specified otherwise, each change applies only from the policy effective date which occurs on or after the effective date of the change.

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RULE II—EXPLANATION OF COVERAGES AND METHODS OF INSURING

A. PART ONE—WORKERS COMPENSATION INSURANCE

1. Description of Coverage

Workers compensation insurance provides coverage for the statutory obligation of an employer to provide benefits for employees as required by:

   a. Workers compensation law or occupational disease law of any state or territory of the United States, including the District of Columbia; and
   

2. Statutory Coverage

New York workers compensation insurance may be provided only by the Standard Policy.

3. Longshore Coverage

U.S. Longshore and Harbor Workers' Compensation Act insurance may be provided only by attaching the Longshore and Harbor Workers' Compensation Act Coverage Endorsement (WC 00 01 06A) to the Standard Policy. Refer to Rule XII.

B. PART TWO—EMPLOYERS LIABILITY INSURANCE

1. Description of Coverage

Employers liability insurance provides coverage for the legal obligation of an employer to pay damages because of bodily injury by accident or disease, including resulting death, sustained by an employee. Employers liability coverage applies only if the injury or death of an employee arises out of and in the course of employment and is sustained:

   a. In the United States of America, its territories or possessions, or Canada; or
   
   b. While temporarily outside the United States of America, its territories or possessions, or Canada, if the injured employee is a citizen or resident of the United States or Canada; but suits for damages and actions on judgments must be in or from a court of the United States, its territories or possessions, or Canada.

2. Employers Liability for Diseases

Employers liability insurance for diseases not covered by a workers compensation law or an occupational disease law is provided by the Standard Policy.

3. Admiralty Law or Federal Employers' Liability Act

Employers liability insurance for liability of an employer under admiralty law or the Federal Employers' Liability Act is not provided by the Standard Policy. Refer to Rule XIII for rules and endorsements to cover or limit this exposure.
4. **Employers Liability Insurance With Workers Compensation Insurance**

Employers liability insurance written with workers compensation insurance is provided by the Standard Policy.

5. **Employers Liability Insurance Without Workers Compensation Insurance**

   a. Employers liability insurance written without workers compensation insurance is provided by attaching, to the Standard Policy, an endorsement which excludes any obligation to pay workers compensation benefits. The Employers Liability Coverage Endorsement (WC 00 03 03C) is used. *Refer to Rule VIII for limits of liability rules for employers liability insurance.*

   b. Employers liability insurance without workers compensation insurance is permissible only:

      1. Where all employees of the employer are excluded from the workers compensation law; and
      2. Where there is no law or regulation which makes it illegal to issue such a policy.

C. **PART THREE—OTHER STATES INSURANCE**

1. **Description of Coverage**

   a. Employers liability insurance and, where permitted by law, workers compensation insurance are provided in other states not listed in Item 3.A. of the Information Page by listing states where coverage is to be provided in Item 3.C. of the Information Page.

   b. If workers compensation insurance does not apply because the insured or carrier is unable to take the necessary action to bring the insured under a workers compensation law, the carrier will reimburse the insured for all compensation and other benefits required of the insured under such law.

   c. Part Three—Other States Insurance does not provide U.S. Longshore and Harbor Workers’ Compensation Act coverage. It may be afforded only in accordance with Rule XII.

2. **States Where Not Available**

   Others States Coverage is not available in states:

   a. With a monopolistic state fund; or

   b. Where the carrier elects not to write the coverage.

3. **Restriction on Use**

   Coverage for operations known or expected to be performed in a state not listed in Item 3.A. of the Information Page shall not be provided under Part Three—Other States Insurance.

4. **Premium**

   Premium developed for operations covered under Part Three—Other States Insurance shall be based on workers compensation rules and rates.
D. VOLUNTARY COMPENSATION INSURANCE

1. Description of Coverage

Voluntary compensation insurance shall not provide compensation, medical or other benefits in excess of the statutory requirements in the workers compensation law designated in the Voluntary Compensation and Employers Liability Coverage Endorsement (WC 00 03 11A).

2. How Provided

Voluntary compensation insurance is provided by attaching the Voluntary Compensation and Employers Liability Coverage Endorsement (WC 00 03 11A) to the Standard Policy. Refer to Rule VIII for rules and to Section I.H.9 of the Digest of Rulings and Interpretations.

E. FOREIGN VOLUNTARY COMPENSATION AND EMPLOYERS LIABILITY INSURANCE

1. Description of Coverage

Foreign voluntary compensation and employers liability insurance provides workers compensation, employers liability, repatriation expense and endemic disease coverage to employees temporarily working outside the United State of America, its territories or possession or Canada.

2. How Provided

Foreign voluntary compensation and employers liability coverage is provided by attaching the New York Foreign Voluntary Compensation and Employers Liability Coverage Endorsement (WC 31 06 17A) to the Standard Policy. Refer to Rule VIII.D. for premium determination.

F. VOLUNTEER FIREFIGHTERS COVERAGE

1. Description of Coverage

The Volunteer Firefighters' Benefit Law Policy provides coverage for the statutory obligations required under the New York Volunteer Firefighters' Benefit Law. In addition, this special policy must provide employers liability coverage comparable to Part Two of the Standard Policy. The Catastrophe (Other Than Certified Acts of Terrorism) Premium Endorsement (WC 00 04 21D) and Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22B) must also be attached to each policy.

2. Group Insurance

The Volunteer Firefighters’ Benefit Law (VFBL) contains provisions that allow for group insurance. Under Section 32.1 of the VFBL, any town may obtain a single policy covering all fire protection districts and fire alarm districts within the town. Under Section 32.2, a group policy may be issued to a group of cities, villages, fire districts or town boards located within one county. Section 32.2 group insurance requires that:

a. the governing board of each member fire district resolves to be insured under the group policy, and that each such resolution be filed with the chairman of the county board of supervisors;

b. the group file with the chairman of the county board of supervisors an agreement executed by each member fire district agreeing to the effective date of the policy and the population of each fire district;
c. the chairman of the county board of supervisors contract for a policy of insurance covering the group’s members;

d. the cost of such insurance be apportioned among the group’s members based on population; and

e. the county treasurer pay for the cost of such insurance.

The New York Insurance Law also contains provisions for group insurance under Section 3435 provided group members are either public entities or Type B not-for-profit organizations. The Insurance Law and Regulations require:

a. the group to be homogenous in nature;

b. the group to be formed for purposes other than obtaining insurance; and

c. the group to consist of at least ten members; or a smaller group of at least five members provided that each member generates at least $5 million in annual revenue or the annual premiums for all lines of such group exceeds $500,000.

Refer to Section 32 of the Volunteer Firefighters’ Benefit Law, Section 3435 of the New York Insurance Law and 11 NYCRR 153 of the New York Insurance Law Regulations for all provisions required for group insurance.

3. **Premium**

The premium for the Volunteer Firefighters’ Benefit Law Policy is a flat charge which varies on the basis of the population of the area(s) served when a single policy is issued or when a single policy of group insurance is issued covering all fire protection districts and fire alarm districts within the town. When a group policy is issued covering a group of cities, villages, fire districts or town boards located within one county, the population of all members of the group may be aggregated to determine the group policy premium. Refer to the volunteer firefighters section in Part Three – Loss Costs for an explanation of procedures and charges for this coverage.

**G. VOLUNTEER AMBULANCE WORKERS COVERAGE**

1. **Description of Coverage**

The Volunteer Ambulance Workers’ Benefit Law Policy provides coverage for the statutory obligations required under the New York Volunteer Ambulance Workers' Benefit Law. In addition, this special policy must provide employers liability coverage comparable to Part Two of the Standard Policy. The Catastrophe (Other Than Certified Acts of Terrorism) Premium Endorsement (WC 00 04 21D) and the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22B) must also be attached to each policy.

2. **Group Insurance**

The Volunteer Ambulance Workers’ Benefit Law (VAWBL) contains provisions that allow for group insurance. Under Section 32.1 of the VAWBL, any town may obtain a single policy covering all ambulance districts within the town. Under Section 32.2, a group policy may be issued to a group of cities, villages, ambulance districts or town boards located within one county. Section 32.2 group insurance requires that:
a. the governing board of each member ambulance district resolves to be insured under the group policy, and that each such resolution be filed with the chairman of the county board of supervisors;

b. the group file with the chairman of the county board of supervisors an agreement executed by each member ambulance district agreeing to the effective date of the policy and the population of each fire district;

c. the chairman of the county board of supervisors contract for a policy of insurance covering the group's members;

d. the cost of such insurance be apportioned among the group's members based upon population; and

e. the county treasurer pay for the cost of such insurance.

The New York Insurance Law also contains provision for group insurance under Section 3435 provided group members are either public entities or Type B not-for-profit organizations. The Insurance Law and Regulations require:

a. the group to be homogenous in nature;

b. the group to be formed for purposes other than obtaining insurance; and

c. the group to consist of at least ten members; or a smaller group of at least five members provided that each member generates at least $5 million in annual revenue or the annual premiums for all lines of such group exceeds $500,000.

Refer to Section 32 of the Volunteer Ambulance Workers' Benefit Law and Section 3435 of the New York Insurance Law and 11 NYCRR 153 of the New York Insurance Law Regulations for all provisions required for group insurance.

3. Premium

The premium for the Volunteer Ambulance Workers' Benefit Law Policy is a flat charge per ambulance. The charge is not cumulative in the event of substitution of ambulances during the policy period, but shall be cumulative if more than one ambulance is owned or operated during the same policy period regardless of whether or not coverage is written on a single policy basis or as a group policy subject to the provisions of Section 32.2 of the Volunteer Ambulance Workers' Benefit Law. The charge is prorated for ambulances owned or operated for part of the policy period.

Notes: For purposes of this rule an ambulance shall mean any ambulance or first response vehicle that transports either patients or personnel.

Antique ambulances or any other ambulance used solely for parade or ceremonial purposes and equipped with vintage or historical license plates are exempt from a premium charge. A copy of the registration of the vehicle must be submitted to the carrier to be eligible for the premium waiver.

The premium and losses incurred are reported under Code 7370. The loss cost per ambulance is shown under "Miscellaneous Values" in Part Three—Loss Costs.
H. EMPLOYEE LEASING

Note: Carriers have the option of adopting Rule II.I. in lieu of the rule specified below.

1. Definitions

For the purpose of this rule, an employee leasing arrangement means an arrangement whereby an entity contracts with another entity to lease some or all of its workers. The entity providing the workers shall be referred to as the labor contractor. The entity utilizing the workers shall be referred to as the client.

This rule may not apply where workers are provided on a temporary basis for special work situations such as employee absences, temporary skill shortages, peak workloads or special assignments or projects with a short or limited duration. Final determination as to the status of employer is defined below in Item 2—Law and Status, of this rule.

2. Law and Status

It is statutorily required that employers obtain workers compensation insurance coverage for its employees. However, for leased workers, a determination may be made by the New York Workers' Compensation Board, following occurrence of a claim, that either the client or the labor contractor is the claimant. The following will apply:

a. The client must obtain a standard workers compensation insurance policy to cover both its leased and non-leased workers.

b. The labor contractor must obtain a standard workers compensation insurance policy to cover only its non-leased workers.

c. In addition to standard coverage for its non-leased workers, the labor contractor must also maintain compensation coverage for its leased employees under its own policy or by attaching the New York Labor Contractor Endorsement (WC 31 03 17) to each of its client's policies naming the labor contractor as an additional insured employer on such policies.

3. Premium for Leased Workers

a. Client Policy

The premium is charged on the client's policy for both its workers leased from each labor contractor and its non-leased workers. The New York Labor Contractor Endorsement (WC 31 03 17) is to be attached to the client's policy.

The following rules apply with regard to premium:

(1) The client shall provide a complete payroll record of the workers leased to it from the labor contractor in addition to the payroll record of its non-leased employees.
(2) If the client does not supply the payroll records of the workers leased to it from the labor contractor, 100% of the full employee leasing arrangement price shall be established as the payroll of the workers leased to the client. The premium will be charged at the carrier's highest rate for the classifications that apply to the client's operations.

**Exception to #2 above:**

If an investigation on a specific employee leasing arrangement contract discloses that a definite amount of the contract price represents payroll, such amount shall be the payroll for the premium computation.

b. **Labor Contractor as Policyholder**

Premium shall be charged on the labor contractor's policy for its non-leased workers. The New York Labor Contractor Exclusion Endorsement (WC 31 03 18) must be attached to the labor contractor's policy.

4. **Audit**

The carrier shall conduct periodic audits to determine whether all classifications, experience modifications, merit rating factors and payrolls are appropriate.

I. **EMPLOYEE LEASING—OPTIONAL**

1. **Definitions**

For the purpose of this rule, an employee leasing arrangement means an arrangement whereby one entity contracts with another entity to lease some or all of its workers. The entity providing the workers shall be referred to as the labor contractor. The entity utilizing the workers shall be referred to as the client.

This rule may not apply where workers are provided on a temporary basis for special work situations such as employee absences, temporary skill shortages, peak workloads or special assignments or projects with a short or limited duration. Final determination as to the status of employer as defined below in Item 2—Law and Status, of this rule.

2. **Law and Status**

It is statutorily required that employers obtain workers compensation insurance coverage for their employees. However, for leased workers, a determination may be made by the New York Workers' Compensation Board, following occurrence of a claim, that either the client or the labor contractor is the employer of the claimant. The following will apply:

a. **Labor Contractor/Client Policy**

Each insurance company affording coverage for a labor contractor must issue a separate policy for each client to cover the client's leased workers. The client is to be named as an additional named insured with respect to employees leased from the labor contractor. Item 1 of the Information Page must include the name of the labor contractor as the insured and identify the client as follows:
ABC Leasing Company L/C/F for XYZ Machine Shop; (where L/C/F refers to "Labor Contractor For.")

Each policy shall expire on the same date. Such policy shall not include coverage for non-leased workers of the client or direct employees of the labor contractor. Each policy shall include the New York Optional Labor Contractor Endorsement (WC 31 03 20).

Each policy will be sent to the labor contractor as the named insured.

b. **Separate Policy For Client**

   It shall be the obligation of the client to provide a separate policy for any non-leased workers. Such policy shall include the New York Optional Client Exclusion Endorsement (WC 31 03 22).

c. **Separate Policy For Labor Contractor**

   A separate policy shall be issued in the name of the labor contractor to provide coverage for direct employees of such labor contractor. The policy shall include the New York Optional Labor Contractor Exclusion Endorsement (WC 31 03 21).

3. **Premium For Leased Workers**

   Premium for all policies issued under paragraphs 2.a., b. and c. above shall be calculated according to Rule VI of this manual.

4. **Audit**

   The carrier shall conduct audits to verify that all classifications, experience modifications, merit rating factors and payrolls are appropriate.

5. **Policy Filing**

   The insurance company shall submit separate Information Pages to the Rating Board for the policies which provide coverage in accordance with paragraph 2.a. of this rule.

6. **Experience Rating and Merit Rating Factors**

   a. Separate factors will be promulgated for each qualifying client and labor contractor.

   b. The factor, if any, shall apply to any policy issued under paragraphs 2.a. and 2.b. of this rule in accordance with the New York Experience Rating Plan.

   c. The factor, if any, shall apply to any policy issued to a labor contractor under paragraph 2.c. of this rule in accordance with the New York Experience Rating Plan.

   d. The change of ownership rules, as contained under Rule Three – Ownership Changes and Combination of Entities, in the New York Experience Rating Plan Manual, shall be applied to the policies described in paragraph 2.a. of this rule as though the named insured is only that of the client.
7. Premium Discount

All individual labor contractor/client policies written in accordance with paragraph 2.a. of this rule by the same carrier, which reference the same labor contractor, shall be combined for premium discount purposes in accordance with Rule VII of this manual.

8. Retrospective Rating

When individual labor contractor/client policies issued in accordance with paragraph 2.a. of this rule are written by the same carrier, the carrier and labor contractor may agree to a retrospective rating program in accordance with the provisions of the New York Retrospective Rating Plan.

9. Cancellations

Where a labor contractor/client policy written in accordance with paragraph 2.a. of this rule is canceled, the insurance company shall provide individual notices to the labor contractor and each of the clients.

10. Statistical Data

Statistical information shall be filed separately for every policy written pursuant to this section and in accordance with the rules of the New York Workers Compensation Statistical Plan.
Reserved for future use
A. EXPLANATION OF TERMS

1. Employer

Employer may be an individual, partnership, joint venture, corporation, association, limited liability company (LLC), professional service liability company (PSLC), registered limited liability partnership (RLLP), or a fiduciary such as a trustee, receiver or executor, or other entity.

2. Insured

Insured means the employer designated in Item 1 of the Information Page.

3. Majority Ownership Interest

Majority Ownership Interest, as defined in the New York Experience Rating Plan Manual, also applies to this manual. The phrase “Majority Ownership Interest” means more than 50%. The determination of Majority Ownership Interest is based on the following:

a. Majority of issued voting stock.

b. Majority of owners, partners or members if no voting stock is issued.

c. Majority of the board of directors or comparable governing body if a. or b. is not applicable.

d. Participation of each general partner in the profits of a partnership. Limited partners are not considered in determining majority interest.

e. The same central authority that appoints or controls the appointment of the board of trustees or similar body, and exercises direct, complete and active control over the finances, properties, operations and activities of separate legal entities within the same religious denomination.

f. Ownership interest held by an entity as fiduciary. Such an entity’s total ownership interest will also include any ownership held in a nonfiduciary capacity.

Note: For purposes of this rule, fiduciary does not include a debtor in possession, a trustee under a revocable trust, or a franchisor. Refer to the New York Experience Rating Plan Manual for more information.

4. Risk

Risk means all insured operations subject to New York premium which are conducted by any one entity, or by two or more entities in which the same person, group of persons or corporation owns the majority interest in such entities.

Exceptions:

a. A policy may be written to cover more than one risk as provided in Section 32 of the Volunteer Firefighters’ Benefit Law. However, whether or not such combination policy is written, each risk will be rated in accordance with the manual rules. A town, and fire protection districts, fire alarm districts and unorganized areas wholly within the town are considered as one risk for coverage under both the New York Workers’ Compensation Law and the New York Volunteer Firefighters’ Benefit Law. Cities, villages and fire districts within a town are risks separate from the town risk even though they may be combined in the same policy.

b. A policy may be written to cover more than one risk as provided in Section 32 of the New York Volunteer Ambulance Workers’ Benefit Law. However, whether or not such combination policy is written, each risk will be rated in accordance with the manual rules. A town and ambulance districts and unorganized areas wholly within the town are considered as one risk for coverage under both the New York Workers’ Compensation Law and the New York Volunteer Ambulance Workers’ Benefit Law. Cities, villages and ambulance districts within a town are risks separate from the town risk even though they may be combined in the same policy.
B. NAME, ADDRESS AND OTHER WORKPLACES OF INSURED–ITEM 1

1. Combination of Legal Entities

Separate legal entities may be insured in one policy only if the same person, or group of persons, owns the majority interest in such entities.

2. Single Location

All operations of any one employer at a single location shall be insured in one policy.

3. Multiple Locations

All New York locations and operations of an employer are automatically covered by the policy.

If a policy is issued to limit coverage only to operations conducted at or from specified location(s), the Designated Workplaces Exclusion Endorsement (WC 00 03 02) must be attached.

When coverage for a location is to be excluded subsequent to the effective date of the policy, the New York Designated Workplace Cancelation Endorsement and Notice of Partial Cancelation (WC 31 03 02) must be attached to the policy. All statutory provisions for cancellation of coverage must be followed when such partial cancellations are made.

C. POLICY PERIOD–ITEM 2

1. Normal Policy Period

The normal policy period is one year. A policy may be issued for any period not longer than three years. Refer to Section I.H.12 of the Digest of Rulings and Interpretations.

2. Policy for One Year

a. The manual rules are based on a policy period of one year.

b. A policy issued for a period not longer than one year and 16 days is treated as a one year policy.

3. Policy Longer Than One Year

A policy issued for a period longer than one year and 16 days, other than a three-year fixed rate policy, is treated as follows:

a. The policy period is divided into consecutive 12 month units.

b. If the policy period is not a multiple of 12 months, use the Policy Period Endorsement (WC 00 04 05) to specify the first or last unit of less than 12 months as a short-term policy.

c. All manual rules and procedures apply to each such unit as if a separate policy had been issued for each unit, including submitting an annual endorsement providing carrier approved rates, payrolls and other premium charges.
4. **Three-Year Fixed Rate Policy Option**

A policy may be issued for a period of 3 years using carrier approved rates. Such a policy shall not be issued if the risk is subject to the Experience Rating Plan on the effective date of the policy.

A policy issued under this option shall be known as a Three-Year Fixed Rate Policy and shall be so designated on the Information Page. *Refer to Rule XI.*

**D. STATE LAWS DESIGNATED IN THE POLICY–ITEM 3.A.**

1. **Listing of States**

   Insurance for operations conducted in a state is provided by listing the state in Item 3.A. of the Information Page.

2. **Longshore Act**

   The U.S. Longshore and Harbor Workers' Compensation Act shall not be entered in Item 3.A. of the Information Page. *Refer to Rule XII.*

3. **Additional States**

   A state may be added after the effective date of the policy. For the additional state operations, apply:

   a. Authorized rates in effect on the effective date of the policy to which the state has been added;

   b. Any approved rate change which applies to outstanding policies for the state being added; and

   c. Any applicable experience rating modification for the policy to which the state has been added. *Refer to the New York Experience Rating Plan Manual.*
RULE IV—CLASSIFICATIONS
Item 4 of the Information Page

A. GENERAL EXPLANATION

The object of the classification system is to group employers into classifications so that the loss cost for each classification reflects the exposures common to those employers. Subject to certain exceptions described later in this rule, it is the business of the employer within a state that is classified, not the separate employments, occupations or operations within the business.

B. EXPLANATION OF CLASSIFICATIONS

1. Basic Classifications

All classifications in the manual are basic classifications, other than the standard exception classifications. Basic classifications describe the business of an employer, such as:

<table>
<thead>
<tr>
<th>Business</th>
<th>Classification</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufacture of a Product</td>
<td>Furniture Manufacturing</td>
</tr>
<tr>
<td>A Process</td>
<td>Engraving</td>
</tr>
<tr>
<td>Construction or Erection</td>
<td>Carpentry</td>
</tr>
<tr>
<td>A General Type or</td>
<td></td>
</tr>
<tr>
<td>Character of Business</td>
<td>Hardware Store</td>
</tr>
<tr>
<td>A Service</td>
<td>Beauty Parlor</td>
</tr>
</tbody>
</table>

Classifications are listed alphabetically in Part Two of this manual. Notes following a classification are part of that classification.

2. Standard Exception Classifications

Some occupations are common to so many businesses that special classifications have been established for them. They are called standard exception classifications. Employees within the definition of a standard exception classification are not included in a basic classification unless the basic classification specifically includes those employees. The standard exception classifications are defined below:

a. Clerical

(1) **Office Employees—Code 8810**—are employees whose duties include the creation or maintenance of financial or other records of the employer, the handling of correspondence, technical drafting, telephone work which includes sales by phone and any other duties of the employer provided:

   (a) The office employee is not regularly or frequently exposed to an operative hazard of the business;

   (b) The office employee is not a stock or tally clerk whose work is necessary, incidental or part of any other operation of the business other than clerical office;

   (c) The employee is not a cashier in a store whose duties include the handling of merchandise or who is otherwise exposed to the store operation;
(d) the employee is not an outside salesperson or representative.

If the employee's duties are described in (a), (b) or (c) above, then the entire payroll of the employee is assigned to the carrier's highest rated classification of work to which the employee is exposed.

(2) **Telecommuter Employees—Code 8871**—are employees whose duties include the creation or maintenance of financial or other records of the employer, the handling of correspondence, technical drafting, telephone work which includes sales by phone and any other duties of the employer from their residence office provided:

(a) The office employee is not regularly or frequently exposed to an operative hazard of the business;

(b) The office employee is not a stock or tally clerk whose work is necessary, incidental or part of any other operation of the business other than clerical office;

(c) The employee is not a cashier in a store whose duties include the handling of merchandise or who is otherwise exposed to the store operation;

(d) The employee is not an executive officer, outside salesperson or representative.

If the employee's duties are described in (a), (b), or (c) above, then the entire payroll of the employee is assigned to the carrier's highest rated classification of work to which the employee is exposed.

b. **Drafting Employees—Code 8810**—are employees engaged exclusively in drafting and confined to office work. The entire payroll of any such employees exposed to any other operations shall be assigned to the carrier's highest rated classification of operations to which they are exposed.

**Telecommuter Drafting Employees—Code 8871**—are employees engaged exclusively in drafting from their residence office. The entire payroll of any such employees exposed to any other operations shall be assigned to the carrier's highest rated classification of operations to which they are exposed.

*Note:* A clerical office is a work area separated by floors, walls, partitions, or other physical barriers and is distinguishable from all other work areas and hazards of the employer.

A residence office is a clerical work area located in the dwelling of the clerical telecommuter employee or telecommuter drafting employee. The dwelling of the employee must be separate and distinct from the location of the employer.

Clerical telecommuter employees and telecommuter drafting employees must spend more than 50 percent of their time performing clerical or drafting functions at their residence office in order to qualify for Code 8871. If more than 50 percent of their time is spent performing clerical or drafting functions at the employer's place of business, then Code 8810 would apply to the work they perform.
c. **Drivers, Chauffeurs and Their Helpers—Code 7380**—are employees engaged principally (more than 50% of their time) in such duties on or in connection with a vehicle. This classification also includes garage employees and employees using bicycles in their operations. *Refer to Rule IX.C.3.d. for Vehicles Under Contract.*

d. **Salespersons, Collectors orMessengers—Outside—Code 8742**—are employees engaged in such duties away from the employer's premises. This classification shall not apply to employees who deliver merchandise. Employees who deliver merchandise by vehicle shall be classified as route salespersons or drivers. If they walk or use public transportation, they shall be assigned to the classification to which such delivery of merchandise is incidental.

e. **Route Salespersons—Code 8751**—are employees who cover sales routes in vehicles, including private passenger automobiles, for the purpose of soliciting orders and, in addition to these sales activities, also deliver all or part of the merchandise they themselves have sold. This classification shall also include route supervisors and incidental garage employees. This classification does not apply to any employee who delivers merchandise which has been sold on the premises of the employer or by any other employee than the one who makes the delivery. This classification shall not be assigned in connection with any manual classification which specifically includes salespersons or drivers.

f. **Executive Officers—NOC—Not Foremen, Workers or Outside Salespersons—Code 8809**—This classification is applicable to executive officers of a corporation, appointed in accordance with the charter or by-laws of such corporation, whose duties are of an executive, clerical or supervisory character. This classification shall not apply to any executive officer who regularly and frequently performs duties that are ordinarily undertaken by a foreman, worker or outside salesperson.

3. **General Inclusions**

a. Some operations appear to be separate businesses, but they are included within the scope of all classifications other than the standard exception classifications. These operations are called general inclusions and are:

1. Cafeterias and restaurants for the insured's employees. These operations shall be assigned to a separate classification if they are conducted in connection with construction, erection, lumbering or mining operations.

2. The manufacture of containers such as bags, barrels, bottles, boxes, cans, cartons or packing cases by the employer for use in the operations insured by the policy.
(3) Hospitals or medical facilities operated by the insured for its employees.

(4) Maintenance or repair of the insured's building or equipment by the insured's employees.

(5) Printing or lithographing by the insured on its own products.

(6) Stevedoring and tallymen or checking clerks.

(7) Research laboratories operated by the insured to develop, test and/or improve products manufactured by the insured.

(8) Examining and/or inspecting products manufactured by the insured (quality control).

b. A general inclusion operation shall be separately classified only if:

(1) Such operation constitutes a separate and distinct business of the insured as provided in Rule IV.D.3 below; or

(2) It is specifically excluded by the classification wording; or

(3) A standard exception classification is the governing classification.

Refer to Section II of the Digest of Rulings and Interpretations for further explanation.

4. General Exclusions

Some operations in a business are so unusual that they are excluded from basic classifications. They are classified separately unless specifically included in the basic classification wording. These operations are called general exclusions and are:

a. Aircraft operation—all operations of the flying and ground crews.

b. New construction or alterations by the insured's employees.

c. Sawmill operations—sawing logs into lumber by equipment such as circular carriage or band carriage saws, including operations incidental to the sawmill.

5. Governing Classification

The governing classification, at a specific job or location, is the classification that produces the greatest amount of payroll, other than a standard exception classification. In instances where no basic classification is applicable, the governing classification is the standard exception classification that produces the greatest amount of payroll. For employees subject to payroll limitation, Rule V.G., limited payroll shall be used.
C. CLASSIFICATION WORDING

1. Captions

Captions which precede related classifications are a part of the classification wording.

2. Notes

Notes following a classification are part of that classification and control its use.

*Example of C.1 and 2 above:*  
STORE:  
Grocery—retail  
No handling of fresh meats.

In this example, "STORE" is the caption and "No handling of fresh meats" is the note. Both are part of the classification wording.

3. Words and Phrases

a. **All Employees, All Other Employees, All Operations, or All Operations to Completion:** If a classification includes any of these phrases, no other classification shall be assigned to that risk unless specifically directed by the classification wording, even though some operations or employees are at a separate location.

*Exceptions to 3.a. above:*

(1) Classifications describing an operation which is a standard exception or general exclusion shall apply.

(2) Any separate and distinct business shall be separately classified when conditions of Rule IV.D. exist.

*Examples of 3.a. above:*

Code 9186—Circus—Traveling—All Employees & Drivers.  
All of the employees of such a risk shall be assigned to this code.

Code 8385—Bus Company—Garage Employees  
Code 8394—Bus Company—All Other Employees & Drivers  
All employees, other than garage employees, shall be assigned to Code 8394 in such a risk.

Code 5402—Greenhouse Erection—All Operations  
All work for erection of a greenhouse shall be assigned to Code 5402.

Code 6005—Jetty Construction—All Operations to Completion & Drivers  
Caisson, cofferdam work or pile driving to be separately rated.  
All work for the construction of a jetty shall be assigned to Code 6005 except for caisson, cofferdam or pile driving operations which are separately rated.

*These examples are subject to exceptions (1) and (2) above.*
b. **Clerical** means clerical office employees, telecommuter employees and drafting employees as defined in Rule IV.B.2.a. and 2.b.

c. **Drivers** means drivers, chauffeurs and their helpers as defined in Rule IV.B.2.c.

d. **Includes or &.** If a classification contains "Includes" or "&," the operations or employees which are so designated shall not be assigned to a separate classification even though such operations or employees are described by another classification or are at a separate location. The absence from a business of any or all of the operations or employees described in the inclusion shall not render the classification inapplicable to the risk.

    *Example of 3d above:*

> Code 5184 – Insulating - Steam Pipe or Boiler - includes shop – All Operations to Completion & Drivers.

e. **No or Not:** A classification which includes a restrictive phrase beginning with “no” or “not” shall not apply to any risk which conducts any operation described in the restrictive phrase.

    *Exceptions to 3.e. above:*

(1) For mercantile businesses, such as dealers or stores, or for mining businesses, this rule applies to each location.

(2) For construction operations, this rule applies to each job or location.

    *Example of 3.e. above:*

> Code 8106−Steel Merchant−not applicable to junk dealers.  
    This classification shall not be assigned to a steel merchant which also deals in junk. This type of risk shall be assigned to Code 8263 “Junk Dealers & Drivers.”

f. **NOC** means not otherwise classified. A classification designated "NOC" shall apply only if no other classification more specifically describes the insured’s business.

g. **OR:** Or also means and.

    *Example of 3.g. above:*

> Code 2590−Laundry or Dry Cleaning−Retail  
    Laundry or Dry Cleaning also means Laundry and Dry Cleaning.

h. **Salespersons** means outside salespersons, collectors and messengers as defined in Rule IV.B.2.d.

i. **To Be Separately Rated:** If a classification requires operations or employees "to be separately rated," all such operations or employees shall be separately classified when the conditions of Rule IV.D.3. exist.
Example of 3.i. above:

Code 4131−Mirror Mfg.− Mfg. of glass, frames, backs or handles to be separately rated.
   In a risk which makes mirrors, the work of producing glass, or fabricating frames, backs or handles shall be separately classified.

j. Story in Height: The New York Manual contains several classifications that refer to "stories in height."

Examples of 3.j. above:

★ Code 5037−Painting: Metal Structures−Over Two Stories in height – All Operations to Completion & Drivers.

★ Code 5059−Iron or Steel: Erection−Frame Structures Not Over Two Stories in height – All Operations to Completion.

★ Code 5651–Carpentry−Dwellings−Three Stories or less – All Operations to Completion.

For structures, a "Story" is defined as being (15) feet in height.

D. ASSIGNMENT OF CLASSIFICATIONS

1. Object of Classification Procedure

The object of the classification procedure is to assign the one basic classification which best describes the business of the employer within the state. Subject to certain exceptions described in this rule, each classification includes all the various types of labor found in a business. It is the business which is classified, not the individual employments, occupations or operations within a business. Additional classifications shall be assigned as provided below.

2. Business Not Described by a Manual Classification

If there is no classification which describes the business, the classification which most closely describes the business shall be assigned. Refer to Rule IV.F.2.

3. Assignment of Additional Basic Classification

a. Some businesses may conduct more than one operation that may be subject to an additional classification. The term "operation" for the purpose of this rule also means activity, enterprise, process, secondary business or undertaking, either in singular or plural form.

b. More than one classification shall be assigned to an insured’s operations if conditions shown in (1), (2) or (3) below exist.

   (1) The insured’s principal business is described by a basic classification that requires certain operations or employees to be separately rated.
(2) The insured is engaged in conducting one or more of the following operations:

- construction or erection
- employee leasing
- farming
- mercantile business
- temporary labor services

Refer to Rule IV.D.7., 9., 10., 11 and 12. for conditions under which additional basic classifications may be assigned to these operations.

(3) The insured conducts more than one operation in New York State or conducts an operation(s) that is not ordinarily contemplated by the classification applicable to the insured's principal business operations. An additional classification can be assigned only if all of the following conditions are met:

(a) operations conducted are not inclusive under the classification wording of the principal operation.

(b) operations conducted are not a general inclusion. Refer to Rule IV.B.3.(a).(1) through (8).

(c) assignment of the separate classification is not prohibited by the wording of the classification or any other classification assigned to the policy.

(d) separate payroll records are maintained for each business.

(e) each business is physically segregated, having some employees who do not interchange between the operations of each business.

If all of the above conditions do not exist:

(1) Any employees who interchange shall be assigned to the classification applicable to the principal business if the classification for the principal business carries a carrier approved rate which is the same or higher than that for the classification of the secondary business.

(2) The secondary business shall be assigned to the classification which describes that business if such classification carries a carrier approved rate higher than that applicable to the principal business.

(3) The principal business is the business with the greatest amount of payroll, excluding standard exception or general exclusion operations.

c. Policies with more than one classification may involve employees working in connection with several classifications. Payroll assignment for such employees is subject to Rule IV.E.

4. **Classifications Limited to Separate Businesses**

The assignment of certain classifications is limited by their notes to separate and distinct businesses because they describe an operation which frequently is an integral part of a business described by another classification.
Example of Item 4:

Code 4511—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.

5. Standard Exception and General Exclusion Operations

Standard exception and general exclusion operations shall be separately classified unless specifically included in a classification assigned to the business. Classifications for standard exception and general exclusion operations apply even if the basic classification includes phrases such as "all employees" or "all operations."

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

7. Construction or Erection Operations

The construction or installation of temporary facilities, such as equipment storage yards, shall be assigned to the governing classification of the job. The construction of temporary buildings such as contractors' offices, restaurant buildings, bunk houses, etc., at the site of a construction project, shall be assigned to the appropriate manual classifications describing such work. A separate classification shall not be allowed for any operation performed in a shop established in connection with a construction or erection job. The shop operations shall be assigned to the construction or erection classification in connection with which such shop operations are performed. If more than one classification is involved, assign the one classification carrying the greatest amount of payroll.
8. **Manufacturing and/or Assembling**

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

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

The classifications shown in the following chart are an exception to this rule. These classifications apply to risks only engaged in *assembling* products from parts that are manufactured by others. Manufacturing operations are not included in these classifications except for “BOX or BOX SHOOK MFG.” which is assigned to Code 2759 by analogy.

**ASSEMBLY OPERATIONS ONLY – NO MANUFACTURING**

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

9. **Multiple Classifications and Locations**

For risks involving more than one specific location, each classification, other than the standard exceptions, shall be designated against the location to which it applies.
10. **Mercantile Business**

For the purpose of the application of mercantile classifications, a mercantile business is defined as any store or dealer engaged in the sale of purchased goods or merchandise. For mercantile businesses, the classification is determined separately for each location. *Refer to the New York Digest of Rulings and Interpretations Section III for the procedure to determine the appropriate store or dealer classification.*

11. **Farms**

For the purpose of the application of farm classifications, a farm is defined as any parcel(s) of land used for the purpose of agriculture, horticulture, viticulture, dairying, or stock or poultry raising as a business or commercial venture. *Refer to Part Two—Classifications of this manual and Section II of the Digest of Rulings and Interpretations.*

12. **Employee Leasing, Labor Contractors and Temporary Labor Services**

Workers assigned to clients shall be classified to the same classification as if the worker was a direct employee of the client.

13. **Recycling**

Risks engaged in collecting, sorting, handling and weighing recyclable materials, for the purpose of reselling such materials to others, shall be assigned to the appropriate second-hand dealer classification or to the appropriate store classification. *Refer to Section II—Dealers of the Digest of Rulings and Interpretations to determine the appropriate second-hand dealer classification which is to be applied on the basis of the type of materials the risk handles.*

When a risk uses recycled materials, as raw materials, to manufacture a new product, the appropriate classification that applies to the *manufacturing* of such product shall be assigned unless such operation is specifically designated to be assigned to another classification contained in this Manual.

**E. PAYROLL ASSIGNMENT—MULTIPLE CLASSIFICATIONS**

1. **Miscellaneous Employees**

Miscellaneous employees such as general superintendents, foremen, maintenance or power plant employees, elevator operators, receiving or shipping clerks and yard employees may perform duties which are incidental to more than one basic classification. The payroll of miscellaneous employees shall be assigned to the classification with the greatest amount of payroll for the group of classifications to which their work pertains. For employers subject to payroll limitation, Rule V.G., limited payroll shall be used. In the application of this rule to construction or erection risks, the governing classification shall be determined on the basis of the job if payrolls are kept separately by job; otherwise on the basis of the entire policy period.
Exception to 1 above:

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

Example of 1 above:

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

Code 3632—Machine Shop NOC applies to machine shop.

Code 4452—Plastics Mfg. applies to plastic goods manufacturing.

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

2. Interchange of Labor

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

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

b. Code 8809—Executive Officers, Code 8810—Clerical, Code 8871—Clerical Telecommuter Employees, Code 8742—Outside Salespersons and Code 7380—Drivers, Chauffeurs and Their Helpers are not available for division of payroll under this rule. Therefore, should an employee qualify for a division of payroll and also perform duties associated with classification Codes 8809, 8810, 8871, 8742, or 7380, the payroll will be allocated to the classification code with the greatest amount of payroll.

If no single classification code represents the greatest amount of payroll, then the payrolls for the operations contemplated by classification Codes 8809, 8810, 8871, 8742, or 7380 shall be assigned to the carrier’s highest rated classification code representing any part of the employee's work.

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

c. Should any employee qualify for a division of payroll, all holiday, vacation, sick pay, overtime and all other forms of remuneration, not directly attributable to a specific classification code, shall be allocated to the classification code with the greatest amount of payroll. If no single classification code has the greatest amount of payroll, the payroll for holiday, vacation, sick pay, overtime and all other forms of remuneration shall be allocated to the classification code with the highest carrier approved rate.
F. HOW TO SHOW CLASSIFICATIONS IN ITEM 4 OF THE INFORMATION PAGE

1. Business Described by a Classification

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

2. Business Not Described by any Classification

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

Example of 2 above:

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

Lamp Shade Mfg.—from textiles—2553

All of the rules pertaining to the assigned classification apply to such a business. For example, if drivers are included in the assigned classification, they shall be included in the wording used to describe the business.
RULE V—PREMIUM BASIS
Item 4 of the Information Page—continued

A. BASIS OF PREMIUM—TOTAL REMUNERATION

Premium shall be computed on the basis of the total remuneration paid by the insured for services of employees covered by the policy.

Exception(s):

1. Some classifications have a different premium basis other than total remuneration. For example, premium for domestic worker classifications is computed on a per capita basis. Refer to Rule XIV.

2. Certain construction classifications have premiums computed on the basis of limited remuneration. Refer to Rule V.G.

B. REMUNERATION—PAYROLL

1. Definition

Remuneration means money or substitutes for money.

2. Inclusions

Remuneration includes:

a. Wages or salaries including retroactive wages or salaries;

b. Total cash received by employees for commissions and draws against commissions;

c. Bonuses including stock bonus plans;

d. Extra pay for overtime work except as provided in Rule V.E.;

e. Pay for holidays, vacations or periods of sickness. Refer to Rule IV.E.2. for allocation of payroll for employees subject to more than one classification code;

f. Payment by an employer of amounts otherwise required by law to be paid by employees to statutory insurance or pension plans, such as the Federal Social Security Act;

g. Payment to employees on any basis other than time worked, such as piecework, profit sharing or incentive plans;

h. Payment or allowance for hand tools or power tools used by hand provided by employees either directly or through a third party and used in their work or operations for the insured;

i. The rental value of an apartment or a house provided for an employee based on comparable accommodations;

j. The value of lodging, other than an apartment or house, received by employees as part of their pay, to the extent shown in the insured's records;
k. The value of meals received by employees as part of their pay to the extent shown in the insured's records;

l. The value of store certificates, merchandise, credits or any other substitute for money received by employees as part of their pay. Refer to Exclusions below for certain fringe benefits ["substitutes for money"] not considered to be remuneration;

m. Payments for salary reduction, employee savings plans, retirement or cafeteria plans (IRC 125) which are made through employee authorized salary deductions from the employee's gross pay;

n. Wages paid to employees as salary in conjunction with the Davis-Bacon Act or other prevailing wage laws;

o. Annuity plans;

p. Expense reimbursements to employees to the extent that an employer's records do not substantiate that the expense was incurred as a valid business expense;

Note: When it can be verified that the employee was away from home on the business of the employer, but the employer did not maintain verifiable receipts for incurred expenses, a reasonable expense allowance, limited to a maximum of $30 for each such day, will be permitted.

q. Payment for filming of commercials excluding subsequent residuals which are earned by the commercial's participant(s) each time the commercial appears in print or is broadcast.

3. Exclusions

Remuneration excludes:

a. Tips and other gratuities received by employees;

b. Payments by an employer to group insurance or group pension plans for employees, other than payments covered by Rule V.B.2.f. and Rule V.B.2.m.;

c. The value of special rewards for individual invention or discovery;

d. Dismissal or severance payments except for time worked or accrued vacation;

e. Reimbursed expenses and allowances paid to employees shall be excluded, provided all three of the following conditions are met:

   (1) The expenses or allowances were incurred in the course of the employer's business;

   (2) The amounts are shown separately for each employee in the employer's records;

   (3) The amount of each expense reimbursement or allowance payment approximates the actual expenses incurred;
f. Payments for active military duty;
g. Employee discounts on goods purchased from the employee's employer;
h. Supper money for late work;
i. Work uniform allowances;
j. Sick pay paid to an employee by a third party such as an insured's group insurance carrier which is paying disability income benefits to a disabled employee;
k. Employer provided perquisites ("perks") such as:
   (1) An automobile;
   (2) An airplane flight;
   (3) An incentive vacation (e.g., contest winner);
   (4) A discount on property or services;
   (5) Club memberships;
   (6) Tickets to entertainment events.
l. Employer contributions to salary reduction, employee savings plans, retirement, or cafeteria plans (IRC 125)—Contributions made by the employer, at the employer's expense, that are determined by the amount contributed by the employee.
★m. Stock Option Plans – When stock options are exercised, the income is not included for remuneration purposes.

Note: Refer to Section I.H. of the Digest of Rulings and Interpretations for additional procedures regarding the inclusion and/or exclusion of remuneration.

4. Payroll

Payroll means remuneration.

5. Wages Paid for Time Not Worked

a. Idle Time

Some employers pay employees for time not worked. The entire amount of wages paid for idle time is to be included as payroll. Wages paid for idle time, due to the following circumstances, are to be assigned in their entirety to the classification which applies to the work normally performed by the employee involved.

(1) Suspension or delay of work due to weather conditions;
(2) Delays while waiting for materials;
(3) Delays while waiting for another contractor to complete certain work;

(4) Delays arising from the breakdown of equipment;

(5) "Stand-by" time where employees such as operators of cranes, hoists or other equipment are on the job but they are not continuously working;

(6) Special union requirements or agreements between an employer and his/her employee when this employee is paid for idle time;

(7) Holidays or vacation periods;

(8) Inability of non-striking employees to perform normal duties due to other employees who are on strike. If non-striking employees perform absolutely no work for their employer and are not present at their employer's premises or job sites during a strike period, their payroll must be assigned to Code 8810 Clerical Office Employees, provided adequate records are maintained by the employer.

(9) Other causes of a similar nature.

b. Wages Paid to Key Employees

When there are no jobs in progress, wages of key individuals of construction, erection, or stevedoring risks, such as superintendents, foremen or engineers are assigned to the classification applicable to the work the individual would have performed if a job were in progress.

Exception to 5.b above.

If work of key employees consists exclusively of drafting or other office work, or if the employee is completely idle, wages are to be assigned to Code 8810. Code 8810, however, is not available for office time of an Executive Supervisor who qualifies for Code 5606, since it is normally expected that such an employee will spend a considerable portion of his/her time performing office work.

c. Idle Time Other than by Construction, Erection or Stevedoring Risk

The entire amount of wages paid for idle time to an employee engaged in work other than construction, erection or stevedoring must be assigned, without division of payroll, to the classification which normally applies to that employee.

C. ESTIMATED PAYROLLS

1. Estimated Payrolls by Classification

For each classification shown on the Information Page, the total estimated annual payroll shall be stated in the column headed "Premium Basis Total Estimated Annual Remuneration."
2. **Determination of Estimated Payrolls**

Estimated payrolls shown on the Information Page shall reflect actual remuneration anticipated by the insured during the policy period. Such estimates shall be subject to substantiation by records or inspections.

3. **Approval of Estimated Payrolls**

Adequacy of estimated payrolls is subject to approval by the Rating Board.

**D. WHOLE DOLLARS–PAYROLLS**

All payrolls shall be shown to the nearest dollar. A remainder of $.50 shall be rounded to the next higher dollar.

**E. OVERTIME**

1. **Definition**

Overtime means those hours worked for which there is an increase in the wage rate of pay:

   a. For work in any day or in any week in excess of the number of hours normally worked; or
   b. For hours worked in excess of 8 hours in any day or 40 hours in any week; or
   c. For work on Saturdays, Sundays or holidays.

In the case of guaranteed wage agreements, overtime means only those hours worked in excess of the number specified in such agreement. Premium wages paid for night shift work do not constitute overtime within the provisions of this rule.

2. **Exclusion of Overtime Payroll**

The extra pay for overtime shall be excluded from the payroll on which premium is computed as indicated in a. or b. below, provided the insured's books and records are maintained to show overtime pay separately by employee and in summary by classification.

   a. If the records show separately the extra pay earned for overtime, the entire extra pay shall be excluded.

   b. If the records show the total pay earned for overtime (regular pay plus overtime pay) in one combined amount, one-third (1/3) of this total pay shall be excluded. If double time is paid for overtime and the total pay for such overtime is recorded separately, one-half (1/2) of the total pay for double time shall be excluded.
Exception to 2 above:

Exclusion of overtime pay does not apply to payroll assigned to any classification under the caption "Stevedoring" with a code number followed by the letter "F".

F. PAYROLL LIMITATION—Other Than Construction Classifications Contained in Rule V.G.

1. When Payroll Limitation Applies

Payroll limitation applies after any deductions of extra pay for overtime.

2. How Payroll Limitation Applies

For classifications with notes which indicate payroll limitation, the payroll on which premium is based shall exclude that part of the employee’s average weekly pay in excess of the applicable weekly limitation, provided:

a. Books and records are maintained to show separately the total payroll earned by each employee whose average weekly pay for the total time employed during the policy period exceeds the weekly payroll limitations; and

b. Separate records are maintained in summary by classification for such employees.

Note: Also refer to Section I.H.2 and 11 of the Digest of Rulings and Interpretations.

3. Partial Week

A part of a week shall be treated as a full week in determining average weekly pay.

G. PAYROLL LIMITATION—Construction Employment Classifications

1. To Whom Payroll Limitation Applies

Employers with payroll in the following construction classifications, excluding any employments engaged in the construction of one or two-family residential housing, are subject to payroll limitation.
**Note:** Construction, for purposes of this rule, includes new construction, as well as remodeling, repairs and maintenance on existing structures.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>0042</td>
<td>5069</td>
<td>5223</td>
<td>5479</td>
<td>5606</td>
<td>6018</td>
<td>6260</td>
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<tr>
<td>3365</td>
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<td>5480</td>
<td>5610</td>
<td>6045</td>
<td>6306</td>
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<tr>
<td>3724</td>
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<td>5402</td>
<td>5491</td>
<td>5648</td>
<td>6204</td>
<td>6319</td>
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<tr>
<td>3726</td>
<td>5183</td>
<td>5403</td>
<td>5506</td>
<td>5651</td>
<td>6216</td>
<td>6325</td>
</tr>
<tr>
<td>3737</td>
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<td>5428</td>
<td>5507</td>
<td>5701</td>
<td>6217</td>
<td>6400</td>
</tr>
<tr>
<td>5000</td>
<td>5188</td>
<td>5429</td>
<td>5508</td>
<td>5703</td>
<td>6229</td>
<td>6701</td>
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<tr>
<td>5022</td>
<td>5190</td>
<td>5443</td>
<td>5536</td>
<td>5709</td>
<td>6233</td>
<td>7536</td>
</tr>
<tr>
<td>5037</td>
<td>5193</td>
<td>5445</td>
<td>5538</td>
<td>6003</td>
<td>6235</td>
<td>7538</td>
</tr>
<tr>
<td>5040</td>
<td>5213</td>
<td>5462</td>
<td>5545</td>
<td>6005</td>
<td>6251</td>
<td>7601</td>
</tr>
<tr>
<td>5057</td>
<td>5221</td>
<td>5473</td>
<td>5547</td>
<td>6017</td>
<td>6252</td>
<td>7855</td>
</tr>
<tr>
<td>5059</td>
<td>5222</td>
<td>5474</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Example:** An employer performing plumbing work in a commercial or retail building (Code 5183) would have that payroll subject to payroll limitation; however, payroll from plumbing work performed in one or two-family residential housing, also Code 5183, would not be subject to payroll limitation.

2. **When Payroll Limitation Applies**

Payroll limitation applies after any deductions of extra pay for overtime.

3. **How Payroll Limitation Applies**

For the classifications and employments specified in 1. above, an employer’s payroll shall be the actual weekly payroll per employee determined in accordance with the rules of this manual. This is subject to a maximum of the greater of the current New York payroll limitation value (i.e. $825 for policies with effective dates of July 1, 2008) or the weekly wage upon which the maximum weekly benefit is based. The payroll limitation value is typically updated annually and changed. Refer to Part III, Miscellaneous Values, Page 5 of the Manual.
Note:

(1) Actual weekly payroll per employee must be used to determine the limited payroll for those construction classifications subject to this rule. Payroll from construction of one or two-family residential housing must be excluded from the employee’s weekly payroll prior to the application of any payroll limitation required by this rule.

(2) If an employer does not provide sufficient employee payroll records necessary to segregate residential from commercial employments, no payroll limitation shall apply.

(3) An employee’s weekly earnings for payroll limitation purposes shall be assigned to the territory in which the majority of the week’s work was performed.

(4) If an employer whose employees perform work in more than one geographic territory, as defined in the "Miscellaneous Values" in Part Three-Loss Costs, is unable to provide sufficient employee payroll records necessary to identify employee payrolls by territory, all payroll will be assigned to the territory with the next highest premium differential to that of the employer’s home office or New York base of operations.

**Exception:** In any case in which investigation of a specific job discloses that it was performed in the territory with the highest premium differential, all payroll shall be assigned to that territory.

(5) Employee payroll earned from work performed outside of New York State and utilized as New York payroll for premium determination purposes shall be assigned to the territory in which the home office or New York base of operations of the employer is located and will be subject to payroll limitation.

(6) Employees who perform shop work or driving are eligible for payroll limitation under this rule as long as such employees are included under the eligible classifications subject to “Payroll Limitation.”

(7) Refer to Section I of the Digest of Rulings and Interpretations for examples, as well as commonly asked questions and answers regarding payroll limitation.

4. **Partial Week**

A part of a week shall be treated as a full week in determining an employee’s weekly pay for limitation purposes.
RULE VI–RATES AND PREMIUM DETERMINATION
Item 4 of the Information Page–continued

A. RATES

1. Definition

The rate for a given classification is the charge for each $100 of payroll.

Exception: The premium for all classifications is determined on the basis of payroll except for the following:

<table>
<thead>
<tr>
<th>Classification</th>
<th>Premium Basis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic Workers Code 0908, 0909, 0912, 0913</td>
<td>Per Capita</td>
</tr>
<tr>
<td>Building Operations Code 9027</td>
<td>Per Location</td>
</tr>
<tr>
<td>Volunteer Firefighters</td>
<td>Population</td>
</tr>
<tr>
<td>Code 7711</td>
<td>Per Policy</td>
</tr>
<tr>
<td>Code 7716</td>
<td>Per Ambulance</td>
</tr>
<tr>
<td>Volunteer Ambulance Service Company Code 7370</td>
<td></td>
</tr>
</tbody>
</table>

2.Show Carrier Approved Rate in Item 4 of the Information Page (WC 00 00 01A)

For each classification shown in Item 4, the carrier’s approved rate shall be stated in the column heading “Rate per $100 of Remuneration.”

3. (a) Rates

The symbol (a) in the loss cost column on the Loss Cost pages means the loss cost for that classification must be obtained from the Rating Board. Subsequent to obtaining the loss cost, the carrier will apply their approved loss cost multiplier to determine the final rate.

4. Non-Ratable Elements

Some classifications require a non-ratable element. A separate statistical code number is assigned for each non-ratable element. This Statistical code and corresponding charge are applied in addition to the basic classification when determining premium.
B. PREMIUM DETERMINATION

Premium for each classification shown in the policy is determined by multiplying the basis of premium by the carrier approved rate.

*Example:*

<table>
<thead>
<tr>
<th>Payroll</th>
<th>= $90,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carrier Rate</td>
<td>= x 1.50</td>
</tr>
<tr>
<td>Premium</td>
<td>= $ 1,350</td>
</tr>
</tbody>
</table>

\[
\text{Payroll} \times 1.50 = 90,000 \quad 90,000 \times 1.50 = 1,350
\]

C. WHOLE DOLLARS—PREMIUMS

All premiums may be shown to the nearest dollar. A remainder of $.50 or more shall be rounded to the next higher dollar.

D. EXPENSE CONSTANT

1. **Explanation**

   The Expense Constant is a premium charge which applies to every policy. It covers expenses such as those for issuing, recording and auditing, which are common to all workers compensation policies regardless of premium size.

2. **Amount of Expense Constant**

   The Expense Constant is the carrier approved expense constant as shown on the Information Page. Refer to Rule X for the Expense Constant charge on a canceled policy and Rule XI for the Expense Constant on a long-term policy and to Rule XIV.F. for a policy that insures only domestic workers.

   For multi-state policies, allocate the expense constant to the state with the highest applicable expense constant. If two or more states have the same highest expense constant, allocate it to the state developing the highest standard premium.

3. **Premium Discount, Experience Rating, Retrospective Rating, Merit Rating, and Terrorism Charge**

   The Expense Constant is not subject to premium discount, experience rating modification, retrospective rating adjustment, merit rating factor, or the additional charge for the Terrorism Risk Insurance Program Reauthorization Act of 2007.

4. **Minimum Premium**

   The Expense Constant is included in the carrier’s minimum premium for each classification and shall not be added if the carrier’s minimum premium becomes the final premium for the policy.

5. **Information Page**

   The Expense Constant shall be shown on the Information Page.
E. MINIMUM PREMIUM

1. Explanation

   The minimum premium is the carrier’s minimum premium and the lowest premium required in order to provide insurance under the Standard Policy. The minimum premium shall be stated on the Information Page on an estimated basis. It is the lowest total policy premium for a policy period not longer than one year. For Three-Year Fixed Rate Policies, refer to Rule XI.

2. How Determined

   The minimum premium for a policy shall be determined as follows:
   
   a. For a policy with only one classification, apply the carrier’s minimum premium for that classification.
   
   b. For a policy with two or more classifications, apply the highest carrier’s minimum premium for any classification shown on the policy.

3. Experience Rating and Merit Rating

   The minimum premium is not subject to an experience rating modification or a merit rating factor.

4. Adjustment Upon Audit

   The minimum premium is subject to final adjustment and shall be determined upon audit on the basis of those classifications developing premium. If the final earned premium is less than the carrier’s minimum premium determined upon audit, that minimum premium shall be charged. If no classification develops premium, the premium charged shall be the carrier’s minimum premium of the code with the highest minimum premium applicable to the business of the employer. For canceled policies, refer to Rule X. For procedures for interstate rated policies, refer to Section I.M. of the New York Digest of Rulings and Interpretations.

5. Special Minimum Premium Requirements

   a. For increased limits of employers liability on a Standard Policy, refer to Rule VIII.
   
   b. For admiralty or federal employments, refer to Rule XIII.
   
   c. For domestic workers, refer to Rule XIV.

6. Employers Liability Policies

   For a policy which provides only employers liability insurance with increased limits, the carrier’s minimum premium shall be increased by the factor which applies to the rate(s) for that policy. Refer to Rule VIII.
7. **Multiple State Policies**

If a policy provides workers compensation insurance in more than one state, the minimum premium to be charged for the policy shall be the carrier’s single highest minimum premium of the individual state’s minimum premiums. Refer to Section I.M. of the New York Digest of Rulings and Interpretations for additional information.

**F. DEPOSIT PREMIUM**

A deposit premium may be payable at the inception of the policy. The deposit premium shall not be less than the minimum premium stated in the policy.

**G. AUDIT OF PAYROLL AND ADJUSTMENT OF PREMIUM**

The rules and classifications in this manual govern the audit of payrolls and adjustments of premiums, subject to the following requirements:

1. The carrier shall make a physical audit of the employer’s records for the purpose of determining the premium subject to the following:
   a. Each risk producing an annual premium of $5,000 or more shall be audited at least once a year.
   b. Except as provided in c. below, each risk producing an annual premium of less than $5,000 shall be audited the first year a policy is written by a particular carrier, then at least once every three years thereafter. In each year when a physical audit is not conducted, a signed payroll statement shall be obtained from the employer.
   c. In instances where an audit is clearly impracticable, such as for private residences or building operations risks served by one or two employees, an actual audit may be waived and a signed payroll statement from the employer may be accepted.
2. The payroll auditor shall complete an audit report directly from the books of account and original payroll records of the employer. In every instance, audited information must coincide with the policy effective and expiration dates of the policy. Reasonable deviations from this standard that do not affect the earned premium are permitted to coordinate the audit with the first of the nearest month. On policies subject to monthly, quarterly, or semi-annual audit, the Deposit Premium shall be determined and paid in accordance with the rules in Section VI.F. The carrier shall then:

   a. Charge premium for each interim period as well as for the final period on the basis of actual audits; or

   b. Charge premium for each interim period on the basis of signed payroll statements from the employer; or

   c. Charge the balance of the estimated annual premium on the basis of equal interim payments which aggregate such balance.

   **Note:** Refer to Section I.H.10 of the Digest of Rulings and Interpretations.

3. For construction employers subject to the provisions of Rule V.G., a carrier may enter into agreement with the New York State Department of Taxation for the purpose of verifying an employer’s payroll records. Note that this verification is limited to a representation by the Department that the employer’s payroll information, submitted to the Department of Taxation by the carrier, is either overstated or understated.

**H. RATING MODIFICATIONS**

1. **Experience Rating**

   If the risk is subject to experience rating, the experience rating modification shall be shown in Item 4 of the Information Page and applied to the premium in accordance with the New York Experience Rating Plan Manual.

2. **Merit Rating**

   If the risk is subject to merit rating, the merit rating factor shall be shown in Item 4 of the Information Page and applied to the premium in accordance with the New York Experience Rating Plan Manual.
I. PREMIUM DETERMINATION FOR CONSTRUCTION EMPLOYMENTS SUBJECT TO RULE V.G.

Employers subject to Rule V.G. shall have their manual premiums adjusted to reflect payroll limitation in the following manner:

1. Limited payroll, as determined in accordance with Rule V.G., will be applied to the published or authorized carrier approved rate for each applicable construction classification(s) to determine the manual premium.

2. A territory differential shall be applied to each portion of the manual premium corresponding to the geographic territory in which work has actually been performed. Refer to the "Miscellaneous Values" section in Part Three–Loss Costs pages for the geographic territory definitions and differentials.

Note: Territory differentials are not to be applied to premiums determined from employments engaged in the construction of one or two-family residential housing as defined in Rule V.G.1.

3. Both manual premium(s) and territory differential premium(s) are subject to experience rating. The differential premium is to be reported to the Rating Board under the following statistical codes:

   Territory 1 Differential Premium - Code 9126
   Territory 2 Differential Premium - Code 9127
   Territory 3 Differential Premium - Code 9128

4. The rates and differentials used in the examples below are for illustrative purposes only.

Example A:

<table>
<thead>
<tr>
<th>Class Rate</th>
<th>$12.50</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total (Unlimited) Payroll</td>
<td>$1,108,000</td>
</tr>
<tr>
<td>Payroll from Residential Construction</td>
<td>0</td>
</tr>
<tr>
<td>Limited Payroll from Commercial Construction</td>
<td></td>
</tr>
<tr>
<td>Territory 1</td>
<td>$700,000</td>
</tr>
<tr>
<td>Territory 2</td>
<td>$300,000</td>
</tr>
<tr>
<td>Payroll Basis for Premium</td>
<td></td>
</tr>
<tr>
<td>$7,000 (700,000/100 (per $100 payroll))</td>
<td></td>
</tr>
<tr>
<td>$3,000 (300,000/100 (per $100 payroll))</td>
<td></td>
</tr>
<tr>
<td>Manual Base Premium</td>
<td>$125,000 (7000+3000)x12.50</td>
</tr>
<tr>
<td>Territory 1 Differential</td>
<td>.085</td>
</tr>
<tr>
<td>Territory 2 Differential</td>
<td>.068</td>
</tr>
<tr>
<td>Territory 1 Differential Premium</td>
<td>$7,438 (7000x12.50x.085) –Code 9126</td>
</tr>
<tr>
<td>Territory 2 Differential Premium</td>
<td>$2,550 (3000x12.50x.068) –Code 9127</td>
</tr>
<tr>
<td>Total Premium Subject to Experience Rating</td>
<td>$134,988 (125,000+7,438+2,550)</td>
</tr>
</tbody>
</table>
Example B:

Class Rate $12.50

Total (Unlimited) Payroll $1,625,000

Payroll from Residential Construction $500,000

Limited Payroll from Commercial Construction
  Territory 1 $715,000
  Territory 2 $300,000

Payroll Basis for Premium $5,000 (500,000/100 (per $100 payroll)
  $7,150 (715,000/100 (per $100 payroll)
  $3,000 (300,000/100 (per $100 payroll)

Manual Base Premium $189,375 (5000+7150+3000)x12.50

Territory 1 Differential .085
Territory 2 Differential .068

  Territory 1 Differential Premium $7,597 (7150x12.50x.085) –Code 9126
  Territory 2 Differential Premium $2,550 (3000x12.50x.068) –Code 9127

Total Premium Subject to Experience Rating $199,522 (189,375+7,597+2,550)

Refer to Section I.N. of the Digest of Rulings and Interpretations for additional examples.

J. FEDERAL AND MARITIME INSURANCE

Refer to Rules XII and XIII for information on procedures for insurance for employers subject to the U.S. Longshore and Harbor Workers' Act, the Federal Employers' Liability Act and Admiralty Law.

K. NEW YORK STATE LOSS PREVENTION PROGRAMS — SURCHARGE AND CREDITS

1. Definition of Modified Premium

Modified premium means, for purposes of this rule, premium determined on the basis of carrier rates authorized by the Department of Financial Services, and any experience rating modification or merit rating factor.

2. Compulsory Workplace Safety and Loss Consultation Program (Code Rule 59)

The premium surcharge applicable to risks subject to Sections 134 and 135 of the Workers’ Compensation Law shall be determined as follows:

The premium surcharge imposed on an employer for failure to initiate a safety program or implement the recommendations of a certified loss consultant shall be a 5% charge applied to modified premium as defined in 1. above. The premium surcharge is not subject to experience rating and is to be reported to the Rating Board under Statistical Code 9747.

Note: An additional 5% charge shall be made in each successive year of non-compliance (e.g., first year, 5%; second year, 10%; third year, 15%; etc.)
3. Workplace Safety and Loss Prevention Incentive Program (Code Rule 60)

The Workplace Safety and Loss Prevention Incentive Program (WSLPIP) is a program administered by the New York State Department of Labor that grants premium credits, as set forth by the Department of Financial Services. Code Rule 60 eligibility rules and application can be found at [NYDOL Code Rule 60 Regulations](#).

For each policy of workers compensation insurance issued or renewed in the state, an insurer shall provide credit to an insured employer that implements and maintains one or more of the following programs, which meets the requirements of Industrial Code Rule 60:

a. **Safety Incentive Program** - For those insureds with an approved safety incentive program that meets the requirements of Industrial Code Rule 60, the credit shall be:

   (1) four percent in the first full year in which the insured is entitled to a credit; and
   (2) two percent in each consecutive full year thereafter.

   The premium credit to qualified employers for the implementation of an approved safety incentive program shall be applied to the modified premium as defined in 1. above. The premium credit is not subject to experience rating and is to be reported to the Rating Board under Statistical Code 9748.

   **Note:** An employer subject to the Compulsory Workplace Safety and Loss Consultation Program (Code Rule 59) is not eligible for this credit unless the employer completely fulfills the requirements of the compulsory program, meets the WSLPIP (Code Rule 60) eligibility criteria and obtains approval of a safety incentive program.

b. **Drug and Alcohol Prevention Program** - For those insureds with an approved drug and alcohol prevention program that meets the requirements of Industrial Code Rule 60, the credit shall be two percent in every full year for which the insured is entitled to a credit.

   The premium credit as a result of a qualified employer implementing an approved drug and alcohol prevention program is applied to modified premium as defined in 1. above. The premium credit is not subject to experience rating and is to be reported to the Rating Board under Statistical Code 9753.

c. **Return to Work Program** - For those insureds with an approved return to work program that meets the requirements of Industrial Code Rule 60, the credit shall be:

   (1) four percent in the first full year for which the insured is entitled to a credit; and
   (2) two percent in each consecutive full year thereafter.

   The premium credit as a result of a qualified employer implementing an approved return to work program is applied to modified premium as defined in 1. above. The premium credit is not subject to experience rating and is to be reported to the Rating Board under Statistical Code 9743.
4. **New York Safe Patient Handling Act Program (NYSPHAP)** – The NYSPHAP applies to health care facilities, as that term is defined by Section 2997-h(1) of the New York State Public Health Law, that are in compliance with the provisions of the New York State Safe Patient Handling Act, codified in Article 29-D, Title 1-A of the New York State Public Health Law (“Safe Patient Handling Act”).

Classifications that are eligible to receive a credit under the NYSPHAP may include, but are not limited to, the following classes:

- 8829 Nursing Home–All Employees
- 8833 Hospital–Professional Employees
- 8865 Alcohol or Drug Rehabilitation Facility–All Employees & Clerical
- 8866 Assisted Living Facility–All Employees & Clerical
- 9040 Hospital–All Other Employees

Mandatory requirements for compliance with NYSPHAP are enumerated in Section 2997-k(2) of the New York State Public Health Law. In accordance with New York State Insurance Regulation 119, 11 NYCRR 151 – 7.2(b), insurers must verify compliance with the Safe Patient Handling Act. Health care facilities that are in compliance will receive a credit as follows:

A. A flat 2.5% credit (“Flat Credit”); or
B. A tiered credit in accordance with the following table (“Tiered Credit”):

<table>
<thead>
<tr>
<th>Percentage of Policy Premium Subject to NYSPHAP</th>
<th>% Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>95% or more</td>
<td>2.5</td>
</tr>
<tr>
<td>Greater than or equal to 70%, but less than 95%</td>
<td>2</td>
</tr>
<tr>
<td>Greater than or equal to 35% but less than 70%</td>
<td>1.25</td>
</tr>
<tr>
<td>Greater than or equal to 10% but less than 35%</td>
<td>0.5</td>
</tr>
<tr>
<td>Less than 10%</td>
<td>0.1</td>
</tr>
</tbody>
</table>

Each carrier group must choose one credit methodology – either the Flat Credit or the Tiered Credit – which will be applied by each of its carrier members to all of its insureds. To the extent that a carrier is not a member of a carrier group, that carrier must similarly choose one credit methodology which it must apply to all of its insureds. Unless a carrier group, or a carrier that is not a member of a group, provides notice to the New York State Department of Financial Services that it will apply the Tiered Credit, such group or carrier shall apply the Flat Credit.

NYSPHAP credit applies to the entire modified policy premium and is to be reported to the Rating Board under Statistical Code 9651.

The NYSPHAP credit shall be applied at policy inception and is subject to premium audit.

Use Endorsement WC 31 04 05 for Flat Credit.

Use Endorsement WC 31 04 06 for Tiered Credit.
RULE VII—PREMIUM DISCOUNT
Item 4 of the Information Page—continued

A. EXPLANATION

Premium discount recognizes that the relative expense of issuing and servicing larger premium policies is less than for smaller premium policies. Premium discount is a per policy charge and is calculated based upon the carrier’s expense provision as of the effective date of the policy and policy standard premium.

B. DEFINITIONS

1. Standard Premium

Standard premium is the premium before the premium discount. For the purposes of this rule, the premium is determined on the basis of authorized carrier rates, any experience rating or merit rating modification, credits under the New York Construction Classification Premium Adjustment Program, surcharges and credits under the Workplace Safety Programs, the New York Safe Patient Handling Act Program (NYSPHAP), and other programs as shown in Appendix C, non-ratable elements as defined in Rule VI.A.4, premium for increased limits of liability and carrier minimum premiums. The carrier expense constant, the New York State Assessment, the Workers’ Compensation Security Fund Surcharge and the additional charges for the catastrophe provisions as shown in Rule IX.N shall be excluded from determination of the standard premium.

2. Total Standard Premium

Total standard premium means the total premium for all states covered by the policy.

3. Insured

Insured means a single entity or two or more legal entities eligible for combination under the New York Experience Rating Plan Manual.

C. RETROSPECTIVE RATING

Any standard premium under a retrospective rating plan is not subject to premium discount.

D. DETERMINATION OF PREMIUM DISCOUNT

If a policy develops total standard premium in excess of $5,000, the standard premium is subject to premium discount as follows:

1. Without Retrospective Rating
   a. Single State Policy

   If a policy provides coverage only in New York, the carrier shall apply a premium discount as approved by the Department of Financial Services.
b. **Multiple State Policy**

If premium discount applies on an interstate basis, methods of computing premium discount are determined and defined within the carrier’s filing.

2. **With Retrospective Rating**

The portion of standard premium subject to a retrospective rating plan is not subject to premium discount. The remainder of that standard premium is subject to premium discount, which shall be computed as follows:

a. Determine the discount as if none of the premium is subject to retrospective rating;

b. Determine the discount on the basis of only that premium which is subject to retrospective rating;

c. The difference between a. and b. above is the premium discount.

The total premium discount shall be distributed by state in proportion to the standard premium which is subject to premium discount.

E. **COMBINATION OF POLICIES**

1. **Combination Permitted**

Two or more policies issued to the same insured by one or more insurance carriers under the same management shall, unless the insured instructs the carrier otherwise, be combined for the purpose of computing the premium for that insured.

2. **Combination Procedure**

If the separate policies have different expiration dates, the combination for the purpose of 1. above is subject to the following:

a. The Rating Board shall determine the effective date for the application of premium discount.
b. All such policies in force prior to such effective date shall be canceled and rewritten as of the effective date.

c. All policies effective after the effective date of the combination shall be written to expire concurrently with other policies in the combination.

F. WRAP-UP CONSTRUCTION PROJECTS

1. General Explanation

A wrap-up construction project is a large construction, erection or demolition project for which policies have been issued by one or more insurance carriers under the same management to insure two or more legal entities engaged in such project.

Separate policies shall be issued to each eligible entity involved in a wrap-up construction project unless combination is permitted under Rule III.B.1.

2. Application of Premium Discount Rule

The following application of the premium discount is optional for wrap-up construction projects which are not under a retrospective rating plan.

Policies issued to two or more legal entities engaged in a construction, erection or demolition project may be combined for the purpose of computing premium discount, subject to the following conditions:

a. Insurance Carrier

All such policies must be issued by one or more insurance carriers under the same management.

b. Policy Limitation

The policies shall be limited to insurance on such wrap-up construction projects by attaching the Designated Workplaces Exclusion Endorsement (WC 00 03 02).

Note: Also use the Designated Workplaces Exclusion Endorsement (WC 00 03 02) to exclude wrap-up construction projects from coverage under other policies issued to entities covered under the wrap-up by attaching that endorsement to such other policies.

c. Eligible Entities

Entities eligible for combination shall be limited to the general contractor (including any owner or principal acting as a general contractor) and subcontractors performing work under contracts let on an ex-insurance basis. In addition, if the contract between the owner or principal and the general contractor is on an ex-insurance basis, the owner or principal shall be an eligible entity under this rule.

d. Premium Requirement

Estimated total standard premium for the project to be done by the combined entities must be $500,000 or more.
e. **Location Requirement**

The project must be confined to operations at a single location. In connection with the building of roadways, tunnels, waterways, surface or underground conduits, or New York City school construction work specifically authorized by Chapter 738, Laws of 1988, the entire job or sections of the job shall be considered a single location if the construction is performed by a single general contractor for a single owner or principal.

f. **Duration Requirement**

The project must be of definite duration involving work to be performed continuously to completion.
Reserved for future use
RULE VIII—LIMITS OF LIABILITY
Item 3.B. of the Information Page

A. WORKERS COMPENSATION AND EMPLOYERS LIABILITY POLICY

1. Part One—Workers Compensation

There is no limit of liability in the Standard Policy for Part One—Workers Compensation. The policy provides all benefits required by any workers compensation law of a state listed in Item 3.A. of the Information Page.

2. Part Two—Employers Liability

a. Limit of Liability

(1) There is no limit of liability for employees subject to the New York Workers' Compensation Law. The New York Limit of Liability Endorsement (WC 31 03 08), which must be attached to every policy affording New York coverage, provides for unlimited liability for employees subject to the New York Law.

Note: Since there is no limit of liability for these employees, no additional or minimum premium is to be charged.

(2) A standard limit of liability of $100,000 is applicable only in connection with employees who are not subject to the New York Workers’ Compensation Law.

Note: Non-Subject Employees—Definition—The term Non-Subject Employees refers to those employees or employments which are not statutorily covered under the New York Workers’ Compensation Law. Examples of Non-Subject Employees include duly ordained, commissioned or licensed priests, ministers or rabbis; masters and members of crews of vessels operating on navigable waterways; longshore employees working on navigable waterways; railroad employees engaged in interstate commerce; and employees subject to the laws of other states.

b. Increased Limits—Non-Subject Employees

The limits under Part Two may be increased, subject to the following:

(1) The limits of liability shall be the same for all states specified in Item 3.A. of the Information Page.

(2) The additional premium for increased limits shall be determined by multiplying the total premium for employees not subject to the New York Workers’ Compensation Law by the percentage in the following Table for Increased Limits. It shall not be less than the minimum premium shown in the Table. This minimum premium is in addition to the policy minimum premium at standard limits of liability. The minimum premium applies even though coverage for increased limits may have been added during the policy term. For this purpose, total premium shall be computed before application of the expense constant, experience or merit rating modification, premium discount, retrospective rating adjustment or deductible credits.
TABLE FOR INCREASED LIMITS

<table>
<thead>
<tr>
<th>Limits of Liability</th>
<th>Percentage</th>
<th>Minimum Premium For Increased</th>
</tr>
</thead>
<tbody>
<tr>
<td>(000 omitted)</td>
<td></td>
<td>100.00</td>
</tr>
<tr>
<td>$500/500/500</td>
<td>1.7%</td>
<td>150.00</td>
</tr>
<tr>
<td>1,000/1,000/1,000</td>
<td>2.8%</td>
<td>175.00</td>
</tr>
<tr>
<td>2,000/2,000/2,000</td>
<td>4.3%</td>
<td>200.00</td>
</tr>
<tr>
<td>3,000/3,000/3,000</td>
<td>5.3%</td>
<td>225.00</td>
</tr>
<tr>
<td>4,000/4,000/4,000</td>
<td>6.1%</td>
<td>250.00</td>
</tr>
<tr>
<td>5,000/5,000/5,000</td>
<td>6.8%</td>
<td>260.00</td>
</tr>
<tr>
<td>6,000/6,000/6,000</td>
<td>7.4%</td>
<td>270.00</td>
</tr>
<tr>
<td>7,000/7,000/7,000</td>
<td>7.9%</td>
<td>280.00</td>
</tr>
<tr>
<td>8,000/8,000/8,000</td>
<td>8.3%</td>
<td>280.00</td>
</tr>
<tr>
<td>9,000/9,000/9,000</td>
<td>8.7%</td>
<td>290.00</td>
</tr>
<tr>
<td>10,000/10,000/10,000</td>
<td>9.0%</td>
<td>300.00</td>
</tr>
</tbody>
</table>

(3) The premium for increased limits shall be subject to experience or merit rating modification and adjustment for premium discount, retrospective rating or deductible credits.

(4) Percentages and minimum premiums for limits not shown in the Table can be found in Appendix C.

c. **Accident Limit—Non-Subject Employees**
   The limit of liability under Part Two for Bodily Injury by Accident applies to all bodily injury arising out of any one accident.

d. **Disease Limit—Non-Subject Employees**
   The limit of liability under Part Two for Bodily Injury by Disease—each employee—applies as a separate limit to bodily injury by disease to any one employee. The limit of liability for Bodily Injury by Disease—policy limit—applies as an aggregate limit for all bodily injury by disease, regardless of the number of employees who sustain bodily injury by disease.

e. **Show Limits on the Information Page**
   The limits of liability under Part Two, which must be stated in Item 3.B. of the Information Page, applies only to Non-Subject Employees.

B. EMPLOYERS LIABILITY INSURANCE—WITHOUT WORKERS COMPENSATION INSURANCE

1. **Coverage**
   A policy may be written to provide employers liability insurance only, not in combination with workers compensation insurance. Such a policy shall exclude any obligation to pay workers compensation benefits.
2. Standard Limits

The standard limits of liability for employers liability insurance without workers compensation insurance are:

- Bodily Injury by Accident: $100,000—each accident
- Bodily Injury by Disease: $100,000—each employee
- Bodily Injury by Disease: $500,000—policy limit

The limit of liability for Bodily Injury by Accident applies to all bodily injury arising out of any one accident.

The limit of liability for Bodily Injury by Disease—each employee—applies as a separate limit to bodily injury by disease to any one employee. The limit of liability for Bodily Injury by Disease—policy limit—applies as an aggregate limit for all bodily injury by disease, regardless of the number of employees who sustain bodily injury by disease.

3. Increased Limits of Liability

The standard limits for employers liability insurance may be increased. If higher limits of liability apply, the premium shall be determined on the basis of the carrier approved rates multiplied by the factor indicated in the following table:

<table>
<thead>
<tr>
<th>Limit of Liability</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>(000 omitted)</td>
<td>1.053</td>
</tr>
<tr>
<td>$100/100/1,000</td>
<td>1.053</td>
</tr>
<tr>
<td>100/100/2,500</td>
<td>1.127</td>
</tr>
<tr>
<td>100/100/5,000</td>
<td>1.225</td>
</tr>
<tr>
<td>100/100/10,000</td>
<td>1.284</td>
</tr>
<tr>
<td>500/500/500</td>
<td>1.186</td>
</tr>
<tr>
<td>500/500/1,000</td>
<td>1.206</td>
</tr>
<tr>
<td>500/500/2,500</td>
<td>1.286</td>
</tr>
<tr>
<td>500/500/5,000</td>
<td>1.368</td>
</tr>
<tr>
<td>500/500/10,000</td>
<td>1.424</td>
</tr>
<tr>
<td>1,000/1,000/1,000</td>
<td>1.280</td>
</tr>
<tr>
<td>1,000/1,000/2,500</td>
<td>1.357</td>
</tr>
<tr>
<td>1,000/1,000/5,000</td>
<td>1.436</td>
</tr>
<tr>
<td>1,000/1,000/10,000</td>
<td>1.509</td>
</tr>
</tbody>
</table>

a. The premium for increased limits shall be subject to experience or merit rating modification and adjustment for premium discount, retrospective rating or deductible credits.

b. Factors for limits greater than shown above are available upon application to the Rating Board.
4. **Premium Determination**

Employers liability insurance may be provided for bodily injury by accident and disease. The premium for standard limits of liability, with a limit of $500 in medical expenses shall be subject to 10% less than the carrier approved rates.

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### C. VOLUNTARY COMPENSATION INSURANCE

1. **Standard Limits**

The standard limits of liability under Part Two—Employers Liability Insurance for employees subject to voluntary compensation insurance are:

- **Bodily Injury by Accident:** $100,000—each accident
- **Bodily Injury by Disease:** $100,000—each employee
- **Bodily Injury by Disease:** $500,000—policy limit

The limit of liability for Bodily Injury by Accident applies to all bodily injury arising out of any one accident.

The limit of liability for Bodily Injury by Disease—each employee—applies as a separate limit to bodily injury by disease to any one employee. The limit of liability for Bodily Injury by Disease—policy limit—applies as an aggregate limit for all bodily injury by disease, regardless of the number of employees who sustain bodily injury by disease.

2. **Increased Limits**

The standard limits under Part Two—Employers Liability Insurance for employees subject to voluntary compensation insurance may be increased. The premium for the limits shall be determined by using the Table for Increased Limits in Rule VIII.B.3.

3. **Premium Determination**

Premium shall be determined on the basis of the workers compensation rules and classifications in this manual, and authorized rates for the state workers compensation law designated in the schedule in the Voluntary Compensation and Employers Liability Coverage Endorsement (WC 00 03 11A).

4. **Payroll Records**

When voluntarily compensation insurance is provided for a group of employees, separate payroll records shall be maintained by the insured for the designated group of employees.

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### D. FOREIGN VOLUNTARY COMPENSATION AND EMPLOYERS LIABILITY INSURANCE

1. **Standard Limits**

The standard limits of liability under Part Two—Employers Liability Insurance for employees subject to foreign voluntary insurance are:

- **Bodily Injury by Accident:** $100,000—each accident
- **Bodily Injury by Disease:** $100,000—each employee
- **Bodily Injury by Disease:** $500,000—policy limit
The limit of liability for Bodily Injury by Accident—each accident—applies to all bodily injury arising out of any one accident.

The limit of liability for Bodily Injury by Disease—each employee—applies as a separate limit to bodily injury by disease to any one employee.

The limit of liability for Bodily Injury by Disease—policy limit—applies as an aggregate limit for all bodily injury, regardless of the number of employees who sustain bodily injury by disease.

2. **Limits of Liability for Repatriation Expense**

The limits of liability for repatriation expenses for employees subject to foreign voluntary insurance are:

- $15,000  each employee
- $50,000  each accident

3. **Increased Limits**

The standard limits under Part Two—Employers Liability Insurance for employees subject to foreign voluntary insurance may be increased. The premium for the limits shall be determined by using the Table for Increased Limits in Rule VIII.B.3.

The limits of liability for Repatriation Expense may not be increased and are subject to the limits shown in 2. above.

4. **Premium Determination**

Premium shall be determined on the basis of the workers compensation rules and classifications in this manual, and carrier authorized rates for the state workers compensation law designated in the schedule in the New York Foreign Voluntary Compensation and Employers Liability Coverage Endorsement (WC 31 06 17A).

The premium charge for repatriation expense coverage shall be $375 for the limits shown in 2. above.

5. **Payroll Records**

When foreign voluntary coverage is provided, payroll records must be maintained for any employees covered by the provisions of WC 31 06 17A.
RULE IX—SPECIAL CONDITIONS OR OPERATIONS AFFECTING COVERAGE AND PREMIUM

A. EXECUTIVE OFFICERS

1. Definition

Executive officers of a corporation are the president, vice president, secretary, treasurer or any other officer appointed in accordance with the charter or by-laws of the corporation.

Executive officers of an unincorporated association are the president, vice president, secretary, treasurer or any other officer appointed in accordance with the charter or by-laws of the unincorporated association.

2. Law and Status

Executive officers of a corporation are mandatorily covered under the New York Workers' Compensation Law and, therefore, have the same status as employees under the policy. Those executive officers who are specifically exempted from the law and those who may make an election not to be covered are described in A.3. and A.4. below.

3. Exempt Executive Officers

a. Executive officers of religious, charitable, educational, or municipal corporations, and officers of any post or chapter of organizations of veterans of any war of the United States are excluded from the policy coverage unless the corporation elects to provide coverage by filing a notice with the carrier, upon a form prescribed by the Workers' Compensation Board, that the officers named in the form are to be voluntarily included under the policy.

b. To include executive officers of such corporations, attach the New York Non-Subject Executive Officers Coverage Endorsement (WC 31 03 12).

4. Corporations With One or Two Executive Officers

If a corporation has only one or two executive officers that (i) hold all the executive offices, and also (ii) hold all of the issued and outstanding stock of the corporation, with each executive officer of a two-person corporation holding at least one share of stock in the corporation, the following statutory conditions apply with respect to the exclusion of such officer(s):

a. Where Coverage Is Required

When a corporation employs one or more persons who are required to be covered under the law, the executive officers are statutorily covered. However, the sole officer or, in the case of a corporation with two executive officers, one or both executive officers of such a corporation may be excluded if an election is made by the corporation filing a notice with the carrier on Form C.105.51 as prescribed by the Workers' Compensation Board. Attach the New York Exclusion of Executive Officer Endorsement (WC 31 03 05B) when the sole officer or one or both officers of a two-person corporation are to be excluded.
b. **Where Coverage Is Not Required**

An officer(s) of a corporation that does not employ any person who is required to be covered under the law is statutorily excluded from coverage. However, coverage may be elected for such executive officer(s) by obtaining a standard workers compensation policy. Attach the New York Inclusion of Executive Officer Endorsement (WC 31 03 06A).

5. **Executive Officers—Not-For-Profit Organizations**

Not-for-profit unincorporated associations or not-for-profit corporations may elect to exclude unsalaried executive officers from coverage. A written notice must be made by the organization and filed with the carrier on a form prescribed by the Workers’ Compensation Board. Attach the New York Executive Officers Exclusion Endorsement (WC 31 03 04) when such officers are to be excluded.

*Note:* Code 8810 applies to executive officers of not-for-profit unincorporated associations subject to the limitations stated in Rule 7—Assignment of Payroll and Rule 8—Flight Duties shown below. Code 8809 applies only to executive officers of corporations.

6. **Premium Determination**

a. **Corporations**

Premium for executive officers shall be based on their total payroll, subject to the following limitations:

1. The minimum individual payroll for an executive officer, including those subject to construction classifications, is shown under "Miscellaneous Values" in Part Three—Loss Costs.

2. The maximum individual payroll for an executive officer is shown under "Miscellaneous Values" in Part Three—Loss Costs. See paragraph 7. below for executive officers subject to construction classifications as provided in Rule V.G.1.

3. The payroll limitations in (1) and (2) above apply to the average weekly payroll of each executive officer for the number of weeks the officer was employed during the policy period.

4. An inactive executive officer shall be included at the fixed amount of $100 payroll per year.

5. In the case of elective or appointive officers of municipal corporations or other political subdivisions of the State, covered by the policy, the minimum individual payroll and the fixed amount to be included for an officer who serves without pay shall be $100 per year. If such executive officers serve with pay, then provisions (1), (2) and (3) apply.

6. The maximum and minimum payroll limitations in Rules (1) and (2) above are applicable to executive officers regardless of the classification(s) to which the executive officers are assigned.

7. The maximum payroll for executive officers subject to construction classifications, as provided in Rule V.G.1, shall be based on the payroll limitations set forth in Rule V.G.3.

*Note:* Executive officer payrolls as a result of work performed with respect to one or two-family residential housing are subject to the maximums as provided in paragraphs (2) through (6) above.
b. **Not-for-Profit Unincorporated Associations**

Premium for executive officers shall be based on the greater of either (1) or (2) below:

1. The actual payroll of the officer during the policy period.

2. One-half of the minimum remuneration for executive officers as shown under "Miscellaneous Values" in Part Three—Loss Costs shall be used.

*Note: Unsalaried officers are subject to Rule 6.b.(2).*

7. **Assignment of Payroll**

   a. The payroll of executive officers whose duties are of an executive, clerical or supervisory character, and who do not regularly and frequently perform such duties as are ordinarily undertaken by a foreman, worker or salesperson, shall be assigned to Code 8809—Executive Officers, without division except as provided in Rule IX.A.7.

   b. The payroll of any executive officer who regularly and frequently performs such duties as are ordinarily undertaken by a foreman, worker or salesperson shall be classified in the same manner as any other employee who is not an executive officer.

   c. In connection with a classification which specifically includes salespersons in its phraseology, any executive officer who regularly and frequently engages in the duties of a salesperson, as described by the standard exception classification Code 8742, shall be assigned to Code 8742 and not Code 8809.

   d. Any executive officer who qualifies for Code 8809 shall be assigned to that code even though the classification which describes the insured's business includes clerical employees.

8. **Flight Duties**

The payroll of an executive officer who is a pilot or member of the crew on any aircraft used in the employer's business shall be assigned to the appropriate aircraft classification. Where Code 7421—Aircraft Operations applies, the executive officer's payroll shall be assigned as follows:

   a. For each week during which the executive officer did not perform flight duties, assign the officer's payroll as provided in Rule IX.A.6.

   b. For each week during which the executive officer performed flight duties, assign the officer's payroll for that week to Code 7421—Aircraft Operation—flying crew. If an executive officer's non-flying duties in such a week are subject to a higher rated classification, that higher rated classification shall be assigned in that week.

Rules 8.a. and b. apply on the basis of the pilot's log book required under Federal regulations or other verifiable records.

If Code 7421—Aircraft Operation—flying crew applies and verifiable records are not maintained to indicate those weeks during which flying is performed by executive officers, their payroll shall be assigned to the highest rated classification which applies to any of their operations.

*Note: Refer to Section I.H.13 of the Digest of Rulings and Interpretations.*
B. SOLE PROPRIETORS AND PARTNERS

1. Definition

A sole proprietor is a self-employed person. A partner is a partner of a partnership as defined in Section Ten of the Partnership Law, but does not include a "limited" partner.

In general, a limited partner invests capital only, and is exempt from personal liability or risk beyond the investment actually contributed to the firm. Such partners do not hold themselves out as general partners nor participate in the conduct of the business in any manner.

The definition of partner, as used in this rule, shall also include members (not managers or titled "officers") of a Limited Liability Company ("LLC"), and a Professional Service Liability Company ("PSLC") established pursuant to the Limited Liability Company Law, and partners of a Registered Limited Liability Partnership ("RLLP") established pursuant to the Partnership Law.

2. Law and Status

Sole proprietors and partners may elect to be covered under the policy by filing, upon a form prescribed by the Workers' Compensation Board, a notice of the election of the named individuals.

3. Coverage

a. Upon election, coverage for a sole proprietor or partner having other persons covered under a policy may be effected by attaching the New York Sole Proprietors and Partners Coverage Endorsement (WC 31 03 13B).

b. Coverage for a sole proprietor or partner having no other persons requiring coverage may be effected by obtaining a workers compensation policy.

Note: Managers or employees with the title of an “officer” are not considered members and not subject to the payroll cap as shown under the "Miscellaneous Values" Part Three–Loss Costs.

c. A sole proprietor or partner, who has previously elected coverage or has no other persons requiring coverage, may elect to be excluded from coverage. Attach the New York Sole Proprietors, Partners and Members of LLC's, PSLC's, RLLP's, etc. (WC 31 03 16B).

4. Premium Determination

a. Sole Proprietor and Partners Not Subject to the Construction Employment Payroll Limitation

Premium for each sole proprietor or partner that has elected coverage is based on the minimum and maximum payrolls as shown under "Miscellaneous Values" in Part Three–Loss Costs.

b. Sole Proprietors and Partners Subject to the Construction Employment Payroll Limitation

Premium for each sole proprietor or partner that has elected coverage is based on the minimum payroll as shown under “Miscellaneous Values” in Part Three–Loss Costs. The maximum payroll for premium determination is based on the payroll limitations set forth in Rule V.G.3.
5. **Assignment of Remuneration**

The remuneration of sole proprietors or partners shall be assigned to classifications under the rules of this manual.

C. **SUBCONTRACTORS/INDEPENDENT CONTRACTORS**

1. **Law on Contractors, Subcontractors and Owners of Timber**

The New York Workers’ Compensation Law provides that contractors shall be responsible for payment of benefits to employees of uninsured subcontractors. It further provides that owners of timber other than farm lands shall also be responsible for payment of benefits to employees of uninsured contractors or uninsured subcontractors.

2. **Coverage**

This statutory responsibility is automatically insured by the Standard Policy issued to the contractor or owner of timber.

3. **Premium for Uninsured Subcontractors**

   a. The contractor shall furnish satisfactory evidence that the subcontractor had workers compensation insurance in force covering the work performed for the contractor. For each subcontractor for which such evidence is not furnished, the additional premium to be charged on the policy which insured the contractor shall be the premium computed by assigning the appropriate classification to the entire payroll expended by the subcontractor for the subcontracted work.

   **Note:** For the purpose of this rule any uninsured subcontractor, or individual determined to be an employee, who performs construction/contracting work shall be classified under the classification which would apply to the subcontractor's operations had only such operations been insured under a separate policy. If the contractor’s code includes the subcontracting operation(s), then the subcontractor or individual is assigned to that code.

   For non-contracting operations any uninsured subcontractor, or individual determined to be an employee, shall be classified under the appropriate classification on the policy if the phraseology of the classification includes the subcontracted operation (such as entertainers in a restaurant/bar or Drivers) or under the classification to which their work pertains if the classification does not include the operation in the phraseology.

   Any executive officer, sole proprietor, partner or member of an LLC, etc., who has been excluded from coverage under their own company policy, via an exclusion endorsement, shall be included on the policy of the hiring company when they perform duties that pertain to the operations of the hiring company.

   b. The contractor shall provide a complete payroll record of the employees of each uninsured subcontractor, or individual determined to be an employee, for purposes of establishing the appropriate premium. If the contractor does not supply the payroll records of its subcontractor, premium shall be determined as follows:

   (1) 33 1/3% of the subcontract price shall be considered payroll if the subcontract is for mobile equipment with operators (such as but not limited to earth movers, graders, bulldozers or log skidders).

   (2) 50% of the subcontract price shall be considered payroll if the subcontract is for labor and material.

   (3) 90% of the subcontract price shall be considered payroll if the subcontract is for labor only.

   **Exception to 3.b. above:**

   In any case where investigation of a specific job discloses that a definite amount of the subcontract price represents payroll, premium shall be based on that amount.
c. Uninsured construction subcontractors are subject to payroll limitation, as set forth in Rule V.G., when payroll is utilized for premium determination purposes. When the contract price is used in lieu of payroll records, in accordance with 3.b. above, that portion of the contract price considered as payroll shall be subject to territory differentials in accordance with Rule VI.1.

d. Vehicles Under Contract: If vehicles with drivers, chauffeurs or helpers are engaged under contract and the owner of such vehicles has not furnished evidence that the workers compensation obligation has been insured, the total payroll of such drivers, chauffeurs or helpers shall be included as payroll of the insured employer which contracted for such vehicles. Such payroll shall be assigned to the classification applicable in that risk to drivers. If that payroll cannot be obtained, one-third (1/3) of the total contract price for the vehicles shall be considered as payroll of the drivers, chauffeurs or helpers.

If the owner of a vehicle under contract also is a driver who may be entitled to workers compensation benefits and has not furnished evidence that such workers compensation obligation has been insured, one-third (1/3) of the total contract price for that vehicle shall be included as payroll of the insured employer which contracted for the vehicle.

The total contract price shall include the cost of fuel, maintenance, or other services provided to the owner or owner-operator of a vehicle under contract.

e. If an experience modification or merit rating factor has been established for the contractor, such factor shall be applied to the premium developed for the uninsured subcontractor.

f. The above premium determination procedures shall also be applicable in the case of uninsured contractors or subcontractors engaged by owners of timber other than farm lands.

4. Piece Work, Drivers, Chauffeurs and Helpers Under Contract

This rule on subcontractors does not apply to contracts for piece work, nor to drivers, chauffeurs or helpers on vehicles engaged under contract:

a. The entire amount paid to piece workers shall be the payroll, as provided in Rule V.B.2.g.

b. The rules on standard exceptions apply to drivers, chauffeurs or helpers on contract vehicles.

5. Law on Independent Contractors

The New York Workers’ Compensation Law provides that an individual or worker may be considered an independent contractor, if all of the following three criteria are met:

a. The individual is free from control and direction in performing the job, both under his or her contract;

b. The service performed is outside the usual course of business; and

c. The worker is customarily engaged in an independently established trade, occupation, profession, or business that is similar to the service at issue.

‡These criteria apply only to risks within the construction industry and are enforced by the New York Workers’ Compensation Board (WCB).

‡(issued October 1, 2012)

D. AUXILIARY POLICE

1. Law and Status

Members of an auxiliary police organization authorized by local law may be covered under a policy if a municipal corporation, pursuant to local law, elects to cover such individuals.
2. **Coverage**

Upon election, coverage may be effected by attaching the New York Inclusion of Auxiliary Police Endorsement (WC 31 03 14A).

3. **Premium Determination**

Premium shall be determined on the basis of the reasonable value of services provided by auxiliary police and assigned to Code 7720.

### E. EXCLUSION OF STATUTORY MEDICAL BENEFITS—EX-MEDICAL COVERAGE

1. **Explanation**

It is permissible to issue a Standard Policy with the provision that the insured will pay for all medical and hospital services required by law, provided that the employer is operating a properly equipped hospital or medical facility which is authorized or licensed by the New York Workers' Compensation Board. Attach the New York Medical Benefits Reimbursement Endorsement (WC 31 03 10) to such policy, and also file a copy showing the name and location of the insured and location with the New York Workers' Compensation Board.

*Note:* This coverage may not be written in conjunction with any deductible program which pertains to medical coverage with the exception of the Excess Medical Coverage Program described in Rule IX.F.

2. **Approval Required**

A carrier which intends to issue ex-medical coverage shall submit an application to the Rating Board advising us of the authorization by the Workers' Compensation Board for the furnishing of medical and hospital services by the insured. If the insured is a hospital, approval is not required.

3. **Rates and Premium**

For any location insured on an ex-medical basis, use the carrier approved ex-medical rate to compute premium for the applicable classifications.

### F. EXCESS COVERAGE FOR MEDICAL PAYMENTS UNDER EX-MEDICAL POLICIES

On any policy which provides that the employer shall comply with the statutory obligations for medical aid with respect to operations at or from a specified location, coverage for excess medical losses incurred in connection with such operations may be provided in accordance with the following rules:

1. **Coverage**

The coverage shall provide indemnification to the employer for the amount by which the medical payments actually made by the employer on any claim exceeds $2,000 or $5,000 or on any accident which exceeds $5,000, $10,000, $15,000 or $25,000.

2. **Form of Endorsement**

Excess medical coverage shall be provided by attaching the New York Excess Medical Coverage Endorsement (WC 31 03 03) to the ex-medical policy. A separate premium charge shall be made for this coverage.
3. **Rates**

The carrier approved rate per $100 of payroll, or other unit of exposure for each classification, shall be calculated by multiplying the appropriate statutory medical coverage carrier authorized rate by the excess medical factor for such classification, and shall be carried out to three decimal places. Such excess medical factor shall be obtained from the Rating Board in each case.

4. **Premium**

The premium shall be determined separately from all other premium under the policy by the application of the appropriate excess medical coverage carrier approved rate to the payroll or other exposure basis for each classification. The premium developed under the New York Excess Medical Coverage Endorsement (WC 31 03 03) shall not be subject to the premium discount provisions of this manual, nor shall any experience developed under such endorsement be used in the experience rating of the risk or be included in any retrospective rating agreement which may otherwise be applicable to the policy.

**G. EXCLUSION OR MODIFICATION OF OTHER COVERAGES BY ENDORSEMENT**

1. **New York Executive Officers Exclusion Endorsement (WC 31 03 04), and New York Executive Officers Hold Harmless Endorsement (WC 31 06 03).**

If an insured has more than one carrier separately insuring its multiple corporations or locations, the use of these endorsements will permit a single premium charge to be made for each insured executive officer.

The New York Executive Officers Exclusion Endorsement (WC 31 03 04) should be used by the carrier not providing coverage to specified executive officers, when the carrier who is insuring the executive officers has attached the New York Executive Officers Hold Harmless Endorsement (WC 31 06 03) as part of its policy.

2. **New York Exclusion for Designated Officers and Employees of Fire Districts Endorsement (WC 31 06 02).**

3. **New York Non-Subject Employees Exclusion Endorsement (WC 31 03 11).**

4. **New York Liability of Municipalities to Police Officers or Paid Firefighters—Exclusion Endorsement (WC 31 03 07).**

5. **New York Exclusion for Designated Officers and Employees of Ambulance Districts Endorsement (WC 31 06 11).**

6. **New York Ambulance and Fire District Liability Exclusion Endorsement for County or Town Policies (WC 31 06 12).**

**H. DEDUCTIBLE PROGRAM**

1. **Coverage**

This medical and indemnity deductible program shall be offered to a policyholder with an estimated annual premium at inception of $12,000 or more as part of the policy or by endorsement. Under the deductible program, the insurer pays all amounts in their entirety applicable to each compensable claim under Part One of the policy. Then, the insurer obtains reimbursement from the policyholder subject to the limits of the deductible amount for each occurrence.
The policyholder is liable to the insurer for the deductible amount in regard to benefits paid for compensable claims, and failure by a policyholder to reimburse any deductible amounts to the insurer shall be treated in the same manner as nonpayment of premiums. One of the following deductible amounts, per occurrence, shall be offered to a policyholder: $100, $200, $300, $400, $500, $1,000, $1,500, $2,000, $2,500 or $5,000.

This program may also be offered by the carrier to any insured with an estimated annual premium at inception of less than $12,000.

2. **Premium**

The election of a deductible by a policyholder results in a premium credit being applied against the policy premium. The credit reflects both the chosen deductible amount, and the hazard group of the classification with the highest estimated amount of premium developed for any classification on the policy. The appropriateness of this credit, as it relates to the proper hazard group, is subject to verification upon audit.

The deductibles paid by the injured employer during any one-year period of the policy of insurance shall not exceed the estimated annual premium at inception for such policy of insurance.

A table of deductible credit values appears in Part Three–Loss Costs under the "Miscellaneous Values" section. The premium reduction for the deductible is determined before application of any experience modification, premium discount or policy charge.

3. **Form of Endorsement**

A policy written under this deductible program shall attach the New York Benefits Deductible Endorsement (WC 31 03 15A) and shall state the appropriate deductible amount.

4. **Exclusion**

Policies written to provide Ex-Medical coverage, under Rule IX.E., are not eligible for inclusion under this deductible program.

I. **CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM**

1. **Explanation**

The New York Construction Classification Premium Adjustment Program provides for a premium credit, for up to one year, for a policy which is experienced rated, satisfies the hourly wage requirement and contains one or more construction classifications.

An insured must submit a separate application for each of their policies that contains an eligible construction classification. An application including all of the insured’s policies (Wrap-Ups or Owner Controlled Insurance Program (OCIP’s) as an example) will not be accepted as any credits will be calculated on a per policy basis only. A combination of policies and applications is not permitted. Any policies of an insured that do not contain an eligible code will not be eligible for a credit.

2. **Application**

The application must be received by the Rating Board three (3) months prior to the policy renewal effective date. The Rating Board will accept and process an application if it is received between the policy effective and expiration date, however, it must be accompanied by a letter stating the reason for the delay. The submission of a revised application must be received no later than one (1) year after the expiration date of the policy to which the credit applies.
Under no circumstances will an original application be accepted for any policy if it is received after the expiration date of the policy, nor will a revised application be accepted if it is received later than one (1) year from the expiration date of the policy to which the credit applies. For short-term policies, the application must be received prior to the expiration date of the short-term policy.

A credit will not be calculated if any application is received beyond the required dates of receipt.

3. Credit Determination

a. The insured shall submit the required payroll and hours worked information to the Rating Board for calculation of any applicable credit.

b. The basis for determining the credit is the limited payroll of each employee for the number of hours worked (excluding overtime premium pay) for each construction classification (other than employees engaged in the construction of one or two-family residential housing) for the third quarter, as reported to taxing authorities, for the year preceding the policy date. Total payroll is to continue to be reported for employees engaged in the construction of one or two-family residential housing.

**NOTE:** Limited Payroll for commercial work means the weekly maximum (see Rule V) for work on structures other than one or two family dwellings in accordance with the Payroll Limitation Law. If you perform commercial work under any eligible code(s) enter each employee for the weekly maximum only and their total hours worked (ex. 13 weeks @ $825 per week = $10,725 total wages).

<table>
<thead>
<tr>
<th>POLICY EFFECTIVE DATE</th>
<th>THIRD QUARTER PAYROLL</th>
</tr>
</thead>
<tbody>
<tr>
<td>4/1/16 thru 3/31/17</td>
<td>2015</td>
</tr>
<tr>
<td>4/1/17 thru 3/31/18</td>
<td>2016</td>
</tr>
<tr>
<td>4/1/18 thru 3/31/19</td>
<td>2017</td>
</tr>
<tr>
<td>4/1/19 thru 3/31/20</td>
<td>2018</td>
</tr>
<tr>
<td>4/1/20 thru 3/31/21</td>
<td>2019</td>
</tr>
<tr>
<td>4/1/21 thru 3/31/22</td>
<td>2020</td>
</tr>
</tbody>
</table>

If the insured did not engage in operations for the complete quarter, then the last complete quarter prior to policy year inception shall be used or, if there was no complete quarter of operations prior to the policy inception, then the first complete quarter after policy inception shall be used.

c. A credit may be determined for each construction classification by dividing the total payroll (excluding overtime premium pay) by the number of hours worked to arrive at the average hourly wage for the classification.

d. In the absence of specific records for salaried employees, it will be assumed each such individual worked forty (40) hours per week.
The factors for each hourly wage shown below are used in the calculation of the insured's final credit:

<table>
<thead>
<tr>
<th>Average Hourly Wage</th>
<th>Factor</th>
<th>Average Hourly Wage</th>
<th>Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $23.24</td>
<td>.00</td>
<td>$38.25--$39.74</td>
<td>.21</td>
</tr>
<tr>
<td>$23.25--$24.74</td>
<td>.05</td>
<td>$39.75--$41.24</td>
<td>.22</td>
</tr>
<tr>
<td>$24.75--$26.24</td>
<td>.06</td>
<td>$41.25--$42.74</td>
<td>.23</td>
</tr>
<tr>
<td>$26.25--$27.74</td>
<td>.07</td>
<td>$42.75--$44.24</td>
<td>.24</td>
</tr>
<tr>
<td>$27.75--$29.24</td>
<td>.08</td>
<td>$44.25--$45.74</td>
<td>.25</td>
</tr>
<tr>
<td>$29.25--$29.99</td>
<td>.09</td>
<td>$45.75--$47.24</td>
<td>.26</td>
</tr>
<tr>
<td>$30.00--$30.74</td>
<td>.10</td>
<td>$47.25--$48.74</td>
<td>.27</td>
</tr>
<tr>
<td>$30.75--$31.49</td>
<td>.11</td>
<td>$48.75--$50.24</td>
<td>.28</td>
</tr>
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<td>$31.50--$32.24</td>
<td>.12</td>
<td>$50.25--$51.74</td>
<td>.29</td>
</tr>
<tr>
<td>$32.25--$32.99</td>
<td>.13</td>
<td>$51.75--$53.24</td>
<td>.30</td>
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<td>.14</td>
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<td>.16</td>
<td>$56.25--$57.74</td>
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<td>$35.25--$35.99</td>
<td>.17</td>
<td>$57.75--$59.24</td>
<td>.34</td>
</tr>
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<td>$59.25 and over</td>
<td>.35</td>
</tr>
<tr>
<td>$36.75--$37.49</td>
<td>.19</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$37.50--$38.24</td>
<td>.20</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The total construction classification base credit amount, in dollars, must be calculated and then divided by the total policy pure premium including construction and non-construction classification(s). The result will be the average base credit percentage which is then used to calculate the final credit to be applied to the policy.

When calculating the policy credit, the percentage shall be rounded to the nearest whole number with .5 being rounded upward (as an example, 5.4 rounded to 5% and 5.5 rounded to 6%).

Construction classifications are those classifications subject to the following codes:

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>0042</td>
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<tr>
<td>3365</td>
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<td>3737</td>
<td></td>
</tr>
<tr>
<td>5000</td>
<td></td>
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<td>5022</td>
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<td>5037</td>
<td></td>
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<td></td>
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<tr>
<td>5059</td>
<td></td>
</tr>
<tr>
<td>5069</td>
<td></td>
</tr>
</tbody>
</table>

4. **Experience Modification**

The policy must be experience rated to be eligible for this program.
5. Audit
   a. The carrier shall, upon audit, verify the information that was submitted by the insured and used in the calculation of the credit. If the carrier discovers an error in the original request for policy credit, the revised information must be submitted to the Rating Board for recalculation.
   b. If the insured does not furnish records to verify the payrolls and hours worked originally submitted and used in the calculation of the credit, there shall be no credit applied to the policy.

6. Information Page
   The credit, authorized by the Rating Board, shall appear on Item 4 of the Information Page.
   If a credit has not been authorized for the insured, the value of ".00" is to be shown on the Information Page.

7. Form of Endorsement
   The New York Construction Classification Premium Adjustment Program Explanatory Endorsement (WC 31 03 19I) shall be attached to each policy.

8. Notification to Insured
   Carriers are required to use a standardized text letter to notify all their insureds that have one or more construction classifications on their policy that they may be eligible for a premium adjustment credit. A copy of this form must be filed, by each carrier, with the Rating Board prior to the carrier's implementation of the program.

9. Statistical Code

J. LOSS COST TRANSITION PROGRAM
   This program applies to insureds previously written under certain classifications that are scheduled to be discontinued. The carrier will continue to use this code during the transition period. The Board will publish a transitional loss cost on the Loss Cost pages of the Manual for the codes that will be discontinued. The transitional loss costs will be provided over the defined period of time, based upon the target date of the actual discontinuation of the code. When the transition period is complete, the code will no longer be available for use and will be replaced by the code to which it is transitioning to.

   For example, for classifications which are scheduled to be discontinued after five years, the transitional loss cost is calculated as follows: 1) for the first year after the announcement of the elimination of a code, the transition loss cost will be equal to a 4-1 weighting of the loss cost used prior to the announcement and the newly developed loss cost for the code it is being transitioned to; 2) for the second year, a 3-2 weighting is used; 3) in the third year, a 2-3 weighting is used; and 4) for the fourth year a 1-4 weighting is applied. In this case, the transition program does not apply after the fourth year when the code is then considered to be discontinued.
Refer to the New York Experience Rating Plan Manual for the Transition Program applicable to expected loss rates.

K. WAIVER OF RIGHT TO RECOVER FROM OTHERS

1. Coverage

A provision in the Standard Policy allows the carrier to waive its right of recovery against anyone liable for an injury covered by the policy. Attach the Waiver of Our Right to Recover from Others Endorsement (WC 00 03 13) to waive right of recovery.

A carrier’s right to waive recovery from others applies only to the extent that an insured performs work under a written contract that requires the insured to obtain an agreement from the carrier.

2. Premium

a. Specific

A premium charge of 5% to 10% of the manual premium developed in conjunction with the work for which the waiver is provided shall apply for each person or organization named in the endorsement, subject to a minimum premium of $250 per policy.

b. Blanket

A premium charge equal to 2% to 10% of the manual premium, subject to a minimum premium of $250 per policy.

Note: If a premium charge other than the minimum percentage is used, the underwriting file will be documented as to the reason for the higher percentage.
L. NEW YORK STATE ASSESSMENT

1. Explanation

The New York State Assessment is a separate identifiable charge to policyholders for the funding of the various expenses described in Section 151 of the Workers’ Compensation Law.

2. General Information

The New York State Assessment amount must be displayed as a separate identifiable charge on the policy information page. Statistical Code 0932 must be used in conjunction with this charge for policy submission use only.

The New York State Assessment amount is subject to change at audit.

For policies with effective dates prior to January 1, 2014, the New York State Assessment amount is charged in conjunction with the effective date of the rates used on each policy.

For all policies effective on or after March 1, 2011 and prior to January 1, 2014, in accordance with the Fifth Amendment to Regulation No. 119 (11 NYCRR 151-6) standard premium must be used as the basis for calculating the policy charge.

3. Premium Base for Calculating the New York State Assessment

For policies with effective dates prior to January 1, 2014, standard premium is the only premium base to be used in calculating the New York State Assessment policyholder charge.

(i) For purpose of this rule, standard premium is defined as the premium determined on the basis of the insurer’s approved rates, as modified by:
   (a) any experience modification or merit rating factor;
   (b) any applicable territory differential premium;
   (c) the minimum premium;
   (d) any Construction Classification Premium Adjustment Program credits;
   (e) any credit from return to work and/or drug and alcohol prevention programs, including credits under the Workplace Safety Loss Prevention Incentive Program (WSLPIP);
   (f) any surcharge or credit from a workplace safety program, including credits under the Workplace Safety Loss Prevention Incentive Program (WSLPIP);
   (g) any credit from independently-filed insurer specialty programs (for example, alternative dispute resolution, drug-free workplace, managed care or preferred provider organization programs);
   (h) any charge for the waiver of subrogation;
   (i) any charge for foreign voluntary coverage; and
   (j) the additional charge for terrorism, and the charge for natural disasters and catastrophic industrial accidents.

(ii) For purposes of determining standard premium, the insurer’s expense constant, including the expense constant in the minimum premium, the insurer’s premium discount, and premium credits for participation in any deductible program, as well as any premiums providing federal coverage, and coverage under the volunteer firefighter benefit law and volunteer ambulance workers benefit law, shall be excluded from the premium base.

(iii) The insurer shall also use the definition of standard premium set forth in Regulation 119, cited above, to report standard premium to the New York State Workers’ Compensation Board.

For policies effective on or after January 1, 2014, refer to the Workers’ Compensation Board at www.wcb.ny.gov for procedures to determine the NY State Assessment.
4. **Assessment Charge**

The assessment percentages to be applied to each policy can be found in Part Three–Loss Costs, Miscellaneous Values in this manual.

*Note:* For policies effective prior to January 1, 2014, New York State Law requires that the assessment amounts collected from policyholders be considered as premium for tax purposes. Assessment charges prior to January 1, 2014 contemplate premium tax, but not commission. For policies effective on or after January 1, 2014, assessment amounts collected from policyholders are no longer considered as premium for tax purposes.

M. **WORKERS COMPENSATION SECURITY FUND SURCHARGE**

1. **Explanation**

The Workers Compensation Security Fund Surcharge is a separate identifiable charge to policyholders for the funding of the Workers Compensation Security Fund which serves as the guaranty fund for fulfilling the obligations of insolvent private carriers writing workers compensation in the state of New York.

Department of Financial Services, as required by statute, determines when this surcharge is necessary.

2. **General Information**

When applicable, the Workers Compensation Security Fund Surcharge amount must be displayed as a separate identifiable charge on the policy information page. Code 9749 must be used in conjunction with this charge.

The Workers Compensation Security Fund Surcharge amount is subject to change at audit and at all subsequent retrospective rating adjustments.

The Workers Compensation Security Fund Surcharge amount is charged in conjunction with the effective date of the rates used on each policy.

3. **Premium Base for Calculating the Security Fund Surcharge**

Total policy premium is the premium base to which the surcharge percentage, shown in Part Three–Loss Costs, Miscellaneous Values section of this manual, applies.
N. CATASTROPHE PROVISIONS

1. Terrorism

Premium for terrorism is calculated on the basis of total payroll. A risk’s total payroll is divided by units of $100 and multiplied by the carrier terrorism rate. The calculation is expressed as (Payroll/100 x Terrorism Rate = Premium). For non-payroll classes the premium for terrorism is calculated as a percentage, multiplied by the non-payroll class premium. The terrorism premium is not subject to any other modifications including, but not limited to, carrier premium discount, experience rating or retrospective rating.

Unless an “If Any” policy develops premium during the policy term or at audit, policies issued on an “If Any” basis will not be charged this premium.

Attach the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22B).

2. Natural Disasters and Catastrophic Industrial Accidents

Premium for Natural Disasters and Catastrophic Industrial Accidents is calculated on the basis of total payroll. A risk’s total payroll is divided by units of $100 and multiplied by the carrier rate for Natural Disasters and Catastrophic Industrial Accidents. The calculation is expressed as (Payroll/100 x Rate = Premium). For non-payroll classes the premium is calculated as a percentage, multiplied by the non-payroll class premium. This premium is not subject to any other modifications including, but not limited to, carrier premium discount, experience rating or retrospective rating.

Unless an “If Any” policy develops premium during the policy term or at audit, policies issued on an “If Any” basis will not be charged this premium.

Attach the Catastrophe (Other Than Certified Acts of Terrorism) Premium Endorsement (WC 00 04 21D)
RULE X—CANCELLATION

A. WHO MAY CANCEL

The cancellation condition of the Standard Policy permits cancellation by the insured or by the insurance carrier.

B. PREMIUM DETERMINATION—CANCELLATION BY THE INSURANCE CARRIER

Premium for the canceled policy shall be computed as follows:

1. **Rates and Payroll**

   Apply carrier approved rates to the payroll or other basis of exposure developed during the period the policy was in effect.

2. **Experience Rating or Merit Rating**

   Apply any experience rating modification or merit rating factor in accordance with the rules of the New York Experience Rating Plan Manual. *Also refer to Rule VI.H of this manual.*

3. **Expense Constant**

   Add the pro rata portion of the carrier expense constant. *Refer to Rule VI.D.*

4. **Minimum Premium**

   The total premium for the canceled policy shall not be less than the pro rata portion of the carrier minimum premium. *Refer to Rule VI.E.*

C. PREMIUM DETERMINATION—CANCELLATION BY THE INSURED WHEN RETIRING FROM BUSINESS

Compute the premium as provided in B. above if a policy is canceled by the insured when:

1. All the work covered by the policy has been completed, or

2. All interest in any business covered by the policy has been sold, or

3. The insured has retired from all business covered by the policy.

*Note:* For the purpose of this rule, a material change in the ownership of a corporation which results in the elimination of experience under the rules of the New York Experience Rating Plan Manual does not constitute retiring from the business insured by the policy.

D. PREMIUM DETERMINATION—CANCELLATION BY THE INSURED EXCEPT WHEN RETIRING FROM BUSINESS

The premium for the canceled policy shall be based on the Short Rate Cancellation Table in this rule and computed as follows:

1. **Actual Payroll**
Determine the payroll developed during the period the policy was in effect.

2. **Extended Payroll and Number of Days**
   
   a. **Extended Payroll**

   Extend such payroll pro rata based on the number of days for which the policy was written divided by the number of days the policy remained in force to produce the full policy payroll.

   **Example:**

   A policy written for 250 days that remained in effect for 185 days produced a payroll of $55,500. Payroll extended for the original policy term—$55,500 x 250/185 = $75,000.

   b. **Extended Number of Days**

   The extended number of days shall be determined by dividing the number of days the policy was in force by the number of days for which the policy was written and multiplying the quotient by 365 days. (When the policy was written for a one year period, the extended number of days will equal the number of days the policy remained in force.)

3. **Rates**

   Apply carrier approved rates to the payroll in 2.a. above.

4. **Experience Rating or Merit Rating**

   Apply any experience or merit rating factor in accordance with the rules of the New York Experience Rating Plan Manual. *Also refer to Rule VI.H of this manual.*

5. **Premium Discount**

   Apply carrier premium discount based on the final earned total standard premium.

6. **Short Rate Percentage**

   Based on the extended number of days calculated in 2.b. above, apply the short rate percentage shown in the Short Rate Cancellation Table in this rule to the premium computed on the basis of the extended payroll in order to determine the short rate portion of the premium.

7. **Expense Constant**

   Add the short rate portion of the carrier’s expense constant. *Refer to Rule VI.D.*

8. **Minimum Premium**

   The total premium for the canceled policy shall not be less than the carrier minimum premium. *Refer to Rule VI.E.*
9. **Short Rate Cancellation Examples:**

**Example I: A Policy Originally Written For 250 Days.** Policy in effect for 185 days developed actual payroll of $55,500; carrier rate of $.65; carrier expense constant of $180.

- **a.** Payroll extended to full policy term = \( \frac{55,500 \times 250}{185} = 75,000 \)
- **b.** Full policy term premium = \( \frac{75,000 \times .65}{100} = 488 \)
- **c.** Extended number of days = \( \frac{185 \times 365}{250} = 270 \)
- **d.** Short rate percentage for 270 days = \( 80\% \)
- **e.** Short rate premium = \( 488 \times .80 = 390 \)
- **f.** Short rate portion of carrier expense constant = \( 180 \times .80 = 144 \)
- **g.** Total premium for canceled policy = \( 534 \)
- **h.** Carrier minimum premium = $252. Not applicable to this policy.

Refer to Appendix B for an alternative method for short rate computation for policies originally written for a one year period.

**Example II: A Policy Originally Written For a One Year Period.** A policy written for 365 days and in effect for 185 days developed actual payroll of $55,500; carrier rate of $.65; Expense Constant of $180.

- **a.** Payroll extended to full policy term = \( \frac{55,500 \times 365}{185} = 109,500 \)
- **b.** Full policy term premium = \( \frac{109,500 \times .65}{100} = 712 \)
- **c.** Short rate percentage for 185 days = \( 61\% \)
- **d.** Short rate premium = \( 712 \times .61 = 434 \)
- **e.** Short rate portion of carrier expense constant = \( 180 \times .61 = 110 \)
- **f.** Total premium for canceled policy = \( 544 \)
- **g.** Carrier minimum premium = $252. Not applicable to this policy.

Refer to Appendix B for an alternative method for short rate computation for policies originally written for a one year period.
Example III: A Policy Originally Written For a One Year Period Using a Short Rate Factor Shown in Appendix B. Policy written for 365 days and in effect for 185 days developed actual payroll of $55,500; carrier rate of $.65; carrier expense constant of $180.

a. Actual premium = \[ \frac{55,500}{100} \times .65 = 361 \]
b. Short rate factor for 185 days = \[ 1.2035 = 1.2035 - 1.00 = .2035 \]
c. Short rate charge = \[ .2035 \times 361 = 73 \]
d. Short rate premium = \[ 361 + 73 = 434 \]
e. Short rate portion of carrier expense constant = \[ 180 \times .61 = 110 \]
f. Total premium for canceled policy = 544

g. Carrier minimum premium = 252 Not applicable to this policy.

Example IV: A Policy Originally Written By a Stock Carrier For a One Year Term. Policy written for 365 days and in effect for 185 days developed $750,00 of payroll; carrier rate of $4.51; experience modification of .90; carrier expense constant of $180.

a. Payroll extended to full policy term = \[ \frac{750,000}{365} \times 365 = 1,479,730 \]
b. Full term premium = \[ \frac{1,479,730}{100} \times 4.51 = 66,736 \]
c. Full term modified premium = \[ 66,736 \times .90 = -6,674 \]
d. Short rate percentage for 185 days = 61%
e. Short rate premium = \[ 60,062 \times .61 = 36,638 \]
f. Carrier premium discount on short rate premium = \[ .094 \times 36,638 = 3,444 \]
g. Short rate portion of carrier expense constant = \[ 180 \times .61 = 110 \]
h. Total premium for canceled policy = \[ 33,304 \]
\[ ($36,638 - 3,444 + 110) \]

Refer to Appendix B for an alternative method of short rate computation for policies originally written for a one year period.
# E. SHORT RATE CANCELLATION TABLE

## TERM OF ONE YEAR

<table>
<thead>
<tr>
<th>Days Policy In Force</th>
<th>Percent Of One Year Premium</th>
<th>Days Policy In Force</th>
<th>Percent Of One Year Premium</th>
</tr>
</thead>
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<td>1</td>
<td>5%</td>
<td>154 - 156</td>
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<td>54%</td>
</tr>
<tr>
<td>3 - 4</td>
<td>7%</td>
<td>161 - 164</td>
<td>55%</td>
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<tr>
<td>5 - 6</td>
<td>8%</td>
<td>165 - 167</td>
<td>56%</td>
</tr>
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<td>60%</td>
</tr>
<tr>
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<td>13%</td>
<td>183 - 187</td>
<td>61%</td>
</tr>
<tr>
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<td>188 - 191</td>
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</tr>
<tr>
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<td>219 - 223</td>
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<td>25%</td>
<td>238 - 241</td>
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</tr>
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<td>247 - 250</td>
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</tr>
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<td>77%</td>
</tr>
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<td>70 - 73</td>
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<td>261 - 264</td>
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<tr>
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<td>31%</td>
<td>265 - 269</td>
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<tr>
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<td>32%</td>
<td>270 - 273</td>
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</tr>
<tr>
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<td>33%</td>
<td>274 - 278</td>
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</tr>
<tr>
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<td>34%</td>
<td>279 - 282</td>
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<tr>
<td>88 - 91</td>
<td>35%</td>
<td>283 - 287</td>
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</tr>
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<td>288 - 291</td>
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<tr>
<td>95 - 98</td>
<td>37%</td>
<td>292 - 296</td>
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<tr>
<td>99 - 102</td>
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<td>86%</td>
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<td>100 - 105</td>
<td>39%</td>
<td>302 - 305</td>
<td>87%</td>
</tr>
<tr>
<td>106 - 109</td>
<td>40%</td>
<td>306 - 310</td>
<td>88%</td>
</tr>
<tr>
<td>110 - 113</td>
<td>41%</td>
<td>311 - 314</td>
<td>89%</td>
</tr>
<tr>
<td>114 - 116</td>
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<td>315 - 319</td>
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<td>117 - 120</td>
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<td>329 - 332</td>
<td>93%</td>
</tr>
<tr>
<td>128 - 131</td>
<td>46%</td>
<td>333 - 337</td>
<td>94%</td>
</tr>
<tr>
<td>132 - 135</td>
<td>47%</td>
<td>338 - 342</td>
<td>95%</td>
</tr>
<tr>
<td>136 - 138</td>
<td>48%</td>
<td>343 - 346</td>
<td>96%</td>
</tr>
<tr>
<td>139 - 142</td>
<td>49%</td>
<td>347 - 351</td>
<td>97%</td>
</tr>
<tr>
<td>143 - 146</td>
<td>50%</td>
<td>352 - 355</td>
<td>98%</td>
</tr>
<tr>
<td>147 - 149</td>
<td>51%</td>
<td>356 - 360</td>
<td>99%</td>
</tr>
<tr>
<td>150 - 153</td>
<td>52%</td>
<td>361 - 365</td>
<td>100%</td>
</tr>
</tbody>
</table>
RULE XI—THREE-YEAR FIXED RATE POLICY OPTION

A. ELIGIBILITY

If the estimated premium is less than the premium eligibility amount for experience rating, a policy may be issued for a period of three years at a fixed rate, provided the risk is not eligible for the Experience Rating Plan on the effective date of the policy.

If a policy is issued for a period of three years, but is not a Three-Year Fixed Rate Policy, refer to Rule III.C.3.

B. DESIGNATION ON THE INFORMATION PAGE

A policy issued under this rule shall be known as a Three-Year Fixed Rate Policy and shall be so designated on the Information Page.

C. RATES

The carrier approved rates in force on the effective date of a Three-Year Fixed Rate Policy apply to such policy without change until its termination.

D. MINIMUM PREMIUM

The carrier minimum premium shall be the minimum premium for a one year policy, as determined by Rule VI.E., multiplied by 3, less:

1. Two carrier expense constants if the deposit premium is paid in advance, or

2. One carrier expense constant if the deposit premium is paid in installments.

E. DEPOSIT PREMIUM

1. Advance Payment

If paid in advance, the deposit premium shall be determined by applying the carrier approved rates to the 3 year estimated payroll or other premium basis plus 1 expense constant.

2. Installment Payments

If paid in three (3) equal annual installments, the deposit premium shall be determined by applying the carrier approved rates to the three (3) year estimated payroll or other premium basis plus 2 expense constants.

3. Minimum Premium

The deposit premium shall not be less than the carrier minimum premium.
F. EARNED PREMIUM

1. Determination

The determination of the final earned premium may be deferred until termination of the policy.

2. Expense Constants

Carrier expense constants shall be charged in accordance with Rule XI.D. regardless of the amount of earned premium.

G. EXPERIENCE RATING PLAN

1. Operations Not Eligible

None of the operations insured by a Three-Year Fixed Rate Policy shall be eligible for experience rating during the period such a policy is in force.

2. Policies Not Subject

A Three-Year Fixed Rate Policy shall not be subject to any experience rating modification nor combined with other policies under the Experience Rating Plan.

3. Experience Not Used

None of the experience under a Three-Year Fixed Rate Policy shall be used in experience rating.

H. CANCELLATION—PREMIUM DETERMINATION

1. By Carrier Or Insured When Retiring From Business

If a Three-Year Fixed Rate Policy is canceled by the insurance carrier or by the insured when retiring from business insured by the policy:

a. Apply the approved carrier rates to the payroll or other premium basis developed during the period the policy was in effect.

b. Add the pro rata portion of the carrier expense constants required by Rule XI.D. above.

The earned premium shall not be less than the pro rata portion of the carrier minimum premium required by Rule XI.D. above.

2. By Insured When Not Retiring From Business

Add $15 to the premium determined in 1. above if such a policy is canceled by the insured, except when retiring from business insured by the policy.
RULE XII-U.S. LONGSHORE AND HARBOR WORKERS' COMPENSATION ACT

A. GENERAL EXPLANATION

The U.S. Longshore and Harbor Workers' Compensation Act (USL&HW Act) is a Federal law which provides for payment of compensation and other benefits to employees such as longshore and harbor workers, ship repairers, shipbuilders, shipbreakers and other employees engaged in loading, unloading, repairing or building a vessel. It applies to such employees while working on navigable waters of the United States and also while working on any adjoining pier, wharf, dry dock, terminal, building way, marine railway, or other area adjoining such navigable waters customarily used for loading, unloading, repairing or building a vessel. It does not cover masters or members of the crew of a vessel. It excludes repairers engaged in repairing a recreational vessel or dismantling any part of a recreational vessel in connection with repair of such vessel and excludes individuals employed to build any recreational vessel under sixty-five feet in length. For complete details see U.S. Code (1946), Title 33, Sections 901-950, as amended.

B. WORKERS COMPENSATION INSURANCE-PART ONE

The Standard Policy is used to insure the statutory obligation of an employer to furnish benefits required by the USL&HW Act. Attach the Longshore and Harbor Workers' Compensation Act Coverage Endorsement (WC 00 01 06A) to provide such insurance. Do not designate the USL&HW Act in Item 3.A. of the Information Page.

C. EMPLOYERS LIABILITY INSURANCE-PART TWO

For operations subject to the USL&HW Act, the standard limits of liability under Part Two are:

- Bodily Injury by Accident: $100,000 – each accident
- Bodily Injury by Disease: $100,000 – each employee
- Bodily Injury by Disease: $500,000 – policy limit

Refer to Rule VIII.

D. CLASSIFICATIONS AND RATES

1. Classifications

Classifications for insurance under the USL&HW Act are listed in "Part Two–Classifications" of this manual.

2. Rates For Federal “F” Classifications and Admiralty/FELA Classifications That Include USL&HW Act Benefits

The carrier approved rates for classification code numbers followed by the letter "F" and those Admiralty/FELA classifications applicable to Program II–USL&HW Act benefits include premium for operations subject to the USL&HW Act.

3. Rates For Non-Federal "Non-F" Classifications and Admiralty/FELA Classifications That Do Not Include USL&HW Act Benefits

The carrier approved rates for operations subject to the USL&HW Act, and not within the scope of classifications provided for in 2. above, are determined as follows:
a. **Admiralty/FELA Classifications**

The carrier approved rates for Admiralty/FELA classifications under Program I and Program II—State Act benefits do not include premium for operations subject to the USL&HW Act. If operations under such classifications involve some employees subject to the USL&HW Act, assign the classifications and carrier rates for Program II—USL&HW Act benefits applicable to such operations. Such classifications shall apply only to payroll of employees engaged in operations subject to the USL&HW Act.

b. **All Other Classifications**

Except as otherwise provided in 2. and 3.a. above, the carrier approved rates for classification code numbers not followed by the letter "F" do not include premium for operations subject to the USL&HW Act. If operations under other than Admiralty/FELA classifications involve some employees subject to the USL&HW Act, the carrier rates and carrier minimum premiums for such classifications shall be increased by the U.S. Longshore and Harbor Workers' Compensation Coverage Percentage shown on the New York Loss Cost pages. Such percentage does not apply to carrier expense constants. Such increased rates shall apply only to payroll of employees engaged in operations subject to the USL&HW Act.

The increased rate procedure does not apply to incidental deliveries made on board vessels by employees of non-maritime concerns.

4. **Non-Federal “Non-F” Construction Classifications**

For construction classifications with employees subject to the USL&HW Act, the payroll limitation procedures set forth in Rule V.G. apply. The applicable territory differential shall be that of the territory immediately adjoining the waters upon which the work was performed.

E. **EXTENSIONS OF THE USL&HW ACT**

1. **Defense Base Act**

The Defense Base Act extends the provisions of the USL&HW Act to employers and their employees on overseas military bases and on other overseas locations under public works contracts being performed by contractors with agencies of the United States Government. Employees who are not United States citizens may be exempted from coverage upon approval of a waiver by the Secretary of Labor. For complete details, see Defense Base Act, U.S. Code (1946), Title 42, Sections 1651-54, Public Law 208, 77th Congress.

To provide such insurance, attach the Defense Base Act Coverage Endorsement (WC 00 01 01A).

2. **Outer Continental Shelf Lands Act**

The Outer Continental Shelf Lands Act extends the provisions of the USL&HW Act to employers and their employees exploring for natural resources on the Outer Continental Shelf of the United States. That area is generally described as all submerged lands lying seaward and outside of the area of lands beneath navigable waters of the United States and subject to its jurisdiction. For complete details, see U.S. Code (1946), Title 33, Sections 901-950, as amended.
To provide such insurance, a standard provisions Workers Compensation and Employers Liability Policy shall be used with the Outer Continental Shelf Lands Act Coverage Endorsement (WC 00 01 09C).

3. **Premium Determination**

   For insurance under extensions of the USL&HW Act, determine premium as provided in Rule XII.D.
RULE XIII—THE ADMIRALTY LAW AND THE FEDERAL EMPLOYERS’ LIABILITY ACT

A. ADMIRALTY LAW

1. General Explanation

Masters and members of the crews of vessels are not covered under state workers compensation laws nor under the USL&HW Act. They are subject to admiralty law and, if injured, have the right to sue their employers for damages in the Admiralty Courts where the proceeding is in the nature of an employers’ liability suit. They also have the right to transportation, wages, maintenance and cure. Such seamen are subject to a Federal law, the Merchant Marine Act of 1920, known as the Jones Act (46 U.S. Code, Section 688, 1970), which applies the provisions of the Federal Employers’ Liability Act to seamen. Every person employed on board a vessel is deemed to be a seaman if connected with the operation or welfare of the vessel while in navigable waters. Usually, navigable waters are defined as those which form a continuous highway for interstate or international commerce.

2. Description of Coverage Programs

The Standard Policy may be used to provide insurance for liability under one or more state workers compensation laws and also for liability under admiralty law. There are two programs to furnish such insurance:

a. Program I

Provides coverage for statutory liability under the workers compensation law of any state designated in Item 3 of the Information Page, and employers liability for damages under admiralty law subject to a standard limit of $100,000.

b. Program II

Provides the same coverage as Program I, but with the addition of voluntary compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the Voluntary Compensation and Employers Liability Coverage Endorsement (WC 00 03 11A) attached to the policy as if the claim were subject to such law instead of subject to the laws of negligence. If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

3. Coverage Endorsements

a. Admiralty Law

To provide Program I for admiralty law, attach the Maritime Coverage Endorsement (WC 00 02 01B). To provide Program II for admiralty law, also attach the Voluntary Compensation Maritime Coverage Endorsement (WC 00 02 03).

b. Admiralty Law Coverage Option

The Maritime Coverage Endorsement excludes liability to provide transportation, wages, maintenance and cure.
c. USL&HW Act

When insurance is provided for liability under admiralty law, insurance for liability under the USL&HW Act also may be necessary. To provide such insurance, attach the Longshore and Harbor Workers' Compensation Act Coverage Endorsement (WC 00 01 06A).

4. Limits of Liability

a. Standard Limit

The standard limit of liability under Part Two—Employers Liability Insurance for admiralty Program I or II is $100,000.

(1) Accident Limit

The limit of liability applies to all bodily injury arising out of any one accident.

(2) Disease Limit

The limit of liability also applies as a separate aggregate limit for all bodily injury by disease. The aggregate limit applies separately to bodily injury by disease arising out of work in each state shown in Item 3.A. of the Information Page.

(3) Show Limits on Endorsement

These limits of liability must be stated in the Maritime Coverage Endorsement (WC 00 02 01B).

b. Increased Limits

Increased limits of liability under Part Two—Employers Liability Insurance are available. The total premium, including increased limits, shall be determined by applying the factor in the following Table For Increased Limits to the total premium for admiralty classifications under Programs I or II before application of:

(1) Carrier expense constant
(2) Experience rating or merit rating modification
(3) Carrier premium discount
(4) Retrospective rating adjustment.

The premium for increased limits is subject to an experience or merit rating modification.
### TABLE FOR INCREASED LIMITS

<table>
<thead>
<tr>
<th>Limit Per Accident</th>
<th>Program I</th>
<th>Program II</th>
<th>Program I</th>
<th>Program II</th>
</tr>
</thead>
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<td>$100,000</td>
<td>1.00</td>
<td>1.00</td>
<td>$115</td>
<td>$230</td>
</tr>
<tr>
<td>200,000</td>
<td>1.30</td>
<td>1.28</td>
<td>123</td>
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</tr>
<tr>
<td>300,000</td>
<td>1.51</td>
<td>1.48</td>
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<tr>
<td>400,000</td>
<td>1.68</td>
<td>1.63</td>
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<tr>
<td>500,000</td>
<td>1.80</td>
<td>1.75</td>
<td>138</td>
<td>276</td>
</tr>
</tbody>
</table>

Refer to Appendix B, Page AB-3 for limits higher than $500,000.

c. **Minimum Premium**

The separate carrier minimum premium shown in the above Table For Increased Limits applies to a policy which includes classifications for operations subject to admiralty law. Such carrier minimum premium is the lowest premium for insuring admiralty operations and it shall apply in addition to the carrier minimum premium or premium for other operations on such a policy. It is not subject to an experience or merit rating modification.
5. **Classifications and Loss Costs**

The classifications for Admiralty operations follow. The loss costs are shown in the manual in Part Three–Loss Costs:

<table>
<thead>
<tr>
<th>CLASSIFICATIONS</th>
<th>CODE NUMBER</th>
<th>CODE NUMBER</th>
<th>CODE NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Program I</td>
<td>Program II</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Code</td>
<td>State Act Benefits</td>
<td>USL Act Benefits</td>
</tr>
<tr>
<td>Boat Livery—boats under 15 tons</td>
<td>7038</td>
<td>7090</td>
<td>7050</td>
</tr>
<tr>
<td>This classification includes the laying up or putting into commission of boats. Boats 15 tons or over to be separately rated under the appropriate vessels classification.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diving—marine</td>
<td>7394</td>
<td>7395</td>
<td>7398</td>
</tr>
<tr>
<td>Dredging—all types</td>
<td>7333</td>
<td>7335</td>
<td>7337</td>
</tr>
<tr>
<td>Ferries</td>
<td>7016</td>
<td>7024</td>
<td>7047</td>
</tr>
<tr>
<td>This classification includes dock employees.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fishing Vessels—NOC</td>
<td>7016</td>
<td>7024</td>
<td>7047</td>
</tr>
<tr>
<td>This classification includes packing, curing or shipping fish and repair of nets or boats.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Oyster Boats</td>
<td>7016</td>
<td>7024</td>
<td>7047</td>
</tr>
<tr>
<td>This classification includes planting, harvesting, and operation of boats.</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Salvage Operations—marine</td>
<td>7394</td>
<td>7395</td>
<td>7398</td>
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<tr>
<td>Supply Boats</td>
<td>7016</td>
<td>7024</td>
<td>7047</td>
</tr>
<tr>
<td>Tugboats</td>
<td>7016</td>
<td>7024</td>
<td>7047</td>
</tr>
<tr>
<td>Vessels—NOC</td>
<td>7016</td>
<td>7024</td>
<td>7047</td>
</tr>
<tr>
<td>Vessels—not self-propelled</td>
<td>7046</td>
<td>7098</td>
<td>7099</td>
</tr>
<tr>
<td>Such vessels having a regular master and crew who are furnished living quarters aboard the vessel shall be rated as “Vessels—NOC.”</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vessels—sail</td>
<td>7038</td>
<td>7090</td>
<td>7050</td>
</tr>
<tr>
<td>Wrecking—marine</td>
<td>7394</td>
<td>7395</td>
<td>7398</td>
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<tr>
<td>This classification includes salvage operations.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yachts—private—sail or power</td>
<td>7038</td>
<td>7090</td>
<td>7050</td>
</tr>
</tbody>
</table>
6. Waters Not Under Admiralty Jurisdiction

   a. Coverage

      An insured may conduct operations on waters not subject to admiralty jurisdiction. Insurance for such operations shall be provided by the Standard Policy and endorsement forms and is subject to the rules which apply to statutory workers compensation insurance. Loss Costs are shown in the manual in Part Three—Loss Costs.

   b. Premium Determination

      The admiralty classifications and loss costs for Program II apply to operations described in 1. above. Loss Costs are shown in the manual in Part Three—Lost Costs.

   c. Admiralty Law or USL&HW Act Liability

      If there is a potential liability under admiralty law, follow the previous rules for insurance under admiralty law. If there is a potential liability under the USL&HW Act, refer to Rule XII.

B. FEDERAL EMPLOYERS' LIABILITY ACT

1. General Explanation

   The Federal Employers' Liability Act applies to employees of interstate railroads. Such employees are not subject to state workers compensation laws. This federal law imposes liability for damages on the railroad if the injured railroad employee can show any negligence on the part of the railroad. For complete details, see 45 U.S. Code, Sections 51-60, 1970.

2. Description of Coverage

   In the case of a policy covering a railroad engaged in interstate commerce and subject to the Federal Employers' Liability Act, the premium rates include complete coverage for statutory workers compensation benefits or voluntary compensation coverage for any operation subject to that Act. As respects the liability for the company under Part Two—Employers Liability, the rates provide for a standard limit of $100,000 for all damages because of bodily injury or death by accident of one or more employees in any one accident. No such policy shall be written with limits less than the standard limits provided above.

3. Coverage Endorsements

   a. FELA Endorsements


For employments subject to FELA, the Federal Employers' Liability Act Coverage Endorsement (WC 00 01 04A) shall be attached.

   b. Voluntary Coverage

      If voluntary compensation coverage is to be afforded, the Voluntary Compensation and Employers Liability Coverage Endorsement (WC 00 03 11A) shall be attached to the policy.
4. Limits of Liability

a. Standard Limit

The standard limit of liability under Part Two—Employers Liability for FELA coverage is $100,000.

b. Increased Limits

Increased limits of liability under Part Two—Employers Liability are available. The total premium, including increased limits, shall be determined by applying the factor in the following Table For Increased Limits to the total premium for FELA classifications, before application of:

1. Carrier expense constant
2. Experience or merit rating modification
3. Carrier premium discount
4. Retrospective rating adjustment.

The premium for increased limits is subject to an experience or merit rating modification.

<table>
<thead>
<tr>
<th>Limit Per Accident</th>
<th>Factor Program I</th>
<th>Program II</th>
<th>Program I</th>
<th>Program II</th>
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<tr>
<td>$100,000</td>
<td>1.00</td>
<td>1.00</td>
<td>$115</td>
<td>$230</td>
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<td>200,000</td>
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<td>246</td>
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<td>300,000</td>
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<td>258</td>
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<tr>
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<td>1.68</td>
<td>1.63</td>
<td>134</td>
<td>268</td>
</tr>
<tr>
<td>500,000</td>
<td>1.80</td>
<td>1.75</td>
<td>138</td>
<td>276</td>
</tr>
</tbody>
</table>

*Refer to Appendix B, Page AB-3 for limits higher than $500,000.*

5. Classifications and Loss Costs

The classifications and loss costs, for railroad operations appear under the “Railroad” section in Part Two—Classifications and Loss Costs are located in Part Three—Loss Costs in this manual.
Reserved for future use
RULE XIV—DOMESTIC WORKERS—RESIDENCES

A. DEFINITIONS

1. Inside Domestic Workers

Domestic Workers—Inside—are employees engaged exclusively in household or domestic work performed principally inside the residence. Examples include a cook, housekeeper, laundry worker, maid, butler, companion, nurse and baby-sitter.

2. Outside Domestic Workers

Domestic Workers—Outside—are employees engaged exclusively in household or domestic work performed principally outside the residence. Examples include a private chauffeur and a gardener.

3. Occasional Domestic Workers

Domestic Workers—Occasional—are domestic workers, inside or outside, who are employed part-time. Any domestic worker employed more than one-half (½) of the customary full-time shall be assigned and rated as a full-time domestic worker. Examples of occasional domestic workers are persons engaged on certain days for gardening, cleaning, laundering or baby-sitting.

B. COVERAGE

1. Workers Compensation and Employers Liability Insurance

Statutory workers compensation obligations of an employer of domestic workers may only be insured by the use of the Standard Policy:

If it is desired to restrict coverage only to those domestics who are mandatorily subject to the law, attach the New York Domestic Workers Restricted Endorsement (WC 31 06 01).

2. Voluntary Compensation Insurance

Those domestic workers who are not included under the law because they work less than forty hours per week may be voluntarily insured:

a. By the use of the Standard Policy or,

b. By attaching the Voluntary Compensation and Employers Liability Coverage Endorsement (WC 00 03 11A) to a Standard Policy.

C. NAME OF INSURED

One or more members of the same residence may be named as the insured, but only with respect to the employment of domestic workers in connection with such residence.

D. CLASSIFICATIONS

1. Domestic Workers

The following classifications apply to operations of domestic workers:
Classification | Code
--- | ---
Domestic Workers—Inside | 0913
Domestic Workers—Inside—Occasional | 0908
Domestic Workers—Outside—including private chauffeurs | 0912
Domestic Workers—Outside—Occasional—including occasional private chauffeurs | 0909

Exception to 1 above:

If commercial farm operations are conducted, Codes 0912 and 0909 do not apply to any operations at the farm location.

2. Maintenance, Repair or Construction Operations

a. Codes 0913, 0908, 0912 and 0909 include ordinary repair or maintenance of the insured's premises or equipment by domestic workers.

b. Building maintenance or repair by employees hired only for that purpose shall be assigned to Code 9029—“Buildings—NOC—maintenance or ordinary repairs.”

c. Extraordinary repairs, alterations, new construction, erection or demolition of structures shall be assigned to construction or erection classifications.

E. RATES AND PREMIUM

1. Rates

The carrier approved rates for Codes 0913, 0908, 0912 and 0909 are per capita premium charges.

2. Records Required

The insured shall maintain a record of the names, duties and period of service of each domestic worker.

3. Full-Time Domestic Workers

Estimated premium for Codes 0912 and 0913 shall be computed on the estimated number of such domestic workers during the policy period. If additional domestic workers under Codes 0912 and 0913 are employed during the policy period, or if some domestic workers are no longer employed and are not replaced, the per capita premium charges shall be prorated. Each pro rata charge shall be based on the period of employment, but shall not be less than 25% of the per capita charge.

4. Occasional Domestic Workers

Premium for Codes 0908 and 0909 shall be computed on the estimated aggregate time of all occasional domestic workers who are to be employed during the policy period. Regardless of concurrent employment, a single per capita charge applies for each aggregate of employed time which is one-half (½) of the customary full-time of each such domestic worker. An additional per capita charge applies to any remainder less than one-half (½) of full-time.
F. EXPENSE CONSTANT

For a policy which insures only per capita classifications, an expense constant per capita applies but shall not be more than the carrier expense constant. If such a policy is canceled, refer to Rule X.

G. MINIMUM PREMIUM

For a policy with two or more classifications, whether per capita rated or payroll rated, apply the highest carrier minimum premium for any classification in the policy.
RULE XV—FINAL EARNED PREMIUM DETERMINATION

A. ACTUAL PAYROLL

Final earned premium for the policy shall be determined on actual, instead of estimated, payroll or other premium basis.

B. PREMIUM DETERMINATION

The determination of final earned premium is governed by the rules and classifications in this manual, subject to modification by applicable rating plans. Carriers must also refer to their filed and approved rates as instructed and noted throughout this manual for premium determination.

C. AUDIT RIGHTS OF CARRIER

The insurance carrier has the right to compute earned premium based on an examination of original payroll records and books of account of the insured, in accordance with Part Five—Premium of the Standard Policy.
RULE XVI – NEW YORK SCHEDULE RATING PLAN

A. Eligibility

To be eligible for this Plan, which is applied on an optional basis by the carrier, the annual manual premium must be $2,500.00 or greater.

B. Application

1. The maximum schedule rating modification adjustment is limited to plus or minus 5% and is exclusive of any other approved New York credit or debit programs, such as the Workplace Safety and Loss Prevention Incentive Programs (i.e. Safety Incentive Program, Drug and Alcohol Prevention Program, and Return to Work Program), the New York Safe Patient Handling Act Program (NYSPHAP), and Compulsory Workplace Safety and Loss Consultation Program. Credits derived from the NYCCPAP or Deductible Program are also exclusive of a schedule rating plan.

2. The schedule rating factor is applied in a multiplicative manner after the application of the merit rating factor (if applicable) or the experience rating factor (if applicable) and before the application of premium discount and the expense constant.

3. The credit or debit must be in the range for each specific risk characteristic as provided in the Plan.

4. Schedule rating plans must provide for an objective analysis of the risk and be based on factual information that supports the rating. Schedule rating plans must be based only on rating characteristics not already reflected in the carrier rates, experience modification, or any other program. Schedule rating plans should not include debits or credits to reflect past loss experience.

5. At the time that the schedule rating factor is applied, the carrier must have documentation on file detailing the basis for the credit or debit. The New York Schedule Rating Worksheet on Appendix Page AD-1 is provided for your use and information. Carrier documentation must be provided to the insured on request.

6. The effective date of the schedule rating factor must be on or after the date of the carrier’s receipt of the documentation supporting the basis for the schedule rating factor.

7. If the insured can correct the reason for any schedule debit to the satisfaction of the carrier, the debit may be removed effective on the date that documentation for the correction is received in the carrier’s office.

8. Schedule Rating Credits may not be awarded for any safety feature for which any credit, discount or dividend was already provided under an approved Safety Group program.
C. Schedule Rating Table

The premium for a risk may be modified according to the Schedule Rating Table to reflect such characteristics of the risk that are not reflected in its experience. Seven categories may be considered when determining the schedule rating factor. The examples of the risk characteristics shown in the table are indicative of each category but are not inclusive of all items to be considered and may be used to help to evaluate the proper credit or debit to be assigned.

### SCHEDULE RATING TABLE

<table>
<thead>
<tr>
<th>Risk Characteristics</th>
<th>Range Of Modifications</th>
<th>Credit</th>
<th>Debit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PREMISES/WORK ENVIRONMENT</strong></td>
<td>Physical condition, preventive maintenance, loss control, hazards controlled, housekeeping, security, disaster recovery, industrial hygiene, ergonomics, workplace and workflow design, documented inspections</td>
<td>2%</td>
<td>2%</td>
</tr>
<tr>
<td><strong>CLASSIFICATION PECULIARITIES</strong></td>
<td>Technology or methodology variations, exposure identification, employee distribution or segregation, assigned by analogy</td>
<td>2%</td>
<td>2%</td>
</tr>
<tr>
<td><strong>MEDICAL FACILITIES</strong></td>
<td>First aid or medical assistance, emergency or disaster plans, return-to-work policy, industrial hygiene and ergonomics, alcohol or substance abuse programs, trained nursing, medical devices</td>
<td>2%</td>
<td>2%</td>
</tr>
<tr>
<td><strong>SAFETY DEVICES</strong></td>
<td>Type and condition, guarding, personal protective equipment, routine inspection and maintenance reviews, required training with documentation</td>
<td>2%</td>
<td>2%</td>
</tr>
<tr>
<td><strong>EMPLOYEES</strong></td>
<td>Selection, training, experience, supervision, employee turnover and interchange, motivation, morale, employee enrichment programs and workshops</td>
<td>2%</td>
<td>2%</td>
</tr>
<tr>
<td><strong>MANAGEMENT</strong></td>
<td>Commitment to workplace safety, involvement in loss control programs, cooperation with insurer, emergency and disaster plans</td>
<td>2%</td>
<td>2%</td>
</tr>
<tr>
<td><strong>SAFETY ORGANIZATION</strong></td>
<td>Accident investigation and analysis, record keeping, safety committee organization and effectiveness, employee involvement, health and safety policy</td>
<td>2%</td>
<td>2%</td>
</tr>
</tbody>
</table>
### PRO RATA CANCELLATION TABLE

<table>
<thead>
<tr>
<th>JANUARY</th>
<th>FEBRUARY</th>
<th>MARCH</th>
<th>APRIL</th>
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### PRO RATA CANCELLATION TABLE (CONTINUED)

<table>
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<th>JULY</th>
<th>AUGUST</th>
<th>SEPTEMBER</th>
<th>OCTOBER</th>
<th>NOVEMBER</th>
<th>DECEMBER</th>
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<td>DAY OF MONTH</td>
<td>DAY OF YEAR NUMBER OF DAYS</td>
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### SHORT RATE CANCELLATION TABLE

<table>
<thead>
<tr>
<th>Days In Policy Period</th>
<th>Short Rate Percentages</th>
<th>Factor to Apply to Earned Premium for Period Policy In Effect</th>
<th>Days In Policy Period</th>
<th>Short Rate Percentages</th>
<th>Factor to Apply to Earned Premium for Period Policy In Effect</th>
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OF EMPLOYERS LIABILITY UNDER PART TWO OF A WORKERS
COMPENSATION AND EMPLOYERS LIABILITY POLICY

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</tbody>
</table>

Bodily injury by accident each accident limit and bodily injury by disease each employee limit ($000 omitted)

Original effective date for publication of these percentages is October 1, 1997
## EMPLOYERS LIABILITY INSURANCE FOR ADMIRALTY OR FELA
### TABLE FOR INCREASED LIMITS

<table>
<thead>
<tr>
<th>LIMIT PER ACCIDENT</th>
<th>FACTOR</th>
<th>MINIMUM PREMIUM FOR INCREASED LIMITS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Program I</td>
<td>Program II</td>
</tr>
<tr>
<td>$100,000</td>
<td>1.00</td>
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</tr>
<tr>
<td>$150,000</td>
<td>1.17</td>
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</tr>
<tr>
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<td>1.30</td>
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<td>$25,000,000</td>
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Original effective for publication of this table is October 1, 2000
PREMIUM ALGORITHM

The following algorithm provides an outline of the sequence and calculation procedures for determining New York workers compensation policy premiums.

<table>
<thead>
<tr>
<th>Sequence of Presentation &amp; / or Calculation *</th>
<th>Statistical Codes</th>
<th>Premium Element Name</th>
<th>Calculation Procedure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Various</td>
<td>Classification</td>
<td>N/A</td>
</tr>
<tr>
<td>2</td>
<td>N/A</td>
<td>Exposure</td>
<td>N/A</td>
</tr>
<tr>
<td>3</td>
<td>N/A</td>
<td>Classification Rate</td>
<td>From carrier’s rate manual</td>
</tr>
<tr>
<td>4</td>
<td>None</td>
<td>USL&amp;HW Percentage for Non-F Classes</td>
<td>USL&amp;HW percentage x Non-F class rate</td>
</tr>
<tr>
<td>5</td>
<td>None</td>
<td>Deviation Method 1 (Percentage of rate)</td>
<td>Rate x deviation percentage = carrier rate; not applicable as of 10/1/08</td>
</tr>
<tr>
<td>6</td>
<td>9126, 9127,</td>
<td>Construction Class Territory Differential Premium</td>
<td>Construction class manual premium for commercial work x territory differential in NY WC&amp;EL Manual</td>
</tr>
<tr>
<td></td>
<td>9128</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>0994, 0998</td>
<td>Outstanding Rate Decrease/Increase</td>
<td>Manual Premium for all classifications x Outstanding Rate Change factor</td>
</tr>
<tr>
<td>8</td>
<td>9803 thru 9816, 9837</td>
<td>Employers Liability Increased Limits Charge, with Workers Compensation</td>
<td>Manual Premium for Non-Subject Employees x Increased Limits Factor</td>
</tr>
<tr>
<td>9</td>
<td>9823 thru 9836</td>
<td>Employers Liability Increased Limits Charge, without Workers Compensation</td>
<td>Manual Premium for the policy x Increased Limits Factor</td>
</tr>
<tr>
<td>10</td>
<td>9817 thru 9822, 9840</td>
<td>Employers Liability Increased Limits Charge - Admiralty or FELA Coverage</td>
<td>Manual Premium for employees subject to Admiralty Law/FELA x Increased Limits Factor.</td>
</tr>
<tr>
<td>11</td>
<td>9848</td>
<td>Employer Liability Minimum Premium Charge</td>
<td>Minimum Premium less Increased Limits Premium if applicable</td>
</tr>
<tr>
<td>14</td>
<td>0930</td>
<td>Waiver of Subrogation Premium</td>
<td>Percentage of the manual premium subject to a minimum charge of $250 per policy.</td>
</tr>
<tr>
<td>15</td>
<td>9664</td>
<td>Deductible Premium Credit (Prior to Experience Rating)</td>
<td>Manual Premium for all classifications (including Outstanding Rate Change) x deductible credit factor for the NYCIRB’s small deductible program; as per carrier filing for large deductibles (&gt;= $100,000)</td>
</tr>
<tr>
<td>16</td>
<td>9037, 9039</td>
<td>Deviation Method 2 (Before Experience Modification)</td>
<td>(Manual Premium for all classifications and statistical codes subject to experience rating) x deviation factor; not applicable as of 10/1/08</td>
</tr>
</tbody>
</table>
## PREMIUM ALGORITHM (Continued)

<table>
<thead>
<tr>
<th>Sequence of Presentation &amp;/or Calculation*</th>
<th>Statistical Codes</th>
<th>Premium Element Name</th>
<th>Calculation Procedure</th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>9841</td>
<td>Drug-Free Workplace Credit</td>
<td>As per carrier filing (subject to experience rating)</td>
</tr>
<tr>
<td>18</td>
<td>9606</td>
<td>Repatriation Expense Premium</td>
<td>Flat charge as per Rule VIII–D.4. of the NYWC&amp;EL Manual</td>
</tr>
<tr>
<td>None</td>
<td></td>
<td>TOTAL SUBJECT PREMIUM</td>
<td>Sum of Manual Premium for all classifications + lines 7 thru 18</td>
</tr>
<tr>
<td>19</td>
<td>None</td>
<td>Experience Modification</td>
<td>As per Experience Rating Plan; Promulgated by NYCIRB for intra-state risks; by NCCI for inter-state risks</td>
</tr>
<tr>
<td>TOTAL MODIFIED PREMIUM</td>
<td></td>
<td></td>
<td>Total Subject Premium x Experience Modification</td>
</tr>
<tr>
<td>20</td>
<td>9884, 9885, 9886, 9896</td>
<td>Merit Rating Adjustment</td>
<td>Total Subject Premium x Merit Rating Factor; Factor calculated by NYCIRB</td>
</tr>
<tr>
<td>21</td>
<td>9046</td>
<td>New York Construction Classification Premium Adjustment Program (NYCCPAP)</td>
<td>Total Modified Premium x NYCCPAP Factor; Factor calculated by NYCIRB</td>
</tr>
<tr>
<td>22</td>
<td>9846</td>
<td>Drug-Free Workplace Credit</td>
<td>As per carrier filing (not subject to experience rating)</td>
</tr>
<tr>
<td>23</td>
<td>9874</td>
<td>Managed Care/PPO Premium Credit</td>
<td>As per carrier filing</td>
</tr>
<tr>
<td>25</td>
<td>Various</td>
<td>Non-ratable elements</td>
<td>Payroll x Applicable Rate / 100</td>
</tr>
<tr>
<td>26</td>
<td>9985</td>
<td>Radiation Exposure NOC</td>
<td>Supplemental rate x Payroll for operations subject to radiation exposure / 100</td>
</tr>
<tr>
<td>27</td>
<td>9663</td>
<td>Deductible Premium Credit (After Experience Modification)</td>
<td>As per carrier filing with the Department of Financial Services.</td>
</tr>
<tr>
<td>28</td>
<td>0931</td>
<td>Short Rate Cancellation Penalty</td>
<td>As per Rule X-D of the NY WC&amp;EL Manual.</td>
</tr>
<tr>
<td>29</td>
<td>0990</td>
<td>Minimum Premium Balance Amount</td>
<td>Amount required to balance to risk minimum premium</td>
</tr>
<tr>
<td>30</td>
<td>9849</td>
<td>Employer Liability Increased Limits Minimum Premium – Admiralty or FELA Coverage</td>
<td>Minimum Premium less Increased Limits Premium if applicable</td>
</tr>
<tr>
<td>31</td>
<td>9034, 9036</td>
<td>Rate Deviation – Method 3 (After Experience Modification)</td>
<td>(Modified Premium plus statistical codes not subject to experience rating) x deviation factor; <strong>not applicable as of 10/1/08</strong></td>
</tr>
<tr>
<td>32</td>
<td></td>
<td>Reserved for future use</td>
<td></td>
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</table>
### Sequence of Presentation &/or Calculation*  | Statistical Codes | Premium Element Name                                                                 | Calculation Procedure                                                                 |
<table>
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</thead>
<tbody>
<tr>
<td>33</td>
<td>9753</td>
<td>WSLPIP Drug &amp; Alcohol Prevention Program Credit</td>
<td>Total modified premium per Rule VI K. of the WC&amp;EL Manual x Drug &amp; Alcohol Prevention Credit Factor</td>
</tr>
<tr>
<td>34</td>
<td>9743</td>
<td>WSLPIP Return-To-Work Program Premium Credit</td>
<td>Total modified premium per VI K. of the WC&amp;EL Manual x Return-To-Work Credit Factor</td>
</tr>
<tr>
<td>35</td>
<td>9748</td>
<td>WSLPIP Safety Incentive Program Premium Credit</td>
<td>Total modified premium per VI.K of the WC&amp;EL Manual x Safety Incentive Credit Factor</td>
</tr>
<tr>
<td>36</td>
<td>9651</td>
<td>Safe Patient Handling Act Program Premium Credit (NYSPHAP)</td>
<td>Total modified premium x SPHA Credit Factor as per Rule VI K-4 of the NY WC&amp;EL Manual.</td>
</tr>
<tr>
<td>37</td>
<td>9887, 9889</td>
<td>Schedule Rating Plan</td>
<td>(Modified Premium plus statistical codes not subject to experience rating) x (1-SR Credit %) or (1+SR Debit %)</td>
</tr>
<tr>
<td>None</td>
<td></td>
<td>TOTAL STANDARD PREMIUM</td>
<td>Total Modified Premium + all premium from classifications and statistical codes not subject to experience rating (items 20 thru 37).</td>
</tr>
<tr>
<td>38</td>
<td>0063, 0064</td>
<td>Premium Discount</td>
<td>Tabular or formula value as specified by the carrier; not applicable in conjunction with retrospective rating</td>
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<tr>
<td>39</td>
<td>0900</td>
<td>Expense Constant</td>
<td>A fixed dollar amount per policy as specified by the carrier</td>
</tr>
<tr>
<td>40</td>
<td>9740</td>
<td>Terrorism</td>
<td>Rate per $100 of total policy payroll; % of class premium for non-payroll classes.</td>
</tr>
<tr>
<td>41</td>
<td>9741</td>
<td>Natural Disasters and Catastrophic Industrial Accidents</td>
<td>Rate per $100 of total policy payroll; % of class premium for non-payroll classes.</td>
</tr>
<tr>
<td>None</td>
<td></td>
<td>TOTAL ESTIMATED ANNUAL PREMIUM</td>
<td>Premium combining all applicable elements above</td>
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<tr>
<td>42</td>
<td>0932</td>
<td>New York State Assessment</td>
<td>A percentage of Standard Premium as defined in Rule IX.L.3 of the NY WC&amp;EL Manual.</td>
</tr>
<tr>
<td>None</td>
<td></td>
<td>Total Estimated Premium and Assessment</td>
<td>Total Estimated Annual Premium + NY State Assessment Charge.</td>
</tr>
<tr>
<td>44</td>
<td>9749</td>
<td>New York Workers Compensation Security Fund</td>
<td>A percentage of the Total Estimated Annual Premium</td>
</tr>
<tr>
<td>None</td>
<td></td>
<td>TOTAL ESTIMATED POLICY COST</td>
<td>Total Estimated Annual Premium + NY State Assessment Charge + NY WC Security Fund Charge.</td>
</tr>
</tbody>
</table>

*See Pages AC-4 through AC-6 for Premium Element Definitions
<table>
<thead>
<tr>
<th>Sequence of Presentation &amp;/or Calculation*</th>
<th>Premium Element Name</th>
<th>Premium Element Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Classification</td>
<td>Employer Business Classification</td>
</tr>
<tr>
<td>2</td>
<td>Exposure</td>
<td>Estimated or audited exposures generally payrolls)</td>
</tr>
<tr>
<td>3</td>
<td>Classification Rate</td>
<td>Charge per unit of exposure</td>
</tr>
<tr>
<td>4</td>
<td>USL &amp; HW Percentage for Non-F Classes</td>
<td>Charge applicable to Non-F class rate to include USL&amp;HW Act coverage</td>
</tr>
<tr>
<td>5</td>
<td>Deviation Method 1 (Percentage of rate)</td>
<td>Specific percentage of the rate as per carrier filing with the Department of Financial Services; not applicable as of 10/1/08.</td>
</tr>
<tr>
<td>6</td>
<td>Construction Class Territory Differential Premium</td>
<td>Adjusts commercial construction manual premium for payroll limitation</td>
</tr>
<tr>
<td></td>
<td><strong>MANUAL PREMIUM</strong></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Outstanding Rate Decrease/Increase</td>
<td>A flat percentage adjustment to the manual premium earned on or after a specified date to reflect law changes regarding workers compensation benefits.</td>
</tr>
<tr>
<td>8</td>
<td>Employers Liability Increased Limits Charge, with Workers Compensation</td>
<td>Part Two coverage premium for selecting higher coverage limits for employees not subject to the New York Workers' Compensation Law.</td>
</tr>
<tr>
<td>9</td>
<td>Employers Liability Increased Limits Charge, without Workers Compensation</td>
<td>Premium for selecting higher coverage limits for employers liability policies written without workers compensation.</td>
</tr>
<tr>
<td>10</td>
<td>Employers Liability Increased Limits Charge – Admiralty or FELA Coverage</td>
<td>Part Two coverage, premium for selecting higher coverage limits for employees subject to Admiralty Law or the Federal Employers' Liability Act.</td>
</tr>
<tr>
<td>11</td>
<td>Employer Liability Minimum Premium Charge</td>
<td>Additional premium to balance to minimum charge for Part Two increased limits.</td>
</tr>
<tr>
<td>12</td>
<td>Extension of Employers Liability Coverage to Additional Interests – Volunteer Firefighters Benefit Law policy</td>
<td>Provides Part Two coverage to volunteer fire departments/companies and their fire chiefs, fire commissioners, and board of trustees.</td>
</tr>
<tr>
<td>13</td>
<td>Extension of Employers Liability Coverage to Additional Interests – Volunteer Ambulance Workers Benefit Law policy</td>
<td>Provides Part Two coverage to volunteer ambulance companies and their officers and board of trustees.</td>
</tr>
<tr>
<td>14</td>
<td>Waiver of Subrogation Premium</td>
<td>Premium for the carrier waiving its right to recover payments from entities if they are liable for injuries covered by the policy.</td>
</tr>
<tr>
<td>15</td>
<td>Deductible Premium Credit (Prior to Experience Rating)</td>
<td>Apply at carrier/insured option.</td>
</tr>
<tr>
<td>16</td>
<td>Deviation Method 2 (Before Experience Modification)</td>
<td>Specified percentage premium adjustment per carrier filing with the Department of Financial Services; not applicable as of 10/1/08.</td>
</tr>
</tbody>
</table>
### PREMIUM ELEMENT DEFINITIONS

<table>
<thead>
<tr>
<th>Sequence of Presentation &amp; / or Calculation</th>
<th>Premium Element Name</th>
<th>Premium Element Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>Drug-Free Workplace Credit</td>
<td>Premium credit in conjunction with independently filed carrier drug-free workplace programs.</td>
</tr>
<tr>
<td>18</td>
<td>Repatriation Expense Premium</td>
<td>Premium charge for repatriation expense in conjunction with the New York Foreign Voluntary Coverage Endorsement WC 31-06-17A</td>
</tr>
<tr>
<td>19</td>
<td>Experience Modification</td>
<td>Increases or decreases premium based on insured’s prior loss experience.</td>
</tr>
<tr>
<td>20</td>
<td>Merit Rating Adjustment</td>
<td>Non-rated risk program. Premium adjustment based on number of claims.</td>
</tr>
<tr>
<td>21</td>
<td>New York Construction Classification Premium Adjustment Program (NYCCPAP)</td>
<td>A factor that reduces the total modified premium - based on employer’s average wages for contracting classifications.</td>
</tr>
<tr>
<td>22</td>
<td>Drug-Free Workplace Credit</td>
<td>Premium credit in conjunction with independently filed carrier drug-free workplace programs.</td>
</tr>
<tr>
<td>23</td>
<td>Managed Care/PPO Premium Credit</td>
<td>Premium credit in conjunction with independently filed carrier Managed Care or PPO programs</td>
</tr>
<tr>
<td>24</td>
<td>Compulsory Workplace Safety and Loss Consultation Program Surcharge</td>
<td>Employers failing to initiate a Compulsory Safety Consultation or implement the recommendations of a certified loss consultant are charged 5% for each year of non-compliance.</td>
</tr>
<tr>
<td>25</td>
<td>Non-ratable elements</td>
<td>Certain classifications have a catastrophe load that is not subject to experience rating. This premium is reported under separate statistical codes.</td>
</tr>
<tr>
<td>26</td>
<td>Radiation Exposure NOC</td>
<td>Premium for operations involving research, manufacture, handling, transportation, use of or exposure to radioactive materials not performed for or under the direction of the Nuclear Regulatory Commission or any governmental agency.</td>
</tr>
</tbody>
</table>
## PREMIUM ALGORITHM (Continued)
### PREMIUM ELEMENT DEFINITIONS

<table>
<thead>
<tr>
<th>Sequence of Presentation &amp;/or Calculation*</th>
<th>Premium Element Name</th>
<th>Premium Element Definition</th>
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</thead>
<tbody>
<tr>
<td>27</td>
<td>Deductible Premium Credit (After Experience Modification)</td>
<td>Premium credit for employer election to reimburse carrier for losses below specified limit.</td>
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<tr>
<td>28</td>
<td>Short Rate Cancellation Penalty</td>
<td>Penalty charged employer for canceling policy before expiration date.</td>
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<tr>
<td>29</td>
<td>Minimum Premium Balance Amount</td>
<td>Additional premium to balance to minimum</td>
</tr>
<tr>
<td>30</td>
<td>Employers Liability Increased Limits Minimum Premium – Admiralty or FELA Coverage</td>
<td>Additional premium to balance to minimum charge for Part Two increased limits</td>
</tr>
<tr>
<td>31</td>
<td>Rate Deviation – Method 3 (After Experience Modification)</td>
<td>Specified percentage premium adjustment per carrier filing with Department of Financial Services; not applicable as of 10/1/08.</td>
</tr>
<tr>
<td>32</td>
<td>Reserved for future use</td>
<td></td>
</tr>
<tr>
<td>33</td>
<td>Drug &amp; Alcohol Prevention Program Premium Credit</td>
<td>Eligible employers who implement an approved WSLPIP drug and alcohol prevention program can receive authorized premium credits</td>
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<tr>
<td>34</td>
<td>WSLPIP Return-To-Work Program Premium Credit</td>
<td>Eligible employers who implement an approved WSLPIP return-to-work program can receive authorized premium credits</td>
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<tr>
<td>35</td>
<td>WSLPIP Safety Incentive Program Premium Credit **</td>
<td>Eligible employers who implement an approved WSLPIP safety incentive program can receive authorized premium credits.</td>
</tr>
<tr>
<td>36</td>
<td>Safe Patient Handling Act Program Premium Credit (NYSHPAP)</td>
<td>Total modified premium x SPHA Credit Factor as per Rule VI K-4 of the NY WC&amp;EL Manual.</td>
</tr>
<tr>
<td>37</td>
<td>Schedule Rating Plan</td>
<td>Premium credits or debits to reflect characteristics of a risk that are not reflected in its experience.</td>
</tr>
<tr>
<td>38</td>
<td>Premium Discount</td>
<td>Premium adjustment to expense provisions based on size of standard premium</td>
</tr>
<tr>
<td>39</td>
<td>Expense Constant</td>
<td>Premium charge which covers expense such as policy issuing, recording and auditing.</td>
</tr>
<tr>
<td>40</td>
<td>Terrorism</td>
<td>Premium for losses due to certified acts of terrorism.</td>
</tr>
<tr>
<td>41</td>
<td>Natural Disasters and Catastrophic Industrial Accidents</td>
<td>Premium for losses due to natural disasters and catastrophic accidents</td>
</tr>
</tbody>
</table>

### TOTAL STANDARD PREMIUM
- **38** Premium Discount
- **39** Expense Constant
- **40** Terrorism
- **41** Natural Disasters and Catastrophic Industrial Accidents

### TOTAL ESTIMATED ANNUAL PREMIUM
- **42** New York State Assessment
- **43** Total Estimated Premium and Assessment
- **44** New York Workers Compensation Security Fund

### TOTAL ESTIMATED POLICY COST
- **45** Information Page Value
### NEW YORK SCHEDULE RATING WORKSHEET

<table>
<thead>
<tr>
<th>(Risk Name)</th>
<th>(Policy Number)</th>
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<tr>
<td>(Risk Address)</td>
<td>(Policy Effective Date)</td>
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<tr>
<td>(Carrier Name)</td>
<td>(Effective Date of Schedule Rating Applicability)</td>
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<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>AVAILABLE RANGE OF MODIFICATION (CREDIT TO DEBIT)</th>
<th>CREDIT APPLIED</th>
<th>DEBIT APPLIED</th>
<th>REASON/BASIS</th>
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<tr>
<td>Premises</td>
<td>2% to 2%</td>
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<tr>
<td>Classification Peculiarities</td>
<td>2% to 2%</td>
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<tr>
<td>Medical Facilities</td>
<td>2% to 2%</td>
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<tr>
<td>Safety Devices</td>
<td>2% to 2%</td>
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<tr>
<td>Employees</td>
<td>2% to 2%</td>
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</tr>
<tr>
<td>Management</td>
<td>2% to 2%</td>
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<tr>
<td>Safety Organization</td>
<td>2% to 2%</td>
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</table>

**TOTAL**

Maximum = +/- 5% exclusive of any other approved New York credit or debit programs.

---

(Estimated New York Standard Premium) (Total Schedule Rating Modification)
NEW YORK MANUAL
FOR WORKERS
COMPENSATION AND
EMPLOYERS LIABILITY
INSURANCE

2008 EDITION

PART II – CLASSIFICATIONS
The following Index is a listing of Classification Codes and associated Phraseologies as used within the New York Workers Compensation Classification System. Within this index, you will also find classification sub-codes and associated hazard and industry groups that apply to each specific classification code.

Below defines each of the fields represented in the Classification Index.

<table>
<thead>
<tr>
<th>CLASS CODE</th>
<th>This is a unique four digit number representing a specific business operation type.</th>
</tr>
</thead>
<tbody>
<tr>
<td>SUB CODE</td>
<td>This code is a two digit number that represents an independent or additional phraseology for the class code. The sub-code for the main phraseology will always be 00. Other sub-codes will follow in numerical order, such: 01, 02, 03, etc.</td>
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<tr>
<td>HAZARD GROUP</td>
<td>This letter represents the type of hazard group that is applicable to the classification code. Below is a listing of hazard groups based on level of severity (A lowest severity to G highest severity). These hazard group indications are utilized for the Retrospective Rating Plan. For further information, and specifically for the associated Hazard Group Differential Factors, refer to the Retrospective Rating Plan Manual.</td>
</tr>
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</table>

New York - Hazard Groups

| A | C |
| B | D |
| C | E |
| D | F |
| E | G |
| F | G |
| G | G |

USL&HW for Non-F Classification Codes

<table>
<thead>
<tr>
<th>Hazard Groups</th>
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INDUSTRY GROUP

| 1 | Food and Beverage Manufacturing |
| 2 | Chemical Manufacturing |
| 3 | All Other Manufacturing |
| 4 | Contracting |
| 5 | Stores and Dealers |
| 6 | Professional and Office |
| 7 | Services |
| 8 | Miscellaneous |
| 9 | Admiralty, FELA, Federal |
Reserved for future use
**CLASSIFICATION INDEX**

<table>
<thead>
<tr>
<th>CLASS CODE</th>
<th>SUB CODE</th>
<th>HAZARD GROUP</th>
<th>INDUSTRY GROUP</th>
<th>PHRASEOLOGY</th>
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<td>0005</td>
<td>00</td>
<td>C</td>
<td>8</td>
<td>Nursery Employees &amp; Drivers</td>
</tr>
<tr>
<td>0006</td>
<td>00</td>
<td>C</td>
<td>8</td>
<td>Farm NOC &amp; Drivers</td>
</tr>
<tr>
<td>0007</td>
<td>00</td>
<td>B</td>
<td>8</td>
<td>Fruit Farm &amp; Drivers</td>
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<td>8</td>
<td>Vegetable, Berry or Grape Farm &amp; Drivers</td>
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<tr>
<td>0034</td>
<td>00</td>
<td>C</td>
<td>8</td>
<td>Poultry Farm &amp; Drivers</td>
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<td>Florist—Cultivating or Gardening—and Drivers</td>
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<td>00</td>
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<td>4</td>
<td>Landscape Gardening — All Operations to Completion &amp; Drivers</td>
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<td>4</td>
<td>Domestic Service Contractor—Outside — All Operations to Completion &amp; Drivers</td>
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<td>Tree Spraying, and/or Fumigating – All Operations to Completion &amp; Drivers</td>
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<td>Farm Machinery Operation — By Contractor All Operations to Completion &amp; Drivers</td>
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<td>Hay Baling — By Contractor — All Operations to Completion &amp; Drivers</td>
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<td>Domestic Service Contractor—Inside</td>
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<td>Mining NOC—with Shafts, Tunnels or Drifts—and Drivers</td>
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<td>Gas or Oil Lease Operator—Natural Gas—All Operations—and Drivers</td>
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<td>Lead Mfg. &amp; Drivers</td>
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<td>INDUSTRY GROUP</td>
<td>PHRASEOLOGY</td>
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<td>Smelting, Sintering or Refining—Metals—Not Iron or Lead—NOC—&amp; Drivers</td>
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<td>Blast Furnace Operation &amp; Drivers</td>
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<td>Calcium Carbide Mfg. &amp; Drivers</td>
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<td>Magnesium Metal Mfg. &amp; Drivers</td>
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<td>Ore Milling &amp; Drivers</td>
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<td>Graphite Mfg.—Not Artificial—&amp; Drivers</td>
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<td>Phosphate Works &amp; Drivers</td>
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<td>Asphalt or Tar Distilling or Refining &amp; Drivers</td>
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<td>Briquet or Coal Billet Mfg. &amp; Drivers</td>
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<td>Building or Roofing Paper or Felt Preparation—No Installation—&amp; Drivers</td>
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<td>Coal Billet or Briquet Mfg. &amp; Drivers</td>
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<td>Hone or Oil Stone Mfg. &amp; Drivers</td>
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<td>Oil or Hone Stone Mfg. &amp; Drivers</td>
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<td>3</td>
<td>Soapstone or Soapstone Products Mfg. &amp; Drivers</td>
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<td>Stone Cutting or Polishing—Marble or Limestone—&amp; Drivers</td>
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<td>Stone Cutting or Polishing NOC &amp; Drivers</td>
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<td>Mica Goods Mfg. &amp; Mica Preparing</td>
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<td>Abrasive Paper or Cloth Preparation</td>
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<td>Wire Drawing—Not Iron or Steel</td>
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<td>D</td>
<td>3</td>
<td>Cable Mfg. or Wire Drawing—Not Iron or Steel</td>
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<td>Oil Rig Erection or Dismantling — Applies to Rigs or Derricks of Metal — All Operations to Completion</td>
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<td>Door, Door Frame or Sash Erection—Metal or Metal Covered — All Operations to Completion</td>
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<td>Sewer — Cleaning — of Building Connections Using Portable Equipment — All Operations to Completion &amp; Drivers</td>
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<td>Mosaic, Stone, Terrazzo or Tile Work — Inside — All Operations to Completion</td>
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<td>Hot House Erection — All Operations to Completion</td>
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<td>Scaffolds — Outrigger — Installation, Repair or Removal — All Operations to Completion</td>
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<td>Oil Rig or Derrick Erection or Dismantling — Applies to Rigs or Derricks of Wood — All Operations to Completion</td>
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<td>Floor Installation — Parquet or Wooden Finished — All Operations to Completion</td>
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| 7403       | 03       | E            | 8              | Aviation—Air Charter or Air Taxi—All Other Employees &amp; Drivers |
| 7403       | 04       | E            | 8              | Aviation—Airport or Heliport Operator—All Other Employees &amp; Drivers |
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| 7403       | 07       | E            | 8              | Aviation—Patrol, Photography, Mapping or Survey Work—All Other Employees &amp; Drivers |
| 7403       | 08       | E            | 8              | Aviation—Sales or Service Agency or Student Instruction—All Other Employees &amp; Drivers |
| 7403       | 10       | E            | 8              | Aviation—Stunt Flying, Racing or Parachute Jumping—All Other Employees &amp; Drivers |
| 7403       | 11       | E            | 8              | Aviation—Transport of Personnel in Conduct of Employers Business—All Other Employees &amp; Drivers |
| 7405       | 00       | E            | 8              | Aviation—Air Carrier—Scheduled, Commuter or Supplemental—Flying Crew |
| 7421       | 00       | F            | 8              | Aviation—Transport of Personnel in Conduct of Employers Business—Flying Crew |
| 7422       | 00       | G            | 8              | Aviation—Aerial Application, Seeding, Herding or Scintillometer Surveying—Flying Crew |
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<td>F</td>
<td>8</td>
<td>Carnival, Circus or Amusement Device Operator—Traveling—All Employees—&amp; Drivers</td>
</tr>
<tr>
<td>9186</td>
<td>01</td>
<td>F</td>
<td>8</td>
<td>Circus, Carnival or Amusement Device Operator—Traveling—All Employees—&amp; Drivers</td>
</tr>
<tr>
<td>9186</td>
<td>02</td>
<td>F</td>
<td>8</td>
<td>Amusement Device Operator, Carnival or Circus—Traveling—All Employees—&amp; Drivers</td>
</tr>
<tr>
<td>9220</td>
<td>00</td>
<td>D</td>
<td>7</td>
<td>Cemetery Operation &amp; Drivers</td>
</tr>
<tr>
<td>9402</td>
<td>00</td>
<td>D</td>
<td>4</td>
<td>Street Cleaning — All Operations to Completion &amp; Drivers</td>
</tr>
<tr>
<td>9402</td>
<td>01</td>
<td>D</td>
<td>4</td>
<td>Sewer — Cleaning — All Operations to Completion &amp; Drivers</td>
</tr>
<tr>
<td>9402</td>
<td>02</td>
<td>D</td>
<td>4</td>
<td>Snow Plowing — All Operations to Completion &amp; Drivers</td>
</tr>
<tr>
<td>9403</td>
<td>00</td>
<td>E</td>
<td>7</td>
<td>Garbage, Ashes or Refuse Collection &amp; Drivers</td>
</tr>
<tr>
<td>9403</td>
<td>01</td>
<td>E</td>
<td>7</td>
<td>Refuse, Ashes or Garbage Collection &amp; Drivers</td>
</tr>
<tr>
<td>9410</td>
<td>00</td>
<td>C</td>
<td>7</td>
<td>Municipal, Township, County or State Employee NOC</td>
</tr>
<tr>
<td>9501</td>
<td>00</td>
<td>D</td>
<td>7</td>
<td>Painting—Shop Only—&amp; Drivers</td>
</tr>
<tr>
<td>9501</td>
<td>01</td>
<td>D</td>
<td>7</td>
<td>Sign Painting or Lettering in Buildings &amp; Drivers</td>
</tr>
<tr>
<td>9505</td>
<td>00</td>
<td>D</td>
<td>3</td>
<td>Automobile, Bus, Truck or Trailer Body Mfg.—Painting</td>
</tr>
<tr>
<td>9505</td>
<td>01</td>
<td>D</td>
<td>3</td>
<td>Painting—Automobile or Carriage Bodies</td>
</tr>
<tr>
<td>9519</td>
<td>00</td>
<td>C</td>
<td>7</td>
<td>Household Appliances—Electrical—Installation, Service or Repair—&amp; Drivers</td>
</tr>
<tr>
<td>9519</td>
<td>01</td>
<td>C</td>
<td>7</td>
<td>Radio or Television Set Installation, Service or Repair &amp; Drivers</td>
</tr>
<tr>
<td>9519</td>
<td>02</td>
<td>C</td>
<td>7</td>
<td>Television or Radio Set Installation, Service or Repair &amp; Drivers</td>
</tr>
<tr>
<td>CLASS CODE</td>
<td>SUB CODE</td>
<td>HAZARD GROUP</td>
<td>INDUSTRY GROUP</td>
<td>PHRASEOLOGY</td>
</tr>
<tr>
<td>------------</td>
<td>----------</td>
<td>--------------</td>
<td>----------------</td>
<td>-------------</td>
</tr>
<tr>
<td>9521 00</td>
<td>E</td>
<td>4</td>
<td></td>
<td>House Furnishings Installation NOC &amp; Upholstering — All Operations to Completion</td>
</tr>
<tr>
<td>9521 01</td>
<td>E</td>
<td>4</td>
<td></td>
<td>Carpet Installation — All Operations to Completion</td>
</tr>
<tr>
<td>9522 00</td>
<td>C</td>
<td>3</td>
<td></td>
<td>Upholstering</td>
</tr>
<tr>
<td>9522 01</td>
<td>C</td>
<td>3</td>
<td></td>
<td>Automobile, Bus or Truck—Upholstering</td>
</tr>
<tr>
<td>9522 02</td>
<td>C</td>
<td>3</td>
<td></td>
<td>Burial Garment Mfg. and Casket or Coffin Upholstering</td>
</tr>
<tr>
<td>9522 03</td>
<td>C</td>
<td>3</td>
<td></td>
<td>Casket or Coffin Upholstering and Burial Garment Mfg.</td>
</tr>
<tr>
<td>9522 04</td>
<td>C</td>
<td>3</td>
<td></td>
<td>Coffin or Casket Upholstering and Burial Garment Mfg.</td>
</tr>
<tr>
<td>9522 05</td>
<td>C</td>
<td>3</td>
<td></td>
<td>Furniture Upholstering</td>
</tr>
<tr>
<td>9526 00</td>
<td>E</td>
<td>4</td>
<td></td>
<td>Scaffolds, Hod Hoists or Construction Elevators — Built-Up from the Ground — Installation, Repair or Removal — All Operations to Completion &amp; Drivers</td>
</tr>
<tr>
<td>9527 00</td>
<td>F</td>
<td>4</td>
<td></td>
<td>Scaffolds — Sidewalk Bridges — Not Over One Story in Height — Installation, Repair or Removal — All Operations to Completion &amp; Drivers</td>
</tr>
<tr>
<td>9534 00</td>
<td>F</td>
<td>4</td>
<td></td>
<td>Mobile Crane and Hoisting Service Contractors NOC — All Operations to Completion &amp; Drivers</td>
</tr>
<tr>
<td>9534 01</td>
<td>F</td>
<td>4</td>
<td></td>
<td>Scaffolds — Suspended or Swinging — Installation, Repair or Removal — All Operations to Completion &amp; Drivers</td>
</tr>
<tr>
<td>9534 02</td>
<td>F</td>
<td>4</td>
<td></td>
<td>Concrete Pumping exclusively by Service Contractor — All Operations to Completion &amp; Drivers</td>
</tr>
<tr>
<td>9539 00</td>
<td>D</td>
<td>4</td>
<td></td>
<td>Awning, Tent or Canvas Goods Erection, Removal or Repair — All Operations to Completion &amp; Drivers</td>
</tr>
<tr>
<td>9539 01</td>
<td>D</td>
<td>4</td>
<td></td>
<td>Canvas Goods, Awning or Tent Erection, Removal or Repair — All Operations to Completion &amp; Drivers</td>
</tr>
<tr>
<td>9539 02</td>
<td>D</td>
<td>4</td>
<td></td>
<td>Decorating — All Operations to Completion &amp; Drivers</td>
</tr>
<tr>
<td>9539 03</td>
<td>D</td>
<td>4</td>
<td></td>
<td>Tent, Awning or Canvas Goods Erection, Removal or Repair — All Operations to Completion &amp; Drivers</td>
</tr>
<tr>
<td>9545 00</td>
<td>E</td>
<td>4</td>
<td></td>
<td>Bill Posting — All Operations to Completion &amp; Drivers</td>
</tr>
<tr>
<td>9549 00</td>
<td>D</td>
<td>4</td>
<td></td>
<td>Advertising Co. — All Operations to Completion &amp; Drivers</td>
</tr>
<tr>
<td>9552 00</td>
<td>E</td>
<td>4</td>
<td></td>
<td>Sign Erection or Repair—Away from Shop—Not Outdoor Advertising Companies — All Operations to Completion &amp; Drivers</td>
</tr>
<tr>
<td>9553 00</td>
<td>D</td>
<td>4</td>
<td></td>
<td>Sign Painting or Lettering on Buildings or Structures — All Operations to Completion &amp; Drivers</td>
</tr>
<tr>
<td>9585 00</td>
<td>B</td>
<td>7</td>
<td></td>
<td>Shoe Repair Shop</td>
</tr>
<tr>
<td>9585 01</td>
<td>B</td>
<td>7</td>
<td></td>
<td>Hat Cleaning Establishment</td>
</tr>
<tr>
<td>9585 02</td>
<td>B</td>
<td>7</td>
<td></td>
<td>Shoe Shine Parlor</td>
</tr>
<tr>
<td>9586 00</td>
<td>B</td>
<td>7</td>
<td></td>
<td>Barber Shop</td>
</tr>
<tr>
<td>9586 01</td>
<td>B</td>
<td>7</td>
<td></td>
<td>Beauty Parlor</td>
</tr>
<tr>
<td>CLASS CODE</td>
<td>SUB CODE</td>
<td>HAZARD GROUP</td>
<td>INDUSTRY GROUP</td>
<td>PHRASEOLOGY</td>
</tr>
<tr>
<td>------------</td>
<td>----------</td>
<td>--------------</td>
<td>----------------</td>
<td>------------------------------------------------</td>
</tr>
<tr>
<td>9586</td>
<td>02</td>
<td>B</td>
<td>7</td>
<td>Day Spa-Variety of Beauty Treatments</td>
</tr>
<tr>
<td>9586</td>
<td>03</td>
<td>B</td>
<td>7</td>
<td>Hair Salon</td>
</tr>
<tr>
<td>9586</td>
<td>04</td>
<td>B</td>
<td>7</td>
<td>Nail Salon</td>
</tr>
<tr>
<td>9586</td>
<td>05</td>
<td>B</td>
<td>7</td>
<td>Tanning Salon</td>
</tr>
<tr>
<td>9586</td>
<td>06</td>
<td>B</td>
<td>7</td>
<td>Tattoo Parlor</td>
</tr>
<tr>
<td>9600</td>
<td>00</td>
<td>B</td>
<td>7</td>
<td>Taxidermist</td>
</tr>
<tr>
<td>9610</td>
<td>00</td>
<td>E</td>
<td>8</td>
<td>Motion Picture Production—In Studios or Outside All Operations Up to the Development of Negatives—&amp; Drivers</td>
</tr>
<tr>
<td>9620</td>
<td>00</td>
<td>D</td>
<td>7</td>
<td>Funeral Directors &amp; Drivers</td>
</tr>
<tr>
<td>9620</td>
<td>01</td>
<td>D</td>
<td>7</td>
<td>Crematory Operation &amp; Drivers</td>
</tr>
<tr>
<td>9620</td>
<td>02</td>
<td>D</td>
<td>7</td>
<td>Undertaker &amp; Drivers</td>
</tr>
<tr>
<td>9984</td>
<td>00</td>
<td>—</td>
<td>8</td>
<td>Atomic Energy—Project Work</td>
</tr>
<tr>
<td>9985</td>
<td>00</td>
<td>—</td>
<td>8</td>
<td>Atomic Energy—Radiation Exposure NOC</td>
</tr>
</tbody>
</table>
### ABRASIVE PAPER or Cloth PREPARATION
Separately rate paper or cloth manufacturing.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1860</td>
<td>ABRASIVE WHEEL MFG. &amp; Drivers</td>
</tr>
<tr>
<td></td>
<td>Separately rate ore milling as Code 1452. Separately rate the manufacture of artificial abrasives as Code 1439.</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>8803</td>
<td>ACCOUNTANT, Auditor or Factory Cost or Office Systematizer–TRAVELING</td>
</tr>
</tbody>
</table>

### ADDRESSING or Mailing CO.
Includes tank charging.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>8800</td>
<td>ADDRESSING or Mailing CO.</td>
</tr>
<tr>
<td></td>
<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>
</tr>
<tr>
<td></td>
<td>Refer to &quot;Mailing or Addressing Companies,&quot; Section II of the Digest of Rulings and Interpretations.</td>
</tr>
</tbody>
</table>

### ADMIRALTY CODES – See Manual Rule XIII.A.5.

### ADVERTISING CO. – All Operations to Completion & 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.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>9549</td>
<td>ADVERTISING CO. – All Operations to Completion &amp; Drivers</td>
</tr>
</tbody>
</table>

### AGRICULTURAL or Construction MACHINERY MFG.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>3507</td>
<td>AGRICULTURAL or Construction MACHINERY MFG.</td>
</tr>
</tbody>
</table>

### AIR CONDITIONING and Heating DUCT WORK – shop and outside – All Operations to Completion & 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.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>5536</td>
<td>AIR CONDITIONING and Heating DUCT WORK – shop and outside – All Operations to Completion &amp; Drivers</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>3685</td>
<td>AIR PRESSURE or Steam GAUGE MFG.</td>
</tr>
</tbody>
</table>

### AIRCRAFT ENGINE MFG.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>3826</td>
<td>AIRCRAFT ENGINE MFG.</td>
</tr>
</tbody>
</table>

### AIRPLANE MFG.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>3830</td>
<td>AIRPLANE MFG.</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>3832</td>
<td>AIRPLANE or AIRCRAFT PARTS MFG.–sheet metal</td>
</tr>
</tbody>
</table>

### ALCOHOL MFG.–wood–& Drivers
Includes distillation of alcohol, manufacturing of creosote from wood tar or acetates.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1470</td>
<td>ALCOHOL MFG.–wood–&amp; Drivers</td>
</tr>
</tbody>
</table>

### 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.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>8865</td>
<td>ALCOHOL or Drug REHABILITATION FACILITY–ALL EMPLOYEES–&amp; Clerical</td>
</tr>
</tbody>
</table>
**ALE or Beer DEALER–wholesale–& Drivers**

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

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**ALUMINUM. Plastic or Vinyl SIDING INSTALLATION – All Operations to Completion & Drivers**

Applies to specialty contractors engaged in installation work only.

Siding installation is to be inclusive when performed by the same contractor that is engaged in operations subject to Code 5403 “Carpentry NOC – All Operations to Completion,” Code 5645 “Carpentry Detached Dwellings – All Operations to Completion,” and Code 5651 “Carpentry Dwellings Three Stories or Less – All Operations to Completion” at the same job or location.

---

**AMUSEMENT DEVICE OPERATION NOC–NOT TRAVELING–& Drivers**

Includes ticket sellers or collectors and applies to the operation and maintenance of merry-go-rounds, swings, roller coasters and similar amusement devices not otherwise classified.

Code 9180 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.

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**AMUSEMENT DEVICE OPERATOR, Carnival or Circus–TRAVELING–ALL EMPLOYEES–& Drivers**

The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown in the “Miscellaneous Values” pages as “Maximum Remuneration.”
<table>
<thead>
<tr>
<th>Classification</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<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. 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></td>
</tr>
<tr>
<td>ARCHITECTURAL Wood Window or Door Installation – All Operations to Completion</td>
<td>Not available for division of payroll with Code 5403 “Carpentry NOC – All Operations to Completion,” Code 5645 “Carpentry Detached Dwelling – All Operations to Completion,” or Code 5651 “Carpentry Dwellings Three Stories or Less – All Operations to Completion” 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 – All Operations to Completion</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, where no medical services are provided, shall be assigned to Code 8865.</td>
</tr>
</tbody>
</table>
ATHLETIC TEAM or PARK:

★ CONTACT SPORTS 9179
 applicable to professional and semi-professional athletes, athletic teams and sports clubs engaged in contact sports including, but not limited to, lacrosse, rugby, water polo, football, hockey, and roller derby. Includes players, coaches, managers, trainers, equipment managers, sports officials, umpires and all players on salary list of insured. This classification is not applicable for amateur, youth, or recreational sports, in which the athletes are generally not paid. The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown in the "Miscellaneous Values" pages as "Maximum Remuneration."

★ NON-CONTACT SPORTS 9178
 applicable to professional and semi-professional athletes, athletic teams and sports clubs engaged in non-contact sports including, but not limited to, baseball, basketball, jai-alai, soccer, and volleyball. Includes players, coaches, managers, trainers, equipment managers, sports officials, umpires and all players on the salary list of the insured. This classification is not applicable for amateur, youth, or recreational sports, in which the athletes are generally not paid. The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown in the "Miscellaneous Values" pages as "Maximum Remuneration."

OPERATION OF PARK & Drivers 9182
 applies to all employees other than players, coaches, managers or umpires.

ATOMIC ENERGY:

PROJECT WORK 9984
 all work, either construction or operation, performed for or under the direction of the Nuclear Regulatory Commission or any government agency may be rated on an individual risk basis. Each risk to be so rated shall be submitted by the carrier to the Rating Board for approval of the basis agreed upon by the carrier, the contractor and the Nuclear Regulatory Commission or government agency.

RADIATION EXPOSURE NOC 9985
 where the operations involve research, manufacture, handling, transportation, use of or exposure to radioactive materials, and are not performed for or under the direction of the Nuclear Regulatory Commission or any government agency, a supplemental rate may be applied to such operation.

Exception: Where the radiation hazard involved arises from a reactor or is equivalent to the radiation hazard of a reactor, the rating provisions of Code 9984 “Atomic Energy Project Work” will apply.

ATTORNEY–ALL EMPLOYEES–& Clerical, Messengers, Drivers 8820
 shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8820 are conducted as a separate and distinct business.

AUCTIONEERS & Salespersons–outside 8090
 includes solicitors and appraisers. Not livestock sales stables.

AUDIO or Visual RECORDING MEDIA MFG. 4923
 includes tapes or disks. Separately rate phonograph record manufacturing as Code 4431.

AUDITORS, Accountant or Factory Cost or Office Systematizer–TRAVELING 8803
 includes insurance company premium auditors.
AUTOMATIC SCREW MACHINE PRODUCTS MFG.

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

AUTOMATIC SPRINKLER HEAD MFG.

AUTOMATIC SPRINKLER INSTALLATION – All Operations to Completion & Drivers

AUTOMOBILE BODY REPAIR SHOP – ALL OPERATIONS – & Drivers

Applies to automobile body repair shops. When an insured operates an automobile body repair shop with a convenience store (no self-service sale of gasoline), apply Code 8391 and the appropriate store classification. Refer to Section III of the Digest of Rulings and Interpretations to determine the applicable store classification.

Refer to Code 8382 “Automobile Self-Service Gasoline with Convenience Store” for insureds operating a convenience store that is also engaged in selling self-service gasoline.

AUTOMOBILE, BUS, TRUCK or TRAILER BODY MFG.:

RIVETED or WELDED

Includes bus, truck or trailer body repair or service. Code 3823 and Code 3808 "Automobile Mfg." shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

NOC

Includes bus, truck or trailer body repair or service. Code 3824 and Code 3808 "Automobile Mfg." shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

PAINTING

UPHOLSTERING

AUTOMOBILE CAR WASH & DRIVERS

AUTOMOBILE DISMANTLING & Drivers

Includes breaking-up the chassis, sale of automobile parts and the salvage or junking of parts.

Separately rate the sale of new automobile parts conducted at a separate location from the automobile dismantling operation as Code 8046, if principally (more than 50% of the gross receipts) engaged in selling to private individuals or to Code 7999 if principally (more than 50% of the gross receipts) engaged in selling wholesale or to others for use in their business operations.

Separately rate the sale of automobiles as Code 8748, the repair of automobiles or the operation of a gasoline station as Code 8391.

AUTOMOBILE ENGINE MFG.

AUTOMOBILE GASOLINE and/or SERVICE STATIONS:

FULL or FULL and SELF-SERVICE GASOLINE & Drivers

Applies to retail gasoline stations that operate a combined full and self-service station at the same location. Includes repairs to automobiles.

This classification does not include the operation of a convenience store that is also engaged in selling self-service gasoline. Refer to Code 8382.

When an insured operates a full-service gasoline station with a convenience store (not self-service gasoline), apply Code 8391 and the appropriate store classification. Refer to Section III of the Digest of Rulings and Interpretations to determine the applicable store classification.

Automobile Gasoline and/or Service Stations Continued on next page
<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
</table>
| 8381 | **SELF-SERVICE GASOLINE** exclusively--no convenience store  
Applies to gasoline stations where the customer pumps the gasoline. The employee exposure is that of an attendant located in a separate structure, such as a booth, who controls the amount of the sale and accepts payment from the customer.  
This classification does not include the operation of a convenience store, full-service gasoline station or any other services provided to automobiles. |
| 8382 | **SELF-SERVICE GASOLINE**–with CONVENIENCE STORE  
Applies to gasoline stations where the customer pumps the gasoline. The employee exposure is that of an attendant located in a separate structure who controls the amount of the sale and accepts payment from the customer.  
Includes the operation of a convenience store selling a variety of items but not limited to groceries, soft drinks, coffee, tea, bread, snacks, newspapers, candy, cigarettes, windshield wiper fluid, etc. The sale and service of fast food is not limited to frankfurters, sandwiches, pizza, etc.  
Separately rate the operation of a full-service gasoline station and/or an automobile repair shop at the same location as Code 8391. |
| 3648 | **AUTOMOBILE LIGHTING, IGNITION** or **STARTING APPARATUS MFG. NOC** |
| 3808 | **AUTOMOBILE MFG.** or **ASSEMBLY** |
| 8392 | **AUTOMOBILE PARKING LOT & Drivers**  
Applies to the operation of an automobile parking lot, parking station, storage garage, self-parking facility or valet parking service.  
Includes the operation of a rental car agency provided the cars are rented without chauffeurs and no mechanical work is performed on the vehicle.  
Includes employees such as parking attendants, counter personnel and cashiers. |
| 8392 | **AUTOMOBILE Storage Garage or PARKING STATION & Drivers**  
Applies to the operation of an automobile parking lot, parking station, storage garage, self-parking facility or valet parking service.  
Includes the operation of a rental car agency provided the cars are rented without chauffeurs and no mechanical work is performed on the vehicle.  
Includes employees such as parking attendants, counter personnel and cashiers. |
| 3807 | **AUTOMOBILE RADIATOR MFG.**  
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3807 are conducted as a separate and distinct business. |
| 8391 | **AUTOMOBILE REPAIR Shop–ALL OPERATIONS**–& Drivers  
Applies to automobile repair shops.  
When an insured operates an automobile repair shop with a convenience store (no self-service sale of gasoline), apply Code 8391 and the appropriate store classification.  
Refer to Section III of the Digest of Rulings and Interpretations to determine the applicable store classification.  
Refer to Code 8382 “Automobile Self-Service Gasoline with Convenience Store” for insureds operating a convenience store that is also engaged in selling self-service gasoline. |
AUTOMOBILE SALES or Service AGENCY–ALL OPERATIONS–& Drivers
Separately rate automobile salespersons as Code 8748.

AUTOMOBILE SALESPERSONS

AUTOMOBILE TIRE DEALER & Drivers
Includes repairing, recapping, vulcanizing and mounting of tires on or away from premises. Separately rate tire salespersons as Code 8748.

AUTOMOBILE TIRE SALESPERSONS

AUTOMOBILE VALET PARKING SERVICE & Drivers
Applies to the operation of an automobile parking lot, parking station, storage garage, self-parking facility or valet parking service. Includes the operation of a rental car agency provided the cars are rented without chauffeurs and no mechanical work is performed on the vehicle. Includes employees such as parking attendants, counter personnel and cashiers.

AUTOMOBILE WHEEL MFG. –metal–not cast

AVIATION:

AERIAL APPLICATION, SEEDING, HERDING, or SCINTILLOMETER SURVEYING:

FLYING CREW

ALL OTHER EMPLOYEES & Drivers
Applies to ground personnel such as, but not limited to, maintenance and service personnel, information clerks, air traffic controllers and security personnel.

AERIAL FIREFIGHTING:

FLYING CREW

ALL OTHER EMPLOYEES & Drivers
Applies to ground personnel such as, but not limited to, maintenance and service personnel, information clerks, air traffic controllers and security personnel.

AIR CARRIER—SCHEDULED, COMMUTER or SUPPLEMENTAL:

FLYING CREW

Code 7445 is to be assigned in conjunction with this code to reflect the non-ratable catastrophe loading. Premium generated by Code 7445 is not subject to experience rating or retrospective rating.

ALL OTHER EMPLOYEES & Drivers
Applies to ground personnel such as, but not limited to, maintenance and service personnel, cargo and baggage handlers, ticket sellers or information clerks at airports, air traffic controllers, and security personnel. The personnel may be employed by scheduled air carriers, commuter air carriers, supplemental air carriers, or any other commercial aviation operators, including helicopter services.

AVIATION (continued on next page)
AVIATION (continued)

AIR CHARTER or AIR TAXI:

FLYING CREW

Applies to air charter, air taxi, and similar operations using fixed-wing aircraft that conduct operations outside of Part 121 of the Federal Aviation Regulations.

Code 7453 is to be assigned in conjunction with this code to reflect non-ratable catastrophe loading. Premium generated by Code 7453 is not subject to experience rating or retrospective rating.

ALL OTHER EMPLOYEES & Drivers

Applies to ground personnel such as, but not limited to, maintenance and service personnel, information clerks, air traffic controllers and security personnel.

AIRPORT or HELIPORT OPERATOR:

ALL OTHER EMPLOYEES & Drivers

Applies to ground personnel such as, but not limited to, maintenance and service personnel, cargo and baggage handlers, ticket sellers or information clerks at airports, air traffic controllers, and security personnel. The personnel may be employed by scheduled air carriers, commuter air carriers, supplemental air carriers, or any other commercial aviation operators, including helicopter services.

AVIATION—NOC:

FLYING CREW

Applies to ground personnel such as, but not limited to, maintenance and service personnel, cargo and baggage handlers, ticket sellers or information clerks at airports, air traffic controllers, and security personnel. The personnel may be employed by scheduled air carriers, commuter air carriers, supplemental air carriers, or any other commercial aviation operators, including helicopter services.

FLIGHT TESTING:

FLYING CREW

For prototype or experimental aircraft, assign exposure to the one aviation classification that best describes the nature of the aircraft being tested.

ALL OTHER EMPLOYEES & Drivers

Applies to ground personnel such as, but not limited to, maintenance and service personnel, information clerks, air traffic controllers, and security personnel.

PATROL, PHOTOGRAPHY, MAPPING, or SURVEY WORK:

FLYING CREW

Applies to ground personnel such as, but not limited to, maintenance and service personnel, information clerks, air traffic controllers, and security personnel.

With regard to aerial photography other than mapping or survey work, separately rate the ground laboratory employees as Code 4361.

AVIATION (continued on next page)
SALES or SERVICE AGENCY or STUDENT INSTRUCTION:

FLYING CREW 7422

ALL OTHER EMPLOYEES & Drivers 7403

Applies to ground personnel such as, but not limited to, maintenance and service personnel, cargo and baggage handlers, ticket sellers or information clerks at airports, air traffic controllers, and security personnel. The personnel may be employed by scheduled air carriers, commuter air carriers, supplemental air carriers, or any other commercial aviation operators, including helicopter services.

STUNT FLYING, RACING, or PARACHUTE JUMPING:

FLYING CREW 7422

ALL OTHER EMPLOYEES & Drivers 7403

Applies to ground personnel such as, but not limited to, maintenance and service personnel, information clerks, air traffic controllers and security personnel.

TRANSPORT OF PERSONNEL in conduct of employers business:

FLYING CREW 7421

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

Employees who are transported as passengers and who are not members of the flying crew are to have their payroll and losses assigned to their standard occupational classification.

Separately rate commercial aircraft operations. Separately rate all other employees and drivers.

ALL OTHER EMPLOYEES & Drivers 7403

Applies to ground personnel such as, but not limited to, maintenance and service personnel, information clerks, air traffic controllers and security personnel.
<table>
<thead>
<tr>
<th>Description</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>AWNING or Tent MFG. – SHOP only</td>
<td>2576</td>
</tr>
<tr>
<td>Separately rate the installation, removal or repair of awnings or tents away from the shop as Code 9539.</td>
<td></td>
</tr>
<tr>
<td>★ AWNING, Tent or Canvas Goods ERECTION, Removal or Repair – All Operations to Completion &amp; Drivers</td>
<td>9539</td>
</tr>
<tr>
<td>Applies to operations away from the shop.</td>
<td></td>
</tr>
<tr>
<td>BABY CARRIAGE MFG.</td>
<td>3865</td>
</tr>
<tr>
<td>BAG MFG. – PAPER or PLASTIC</td>
<td>4273</td>
</tr>
<tr>
<td>Separately rate paper manufacturing as Code 4239 and plastic film mfg. as Code 4459.</td>
<td></td>
</tr>
<tr>
<td>BAG or Sack MFG. – cloth</td>
<td>2578</td>
</tr>
<tr>
<td>Applies to the manufacture, renovation or repair of cotton, burlap or gunny bags or sacks.</td>
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</tr>
<tr>
<td>BAG RENOVATING</td>
<td>2578</td>
</tr>
<tr>
<td>Applies to the renovating or repairing of cotton, burlap or gunny bags or sacks.</td>
<td></td>
</tr>
<tr>
<td>BAGEL MFG. &amp; Route Salespersons, Route Supervisors, Drivers</td>
<td>2003</td>
</tr>
<tr>
<td>Applies to shops engaged in making bagels from raw ingredients, not received frozen.</td>
<td></td>
</tr>
<tr>
<td>BAKERY &amp; Route Salespersons, Route Supervisors, Drivers</td>
<td>2003</td>
</tr>
<tr>
<td>BAKING POWDER MFG.</td>
<td>6504</td>
</tr>
<tr>
<td>Separately rate the manufacturing of ingredients as Code 4829.</td>
<td></td>
</tr>
<tr>
<td>BALL or Roller BEARING MFG.</td>
<td>3638</td>
</tr>
<tr>
<td>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.</td>
<td></td>
</tr>
</tbody>
</table>
### BAR, Dance Club, Lounge, Nightclub or Tavern—Including Entertainers and/or Musicians

**Code**: 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.

### BARBER SHOP

**Code**: 9586

### BARREL ASSEMBLY

Separately rate stock manufacturing as Code 2710.

**Code**: 2759

### BARREL STOCK MFG.

Applies to the manufacture of heads, hoops or staves. Separately rate barrel assembly as Code 2759.

**Code**: 2710

### BATHS

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

**Code**: 9015

### BATTERY MFG. – DRY

**Code**: 3642

### BATTERY MFG. – STORAGE

**Code**: 3647

### BEAN SORTING or HANDLING

**Code**: 8102

### BEAUTY PARLOR

**Code**: 9586

### BED SPRING or Wire Mattress Spring MFG.

Separately rate box spring manufacturing as Code 2570.

**Code**: 3257

### BEDSTEAD MFG. or ASSEMBLY—metal

**Code**: 3076

### BEER or Ale DEALER—wholesale—& Drivers

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

**Code**: 7390

### BICYCLE MFG. or ASSEMBLY

**Code**: 3865

### BILL POSTING – All Operations to Completion & Drivers

Separately rate the erection or repair of signs by outdoor advertising companies as Code 9549. Erection or repair of signs, other than outdoor advertising companies, to be separately rated as Code 9552.

**Code**: 9545

### BILLIARD HALL

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9089 are conducted as a separate and distinct business. Separately rate a full-service restaurants as Code 9071, a fast food restaurant as Code 9072, or the operation of a bar, dance club, lounge, nightclub or tavern as Code 9074.

**Code**: 9089
BILLIARD TABLE MFG.
Includes installation. 2883

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

BLAST FURNACE OPERATION & Drivers
Includes maintenance and repair of furnaces or operations incidental to storage or handling of materials or product. Separately rate mining, slag excavation, quarrying, coke manufacturing or the erection of furnaces. 1438

BOARDING HOUSE or Hotel-RESORT-ALL OTHER EMPLOYEES-& Drivers
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."
Separately rate the operation of a commercial farm. See "Farms." 9052

RESTAURANT EMPLOYEES
Includes musicians, players or entertainers. 9058
★ May only be used in conjunction with either Code 9044 or Code 9052 for restaurant and/or beverage service operations conducted within or adjacent to a hotel or motel.

BOARDING HOUSE or Hotel-SEASONAL-ALL OTHER EMPLOYEES-& Drivers
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."
Separately rate the operation of a commercial farm. See "Farms." 9052

RESTAURANT EMPLOYEES
Includes musicians, players or entertainers. 9058
★ May only be used in conjunction with either Code 9044 or Code 9052 for restaurant and/or beverage service operations conducted within or adjacent to a hotel or motel.

BOARDING or Livery STABLE—not sales stable-& Drivers 7201

BOAT BUILDING or REPAIR & Drivers:
Coverage under U.S. ACT 6824F
Code 6824F is applicable to the construction of wood, metal, fiberglass or plastic yachts, motor boats, sailboats or rowboats 65 feet and over in length and not exceeding 150 feet in length overall.
Includes shop and yard work.
Not applicable to repair of any recreational vessel or to dismantling any part of a recreational vessel in connection with the repair of such vessel.

Coverage under STATE ACT ONLY 6834
Code 6834 is applicable to the construction of wood, metal, fiberglass or plastic yachts, motor boats, sailboats or rowboats under 65 feet in length.
Includes shop and yard work.
Applicable to repair of any recreational vessel or to dismantling any part of a recreational vessel in connection with the repair of such vessel.
<table>
<thead>
<tr>
<th>Classification</th>
<th>Code</th>
<th>Description</th>
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</thead>
<tbody>
<tr>
<td>BOAT BUILDING NOC—wood—&amp; Drivers:</td>
<td></td>
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</tr>
<tr>
<td>Coverage under U.S. ACT</td>
<td>6801F</td>
<td></td>
</tr>
<tr>
<td>Coverage under STATE ACT ONLY</td>
<td>6811</td>
<td>Includes shop and yard work.</td>
</tr>
<tr>
<td>BOAT SALESPERSON</td>
<td>8748</td>
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<tr>
<td>BOILER INSPECTION</td>
<td>8731</td>
<td></td>
</tr>
<tr>
<td>BOILER INSTALLATION or REPAIR – Steam – All Operations to Completion</td>
<td>3726</td>
<td>Includes the construction or repair of foundations.</td>
</tr>
<tr>
<td>BOILER or Steam Pipe INSULATING – All Operations to Completion &amp; Drivers</td>
<td>5184</td>
<td>Includes shop. Applies to the application of cork, asbestos or other non-conducting materials.</td>
</tr>
<tr>
<td>BOILER SCALING – All Operations to Completion</td>
<td>3726</td>
<td>Includes the construction or repair of foundations.</td>
</tr>
<tr>
<td>BOILERMAKING</td>
<td>3620</td>
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<tr>
<td>BOLT or Nut MFG.</td>
<td>3132</td>
<td>Separately rate steel making as Code 1438 or Code 3004. Separately rate rolling mill as Code 3027 or Code 3018.</td>
</tr>
<tr>
<td>BONE or Ivory GOODS MFG.</td>
<td>4452</td>
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<tr>
<td>BOOKBINDING</td>
<td>4307</td>
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<tr>
<td>BOOKBINDING or Printing MACHINERY MFG.</td>
<td>3548</td>
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<tr>
<td>BOOT or Shoe MFG. NOC</td>
<td>2660</td>
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<tr>
<td>BOOT or Shoe PATTERN MFG.</td>
<td>4282</td>
<td>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. Separately rate catalog printing as Code 4299.</td>
</tr>
<tr>
<td>BORAX, Potash or Salt PRODUCING or REFINING &amp; Drivers</td>
<td>4568</td>
<td>Includes driving of wells and pumping. Separately rate mining 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>
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<tr>
<td>Code</td>
<td>Description</td>
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<tr>
<td>2817</td>
<td>BOX MFG. –CIGAR—wood</td>
<td></td>
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<tr>
<td>4243</td>
<td>BOX MFG. NOC–FOLDING PAPER</td>
<td></td>
</tr>
<tr>
<td>4240</td>
<td>BOX MFG. –SET-UP PAPER</td>
<td></td>
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<tr>
<td>2759</td>
<td>BOX or BOX SHOOK MFG.</td>
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<tr>
<td>2570</td>
<td>BOX SPRING or Mattress MFG.</td>
<td></td>
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<tr>
<td>2387</td>
<td>BRAID or Fringe MFG.</td>
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</tr>
<tr>
<td>3315</td>
<td>BRASS or Copper GOODS MFG.</td>
<td></td>
</tr>
<tr>
<td>6005</td>
<td>BREAKWATER or Jetty CONSTRUCTION — All Operations to Completion — &amp; Drivers</td>
<td></td>
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<tr>
<td>2121</td>
<td>BREWERY &amp; Drivers</td>
<td></td>
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<tr>
<td>4024</td>
<td>BRICK MFG. —Fire or Enameled—&amp; Drivers</td>
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<tr>
<td>4024</td>
<td>BRICK or Clay Products MFG. NOC &amp; Drivers</td>
<td></td>
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<tr>
<td>9019</td>
<td>BRIDGE or Vehicular Tunnel OPERATION &amp; Drivers</td>
<td></td>
</tr>
</tbody>
</table>

*Separately rate paper or paper board manufacturing as Code 4239.*

*Includes pillow, quilt or cushion manufacturing. Separately rate wire spring manufacturing as Code 3257 "Bed Spring or Wire Mattress Spring Mfg." Separately rate excelsior mfg. as Code 2916.*

*Separately rate caisson, cofferdam work or pile driving.*

*Includes distributing stations.*

*Applicable only to the manufacturing of bricks from refractory clays with or without other refractory materials. Includes clay, shale or sand digging. Separately rate underground mining Code 1170 and quarrying as Code 1624.*

*Includes: construction or reconstruction of sheds or kilns; clay, shale or sand digging; the manufacturing of common, face, pressed or repressed building or paving brick; sand-lime bricks, structural, fireproofing, drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Separately rate underground mining as Code 1170 and quarrying as Code 1624.*

*Includes all employees on approaches. Separately rate structural alterations or repairs, or the painting of the bridge structure.*
BRIQUET or Coal Billet MFG. & Drivers
Separately rate the manufacture of by-products as Code 1470.

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

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

BUCKLE or Button MFG. —metal

BUILDING MATERIAL DEALER—no second-hand material—& local managers, Drivers
Applies only to the sawing, molding or turning of backs or handles, with no assembling.

BUILDING MATERIAL YARD & LOCAL MANAGERS, Drivers
Applies to a dealer in used, or new and used, building materials. Separately rate wrecking or salvage operations.

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

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

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

BUILDING OPERATION NOC—dwelling or combined dwelling and commercial occupancy
Shall not apply to a location at which the basic and major operations of the employer are described by some other classification. "Location" is defined as one or more buildings located on a single property occupied by the insured not intercepted by a public way or property owned by others. Separately rate window cleaning, maintenance or repairs at any location where the insured does not also perform janitorial services. Shall not apply to a building of which the insured occupies the major portion for manufacturing or mercantile purposes.
BUILDING or Roofing PAPER or Felt PREPARATION—no installation—& Drivers 1463
Not applicable to asphalt or tar distillation or refining plants, which include the saturating of paper or felt as part of their operations. Separately rate paper manufacturing as Code 4239 and felt manufacturing as Code 2288.

★ BUILDING RAISING or MOVING — ALL EMPLOYEES — All Operations to Completion & Drivers 5703
Includes incidental shoring, and removal or rebuilding of walls, foundations, columns or piers.

BUILDING SERVICE CONTRACTOR 9030
Applies to general cleaning work of interior of buildings including washing walls, waxing, polishing or refinishing floors and window cleaning. Separately rate painting or other maintenance work.

BURIAL GARMENT MFG. and Casket or Coffin Upholstering 9522

BUS COMPANY:

GARAGE EMPLOYEES 8385
ALL OTHER EMPLOYEES & Drivers 8394

BUTCHERING 2081
Includes the handling of livestock, preparation of dressed meat, rendering, washing of casings, salting of hides or cooking of offal. Code 2081 and 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.

BUTTER or Cheese MFG. & Route Salespersons, Route Supervisors, Drivers 2070

BUTTON or Buckle MFG. — metal 3129

BUTTON MFG. NOC 4479

CABINET MFG. —wood—for Audio or Visual Devices 2883
Includes installation of components.

★ CABLE INSTALLATION – All Operations to Completion & Drivers 7536
Applies to cable installation in conduits or subways. Conduit construction to be separately rated as Code 6325.
CABLE MFG. –insulated electrical
Separately rate wire drawing as Code 1924 or Code 3241.

CABLE MFG. or Wire Drawing—NOT IRON or STEEL

CABLE or Wire Rope MFG. –IRON or STEEL
Separately rate wire drawing as Code 1924 or Code 3241.

CAISSON WORK – All Operations to Completion
Includes pile driving, excavation, masonry or concrete work. Applies to all employees working under air pressure and all others engaged in or upon the caisson or the apparatus connected therewith.

CALCIUM CARBIDE MFG. & Drivers
Separately rate mining, slag excavation, quarrying or coke manufacturing.

CAMP OPERATION–RECREATIONAL or educational–ALL EMPLOYEES–& Drivers
Separately rate the operation of a commercial farm. See "Farms."

CAMPSTANDS and Recreational Vehicle PARK
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.

CAMP OPERATION–TOURIST–Assign appropriate HOTEL CLASSIFICATION

CAN MFG.

CANDLE MFG.
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4710 are conducted as a separate and distinct business.

CANDY, Chocolate or Cocoa MFG.
Applies to, but not limited to, the manufacturing of candy bars, chocolate bars, chewing gum, glazed fruit, jellybeans, lollipops, licorice, breath mints and taffy.
Includes manufacturing from cocoa beans.

CANNERY NOC

CANVAS GOODS, Awning or Tent ERECTION, Removal or Repair – All Operations to Completion & Drivers
Applies to operations away from the shop.

CANVAS GOODS MFG. NOC–shop
The installation, removal or repair of canvas products away from the shop shall be assigned to Code 9539.

CAR MFG. –RAILROAD–& Drivers

CARBON PAPER or Typewriter Ribbon MFG.
Separately rate paper manufacturing as Code 4239.

CARBONATED BEVERAGE MFG. NOC & Drivers
Includes sign erection or repair.
CARBONIC ACID GAS MFG. & Drivers
Includes tank charging.
4635

CARNIVAL, Circus or Amusement Device Operator—TRAVELING—ALL EMPLOYEES—& Drivers
The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown in the “Miscellaneous Values” pages as “Maximum Remuneration.”
9186

★ CARPENTRY – DETACHED one or two - family DWELLINGS – All Operations to Completion
Includes garages constructed in connection with the dwellings.
5645

★ CARPENTRY – DWELLINGS – THREE STORIES or LESS – All Operations to Completion
Applicable only to buildings designed primarily for multiple dwelling occupancy and includes garages constructed in connection therewith. Separately rate carpentry in the construction of detached private dwellings for occupancy by one or two families as Code 5645.
5651

CARPENTRY–SHOP ONLY–& Drivers
Code 2802, Code 2731 “Planing or Molding Mills” or Code 2737 “Sash, Door or Assembled Millwork Mfg. & Drivers” shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Separately rate commercial lumber yards, building materials dealers or fuel and material dealers.
2802

★ CARPENTRY NOC – All Operations to Completion
5403

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

★ CARPET INSTALLATION – All Operations to Completion
9521

CARPET or Rug MFG. – JUTE or HEMP
2302

CARPET or Rug MFG. NOC
2402

CARRIAGE or Wagon MFG. or ASSEMBLY
Separately rate baby carriage manufacturing as Code 3865.
3808

★ CARRIER SYSTEM INSTALLATION or REPAIR – All Operations to Completion & Drivers
Applies to work inside of buildings only. Separately rate the installation of freight carrier systems as Code 3724.
5183

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.
8857

INSIDE WORK ONLY
8810
CASH REGISTER MFG. 3574

CASINO GAMBLING—ALL EMPLOYEES—& Clerical 9061
Includes food, beverage and entertainment employees.
Separately rate the transport of patrons as Code 8394.
Separately rate casino gambling operations in conjunction with a hotel as Code 9044.

CASINO GAMBLING—HOTEL—ALL OTHER EMPLOYEES—& Outside Salespersons 9044
Includes, but not limited to desk clerks, bellhops and maids.
Musicians, players or entertainers to be separately rated only when restaurant operations are not conducted.
See Code 9157 or Code 9159 "Theatrical Production."

RESTAURANT EMPLOYEES 9058
Includes musicians, players or entertainers.
Separately rate the transport of patrons as Code 8394.
Separately rate casino gambling operations without a hotel as Code 9061.
May only be used in conjunction with either Code 9044 or Code 9052 for restaurant and/or beverage service operations conducted within or adjacent to a hotel or motel.

CASKET or Coffin MFG. or ASSEMBLY—metal 3076

CASKET or Coffin MFG. or ASSEMBLY—wood 2883
Includes the manufacturing of metal fittings.

CASKET or Coffin UPHOLSTERING and Burial Garment Mfg. 9522

CATERING—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.
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. 4133
Includes glass manufacturing.

CATTLE DEALER & Outside Salespersons, Drivers 8288
Not operating farm or ranches.

CELLULAR Telephone Store—Retail 8069
Includes incidental service or repair of cellular telephones

CEMENT MFG. 1701
Separately rate excavation or digging, dredging, mining or quarrying.

★ CEMENT or Concrete Distributing Tower Installation, repair or removal – All Operations to Completion 5403
Not applicable to contractors who erect, repair or remove concrete or cement distributing towers as an incidental part of their construction work. When so performed, such operations shall be included in the classification with which such work is associated.
CEMENT or Concrete Work - Floors, Driveways, yards or sidewalks – All Operations to Completion & Drivers

Not available for division of payroll with Code 5222 “Concrete Construction in connection with Bridges or Culverts – All Operations to Completion.” Separately rate self-bearing floors, airport runways, warming aprons, street or road construction.

CEMETERY OPERATION & Drivers

CHAIN MFG. –FORGED

CHARCOAL MFG. & Drivers

Includes distillation of alcohol, manufacturing of creosote from wood tar or acetates.

CHAUFFEURS & Helpers NOC–commercial

Subject to the standard exception manual rule.

CHEESE or Butter MFG. & Route Salespersons, Route Supervisors, Drivers

CHEMICAL BLENDING or MIXING NOC–ALL OPERATIONS– & Drivers

Not be assigned to a risk engaged in the manufacture of chemicals.

CHEMICAL MFG. NOC–ALL OPERATIONS– & Drivers

Includes blending or mixing. Shall not be assigned to a risk that is engaged exclusively in the blending or mixing of chemicals. The following is a partial list of chemical manufacturing processes contemplated by Code 4829: alcoholysis; alkylation; amination; calcination; carboxylation; compression of gases; distillation; esterification; halogenation; nitration; oxidation; reduction; sulphonation.

CHEWING GUM MFG.

Applies to, but not limited to, the manufacturing of candy bars, chocolate bars, chewing gum, glaceed fruit, jellybeans, lollipops, licorice, breath mints and taffy.

Includes manufacturing from cocoa beans.

CHILD DAY CARE CENTERS

Applies to facilities that offer day care services for children. These centers predominantly provide day care for younger children with a structured approach to learning social skills, language skills and early reading. Activities include singing, dancing and storytelling. Some facilities may also provide before and after-school care programs.

Not applicable to elementary schools that provide day care services at the same location.

PROFESSIONAL EMPLOYEES & Clerical, Salespersons

ALL OTHER EMPLOYEES & Drivers

CHIMNEY CONSTRUCTION—not metal – All Operations to Completion

Includes foundation and applies to stone, brick or concrete chimneys. Also includes guniting and lining operations.

CHOCOLATE, Candy, or Cocoa MFG.

Applies to, but not limited to, the manufacturing of candy bars, chocolate bars, chewing gum, glaceed fruit, jellybeans, lollipops, licorice, breath mints and taffy.

Includes manufacturing from cocoa beans.
CIGARETTE, Cigar or Tobacco MFG.  
Includes the rehandling and warehousing of prepared tobacco.

CIRCUS, Carnival or Amusement Device Operator—TRAVELING—ALL EMPLOYEES—& Drivers  
The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown in the “Miscellaneous Values” pages as “Maximum Remuneration.”

Claim Adjusters or Special Agents—Insurance Co.—field work

CLAY or Shale 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.

CLAY or Brick PRODUCTS MFG. NOC & Drivers  
Includes: construction or reconstruction of sheds or kilns; clay, shale or sand digging; the manufacturing of common, face, pressed or repressed building or paving bricks; sand-lime bricks; structural, fireproofing, drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Separately rate underground mining as Code 1170 and quarrying as Code 1624.

CLEANER—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.

The payroll of Code 5606 shall be excluded when determining whether the payroll for cleaners, timekeepers and/or watchguards exceeds all other payroll of the insured subject to construction or erection operations at the same job or location. If the insured is only classified as Code 5606 and also has Code 5610 exposure, Code 5610 shall apply even if the Code 5606 exposure is greater.

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.

CLEANING or DYEING. —See “DRY CLEANING or LAUNDRY”

CLEANING OUTSIDE SURFACES OF BUILDINGS & Drivers  
Includes incidental waterproofing, painting, pointing, caulking and other repairing.

CLERICAL OFFICE EMPLOYEES NOC  
Subject to the standard exception manual rule.

CLERICAL SERVICE CONTRACTOR—TRAVELING  
Includes insurance company premium auditors.
<table>
<thead>
<tr>
<th>Classification</th>
<th>Code Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clerical Telecommuter Employees</td>
<td>8871</td>
</tr>
<tr>
<td>Subject to the standard exception manual rule.</td>
<td></td>
</tr>
<tr>
<td>Clippings Dealer &amp; Drivers</td>
<td>8103</td>
</tr>
<tr>
<td>Applies to a dealer in new textile fabrics only.</td>
<td></td>
</tr>
<tr>
<td>Not rag or paper stock dealers.</td>
<td></td>
</tr>
<tr>
<td>Used fabric dealers shall be assigned to Code 8264.</td>
<td></td>
</tr>
<tr>
<td>Clock Mfg.</td>
<td>3385</td>
</tr>
<tr>
<td>Cloth Printing</td>
<td>2417</td>
</tr>
<tr>
<td>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2417 are conducted as a separate and distinct business.</td>
<td></td>
</tr>
<tr>
<td>Clothing Mfg.</td>
<td>2501</td>
</tr>
<tr>
<td>Cloth Sponging &amp; Route Salespersons, Drivers</td>
<td>2591</td>
</tr>
<tr>
<td>Club–Country, golf, fishing or yacht—&amp; Clerical</td>
<td>9060</td>
</tr>
<tr>
<td>The actual remuneration of golf caddies shall be included in determining the premium for the risk. If the actual remuneration of caddies is not available then the total number of rounds caddied shall be used to compute the payroll by multiplying the number of rounds caddied by the club's posted rate. In no event shall the caddy rate be less than the State Minimum rate for caddies.</td>
<td></td>
</tr>
<tr>
<td>If neither the actual remuneration not the total number of rounds caddied can be determined, then the remuneration for caddies shall be taken as follows:</td>
<td></td>
</tr>
<tr>
<td>Include one round per week for each member with golf playing privileges for each week or portion thereof that the course was open during the policy period, and multiply by the club's posted caddy rate. In no event, shall the caddy rate be less than the State Minimum rate for caddies.</td>
<td></td>
</tr>
<tr>
<td>Club or Riding Academy—&amp; Drivers</td>
<td>7207</td>
</tr>
<tr>
<td>Club–Shooting—&amp; Drivers</td>
<td>9180</td>
</tr>
<tr>
<td>Includes ticket sellers or collectors and applies to the operation and maintenance of merry-go-rounds, swings, roller coasters and similar amusement devices not otherwise classified.</td>
<td></td>
</tr>
<tr>
<td>Coal Billet or Briquet Mfg. &amp; Drivers</td>
<td>1463</td>
</tr>
<tr>
<td>Separately rate the manufacturing of by-products as Code 1470.</td>
<td></td>
</tr>
<tr>
<td>Coal Dock Operation &amp; Stevedoring</td>
<td>7313F</td>
</tr>
<tr>
<td>Applies to coal docks using mechanical apparatus. Not applicable to contract stevedores or coal merchants operating yards.</td>
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</tr>
<tr>
<td>Coal Merchant &amp; Drivers</td>
<td>8350</td>
</tr>
<tr>
<td>Coat Front Mfg.</td>
<td>2553</td>
</tr>
</tbody>
</table>
COCOA, Candy or Chocolate MFG.
    Applies to, but not limited to, the manufacturing of candy bars, chocolate bars, chewing gum, glazed fruit, jellybeans, lollipops, licorice, breath mints and taffy.
    Includes manufacturing from cocoa beans.

COCONUT SHREDDING or DRYING

COFFEE CLEANING, ROASTING or GRINDING

COFFERDAM WORK – All Operations to Completion
    Includes pile driving, excavation and masonry or concrete work up to completion of the substructure only.

COFFIN or Casket MFG. or ASSEMBLY–metal

COFFIN or Casket MFG. or ASSEMBLY–wood
    Includes the manufacturing of metal fittings.

COFFIN or Casket UPHOLSTERING and Burial Garment Mfg.

COKE MFG. & Drivers
    Applies to beehive or by-product oven methods.

COLD STORAGE LOCKER–frozen foods
    Includes incidental preparation of meats and produce. Separately rate slaughtering operations as Code 2081.

COLLAR MFG.

COLLECTORS, Messengers or Salespersons-outside
    Subject to the standard exception manual rule.

COLLEGE:
    PROFESSIONAL EMPLOYEES & Clerical
    ALL OTHER EMPLOYEES & Drivers

COLOR GRINDING, BLENDING or Testing
    Applies to operations involving dry materials with no handling of flammable, poisonous, caustic, corrosive or oxidizing materials. Not applicable to the manufacturing of ingredients. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 5954 are conducted as a separate and distinct business.

COMPUTER DEVICE INSTALLATION, Inspection, Service or REPAIR
    Includes shop operations. Separately rate computer manufacturing as Code 3574.

COMPUTER System Designers or PROGRAMMERS:
    EXCLUSIVELY OFFICE
        Subject to the standard exception manual rule.
    TRAVELING
        Includes insurance company premium auditors.
### Computing, Recording or Office Machine Mfg. NOC

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td>3574</td>
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</tbody>
</table>

### CONCRETE CONSTRUCTION in connection with BRIDGES or CULVERTS – All Operations to Completion

Applies only when clearance is more than 10 feet at any point or entire distance between终端 abutments exceeds 20 feet. Includes making, setting up or taking down forms, scaffolds, falsework or concrete distributing apparatus; the manufacturing of concrete piles at the job location; and the pouring of concrete into hollow steel piles. Separately rate excavation, pile driving, all work in tunnels, subways, caissons or cofferdams.

### CONCRETE CONSTRUCTION NOC – All Operations to Completion

Includes foundations, the making, setting up, or taking down forms; scaffolds, falsework or concrete distributing apparatus. Separately rate excavation, pile driving; all work in sewers, tunnels; subways, caissons or cofferdams.

Not available for division of payroll with Code 5222 “Concrete Construction in connection with Bridges or Culverts – All Operations to Completion” at the same job or location.

### CONCRETE or Cement DISTRIBUTING TOWER INSTALLATION, repair or removal – All Operations to Completion

Not applicable to contractors who erect, repair or remove concrete or cement distributing towers as an incidental part of their construction work. When so performed, such operations shall be included in the classification with which such work is associated.

### CONCRETE or Cement Work – Floors, Driveways, yards or sidewalks – All Operations to Completion & Drivers

Not available for division of payroll with Code 5222 “Concrete Construction in connection with Bridges or Culverts – All Operations to Completion.” Separately rate self-bearing floors, airport runways, warming aprons, street or road construction.

### CONCRETE PRODUCTS MFG. & Drivers

Applies to shop or yard work only. Includes the manufacturing of concrete blocks, bricks, piles, beams, sewer pipes, tile, or similar products, and may be applied only when the operations described are conducted as a commercial enterprise at a permanent location. Not available at a construction site or for any plant established or operated in connection with construction work.

### CONCRETE PUMPING exclusively by Service Contractor – All Operations to Completion & Drivers

### CONDUIT CONSTRUCTION – FOR CABLES or WIRES – All Operations to Completion & Drivers

### CONFECTION MACHINERY MFG.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
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<tbody>
<tr>
<td>3559</td>
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</tbody>
</table>

### CONFECTION MFG.

Applies to, but not limited to, the manufacturing of candy bars, chocolate bars, chewing gum, glazed fruit, jellybeans, lollipops, licorice, breath mints and taffy.

Includes manufacturing from cocoa beans.

### CONSTRUCTION ELEVATORS—See “SCAFFOLDS”

### CONSTRUCTION MACHINERY, Dredge or Steam Shovel Mfg. NOC

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>3507</td>
<td></td>
</tr>
</tbody>
</table>

### CONSTRUCTION or Agricultural MACHINERY MFG.
CONSTRUCTION or ERECTION PERMANENT YARD
Applies only to a permanent yard maintained by a construction or erection risk for the storage of material or the storage and maintenance of equipment. Not available at a construction site. Separately rate mill operations or fabrication.

CONTRACTOR–EXECUTIVE SUPERVISOR, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER, CONSTRUCTION SUPERINTENDENT OR PROJECT MANAGER
Applies to Executive Supervisors, Construction Executives, Construction Managers, Construction Superintendents or Project Managers that perform administrative responsibilities for construction or erection projects. Executive Supervisors or Construction Executives are defined as those persons exercising supervisory control through job superintendents or foremen.

1. This classification does not apply to any person who is directly in charge of construction work such as a superintendent or foreman or any person that is engaged in actual construction or erection work. The applicable construction or erection classification(s) shall be applied.

2. When actual construction or erection work is given to or placed with subcontractors that have their own supervisor or foreman on their payroll, the executive supervisor or construction executive of the general contractor shall be subject to Code 5606 provided that they meet the above criteria.

3. An executive officer of a corporation who performs the duties of an executive supervisor shall be assigned to Code 8809 provided that such executive officer does not otherwise regularly and frequently perform the duties of a foreman, worker or outside salespersons.

CONTRACTORS’ MACHINERY DEALER–store or yard–& Drivers
Operations include repair of machinery and parts sales at the insured’s premises.

For operations performed at the customers’ premises, refer to the entry in Section II of the Digest of Rulings and Interpretations under “Machinery Installation, Service or Repair.”

CONVALESCENT or Nursing HOME–ALL EMPLOYEES
A convalescent or nursing home operated by a hospital, at the same location or adjacent to the hospital shall be assigned to Code 8833 “Hospital–Professional Employees” and Code 9040 “Hospital–All Other Employees.”

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

COOPERAGE ASSEMBLY
Separately rate stock manufacturing as Code 2710.

COOPERAGE STOCK MFG.
Applies to the manufacture of heads, hoops or staves. Separately rate cooperage assembly as Code 2759.

COPPER or Brass GOODS MFG.

CORD, Rope or Twine MFG. – cotton, linen, silk or wool

CORRUGATED or Fiberboard CONTAINER MFG.
Includes corrugating or laminating of paper. Separately rate paper or paper board manufacturing as Code 4239.

COTTON BATTING, Wadding or Waste MFG.
COTTON MERCHANT & Drivers
Includes warehouse or yard employees.  8103

COTTON SPINNING AND WEAVING  2302

COTTON STORAGE
Applies to baled cotton. Includes warehouse or yard employees.  8292

COUNSELING—social 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.  8857

INSIDE WORK ONLY  8810

COUNTY EMPLOYEES NOC—See “MUNICIPAL”

CRACKER MFG.  2001

CRAYON, Pencil or Penholder MFG.  2942

CREAMERIES & Route Salespersons, Route Supervisors, Drivers
Includes the manufacturing of butter or cheese. Separately rate ice cream manufacturing as Code 2039.  2070

CREMATORY OPERATION & Drivers  9620

CREOSOTE MFG. & Drivers
Includes distillation of alcohol, manufacturing of creosote from wood tar or acetates.  1470

CURATOR—See “PUBLIC LIBRARY or MUSEUM”

★ CUSTOM CLOTHING or Tailor SHOP –alterations–no mass mfg., dry cleaning or laundering

No mass manufacturing of clothing. Applies to the custom fabrication of clothing for individuals, including subsequent alterations and tailoring. Custom is defined as the fabrication of garments such as suits, dresses, shirts, pants and other similar garments that require taking measurements of individuals, cutting and sewing the fabric in accordance to the measurements and specifications of the individual customer.

Code 2503 includes alterations and tailoring of garments received from customers regardless if the articles were custom manufactured or not by the same risk.

Separately rate alterations or tailoring performed by a dry cleaner and/or laundering establishment as Code 2590 or Code 2591.

Separately rate a retail clothing store engaged in providing alterations of clothing items that are sold to their customer as Code 8008.  2503

CUSTOM JEWELRY MFG. –exclusively  3384

CUTLERY MFG. NOC  3122
DAM or LOCK CONSTRUCTION:

**CONCRETE WORK** – All Operations to Completion & Drivers in connection with dams or locks– all types– including foundations or the making, setting up or taking down forms, scaffolds, falsework or concrete distributing apparatus.

Separately rate excavation, pile driving, shaft sinking, tunneling; caisson or cofferdam work. 6017

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

**EARTH MOVING** or PLACING – All Operations to Completion & Drivers in connection with dams or locks– all types– including excavation, burrowing, filling, backfilling or grading.

Separately rate mass rock excavation, pile driving, shaft sinking; tunneling, caisson or cofferdam work. 6018

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

**TIMBER CUTTING** and REMOVAL & Drivers

Includes incidental brush cutting and removal. 2702

DANCE CLUB, Bar, Lounge, 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.

DAY CARE CENTERS–CHILDREN

Applies to facilities that offer day care services for children. These centers predominantly provide day care for younger children with a structured approach to learning social skills, language skills and early reading. Activities include singing, dancing and storytelling. Some facilities may also provide before and after-school care programs.

Not applicable to elementary schools that provide day care services at the same location.

PROFESSIONAL EMPLOYEES & Clerical, Salespersons 8869

ALL OTHER EMPLOYEES & Drivers 9059

DAY SPA – variety of beauty treatments 9586

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.

The payroll of Code 5606 shall be excluded when determining whether the payroll for cleaners, timekeepers and/or watchguards exceeds all other payroll of the insured subject to construction or erection operations at the same job or location. If the insured is only classified as Code 5606 and also has Code 5610 exposure, Code 5610 shall apply even if the Code 5606 exposure is greater.

DEBRIS REMOVAL–construction or erection (continued on next page)
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 – All Operations to Completion & Drivers

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

9539

★ DECORATING or Painting NOC – All Operations to Completion & 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.

5474

DENTAL LABORATORY4692

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 – All Operations to Completion

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
### DIGITAL or Magnetic RECORDING/STORAGE MEDIA MFG.
Applies to audio or visual recording media manufacturing and recording tape or disk manufacturing.

**4431**

### DIKE or Revetment CONSTRUCTION – All Operations to Completion – & Drivers
Applies to river work only. Separately rate pile driving as Code 6003.

**6005**

### DISTILLATION–wood–& Drivers
Includes distillation of alcohol, manufacturing of creosote from wood tar or acetates.

**1470**

### DIVING–SUBMARINE–NOT MARINE WRECKING
Refer to special manual rules "Maritime Employments."

### DOG SHOW:

<table>
<thead>
<tr>
<th>KENNEL EMPLOYEES &amp; Drivers</th>
<th>8831</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>OPERATION</strong> by owner or lessee &amp; Drivers</td>
<td>9016</td>
</tr>
<tr>
<td>Includes musicians and box office employees. Separately rate the operation or maintenance of amusement devices as Code 9180.</td>
<td></td>
</tr>
</tbody>
</table>

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, 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.

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

**2501**

### DOLL or Doll Parts MFG. – plastic
Separately rate the manufacturing of glass, metal or cloth parts, cloth dolls, doll clothing or dressing of dolls. Separately rate assembling as Code 4476.

**4475**

### DOMESTIC SERVICE CONTRACTOR–inside
Applicable to employers furnishing employees under contract for domestic service performed inside customers’ residence and includes operation of training schools.

**0917**

### DOMESTIC SERVICE CONTRACTOR – outside – All Operations to Completion & Drivers
Includes grass cutting, weed control, lawn spraying, laying out grounds, tree spraying or fumigating, planting trees, shrubs, flowers or lawns.

Code 0042 and Code 9102 "Park NOC - All Employees – & Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Separately rate excavation, filling or backfilling as Code 6217.

Separately rate tree pruning, repairing and trimming as Code 0106.

### DOMESTIC WORKERS:

<table>
<thead>
<tr>
<th>INSIDE</th>
<th>0913</th>
</tr>
</thead>
<tbody>
<tr>
<td>INSIDE–Occasional</td>
<td>0908</td>
</tr>
<tr>
<td>OUTSIDE–including private chauffeurs</td>
<td>0912</td>
</tr>
<tr>
<td>OUTSIDE–Occasional–including occasional chauffeurs</td>
<td>0909</td>
</tr>
</tbody>
</table>

### DOOR, Door Frame or SASH ERECTION – metal or metal covered – All Operations to Completion
Separately rate the installation of storm doors or storm sash as Code 5428.

**5102**
DOOR, Door Frame or Sash MFG. – wood–metal covered

3060

DOOR, Sash or ASSEMBLED MILLWORK MFG. & Drivers

Code 2737 and Code 2731 "Planing or Molding Mills" or Code 2802 "Carpentry—shop only—& Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Where a risk deals in any lumber or building materials or in any fuel and materials in addition to products manufactured, all storage or yard operations and all drivers shall be assigned to the appropriate yard or dealer classification.

Not applicable to the manufacturing of architectural wood windows or doors.

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.”

DOUGHNUT or Cruller MFG. – not at retail shops–Route Salespersons, Route Supervisors, Drivers

2003

DOUGHNUT SHOPS & Drivers–retail

Applies to shops engaged in the preparation and sale of doughnuts, coffee or other food for consumption on or away from the premises.

Separately rate doughnut or cruller manufacturing, not at retail shops, as Code 2003.

Separately rate the sale of doughnuts or crullers, with no manufacturing or food service, as Code 8017.

DRAFTING EMPLOYEES

8810

Subject to the standard exceptions manual rule.

DRAFTING TELECOMMUTER EMPLOYEES

8871

Subject to the standard exceptions manual rule.

DRAINAGE or Irrigation SYSTEM CONSTRUCTION – All Operations to Completion & Drivers

6229

Separately rate pile driving, dredging, tunneling or dam or sewer construction.

DREDGE, Steam Shovel or Construction Machinery MFG. NOC

3507

DREDGING:

Refer to special manual rules "Maritime Employments."

DRESS FORM MFG.

4038

Applies to paper mache or plaster forms.

DRESS PATTERN MFG. –paper

4282

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. Separately rate catalog printing as Code 4299.
DRILLING or Redrilling of OIL or Gas WELLS & Installation of Casing – All Operations to Completion & Drivers 6235

DRILLING NOC – All Operations to Completion & 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”
EARTHENWARE or Tile MFG. NOC & Drivers
   Includes: construction or reconstruction of sheds or kilns; clay, shale or sand digging; the manufacturing of
   common, face, pressed or repressed building or paving bricks; sand-lime bricks, structural, fireproofing,
   drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar
   products. Separately rate underground mining as Code 1170 and quarrying as Code 1624.

ELECTRIC Light or POWER CO. – ALL EMPLOYEES & Drivers
   Includes store employees. Separately rate construction of buildings, dams or reservoirs.
   Separately rate meter readers, not exposed to operative hazards, as Code 7542.

★ ELECTRIC Light or POWER LINE CONSTRUCTION – All Operations to Completion & Drivers
   Not available for division of payroll with Code 7539 "Electric Light or Power Co. — All Employees & Drivers."

ELECTRIC LIGHTING FIXTURE, Lantern or Lamp MFG.:
   ASSEMBLY & Finishing
   ALL OTHER OPERATIONS

ELECTRIC POWER or Transmission EQUIPMENT MFG.
   Includes the manufacturing or repair of motors, generators, converters, transformers, switchboards, circuit
   breakers, switches or switchboard apparatus or incidental equipment on the premises of the insured.

★ ELECTRICAL APPARATUS INSTALLATION – All Operations to Completion & Drivers
   Applies to the erection or installation of electrical apparatus at customer's premises.
   Separately rate the repair or servicing of electrical apparatus at the insured's premises.
   Separately rate the erection of poles, stringing of wires, installation of service transformers on poles or on the
   outside of buildings or the making of service connections as Code 7538.
   Separately rate the repair or servicing of electrical apparatus at a customers' premises as Code 3737.

ELECTRICAL APPARATUS MFG. NOC
   Includes electrical fixtures or appliances. Code 3179 and Code 3643 "Electric Power or Transmission
   Equipment Mfg." shall not be assigned to the same risk unless the operations described by these
   classifications are conducted as separate and distinct businesses.

★ ELECTRICAL APPARATUS REPAIR or Servicing at Customers' Premises – All Operations to Completion & Drivers
   Applies only to the service or repair of electrical apparatus at a customers' premises.
   Separately rate the erection or installation of electrical apparatus at a customers' premises as Code 3724.

ELECTRICAL Cord Set, Radio or Ignition HARNESS ASSEMBLY
ELECTRICAL WIRING – within buildings – All Operations to Completion & Drivers
  Includes installation or repair of fixtures or appliances. Separately rate the installation of electrical machinery or auxiliary apparatus as Code 3724.

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

ELEVATOR ERECTION or REPAIR – All Operations to Completion

ELEVATOR INSPECTING

ELEVATOR or Escalator MFG.

EMBROIDERY MFG.

EMERY WORKS & Drivers
  Applies to crushing or grinding. Separately rate digging, mining or quarrying.

ENGINE MFG. – AIRCRAFT

ENGINE MFG. – AUTOMOBILE

ENGINE MFG. NOC
  Separately rate foundry work in connection with manufacturing engine blocks (no engine manufacturing) as Code 3081.

ENGINEER or Architect–CONSULTING
  Does not apply when engaged in actual construction. 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.

ENGRAVING

EQUIPMENT or Machinery ERECTION or INSTALLATION NOC – All Operations to Completion & Drivers
  Applies to the erection or installation of machinery at customers’ premises.
  Separately rate the repair or servicing of machinery at customers’ premises as Code 3737.
  Separately rate the repair or servicing of machinery at the insureds premise.

EQUIPMENT or Machinery REPAIR or Servicing at Customers’ Premises NOC – All Operations to Completion & Drivers
  Applies to the repair or servicing of machinery at a customer’s premises.
  Separately rate the erection or installation of machinery at a customer’s premises as Code 3724.
  Separately rate the repair or servicing of machinery at the insured’s premises.

ESCALATOR or Elevator MFG.

ESSENTIAL OILS MFG. & distillation
EXCAVATION NOC – All Operations to Completion & Drivers

Includes burrowing, filling or backfilling. Separately rate mass rock excavation, grading or excavation in connection with street or road construction, pile driving, shaft sinking; caisson or cofferdam work, underpinning.

EXCAVATION – ROCK – All Operations to Completion & Drivers

Includes incidental quarrying or stone crushing. No tunneling.

EXECUTIVE OFFICERS NOC—not foremen, workers or salespersons

Applies only to executive officers of a corporation who are elected or appointed in accordance with the charter or bylaws of such corporation. It does not apply to any executive officer who as a regular and frequent part of his/her duties performs such work as is ordinarily undertaken by a foreman, worker or salesperson.

EXECUTIVE SUPERVISOR—CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER, CONSTRUCTION SUPERINTENDENT or PROJECT MANAGER

Applies to Executive Supervisors, Construction Executives, Construction Managers, Construction Superintendents or Project Managers that perform administrative responsibilities for construction or erection projects. Executive Supervisors or Construction Executives are defined as those persons exercising supervisory control through job superintendents or foremen.

1. This classification does not apply to any person who is directly in charge of construction work such as a superintendent or foremen or any person that is engaged in actual construction or erection work. The applicable construction or erection classification(s) shall be applied.

2. When actual construction or erection work is given to or placed with subcontractors that have their own supervisor or foremen on their payroll, the executive supervisor or construction executive of the general contractor shall be subject to Code 5606 provided that they meet the above criteria.

3. Separately rate an executive officer of a corporation who performs the duties of an executive supervisor as Code 8809 provided that such executive officer does not otherwise regularly and frequently perform the duties of a foreman, worker or outside salespersons.

EXERCISE or Health INSTITUTE

EXHIBITION—See “AMUSEMENT PARK”

EXPLOSIVES or AMMUNITION MFG.:

CARTRIDGE or SHELL CASE MFG. —metal

Separately rate shell case loading and cartridge charging or loading as Code 4771. Separately rate testing with explosives.
EXPLOSIVES or AMMUNITION MFG.: (continued)

EXPLOSIVES or AMMUNITION MFG. NOC & Drivers  4771
Includes the following operations: bag loading propellant charges; black powder manufacturing; cap, primer, fuse, booster, or detonator assembly; cartridge manufacturing or assembly; fireworks manufacturing; high explosives manufacturing; projectile, bomb, mine, or grenade loading; shell case loading and smokeless powder mfg-single base assembly. Includes cartridge charging or loading – all operations involving the handling of explosives or mixing of fulminate.

Separately rate fireworks exhibitions as Code 9088.

Code 0771 shall be assigned in conjunction with this code to reflect the non-ratable catastrophe loading. Premium generated by Code 0771 is not subject to experience or retrospective rating.

PROJECTILE or SHELL MFG.  3632
Includes incidental “nosing in.” Not cartridge or shell case manufacturing. Separately rate shell case loading and cartridge charging or loading as Code 4771. Separately rate forging or casting of shapes and the testing with explosives.

EXTERMINATOR & Drivers  9014
Includes termite control. Separately rate carpentry repair as Code 5403, Code 5645 or Code 5651. Separately rate the use of poisonous gases as Code 4828 or Code 4829.

EXTRACT MFG.  4628
Applies to dyewood, licorice, tanning, perfumery, medicinal or flavoring extract manufacturing. Includes distillation of essential oils.

EYELET MFG.  3270

FABRIC COATING or Impregnating NOC  4493
Includes the coating or impregnating of fabrics with oils, varnishes, lacquers, plastics or rubber.

FACTORY COST or Office SYSTEMATIZER, Accountant or Auditor–TRAVELING  8803
Includes insurance company premium auditors.

FARM MACHINERY DEALER–ALL OPERATIONS–& Drivers  8116
Includes parts and accessories department, demonstrations, repair of farm machinery on or away from the insured’s premises.

FARM MACHINERY OPERATION – by contractor – All Operations to Completion & Drivers  0050

FARMS:

FARM NOC & Drivers  0006

FRUIT FARM & Drivers  0007
Available only for a farm where the gross annual income from the sales of fruit constitutes more than 50% of the total income from all farm products sold. The term “fruit” includes apples, cherries, peaches, pears, plums and quinces.

POULTRY FARM & Drivers  0034
Available only for a farm where the employer’s books of accounts show that the sales of poultry and eggs constitute at least 80% of the total sales of all products of the farm sold during the policy period.

Farms continued on the next page.
FARMS: (continued)

VEGETABLE, Berry or Grape FARM & Drivers 0031
Available only for a farm where the gross annual income from the sale of vegetables, berries or grapes (other than corn or grain for silage) constitutes more than 50% of the total income from all farm products sold.

FARM or FEED SUPPLY DEALER—retail—exclusively 8199

FASTENER MFG. — metal 3270
Includes the manufacturing of snap or slide fasteners, hooks and eyes or paper fasteners.

FEATHER or Flower MFG. — artificial 2534

FEATHER PILLOW MFG. 2571

FEED, Hay, Grain or Fertilizer DEALER & LOCAL MANAGERS, Drivers 8215

FEED or FARM SUPPLY DEALER—retail—exclusively 8199

FEED MFG. 2014
Includes the preparation of cereal or compound feeds for livestock.

FELT or Building or Roofing Paper PREPARATION—no installation— & Drivers 1463
Not applicable to asphalt or tar distillation or refining plants, which include the saturating of paper or felt as a part of their operation. Separately rate paper manufacturing as Code 4239. Separately rate felt manufacturing as Code 2288.

FELT MFG. 2288

FENCE ERECTION — metal — All Operations to Completion 6400

FERTILIZER, Hay, Grain or Feed DEALER & LOCAL MANAGERS, Drivers 8215

FERTILIZER MFG. & Drivers 4583
Not rendering or garbage works. Includes dry mixing plants. Code 4583 and 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.

FIBER GOODS MFG. 4263
Separately rate fiberboard manufacturing as Code 4239.

FIBERBOARD or Corrugated CONTAINER MFG. 4244
Includes corrugating or laminating of paper. Separately rate paper or paper board manufacturing as Code 4239.

FIELD BONDED WAREHOUSING & Drivers 7723
No handling, moving or shipping of goods or merchandise at the field location.

FILE MFG. 3118

FILM EXCHANGE—MOTION PICTURE—& Clerical 4362
Includes projecting rooms. Separately rate film exchanges located at motion picture studios as Code 4360.
FIRE ALARM, Telephone or Telegraph LINE CONSTRUCTION – All Operations to Completion & Drivers

Shall not be assigned to a risk engaged in operations described by Code 7600 “Telephone or Telegraph Co. All Other Employees & Drivers.”

FIRE PATROL or Protective CORPS—not salvage operations–& Drivers

FIREIGHTERS–NOT VOLUNTEER–& Drivers

FIREIGHTERS–VOLUNTEER–& Drivers

Available only for a county, city, town, village or fire district. Coverage under this classification shall be afforded only by a separate Volunteer Firefighters’ Benefit Law Policy. Separately rate paid firefighters of a volunteer fire company as Code 7710. Separately rate other employees under the appropriate manual classification, and included in the audit at their actual remuneration subject to a minimum individual remuneration of $100 per annum.

The terms “home area” and “outside area” as used in Rule A below are defined as follows:

"Home Area"

1. Any city, village or fire district having its own fire department, or protected pursuant to a fire protection contract with an incorporated fire company, located within the city, village or fire district.

2. Any town fire protection district or town fire alarm district protected pursuant to a fire protection contract with an incorporated fire company located within the town fire protection district or town fire alarm district.

3. The territory of a town located outside of a city, village, fire district, town fire protection district or town fire alarm district, included within the area of operation set forth in the certificate of incorporation of an incorporated fire company located in such territory.

"Outside Area"

Any city, village, fire district, town fire protection district or town fire alarm district which either does not have its own fire department or an incorporated fire company located within its boundaries, and is protected pursuant to a fire protection contract.

A. The premium charge for the “home area” shall be the sum of:

1. The premium charge corresponding to the population of the “home area” and

2. A premium charge of $150 per fire protection contract where the “home area” has obligated itself to provide fire protection to another “home area” pursuant to a fire protection contract, and

3. The separate premium charges for each “outside area” corresponding to the population of each such “outside area” that is serviced by the “home area” under a fire protection contract.

4. However, where an “outside area” has more than one contract for fire protection, the additional premium charge for each “home area” providing fire protection to such “outside area” shall be a proportionate share of the total premium corresponding to the population of the “outside area,” provided that the books and records of the “home area” are maintained so as to show separately its contract price as well as the total cost of all contracts being paid by the “outside area.” The proportionate share shall be determined on the basis of the ratio that the contract price paid to the “home area” bears to the total contract price for all fire protection for such “outside area.”

Firefighters–Volunteer–& Drivers continued on the next page.
FIREFIGHTERS–VOLUNTEER–& Drivers: (continued)

B. The premium charge where a fire company or fire department operates in, or is maintained jointly by two or more villages, towns or fire districts, shall be the sum of the separate premium charges for each village, town or fire district, corresponding to the population of each such village, town or fire district.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>7716</td>
<td>FIREPROOF EQUIPMENT MFG.</td>
</tr>
<tr>
<td>3076</td>
<td>FIREWORKS MFG.</td>
</tr>
<tr>
<td>9088</td>
<td>FISH CURING</td>
</tr>
<tr>
<td>2101</td>
<td>FISHING CLUB–See &quot;CLUB–COUNTRY–&amp; Clerical&quot;</td>
</tr>
<tr>
<td>4902</td>
<td>FISHING ROD and Tackle MFG.</td>
</tr>
<tr>
<td>2302</td>
<td>FLAX SPINNING AND WEAVING</td>
</tr>
<tr>
<td>1741</td>
<td>FLINT or Spar GRINDING &amp; Drivers</td>
</tr>
<tr>
<td>5429</td>
<td>FLOOR INSTALLATION – Parquet or Wooden Finished – All Operations to Completion</td>
</tr>
<tr>
<td>6504</td>
<td>FOOD SUNDRIES MFG. NOC–no cereal milling</td>
</tr>
</tbody>
</table>

★ Not available for division of payroll with Code 5403 "Carpentry NOC – All Operations to Completion," Code 5645 "Carpentry Detached Dwellings – All Operations to Completion" or Code 5651 "Carpentry Dwellings Three Stories or Less – All Operations to Completion" at the same job or location.
<table>
<thead>
<tr>
<th>Classification</th>
<th>Description</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>FORGING WORK</td>
<td>drop or machine</td>
<td>3110</td>
</tr>
<tr>
<td></td>
<td>Includes trimming. Separately rate the machining of forgings or die making operations as Code 3632.</td>
<td></td>
</tr>
<tr>
<td>FOUNDRY NOC</td>
<td>FERROUS</td>
<td>3081</td>
</tr>
<tr>
<td>FOUNTAIN PEN MFG.</td>
<td></td>
<td>4432</td>
</tr>
<tr>
<td>FREIGHT HANDLERS NOC</td>
<td>Applies to operations at railroad yards, airports or warehouses not on piers or in terminals or areas adjoining piers. Separately rate freight handling on piers or in terminals or areas adjoining piers as Code 7366F. Separately rate drivers engaged in trucking as Code 7219.</td>
<td>7367</td>
</tr>
<tr>
<td>FREIGHT HANDLERS ON PIERS</td>
<td>or in terminals or areas adjoining piers</td>
<td>7366F</td>
</tr>
<tr>
<td></td>
<td>This classification applies to handling cargo on piers or adjoining areas or terminals, incidental to loading or unloading vessels. It includes freight checkers, stuffing and stripping containers, other processing of waterborne cargo and loading and unloading trucks and railroad cars on piers or in adjoining areas or terminals. Separately rate freight handling not on piers or in terminals or areas adjoining piers as Code 7367. Separately rate loading or unloading vessels as &quot;Stevedoring.&quot; Separately rate drivers engaged in trucking as Code 7219.</td>
<td></td>
</tr>
<tr>
<td>FREIGHT HANDLING</td>
<td>packing, handling or shipping EXPLOSIVES or AMMUNITION-UNDER CONTRACT:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Coverage under STATE ACT ONLY</td>
<td>7367</td>
</tr>
<tr>
<td></td>
<td>This classification includes freight checkers. Separately rate drivers as Code 7219.</td>
<td></td>
</tr>
<tr>
<td>FRINGE</td>
<td>or Braid MFG.</td>
<td>2387</td>
</tr>
<tr>
<td>FRUIT</td>
<td>Evaporating or PRESERVING</td>
<td>2112</td>
</tr>
<tr>
<td></td>
<td>Includes jam, jelly or cooked fruit syrup manufacturing. No canneries. No fruit juice manufacturing.</td>
<td></td>
</tr>
<tr>
<td>FRUIT FARM &amp; Drivers</td>
<td>Available only for a farm where the gross annual income from the sales of fruit constitutes more than 50% of the total income from all farm products sold. The term &quot;fruit&quot; includes apples, cherries, peaches, pears, plums and quinces.</td>
<td>0007</td>
</tr>
<tr>
<td>FRUIT JUICE MFG.</td>
<td>—ALL OPERATIONS</td>
<td>2143</td>
</tr>
<tr>
<td></td>
<td>Includes incidental fruit preserving or bottling. No bottling of carbonated liquids.</td>
<td></td>
</tr>
<tr>
<td>FRUIT PACKING</td>
<td></td>
<td>2105</td>
</tr>
<tr>
<td></td>
<td>Separately rate fruit evaporating or preserving as Code 2112. Separately rate canneries as Code 2111.</td>
<td></td>
</tr>
</tbody>
</table>
FUEL AND MATERIAL DEALER NOC—no second-hand building materials or lumber—& local managers, 8232

Drivers
Applicable only to risks dealing in two or more of the classifications of materials listed below; however, it shall not be applicable to a risk if its sale of any one of such classifications of materials exceeds 80% of its total sales:

1. Coal, fuel oil, wood or ice
2. Building materials including lumber
3. Hay, grain, feed or seed
4. Agricultural implements or farm machinery

FUEL INJECTION DEVICE MFG. 3581
Includes the manufacture of devices used in vehicles or other equipment to monitor, meter or distribute fuel such as, but not limited to, carburetors, fuel pumps, super chargers, turbo chargers and throttle bodies.

FUNERAL DIRECTORS & Drivers 9620

FUR MFG. --preparing skins 2600

FURNISHING GOODS MFG. NOC— from textile fabrics 2553

FURNITURE ASSEMBLY- wood – from manufactured parts 2881
Includes finishing. Code 2881 and Code 2883 “Furniture Mfg.” shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

FURNITURE MFG. --metal 3076

FURNITURE MFG. NOC—wood 2883

FURNITURE MOVING and/or storage. Drivers 8293
Includes packing or handling household goods away from insured’s premises.

FURNITURE or FIXTURE INSTALLATION NOC – All Operations to Completion 5429
Not available for division of payroll with Code 5403 “Carpentry NOC – All Operations to Completion,” Code 5645 “Carpentry Detached Dwellings – All Operations to Completion” or Code 5651 “Carpentry Dwellings Three Stories or Less – All Operations to Completion” at the same job or location.

FURNITURE STOCK MFG. 2883

FURNITURE UPHOLSTERING 9522

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

GARBAGE, Ashes or Refuse COLLECTION & Drivers 9403
Separately rate reduction, rendering or fertilizer plants.

GARBAGE WORKS 7590
Applies to reduction or incineration. Separately rate drivers as Code 9403.

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

**GAS CO. – NATURAL GAS – local distribution – ALL OPERATIONS & Drivers**

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

Separately rate meter readers, not exposed to operative hazards, as Code 7542.

**GAS WORKS – ALL OPERATIONS & Drivers**

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

Separately rate meter readers, not exposed to operative hazards, as Code 7542.

**GAS DEALER – L.P.G. – ALL OPERATIONS & Drivers**

Includes store employees; installation, servicing or repair of customers’ equipment or appliances. Separately rate distribution by gas mains or piping from central tanks as Code 7502.

Separately rate meter readers, not exposed to operative hazards, as Code 7542.

**GAS DISTRIBUTING – L.P.G. – local – ALL OPERATIONS & Drivers**

Includes store employees. Applies to distribution by means of gas mains or piping from central tanks. Separately rate: construction or operation of cross-country pipelines or construction of buildings or gasholders.

Separately rate meter readers, not exposed to operative hazards, as Code 7542.

**GAS LIGHTING FIXTURES, Lantern or Lamp MFG.:**

**ASSEMBLY & Finishing**

3190

**ALL OTHER OPERATIONS**

3191

**GAS or Oil GEOLOGIST or Scout**

Includes lease buyers who, as any part of their duty, perform work similar to that undertaken by oil or gas geologists or scouts. 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.

**GAS or Oil LEASE OPERATOR – natural gas – ALL OPERATIONS & Drivers**

Separately rate erecting or dismantling of derricks, drilling, installation or recovery of casing, well shooting, cementing, tank building, topping operations or gasoline recovery.

**GAS or Oil LEASE WORK NOC – natural gas – by contractor – All Operations to Completion & Drivers**

Includes the clearing of land, building of lease roads, slush pits, levees or fire walls, the laying or taking up of flow lines and water lines, installing of central pumping units, acidizing of wells and lease beautification work. Separately rate pipeline construction, tank building, rig or derrick erecting or dismantling, installation or recovery of casing, drilling, cementing, cleaning and swabbing or wells or well shooting. Not lease operation.

**GAS or Oil PIPELINE CONSTRUCTION – All Operations to Completion & Drivers**

Separately rate pile driving, dredging or tunneling.

**GAS or Oil PIPELINE OPERATION & Drivers**

Separately rate construction, operation of wells, or oil refining.
GAS MAIN or Connection CONSTRUCTION – All Operations to Completion & Drivers

Includes tunneling at street crossings when not performed under air pressure. Separately rate all other tunneling. Separately rate the construction of pipelines between natural gas producing fields and points of connection with local distributing systems as Code 6233.

Not available for division of payroll with Code 7502 "Gas Co. — Natural Gas - local distribution — All Operations & Drivers."

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>6319</td>
<td>GAS MAIN or Connection CONSTRUCTION – All Operations to Completion &amp; Drivers</td>
</tr>
</tbody>
</table>

GAS METER MFG.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>3574</td>
<td>GAS METER MFG.</td>
</tr>
</tbody>
</table>

GAS WELL or PIPELINE—See “OIL or GAS”

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>8350</td>
<td>GAS WELL or PIPELINE—See “OIL or GAS”</td>
</tr>
</tbody>
</table>

GASOLINE or Oil DEALER & Drivers

Separately rate retail gasoline stations as Code 8391, Code 8381 or Code 8382.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>8350</td>
<td>GASOLINE or Oil DEALER &amp; Drivers</td>
</tr>
</tbody>
</table>

GASOLINE RECOVERY & Drivers

Applies to recovery from casing head or natural gas.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1463</td>
<td>GASOLINE RECOVERY &amp; Drivers</td>
</tr>
</tbody>
</table>

GEAR MFG. or GRINDING

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3635 are conducted as a separate and distinct business.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>3635</td>
<td>GEAR MFG. or GRINDING</td>
</tr>
</tbody>
</table>

GEOPHYSICAL EXPLORATION – Seismic – All Operations to Completion & Drivers

Separately rate core drilling as Code 6204. 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.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>8601</td>
<td>GEOPHYSICAL EXPLORATION NOC</td>
</tr>
</tbody>
</table>

GLASS MFG. – CUT

Includes the manufacturing of the blown sheet, window, polished plate, ribbed, rolled, colored, figured or wire glass. Separately rate sand digging as Code 4000 and quarrying as Code 1624.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>4111</td>
<td>GLASS MFG. – CUT</td>
</tr>
</tbody>
</table>

GLASS MFG. NOC & Drivers

Includes bending, grinding, beveling or silvering of plate glass.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>4101</td>
<td>GLASS MFG. NOC &amp; Drivers</td>
</tr>
</tbody>
</table>

GLASS MERCHANT

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>4130</td>
<td>GLASS MERCHANT</td>
</tr>
</tbody>
</table>

GLASS WINDOW MFG. --stained

Includes glass manufacturing.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>4133</td>
<td>GLASS WINDOW MFG. --stained</td>
</tr>
</tbody>
</table>

GLASSWARE MFG. – NO AUTOMATIC BLOWING MACHINES

Separately rate sand digging as Code 4000 and quarrying as Code 1624.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>4111</td>
<td>GLASSWARE MFG. – NO AUTOMATIC BLOWING MACHINES</td>
</tr>
</tbody>
</table>

GLASSWARE MFG. NOC

Separately rate sand digging as Code 4000 and quarrying as Code 1624.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>4114</td>
<td>GLASSWARE MFG. NOC</td>
</tr>
</tbody>
</table>

GLAZIER – AWAY FROM SHOP – All Operations to Completion & Drivers

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>5462</td>
<td>GLAZIER – AWAY FROM SHOP – All Operations to Completion &amp; Drivers</td>
</tr>
</tbody>
</table>

GLOVE MFG. – leather or textile

Separately rate tanning of leather as Code 2623. Separately rate the manufacturing of textile fabric.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>2670</td>
<td>GLOVE MFG. – leather or textile</td>
</tr>
<tr>
<td>Classification</td>
<td>Description</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>GLOVE or Mitten MFG. – knit</td>
<td>Separately rate yarn manufacturing.</td>
</tr>
<tr>
<td><strong>GLUE MFG. &amp; Drivers</strong></td>
<td>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4653 are conducted as a separate and distinct business.</td>
</tr>
<tr>
<td>GOLD LEAF MFG.</td>
<td></td>
</tr>
<tr>
<td><strong>GOLF CLUB—See &quot;CLUB—COUNTRY—&amp; Clerical&quot;</strong></td>
<td></td>
</tr>
<tr>
<td><strong>GRADING OF LAND NOC – All Operations to Completion &amp; Drivers</strong></td>
<td>Includes borrowing, burrowing, filling or back-filling. Separately rate mass rock excavation, grading or excavation in connection with street or road construction, pile driving, shaft sinking; caisson or cofferdam work, underpinning.</td>
</tr>
<tr>
<td><strong>GRAIN ELEVATOR OPERATION</strong></td>
<td>Separately rate floating elevators under the appropriate vessel classification.</td>
</tr>
<tr>
<td><strong>GRAIN, Feed or Hay or Fertilizer DEALER &amp; LOCAL MANAGERS, Drivers</strong></td>
<td></td>
</tr>
<tr>
<td><strong>GRAIN MILLING</strong></td>
<td></td>
</tr>
<tr>
<td><strong>GRAPHITE MFG. –not artificial–&amp; Drivers</strong></td>
<td>Separately rate artificial graphite manufacturing as Code 1439.</td>
</tr>
<tr>
<td><strong>GRAVEL or Sand DIGGING &amp; Drivers</strong></td>
<td>Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. No canal, sewer or cellar excavation or underground mining.</td>
</tr>
<tr>
<td><strong>GREASE or Oil MIXING OR BLENDING</strong></td>
<td>Code 4712 and Code 1463 &quot;Oil Refining-petroleum-&amp; Drivers&quot; or Code 8350 &quot;Oil or Gasoline Dealer &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. Separately rate rendering as Code 4665. Separately rate petroleum refining as Code 1463.</td>
</tr>
<tr>
<td><strong>GREENHOUSE ERECTION – All Operations to Completion</strong></td>
<td></td>
</tr>
<tr>
<td><strong>GREETING CARD MFG.</strong></td>
<td></td>
</tr>
<tr>
<td><strong>GUM MFG.—Chewing</strong></td>
<td>Applies to, but not limited to, the manufacturing of candy bars, chocolate bars, chewing gum, glaceed fruit, jellybeans, lollipops, licorice, breath mints and taffy. Includes manufacturing from cocoa beans.</td>
</tr>
<tr>
<td><strong>GUNITING - not chimneys – All Operations to Completion</strong></td>
<td>Separately rate guniting on chimneys as Code 5000.</td>
</tr>
</tbody>
</table>

- **★** indicates a classification that is highlighted or important.
<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
</table>
| 2534 | HAIR GOODS MFG.  
Applies to products made from human hair. |
| 9586 | HAIR SALON |
| 3146 | HARDWARE MFG. NOC |
| 4902 | HARNESS or Saddle MFG. |
| 9585 | HAT CLEANING Establishment |
| 2501 | HAT MFG. NOC |
| 2600 | HATTERS’ FUR MFG. |
| 0050 | HAY BALING – by contractor – All Operations to Completion & Drivers |
| 8215 | HAY, Grain, Feed or Fertilizer DEALER & LOCAL MANAGERS, Drivers |
| 9055 | HEALTH or Exercise INSTITUTE |
| 8854 | HEALTH CARE SERVICES:  
Applies to an establishment providing health care services for individuals or families in their residences, nursing homes, hospitals or schools. |
| 8857 | MEDICAL or OTHER PROFESSIONAL SERVICES—traveling  
Includes private duty registered and licensed practical nurses, physical, speech and/or occupational therapists. |
| 9051 | DAILY LIVING SKILL SERVICES—traveling  
Includes home health aides, personal care aides, all other types of home aides and home support personnel such as homemakers, companions and services to shut-ins involving shopping or assistance with personal grooming. |
| 8857 | MEDICAL & social CASE WORKERS—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. |
| 8810 | INSIDE WORK ONLY—medical & social case workers |
| 3307 | HEAT TREATING—metal  
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3307 are conducted as a separate and distinct business. |
| 3081 | HEATER or Radiator MFG.  
Applies to cast iron heaters or radiators. |
| 5536 | HEATING and Air Conditioning DUCT WORK – shop and outside – All Operations to Completion & 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 machinery at a customers’ premises 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 – All Operations to Completion & Drivers” applies. |
<table>
<thead>
<tr>
<th>Industry</th>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hemp or Jute spinning and weaving</td>
<td>2302</td>
<td></td>
</tr>
<tr>
<td>HEMP or Jute spinning and weaving</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HOD HOISTS—See “SCAFFOLDS”</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Homeless shelter—All employees—&amp; clerical</td>
<td>8865</td>
<td>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.</td>
</tr>
<tr>
<td>Homes for the mentally impaired—All employees—&amp; clerical</td>
<td>8865</td>
<td>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.</td>
</tr>
<tr>
<td>Hone or oil stone mfg. &amp; drivers</td>
<td>1748</td>
<td>Separately rate quarrying as Code 1624.</td>
</tr>
<tr>
<td>Horn goods mfg.—fabricated products mfg.</td>
<td>4452</td>
<td>Applies to the manufacturing of horn goods by machining, bending, buffing or polishing.</td>
</tr>
<tr>
<td>Horse shoe mfg.</td>
<td>3146</td>
<td>Separately rate steel making as Code 1438 or Code 3004. Separately rate rolling mills as Code 3018 or Code 3027.</td>
</tr>
<tr>
<td>Horse show:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stable employees &amp; drivers</td>
<td>7201</td>
<td></td>
</tr>
<tr>
<td>Operation by owner or lessee &amp; drivers</td>
<td>9016</td>
<td>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>Hosiery mfg.</td>
<td>2362</td>
<td>Separately rate yarn manufacturing.</td>
</tr>
<tr>
<td>Hospital:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional employees</td>
<td>8833</td>
<td>Code 883 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.</td>
</tr>
<tr>
<td>All other employees</td>
<td>9040</td>
<td></td>
</tr>
<tr>
<td>Hospital—Veterinary—&amp; drivers</td>
<td>8831</td>
<td></td>
</tr>
<tr>
<td>★ Hot house erection—All operations to completion</td>
<td>5402</td>
<td></td>
</tr>
</tbody>
</table>
HOTEL–CASINO GAMBLING–ALL OTHER EMPLOYEES–& Outside Salespersons
Includes, but not limited to, desk clerks, bellhops and maids.
Separately rate musicians, players or entertainers only when restaurant operations are not conducted. See Code 9157 and Code 9159 "Theatrical Production."

RESTAURANT EMPLOYEES
Includes musicians, players or entertainers.
Separately rate the transport of patrons as Code 8394.
Separately rate casino gambling operations, without a hotel, as Code 9061.
May only be used in conjunction with either Code 9044 or Code 9052 for restaurant and/or beverage service operations conducted within or adjacent to a hotel or motel.

HOTEL NOC–ALL OTHER EMPLOYEES & Drivers
Includes, but not limited to, desk clerks, bellhops and maids.
Separately rate musicians, players or entertainers only when restaurant operations are not conducted. See Code 9157 or Code 9159 "Theatrical Production."

RESTAURANT EMPLOYEES
Including musicians, players or entertainers.
May only be used in conjunction with either Code 9044 or Code 9052 for restaurant and/or beverage service operations conducted within or adjacent to a hotel or motel.

HOTEL or Boarding House–RESORT–ALL OTHER EMPLOYEES–& Drivers
Includes, but not limited to, desk clerks, bellhops and maids.
Separately rate musicians, players or entertainers only when restaurant operations are not conducted. See Code 9157 and Code 9159 "Theatrical Production."
Separately rate the operation of a commercial farm. See "Farms."

RESTAURANT EMPLOYEES
Includes musicians, players or entertainers.
May only be used in conjunction with either Code 9044 or Code 9052 for restaurant and/or beverage service operations conducted within or adjacent to a hotel or motel.

HOTEL or Boarding House–SEASONAL–ALL OTHER EMPLOYEES–& Drivers
Includes, but not limited to, desk clerks, bellhops and maids.
Separately rate musicians, players or entertainers only when restaurant operations are not conducted. See Code 9157 and Code 9159 "Theatrical Production."
Separately rate the operation of a commercial farm. See "Farms."

RESTAURANT EMPLOYEES
Includes musicians, players or entertainers.
May only be used in conjunction with either Code 9044 or Code 9052 for restaurant and/or beverage service operations conducted within or adjacent to a hotel or motel.

★ HOUSE FURNISHINGS INSTALLATION NOC & Upholstering – All Operations to Completion

HOUSEHOLD APPLIANCES–ELECTRICAL–INSTALLATION, Service or Repair–& Drivers
Includes shop or outside employees and incidental parts department employees. Separately rate electrical wiring as Code 5190.

HYDROGEN or Oxygen MFG. & Drivers
Includes tank charging.
ICE CREAM MFG. & Route Salespersons, Route Supervisors, Drivers  

ICE MFG.  

INCANDESCENT LAMP MFG.  

INK MFG. – PRINTING  

INK (writing), Mucilage or Paste MFG.  

INSPECTION of Risks FOR INSURANCE or Valuation PURPOSES NOC  

INSPECTORS, Samplers, or Weighers OF MERCHANDISE ON VESSELS or DOCKS or Railway Stations or Warehouses:  

- Coverage under U.S. ACT  
- Coverage under STATE ACT ONLY  

These classifications include mending or repacking of damaged containers. Separately rate the operation of warehouses as Code 8292 or Code 8291.  

INSTRUMENT MFG. NOC  

Applies to professional or scientific instruments.  

INSULATING – STEAM PIPE or BOILER – All Operations to Completion & Drivers  

Includes shop. Applies to the use of cork, asbestos or other non-conducting materials.  

INSULATION WORK NOC – All Operations to Completion & Drivers  

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

IRON or STEEL:  

MANUFACTURING:  

ROLLING MILL & Drivers  

Applies to all iron or steel rolling mills with or without puddling furnaces. Separately rate steel making as Code 1438 or Code 3004, blast furnace operation as Code 1438 and coke manufacturing as Code 1470. 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
IRON or STEEL: (continued)

STEEL MAKING & Drivers

Applies to electric or open hearth furnaces, bessemer or crucible process. Includes blooming mills or forging or rolling mills. Separately rate blast furnace operation as Code 1438 and coke manufacturing as Code 1470.

FABRICATION:

IRON or STEEL WORKS–SHOP–DECORATIVE or artistic & FOUNDRIES, Drivers

Applies to the manufacturing, fabricating or assembling of decorative or artistic brass, bronze or iron work. Code 3041 and Code 3040 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

IRON or STEEL WORKS–SHOP–ORNAMENTAL–& Drivers

Not fabricating or assembling structural iron or steel. Includes fabricating, assembling or manufacturing ornamental brass, bronze or iron work, railings, balconies, fire escapes, staircases, iron shutters or other non-structural iron or steel work. Separately rate blast furnace or convertor operation, casting of steel or rolling mills.

IRON or STEEL WORKS–SHOP–STRUCTURAL–& Drivers

Applies to fabricating or assembling structural iron or steel. Separately rate blast furnace or convertor operation, casting of steel or rolling mills.

IRON or STEEL WORKS–SHOP–STRUCTURAL & ORNAMENTAL–& Drivers

Applies to iron or steel workshops engaged in fabricating or assembling both structural and ornamental iron or steel. Includes fabricating, assembling or manufacturing ornamental brass, bronze or iron work, railings, balconies, fire escapes, staircases, iron shutters or other structural and non-structural iron or steel work. Separately rate blast furnace or convertor operation, casting of steel or rolling mills.

ERECITION:

EXTERIOR

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

FRAME STRUCTURES

METAL BRIDGES

RADIO, Television or Water TOWERS–smokestacks or gasholders

NOC

★ FRAME STRUCTURES – not over two stories in height – All Operations to Completion

Not available for division of payroll with Code 5040 "Iron or Steel Erection – Frame Structures – All Operations to Completion" at the same job or location.

★ CONSTRUCTION OF DWELLINGS – not over two stories in height – All Operations to Completion

★ DOOR, Door Frame or SASH ERECTION – METAL or metal covered – All Operations to Completion

Separately rate the installation of storm doors or storm sash as Code 5428.

★ IRON, Brass or Bronze ERECTION – DECORATIVE or artistic – All Operations to Completion

★ IRON, Brass or Bronze ERECTION – NON-STRUCTURAL – INTERIOR – All Operations to Completion
<table>
<thead>
<tr>
<th>Classification</th>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Iron or Steel Merchant &amp; Drivers</td>
<td>8106</td>
<td>Not applicable to junk dealers or iron or steel scrap dealers. Applies to dealers of iron, steel or non-ferrous metal.</td>
</tr>
<tr>
<td>Iron or Steel Scrap Dealer &amp; Drivers</td>
<td>8265</td>
<td>Includes demolition operations except demolition of buildings, bridges, steel structures or vessels. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8265 are conducted as a separate and distinct business.</td>
</tr>
<tr>
<td><em>Irrigation or Drainage System Construction – All Operations to Completion &amp; Drivers</em></td>
<td>6229</td>
<td>Separately rate pile driving, dredging, tunneling or dam or sewer construction.</td>
</tr>
<tr>
<td>Irrigation Works Operation &amp; Drivers</td>
<td>0251</td>
<td>Code 0251 and the farm classifications shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Separately rate irrigation system construction as Code 6229.</td>
</tr>
<tr>
<td>Ivory or Bone Goods Mfg.</td>
<td>4452</td>
<td></td>
</tr>
<tr>
<td>Jetty or Breakwater Construction – All Operations to Completion &amp; Drivers</td>
<td>6005</td>
<td>Separately rate caisson, cofferdam work or pile driving.</td>
</tr>
<tr>
<td>Jewelry Mfg.</td>
<td>3383</td>
<td></td>
</tr>
<tr>
<td>Junk Dealer &amp; Drivers</td>
<td>8263</td>
<td>Applicable only to those risks engaged in collecting or handling a miscellaneous line of secondhand materials, such as bottles, rags, paper, rubber, plastic scrap, ferrous and non-ferrous metal scrap as well as ornamentation removed from buildings. Includes salvaging or dismantling of building ornamentation such as doors, mantles, decorative iron, marble, etc., or machinery. Does not include wrecking or complete demolition of building interiors.</td>
</tr>
<tr>
<td>Jute or Hemp Spinning and Weaving</td>
<td>2302</td>
<td></td>
</tr>
<tr>
<td>Knit Goods Mfg. NOC</td>
<td>2362</td>
<td>Separately rate yarn manufacturing.</td>
</tr>
<tr>
<td>Labor Union – All Employees</td>
<td>8755</td>
<td>Includes business agents and organizers.</td>
</tr>
<tr>
<td>Lace Mfg.</td>
<td>2388</td>
<td></td>
</tr>
<tr>
<td>Lacquer or Spirit Varnish Mfg.</td>
<td>4439</td>
<td>Includes mixing of thinners or solvents, but no nitrocellulose manufacturing. Separately rate the manufacturing of nitrocellulose, thinners or solvents as Code 4829.</td>
</tr>
<tr>
<td>Lamp or Lantern Mfg.:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assembly &amp; Finishing</td>
<td>3190</td>
<td></td>
</tr>
<tr>
<td>All Other Operations</td>
<td>3191</td>
<td></td>
</tr>
</tbody>
</table>
**LANDSCAPE GARDENING – All Operations to Completion & Drivers**

0042

Includes grass cutting, weed control, lawn spraying, laying out grounds, tree spraying or fumigating, planting trees, shrubs, flowers or lawns.

The on grade construction of walkways, patios and retaining walls using dry laid segmental blocks and pavers as part of a landscaping project is also included.

Code 0042 and Code 9102 "Park NOC – All Employees & Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Separately rate excavation, filling or backfilling as Code 6217.

Separately rate tree pruning, repairing and trimming as Code 0106.

| LAST BLOCK MFG. | 2710 |
| LAST or Shoe Form MFG. | 2790 |

**LATHING – All Operations to Completion & Drivers**

5443

Separately rate metal lathing used as reinforcement for concrete using the appropriate concrete construction classification.

**LAUNDRY or Dry Cleaning Collecting or DISTRIBUTING STORE**

8017

No laundering or dry cleaning at the same location.

**LAUNDRY or Dry Cleaning–COMMERCIAL–& Route Salespersons, Drivers**

2591

Applies to risks principally engaged (more than 50%) in commercial laundry or dry cleaning 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 laundering or dry cleaning at the same location as Code 8017.

**LAUNDRY or Dry Cleaning–RETAIL–& Route Salespersons, Drivers**

2590

Applies to risks principally engaged (more than 50%) in retail laundry or dry cleaning 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 laundering or dry cleaning at the same location as Code 8017.

**LAUNDRY or Dry Cleaning STORE–SELF-SERVICE**

8017

No laundering or dry cleaning at the same location.

**LAW OFFICE—ALL EMPLOYEES—& Clerical, Messengers, Drivers**

8820

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8820 are conducted as a separate and distinct business.
LEAD MFG. & Drivers
1430

LEAD WORKS & Drivers
Includes sheet, pipe or shot. Separately rate smelting.
3027

LEATHER BELTING MFG.
2688

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

LEATHER GOODS MFG. NOC
2688

LEATHER MFG. --imitation
4493

LEATHER MFG. --patent or enamel
2623

LENS MFG. --ground
4150

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

REFER to "Mailing or Addressing Companies," Section II of the Digest of Rulings and Interpretations.

LEVEE CONSTRUCTION – All Operations to Completion – & Drivers
6045

LIBRARY --PUBLIC--See “PUBLIC LIBRARY”

LIME MFG.
Separately rate excavation or digging, mining or quarrying.
1701

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

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

Separately rate a risk engaged in providing taxicab or public livery service, in addition to private livery or limousine service, as Code 7368.

GARAGE EMPLOYEES
8385

ALL OTHER EMPLOYEES & Drivers
7377

LINEN, Towel, Uniform or Apron RENTAL and CLEANING COMPANY & Route Salespersons & Drivers
2594

LINEN, Towel, Uniform or Apron SUPPLY COMPANY
No laundering at the same location.
8032

LINGERIE MFG.
2501
**LINOLEUM MFG.**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>4493</td>
<td>LINOTYPE or Hand COMPOSITION—ALL EMPLOYEES—&amp; Drivers</td>
</tr>
</tbody>
</table>

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**

Includes incidental assembling, stapling or binding of circulars, pamphlets or catalogues. Separately rate artists or designers engaged exclusively in creative work or original design, proofreaders, editors or clerical office employees or pre-press operators using desktop computers as Code 8810. Separately rate reporters, advertising or circulation solicitors as Code 8742.

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

**LIVERY or Boarding STABLE—-not sales stable—& Drivers**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>7201</td>
<td>LIVERY—INDEPENDENT LIVERY DRIVERS BENEFIT FUND—See “TAXICAB”</td>
</tr>
</tbody>
</table>

**LIVERY SERVICE—PRIVATE**—See “LIMOUSINE or LIVERY SERVICE—PRIVATE”

**LIVERY SERVICE—PUBLIC**—See “TAXICAB or LIVERY SERVICE—PUBLIC”

**LIVESTOCK DEALER** or Commission Merchant & Outside Salespersons, Drivers

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>8288</td>
<td>Not operating farms or ranches.</td>
</tr>
</tbody>
</table>

**LIVESTOCK SALES CO. & Outside Salespersons, Drivers**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>8288</td>
<td>LIVESTOCK DEALER or Commission Merchant &amp; Outside Salespersons, Drivers</td>
</tr>
</tbody>
</table>

**LOCOMOTIVE WORKS**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>3507</td>
<td>LOCOMOTIVE WORKS</td>
</tr>
</tbody>
</table>

**LOGGING or LUMBERING & Drivers**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>2702</td>
<td>LOGGING or LUMBERING &amp; Drivers</td>
</tr>
</tbody>
</table>

Includes transportation of logs to mill, construction, operation, maintenance or extension of logging roads or logging railroads. Separately rate mill operations as Code 2710.

**LOOM HARNESS** or Reed MFG.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>3515</td>
<td>LOOM HARNESS or Reed MFG.</td>
</tr>
</tbody>
</table>

**LOOSE-LEAF LEDGER** or Notebook MFG.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>4251</td>
<td>LOOSE-LEAF LEDGER or Notebook MFG.</td>
</tr>
</tbody>
</table>

Separately rate the manufacturing of metal rings, posts, screws, separators or fittings as Code 3146.

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

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>9074</td>
<td>LOUNGE, Bar, Dance Club, Nightclub or Tavern—including entertainers and/or musicians</td>
</tr>
</tbody>
</table>

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.**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>2683</td>
<td>LUGGAGE MFG.</td>
</tr>
</tbody>
</table>

Applies to the manufacturing of traveling bags, luggage and trunk manufacturing. Separately rate the manufacturing of metal frames and hardware as Code 3146.
<table>
<thead>
<tr>
<th>Work Classification</th>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>LUMBER YARD--no second-hand materials--&amp; local managers, Drivers</td>
<td>8232</td>
<td>Applies to the manufacturing of but not limited to spaghetti, macaroni and all other types of pasta in various shapes and sizes; including stuffed pasta but not limited to ravioli, tortellini and manicotti.</td>
</tr>
<tr>
<td>MACARONI MFG.</td>
<td>2002</td>
<td>Applies to the manufacturing of but not limited to spaghetti, macaroni and all other types of pasta in various shapes and sizes; including stuffed pasta but not limited to ravioli, tortellini and manicotti.</td>
</tr>
<tr>
<td>MACHINE SHOP NOC</td>
<td>3632</td>
<td>Separately rate foundry operations as Code 3081 or Code 3085.</td>
</tr>
<tr>
<td>MACHINERY DEALER NOC--store or yard--&amp; Drivers</td>
<td>8107</td>
<td>Operations include repair of machinery and parts sales at the insured's premises. For operations performed at the customers' premises, see the entry in Section II of the Digest of Rulings and Interpretations under &quot;Machinery Installation, Service or Repair.&quot;</td>
</tr>
<tr>
<td>MACHINERY or Equipment ERECTION or INSTALLATION NOC – All Operations to Completion &amp; Drivers</td>
<td>3724</td>
<td>Applies to the erection or installation of machinery at customers' premises. Separately rate the repair or servicing machinery at a customers' premises as Code 3737. Separately rate the repair or servicing machinery at the insured's premises.</td>
</tr>
<tr>
<td>MACHINERY or Equipment REPAIR or Servicing at Customers' Premises NOC – All Operations to Completion &amp; Drivers</td>
<td>3737</td>
<td>Applies to the repair or servicing of machinery at a customers' premises. Separately rate the erection or installation of machinery at a customers' premises as Code 3724. Separately rate the repair or servicing machinery at the insured's premises.</td>
</tr>
<tr>
<td>MAGNESIUM METAL MFG. &amp; Drivers</td>
<td>1438</td>
<td>Separately rate milling or grinding of magnesium metal as Code 1452. Separately rate mining as Code 1170 or Code 1624 and quarrying as Code 1624.</td>
</tr>
<tr>
<td>MAGNETIC or Digital RECORDING/STORAGE MEDIA MFG.</td>
<td>4431</td>
<td>Applies to audio or visual recording media manufacturing and recording tape or disk manufacturing.</td>
</tr>
<tr>
<td>MAILING or Addressing CO.</td>
<td>8800</td>
<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. Refer to &quot;Mailing or Addressing Companies,&quot; Section II of the Digest of Rulings and Interpretations.</td>
</tr>
<tr>
<td>MALT HOUSE &amp; Drivers</td>
<td>2121</td>
<td>Includes distributing stations.</td>
</tr>
<tr>
<td>MARBLE or Stone SETTING – inside – All Operations to Completion</td>
<td>5348</td>
<td>Applies to interior construction only. Not fireproof tile construction.</td>
</tr>
<tr>
<td>MARINA OPERATIONS &amp; Drivers:</td>
<td></td>
<td>Coverage under U.S. ACT 6826F Coverage under STATE ACT ONLY 6836</td>
</tr>
</tbody>
</table>
MARINE APPRAISER or SURVEYOR 8720

MARINE RAILWAY–ALL OPERATIONS–& Drivers:

Coverage under U.S. ACT 6872F

Coverage under STATE ACT ONLY 6882

★ MASONRY NOC – All Operations to Completion 5022

MATCH MFG.

Separately rate lumbering operations as Code 2702. 4279

MATTRESS or Box Spring MFG.

Includes pillow, quilt or cushion manufacturing. Separately rate wire spring manufacturing as Code 3257. Separately rate excelsior as Code 2916. 2570

MEAT PRODUCTS MFG. NOC 2095

Code 2095 and 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. No butchering or handling of livestock. 2095

MEDICAL or social REFERRAL SERVICES–advocate–traveling 8857

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 8810

MEDICAL SOCIAL WORKERS or social case workers–traveling 8857

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 8810

MEDICINE, Drug or Pharmaceutical Preparation MFG. –includes mfg. of ingredients 4825

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.

MEDICINE, Drug or Pharmaceutical Preparation—no mfg. of ingredients 4611

Applies to compounding, blending or packing operations only. Code 4611, 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.
MESSENGER SERVICE COMPANIES:

BICYCLE DELIVERY OF ENVELOPES, PARCELS, or PACKAGES
7242

DELIVERING MAIL, PARCELS or PACKAGES–ALL EMPLOYEES–& Drivers
7231
Applies to risks engaged in such local delivery of envelopes or packages by vehicle. Parcels or packages
must be limited to 100 pounds or less.

FOOT DELIVERIES OF ENVELOPES, PARCELS or PACKAGES
8742

MESSENGERS, Collectors or Salespersons–outside
Subject to the standard exception manual rule.

METAL CEILING or Wall Covering INSTALLATION & shop – All Operations to Completion & Drivers
5538

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

METAL SCRAP DEALER & Drivers
Includes the collection and reduction of non-ferrous scrap metals. Shall not be assigned to a risk engaged in
operations described by another classification unless the operations subject to Code 8500 are conducted as a
separate and distinct business.

METAL STAMPED PRODUCTS MFG. –AUTOMATIC PUNCH PRESS
3129
Applicable to mass produced stamped metal articles using fully automatic punch presses exclusively.

METAL STAMPED PRODUCTS MFG. NOC
3400
Applicable to mass produced stamped metal articles using hand-fed or semiautomatic punch presses.

METER READERS–UTILITY COMPANY
7542
Applies in conjunction with:

7539 ELECTRIC Light or POWER CO. –ALL EMPLOYEES–& Drivers
7502 GAS CO. – NATURAL GAS–local distribution–ALL OPERATIONS–& Drivers
7502 GAS DISTRIBUTING–L.P.G. –local–ALL OPERATIONS–& Drivers
7502 GAS WORKS–ALL OPERATIONS–& Drivers
7539 STEAM Heating or POWER CO. –ALL EMPLOYEES–& Drivers
7520 WATERWORKS OPERATION & Drivers

MICA GOODS MFG. & mica preparing
Separately rate mining as Code 1170 or Code 1624.

MILITARY TANK HULL MFG. or ASSEMBLY
3620
Includes armor plate cutting, forming or heat treating. Separately rate steel manufacturing as Code 1438 or
Code 3004. Separately rate foundries as Code 3081 or Code 3085.

MILK Depot or Milk DEALER & Route Salespersons, Route Supervisors, Drivers
2070
Includes preparation of products for distribution.

MILK PRODUCTS MFG. NOC
2065
MINING or Ore Milling MACHINERY MFG.

MINING NOC—with shafts, tunnels or drifts--& Drivers
Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery.

MINING NOC—not coal—SURFACE--& Drivers
Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Does not contemplate mining with shafts, tunnels or drifts. Code 1624 and Code 1170 "Mining NOC" with shafts, tunnels or drifts-& Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

MIRROR MFG.
Code 4131 and Code 4130 "Glass Merchant" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Separately rate the manufacturing of glass, frames, backs or handles.

MITTEN or Glove MFG. –knit
Separately rate yarn manufacturing.

MOBILE CRANE and Hoisting Service Contractors NOC – All Operations to Completion & Drivers
Applies to risks exclusively engaged in leasing cranes, with operators, who hoist machinery and equipment into existing buildings, hoist materials on construction and erection projects, and use mobile cranes to load or unload trucks or freight cars.
This classification is not applicable to a risk engaged in the actual construction at the same job or location.

MOBILE HOME or Trailer PARK
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.

MOLASSES or Syrup REFINING, BLENDING or MFG.
Not glucose or beet sugar manufacturing.

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

MOSAIC, Stone, Terrazzo or Tile WORK – inside – All Operations to Completion
Applies to interior construction work only. Not fireproof tile construction.

MOTELS, MOTOR COURTS, TOURIST COURTS or CABINS—See “HOTEL”
### MOTION PICTURE:

**PRODUCTION**—in studios or outside **ALL OPERATIONS UP TO THE DEVELOPMENT OF NEGATIVES**—

& Drivers

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

**DEVELOPMENT OF NEGATIVES**, printing **AND ALL SUBSEQUENT OPERATIONS**

Separately rate the marketing of the product through film exchanges at locations other than the studio as Code 4362.

**FILM EXCHANGE & Clerical**

Includes projecting rooms. Separately rate film exchanges located at motion picture studios as Code 4360.

### MOTORCYCLE MFG. or ASSEMBLY

3808

### MUCILAGE, Ink (writing) or Paste MFG.

4597

### MUNICIPAL, TOWNSHIP, COUNTY or STATE EMPLOYEE NOC

Includes employees engaged in laboratory work, inspectors of the Board of Health, electrical inspectors, building inspectors and similar operations. Separately rate workers, mechanics or others engaged in manual labor or supervisors of construction work.

**MUSEUM—PUBLIC**—See “PUBLIC LIBRARY or MUSEUM”

### MUSIC RECORDING STUDIOS

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

### MUSIC ROLL MFG. —perforated paper

Separately rate paper manufacturing as Code 4239.

### MUSICAL INSTRUMENT MFG. NOC—metal

3686

### MUSICAL INSTRUMENT MFG. NOC—wood

2923

### NAIL MFG.

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

### NAIL SALON

9586

### NEEDLE MFG.

3383
<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
</table>
| 2380 | NET MFG.  
Not applicable to wire nets. Separately rate cordage or twine manufacturing as Code 2302. |
| 8745 | NEWS AGENT or Distributor of Magazines or Other Periodicals—NOT RETAIL DEALER—& Outside Salespersons, Drivers |
| 4312 | 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. |
| 4304 | NEWSPAPER PUBLISHING  
Separately rate artists or designers engaged exclusively in creative work or original design, proofreaders, editors or clerical office employees as Code 8810 “Clerical Office Employees.” Separately rate reporters, advertising or circulation solicitors as Code 8742. |
| 9074 | 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. |
| 2002 | NOODLE or Pasta MFG.  
Applies to the manufacturing of but not limited to spaghetti, macaroni and all other types of pasta in various shapes and sizes; including stuffed pasta but not limited to ravioli, tortellini and manicotti. |
| 4251 | NOTEBOOK or Loose-Leaf Ledger MFG.  
Separately rate the manufacturing of metal rings, posts, screws, separators or fittings as Code 3146. |
| 0005 | NURSERY EMPLOYEES & Drivers  
Includes incidental landscape gardening. |
| 8829 | NURSING or Convalescent HOME—ALL EMPLOYEES  
Separately rate a nursing or convalescent home operated by a hospital, at the same location or adjacent to the hospital as Code 8833 and Code 9040. |
| 3132 | NUT or Bolt MFG.  
Separately rate steel making as Code 1438 or Code 3004. Separately rate rolling mills as Code 3018 or Code 3027. |
| 6504 | NUT CLEANING or SHELLING |
| 3574 | OFFICE, Computing or Recording MACHINE MFG. NOC |
| 5191 | OFFICE MACHINE INSTALLATION, Inspection, Adjustment or REPAIR  
Includes shop. Separately rate manufacturing operations. |
| 8803 | OFFICE or Factory Cost SYSTEMATIZER, Accountant or Auditor—TRAVELING  
Includes insurance company premium auditors. |
| 4493 | OIL CLOTH MFG. |
NEW YORK WORKERS COMPENSATION
AND EMPLOYERS LIABILITY MANUAL
2nd Reprint Effective January 1, 2018

OIL MFG. NOC–VEGETABLE

★ OIL or Gas BURNER INSTALLATION, Service or REPAIR shop – All Operations to Completion & Drivers 5193
Code 5193 shall not be assigned at the same job or location to which Code 5183 "Plumbing NOC – All Operations to Completion & Drivers" applies.

OIL or Gas GEOLOGIST or Scout 8601
Includes lease buyers who, as any part of their duty, perform work similar to that undertaken by oil or gas geologists or scouts. 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.

OIL or Gas LEASE OPERATOR–natural gas–ALL OPERATIONS–& Drivers 1320
Separately rate erecting or dismantling of derricks, drilling, installation or recovery of casing, wellshooting, cementing, tank building, topping operations or gasoline recovery.

★ OIL or Gas LEASE WORK NOC – natural gas – by contractor – All Operations to Completion & Drivers 6216
Includes the clearing of land, building of lease roads, slush pits, levees or fire walls, the laying or taking up of flow lines and water lines, installing of central pumping units, acidizing of wells and lease beautification work. Separately rate pipeline construction, tank building, rig or derrick erecting or dismantling, installation or recovery of casing, drilling, cementing, cleaning and swabbing or wells or well shooting. Not lease operation.

★ OIL or Gas PIPELINE CONSTRUCTION – All Operations to Completion & Drivers 6233
Separately rate pile driving, dredging or tunneling.

OIL or Gas PIPELINE OPERATION – & Drivers 7515
Separately rate the construction, operation of wells, or oil refining.

OIL or Gas WELL:

ACIDIZING 5213
Not available for division of payroll with Code 6235 "Oil or Gas Well Drilling & Drivers" at the same job or location.

CEMENTING 5213
Not available for division of payroll with Code 6235 "Oil or Gas Well Drilling & Drivers" at the same job or location.

DRILLING or REDRILLING & Drivers 6235
Includes installation of casing.

INSTALLATION or recovery OF CASING & Drivers 6235

INSTRUMENT LOGGING or SURVEY WORK 8601
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.

Oil or Gas Well continued on the next page
OIL or Gas WELL: (continued)

PERFORATING OF CASING & Drivers 5508

SHOOTING & Drivers 5508

SUPPLIES or EQUIPMENT DEALER–NEW–store or yard–& Drivers 8107

SUPPLIES or EQUIPMENT DEALER–SECOND-HAND–& LOCAL MANAGERS, Drivers 8263
Includes incidental reconditioning or repairing. Separately rate the installation, erection, dismantling or salvage operations.

OIL or Gasoline DEALER & Drivers 8350
Separately rate retail gasoline stations as Code 8391, Code 8381 or Code 8382.

OIL or Grease MIXING OR BLENDING 4712
Code 4712 and Code 1463 "Oil Refining-petroleum–& Drivers" or Code 8350 "Oil or Gasoline Dealer & Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Separately rate rendering as Code 4665. Separately rate petroleum refining as Code 1463.

OIL or Hone STONE MFG. & Drivers 1748
Separately rate quarrying as Code 1624.

OIL REFINING–petroleum–& Drivers 1463
Separately rate oil producing.

★ OIL RIG or Derrick ERECTION or DISMANTLING – All Operations to Completion
Applies to rigs or derricks of metal, the construction of foundations or structures and the installation of equipment. 5057
Applies to rigs or derrick of wood, the construction of foundations or structures and the installation of equipment. 5403

OPTICAL GOODS MFG. NOC 4150

ORE DOCK OPERATION and Stevedoring 7313F
Applies to operation by means of mechanical apparatus. Not applicable to contract stevedores.
ORE MILLING & Drivers
Includes concentration or amalgamation. Code 1452 and Code 1430 or Code 1438 "Smelting, Sintering or Refining Lead & Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

ORE MILLING or Mining MACHINERY MFG.

ORGAN BUILDING & INSTALLATION

ORNAMENT or Plaster Statuary MFG.

OXYGEN or Hydrogen MFG. & Drivers
Includes tank charging.

ORE MILLING & Drivers (continued)

OYSTER PROCESSING
Applies to shore or dock work only. Includes sorting, shucking, washing or packing. Code 2114 and Code 2111 "Cannery" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

PACKING HOUSE—ALL OPERATIONS
Includes butchering or the handling of livestock. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2089 are conducted as a separate and distinct business.

PAINT MFG.
Separately rate pigment or lead compound manufacturing.

PAINTING:

AUTOMOBILE or Carriage BODIES
Code 9505 and Code 3808 "Automobile Mfg." shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

METAL BRIDGES & Shop Operations – All Operations to Completion & Drivers

METAL STRUCTURES – OVER TWO STORIES in height – All Operations to Completion & Drivers
Includes shop operations. Separately rate the painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash as Code 5474.

SHIP HULLS:
Coverage under U.S. ACT
Coverage under STATE ACT ONLY

SHOP ONLY & Drivers
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9501 are conducted as a separate and distinct business.

PAINTING or Decorating NOC – All Operations to Completion & 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.
<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>4273</td>
<td>PAPER BAG MFG. Separately rate paper manufacturing as Code 4239.</td>
</tr>
<tr>
<td>3548</td>
<td>PAPER BOX MACHINERY MFG.</td>
</tr>
<tr>
<td>4250</td>
<td>PAPER COATING. Not building, roofing paper or felt preparation.</td>
</tr>
<tr>
<td>4250</td>
<td>PAPER CORRUGATING or LAMINATING. Code 4250 and Code 4244 &quot;Corrugated or Fiberboard Container Mfg.&quot; shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Separately rate paper manufacturing as Code 4239.</td>
</tr>
<tr>
<td>4250</td>
<td>PAPER CREPING. Separately rate paper manufacturing as Code 4239.</td>
</tr>
<tr>
<td>4279</td>
<td>PAPER GOODS MFG. NOC Separately rate paper manufacturing as Code 4239.</td>
</tr>
<tr>
<td>4239</td>
<td>PAPER MFG. Includes card, bristol, paper, straw, fiber or leatherboard. Separately rate wood pulp manufacturing as Code 4263 or Code 4207.</td>
</tr>
<tr>
<td>4250</td>
<td>PAPER OILING, Paraffining, Parchmentizing or WAXING Separately rate paper manufacturing as Code 4239.</td>
</tr>
<tr>
<td>8264</td>
<td>PAPER STOCK, Bottle, Rubber or Rag DEALER–SECOND-HAND–&amp; 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.</td>
</tr>
<tr>
<td>9102</td>
<td>PARK NOC–ALL EMPLOYEES–&amp; Drivers Separately rate the operation, care and maintenance of amusement devices as Code 9180.</td>
</tr>
<tr>
<td>8392</td>
<td>PARKING LOT–AUTOMOBILE &amp; Drivers Applies to the operation of an automobile parking lot, parking station, storage garage, self-parking facility or valet parking service. Includes the operation of a rental car agency provided the cars are rented without chauffeurs and no mechanical work is performed on the vehicle. Includes employees such as parking attendants, counter personnel and cashiers.</td>
</tr>
<tr>
<td>5429</td>
<td>PARQUET or Finished Wooden FLOOR INSTALLATION – All Operations to Completion Not available for division of payroll with Code 5403 &quot;Carpentry NOC – All Operations to Completion,&quot; Code 5645 &quot;Carpentry Detached Dwellings - All Operations to Completion&quot; or Code 5651 &quot;Carpentry Dwellings Three Stories or Less – All Operations to Completion&quot; at the same job or location.</td>
</tr>
<tr>
<td>2002</td>
<td>PASTA or Noodle MFG. Applies to the manufacturing of but not limited to spaghetti, macaroni and all other types of pasta in various shapes and sizes; including stuffed pasta but not limited to ravioli, tortellini and manicotti.</td>
</tr>
</tbody>
</table>
PASTE, Ink (writing) or Mucilage MFG.

PATROL or Detective, AGENCY & Drivers

Includes the operation of armored car service, 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.

PATTERN MAKING NOC

Separately rate the manufacturing of metal jigs, fixtures, or dies as Code 3113. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2790 are conducted as a separate and distinct business.

PAVING—See “STREET or ROAD”

PAVING or REPAVING – floors, driveways, yards or sidewalks – All Operations to Completion & Drivers

Not available for division of payroll with Code 5222 “Concrete Construction in connection with bridges or culverts – All Operations to Completion.” Separately rate self-bearing floors, airport runways, warming aprons, street or road construction.

PEANUT HANDLING

Applies to cleaning, grading or shelling. Separately rate hull grinding or manufacturing as Code 2014.

PEN MFG. –fountain or ballpoint

PEN POINT MFG.

PENCIL MFG. –mechanical

PENCIL, Penholder or Crayon MFG.

PENCIL STOCK MFG. – wood

PENHOLDER, Crayon or Pencil MFG.

PET GROOMING & Drivers

PHARMACEUTICAL or Surgical GOODS MFG. NOC

PHARMACEUTICAL, Drug or Medicine 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.

PHARMACEUTICAL, Drug or Medicine 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.
PHONOGRAPH RECORD MFG.

PHOSPHATE WORKS & Drivers
Separately rate mining as Code 1170 or Code 1624.

PHOTOCOPY SHOPS–ALL EMPLOYEES–& Clerical, Outside Salespersons, Drivers
Shall not be assigned to any risk also engaged in offset printing, lithographic reproduction or any other type of printing at the same location.

Refer to Code 4299 "Printing" and Code 8012 "Quick Printing" for additional classifications.

PHOTOENGRAVING

PHOTOGRAPHER–ALL EMPLOYEES–& Drivers
Includes incidental retail store and photo processing employees. With regard to aerial photography, the payroll of all members of the flying crew and aircraft ground employees shall be assigned to the appropriate aircraft flying and ground classification.

The term incidental refers to minor sales of merchandise such as picture frames and film. Separately rate store operations that are not incidental to the operation to the appropriate store or dealer classification.

PHOTOGRAPHIC SUPPLIES MFG.
Separately rate chemical manufacturing plants or concerns manufacturing pyroxylin or pyroxylin plastic as Code 4828 or Code 4829.

PHYSICIAN & Clerical
Separately rate employees engaged in any type of service in or about premises, other than premises used for professional purposes. Does not apply where inpatient overnight care is provided.

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

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

PIANO TUNING–away from shop

PICKLE MFG.

PILE DRIVING NOC – All Operations to Completion & Drivers
Includes timber wharf building. Separately rate the manufacturing of concrete piles at the job location or the pouring of concrete into hollow steel piles as Code 5213 or Code 5022 if in connection with bridges or culverts.

PILOT, Quilt or Cushion MFG.

PIN MFG.
PIPE BENDING AND CUTTING

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

PIPE MFG. —wooden, TOBACCO

2790

PIPE or Tube MFG. —IRON or STEEL & Drivers

Separately rate iron or steel making as Code 1438 or Code 3004. Separately rate soil pipe foundries as Code 3081.

3028

PIPE or Tube MFG. —lead & Drivers

Separately rate smelting.

3027

PIPE or Tube MFG. NOC & Drivers

3022

PLANING or Molding MILL

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

2731

PLASTER BOARD or Plaster Block MFG.

Separately rate excavation or digging, dredging, mining or quarrying.

1701

PLASTER MILL

Separately rate excavation or digging, dredging, mining or quarrying.

1701

PLASTER or Staff MIXING

Separately rate excavation or digging, dredging, mining or quarrying.

1701

PLASTER STATUARY or Ornament MFG.

4038

★ PLASTERING NOC – All Operations to Completion & Drivers

5480

★ PLASTERING or Stucco WORK – on outside of buildings – All Operations to Completion

5022

PLASTIC BAG MFG.

Separately rate plastic film manufacturing as Code 4459.

4273

★ PLASTIC, Vinyl or Aluminum SIDING INSTALLATION – All Operations to Completion & Drivers

Applies to specialty contractors engaged in installation work only.

Siding installation is to be inclusive when performed by the same contractor that is engaged in operations subject to Code 5403 “Carpentry NOC – All Operations to Completion”, Code 5645 “Carpentry Detached Dwellings – All Operations to Completion” and Code 5651 “Carpentry Dwellings Three Stories or Less – All Operations to Completion” at the same job or location.

5648
PLASTICS MFG.:

FABRICATED PRODUCTS NOC
Applicable to the manufacturing of plastic goods by such operations as machining, bending, buffing or polishing, using raw materials in the form of sheets, rods or tubes. Also applicable to the manufacturing of plastic goods by a dipping process. Not applicable to any operations properly assignable to Code 4828 “Chemical Blending or Mixing NOC—All Operations—& Drivers” or Code 4829 “Chemical Mfg. NOC—All Operations—& Drivers.”

4452

MOLDED PRODUCTS NOC
Separately rate assembling and subsequent finishing operations as Code 4476.

4475

MOLDED PRODUCTS NOC—ASSEMBLING and subsequent finishing only

4476

SHEETS, RODS, or TUBES
Includes the mixing or grinding of molding materials. Not applicable to the nitration of cellulose or to any operations properly assignable to Code 4828 “Chemical Blending or Mixing NOC—All Operations— & Drivers” or Code 4829 “Chemical Mfg. NOC—All Operations— & Drivers.”

4459

PLAYING CARDS MFG.
Separately rate paper or cardboard manufacturing as Code 4239.

4299

PLUMBERS’ SUPPLIES DEALER & Drivers
No manufacturing. Applies to wholesale or retail dealers of gas, steam or hot water equipment. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8111 are conducted as a separate and distinct business.

8111

PLUMBERS’ SUPPLIES MFG. NOC
Not applicable to any risk whose operations are substantially described by another classification.

3188

PLUMBING NOC – All Operations to Completion & Drivers
Applicable to gas, steam, hot water or other types of pipe fitting. Includes house connections and shop operations. Separately rate automatic sprinkler installation as Code 5188.

5183

PLUSH or Velvet MFG.

2302

POCKETBOOK MFG.
Appplies to the manufacturing of leather or fabric pocketbooks. Separately rate pocketbook frame manufacturing as Code 3146.

2689

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

8232

POLICE OFFICERS & Drivers

7720

POLISH or Dressing MFG.
Applies to shoe, stove, harness, furniture, automobile or metal polish or dressing manufacturing.

4597
<table>
<thead>
<tr>
<th>Classification</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>PORTRAIT STUDIO--ALL EMPLOYEES--&amp; Drivers</td>
<td>4361</td>
</tr>
<tr>
<td>Includes incidental retail store and photo processing employees.</td>
<td></td>
</tr>
<tr>
<td>In regards to aerial photography, the payroll</td>
<td></td>
</tr>
<tr>
<td>of all members of the flying crew and aircraft ground employees</td>
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<tr>
<td>shall be assigned to the appropriate aircraft</td>
<td></td>
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<tr>
<td>flying and ground classification.</td>
<td></td>
</tr>
<tr>
<td>The term incidental refers to minor sales of merchandise such as</td>
<td></td>
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<tr>
<td>picture frames and film. Separately rate store operations that</td>
<td></td>
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<tr>
<td>are not incidental to the operation to the appropriate store or</td>
<td></td>
</tr>
<tr>
<td>dealer classification.</td>
<td></td>
</tr>
<tr>
<td>POTASH, Borax or Salt PRODUCING or REFINING &amp; Drivers</td>
<td>4568</td>
</tr>
<tr>
<td>Includes driving of wells and pumping. Separately rate mining as</td>
<td></td>
</tr>
<tr>
<td>Code 1170.</td>
<td></td>
</tr>
<tr>
<td>POTTERY MFG.:</td>
<td></td>
</tr>
<tr>
<td>CHINA or TABLEWARE</td>
<td>4053</td>
</tr>
<tr>
<td>Separately rate mining as Code 1170 or Code 1624, quarrying as</td>
<td></td>
</tr>
<tr>
<td>Code 1624 and clay digging as Code 4000.</td>
<td></td>
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<tr>
<td>EARTHENWARE--glazed or porcelain--HAND MOLDED or CAST</td>
<td>4061</td>
</tr>
<tr>
<td>Code 4061 and Code 4062 &quot;Pottery Mfg.--porcelain ware-press</td>
<td></td>
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<tr>
<td>forming&quot; shall not be assigned to the same risk unless the</td>
<td></td>
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<tr>
<td>operations described by these classifications are conducted as</td>
<td></td>
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<tr>
<td>separate and distinct businesses.</td>
<td></td>
</tr>
<tr>
<td>Separately rate mining as Code 1170 or Code 1624, quarrying as</td>
<td></td>
</tr>
<tr>
<td>Code 1624 and clay digging as Code 4000.</td>
<td></td>
</tr>
<tr>
<td>PORCELAIN WARE--mechanical PRESS FORMING</td>
<td>4062</td>
</tr>
<tr>
<td>Separately rate mining as Code 1170 or Code 1624, quarrying as</td>
<td></td>
</tr>
<tr>
<td>Code 1624 and clay digging as Code 4000.</td>
<td></td>
</tr>
<tr>
<td>POULTRY FARM &amp; Drivers</td>
<td>0034</td>
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<tr>
<td>Available only for a farm where the employer’s books of accounts</td>
<td></td>
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<tr>
<td>show that the sales of poultry and eggs constitute at least</td>
<td></td>
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<tr>
<td>80% of the total sales of all products of the farm sold during</td>
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<tr>
<td>the policy period.</td>
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<tr>
<td>POWER PLOW or Traction Engine MFG.</td>
<td>3507</td>
</tr>
<tr>
<td>PRECIOUS STONE SETTING</td>
<td>3384</td>
</tr>
<tr>
<td>PRECISION MACHINED PARTS MFG. NOC</td>
<td>3629</td>
</tr>
<tr>
<td>Applies to manufacturers of parts for arms, aircraft or similar</td>
<td></td>
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<tr>
<td>apparatus. Shall not be assigned to a risk</td>
<td></td>
</tr>
<tr>
<td>engaged in operations described by another classification unless</td>
<td></td>
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<tr>
<td>the operations subject to Code 3629 are conducted as a</td>
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<tr>
<td>separate and distinct business. This classification shall apply</td>
<td></td>
</tr>
<tr>
<td>only to risks where the plans or specifications require that</td>
<td></td>
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<tr>
<td>not less than 50% of all machining operations performed by the</td>
<td></td>
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<tr>
<td>risk shall be held to final tolerances of .001” or closer.</td>
<td></td>
</tr>
<tr>
<td>PRE-SCHOOLS</td>
<td></td>
</tr>
<tr>
<td>Applies to facilities that offer day care services for children.</td>
<td></td>
</tr>
<tr>
<td>These centers predominantly provide day care for younger children</td>
<td></td>
</tr>
<tr>
<td>with a structured approach to learning social skills, language</td>
<td></td>
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<tr>
<td>skills and early reading. Some facilities may also provide before</td>
<td></td>
</tr>
<tr>
<td>and after-school care programs.</td>
<td></td>
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<tr>
<td>Not applicable to elementary schools that provide day care</td>
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<tr>
<td>services at the same location.</td>
<td></td>
</tr>
<tr>
<td>PROFESSIONAL EMPLOYEES &amp; Clerical, Salespersons</td>
<td>8869</td>
</tr>
<tr>
<td>ALL OTHER EMPLOYEES &amp; Drivers</td>
<td>9059</td>
</tr>
</tbody>
</table>
PRINTING
Includes incidental assembling, stapling or binding of circulars, pamphlets or catalogues. Separately rate artists or designers, engaged exclusively in creative work or original design, proofreaders, editors, clerical office employees or pre-press operators using desktop computers as Code 8810 "Clerical Office Employees." Separately rate reporters, advertising or circulation solicitors as Code 8742.
Refer to Code 8012 for quick print shops and Code 8016 for photocopy shops.

PRINTING or Bookbinding MACHINERY MFG.

PROJECTILE or Shell MFG. —See "EXPLOSIVES"

PUBLIC LIBRARY or MUSEUM:
PROFESSIONAL EMPLOYEES—includes attendants and ushers
ALL OTHER EMPLOYEES & Drivers

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

PULP MFG. —CHEMICAL process
Separately rate logging or lumbering as Code 2702.

PULP MFG. —GROUND WOOD process
Separately rate logging or lumbering as Code 2702.

PUMP MFG.
Separately rate foundry operations as Code 3081 or Code 3085.

QUARRY—CEMENT ROCK or LIMESTONE—surface—& Drivers
Includes: operations of crushers; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.

QUARRY NOC & Drivers
Includes: operation of crushers; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.

QUICK PRINTING
This classification applies to risks that provide reproductions by means of offset type duplicators on paper sizes less than 18 x 23 inches. Finishing operations include, but are not limited to, automatic and manual platemaking, assembling, stapling and binding of materials.

QUILT MFG.

RACING STABLE & Drivers
This classification includes trainers and jockeys. The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown in the "Miscellaneous Values" pages as "Maximum Remuneration."
RADIATOR MFG—AUTOMOBILE
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3807 are conducted as a separate and distinct business.

RADIATOR or Heater MFG.
Applies to cast iron radiators or heaters.

RADIO or Television BROADCASTING STATION—ALL EMPLOYEES—& Clerical, Outside Salespersons, Drivers
Includes players, entertainers or musicians. The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown in the "Miscellaneous Values" pages as "Maximum Remuneration."

RADIO or Television Set INSTALLATION, SERVICE or REPAIR & Drivers
Includes shop or outside employees, incidental parts department employees, erection of antennae. Separately rate electrical wiring as Code 5190. Separately rate tower erection as Code 5040.

RADIO, Television, Telephone or Telecommunications Device MFG. NOC

RADIO TUBE MFG.

RAG, Bottle, Paper Stock or Rubber 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.

RAILROAD CAR MFG. & Drivers
For procedure in connection with "Federal Employers Liability Act" and Voluntary Coverage, see Rule XIII. B.

RAILROAD CONSTRUCTION:

ALL OPERATIONS & Drivers
Separately rate bridge building, tunneling, laying or relaying of tracks or construction of elevated railroads.

LAYING or Relaying TRACKS – no work on elevated railroads – All Operations to Completion & Drivers

MAINTENANCE of way – by contractor – no work on elevated railroads – All Operations to Completion & Drivers

RAILROAD—ALL EMPLOYEES—& Drivers
Separately rate employees connected with the operation or maintenance of bus lines as Code 8394 or Code 8385.

RATTAN, Willow or Twisted Fiber PRODUCTS MFG.
Includes upholstery.

RAYON MFG.

RAZOR MFG.—SAFETY

RAZOR MFG. NOC
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

REFRACTORY 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
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
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
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
Applies to river work only. Separately rate pile driving as Code 6003.

RIDING ACADEMY or Club & Drivers

ROAD or STREET CONSTRUCTION–See "STREET or ROAD CONSTRUCTION"

ROAD or Street MAKING MACHINERY MFG.

ROCK EXCAVATION – All Operations to Completion & Drivers
Includes incidental quarrying or stone crushing. No tunneling.

ROCK WOOL MFG.
Separately rate excavation or digging, dredging, mining or quarrying.

ROLLER or Ball 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.
<table>
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<tr>
<th>Classification</th>
<th>Description</th>
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<td>ROLLING MILL – IRON or STEEL – See “IRON or STEEL”</td>
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<tr>
<td>ROLLING MILL NOC &amp; Drivers</td>
<td>Applicable to brass, copper or other soft metals. Not copper coated steel bars. Separately rate wire drawing as Code 1924 or Code 3241, steel making as Code 1438 or Code 3004 and iron or steel rolling mill as Code 3018.</td>
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<tr>
<td>★ ROOFING – BUILT – UP – All Operations to Completion &amp; Drivers</td>
<td>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. Separately rate work on sloping roofs as Code 5545.</td>
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<tr>
<td>★ ROOFING NOC – All Operations to Completion &amp; Drivers</td>
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<tr>
<td>ROOFING or Building PAPER or Felt PREPARATION – no installation – &amp; Drivers</td>
<td>Not applicable to asphalt or tar distillation or refining plants, which include the saturating of paper or felt as a part of their operation. Separately rate paper as Code 4239. Separately rate felt manufacturing as Code 2288.</td>
<td>1463</td>
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<tr>
<td>ROOFING SLATE MFG. or Slate Splitting &amp; Drivers</td>
<td>Includes: quarrying; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.</td>
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<td>ROPE, Cord or Twine MFG. – cotton, linen, silk or wool</td>
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<td>ROUTE SALESPERSONS and Route Supervisors</td>
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<td>RUBBER GOODS MFG. NOC</td>
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<td>RUBBER RECLAMING</td>
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<td>RUBBER STAMP MFG. or ASSEMBLY</td>
<td>Separately rate the manufacturing of frames, backs or handles.</td>
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<tr>
<td>RUBBER STOCK DEALER-SECOND-HAND – &amp; Drivers</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>
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<td>RUBBER TIRE MFG.</td>
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<td>RUG, Carpet or Upholstery CLEANING – shop or outside – &amp; Route Salepersons, Drivers</td>
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<td>RUG or Carpet MFG. – JUTE or HEMP</td>
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<tr>
<td>RUG or Carpet MFG. NOC</td>
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<tr>
<td>SACK or Bag MFG. – cloth</td>
<td>Applies to the manufacturing, renovation or repair of cotton, burlap or gunny bags or sacks.</td>
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<tr>
<td>SADDLE or Harness MFG.</td>
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<tr>
<td>SAFE MFG. or REPAIRING</td>
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</tr>
</tbody>
</table>
SAIL MAKING
Separately rate the installation, removal or repair of sails or other similar products away from the shop as Code 9539.

SALES STABLE & Outside Salespersons, Drivers

SALESPERSONS, Collectors or Messengers—outside
Subject to the standard exception manual rule.

SALT, Borax or Potash PRODUCING or REFINING & Drivers
Includes driving of wells and pumping. Separately rate mining as Code 1170.

Salvage Operations & Incidental Wrecking – All Operations to Completion
Applies to operations in damaged buildings, including incidental wrecking, shoring or other structural work and the handling of machinery.

Salvage Operations–No Wrecking–& Drivers
Applies to the removing, sorting, reconditioning and distributing of merchandise in damaged buildings—
including incidental operations away from such buildings—no wrecking, shoring or other structural operations.
Not available for division of payroll with Code 5709 “Salvage Operations & Incidental Wrecking – All Operations to Completion.”

Sample Card MFG.

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

Sash, Door or Assembled Millwork MFG. & Drivers
Code 2737 and Code 2731 “Planing or Molding Mills” or Code 2802 “Carpentry–shop only–& Drivers” shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Where a risk deals in any lumber or building materials or in any fuel and materials, in addition to products manufactured, all storage or yard operations and all drivers shall be assigned to the appropriate yard or dealer classification.
Not applicable to the manufacturing of architectural wood windows or doors.

Sash, Door 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 or 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.”

Sash, Door or Door Frame MFG.–wood–metal covered

Satellite Dish Installation:

Concrete Pouring

Electrical Wiring Within Buildings & Drivers

Erection of Dish and Auxiliary Equipment & Drivers
SAUSAGE or Sausage Casing MFG.
Code 2095 and 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. No butchering or handling of livestock.

SAUSAGE MFG.

SAW MFG.

SAW MILL
Separately rate the storage and subsequent handling of processed lumber as Code 8232.

SCAFFOLDS, Hod Hoist or Construction Elevators—BUILT-UP from the ground—INSTALLATION, repair or removal—All Operations to Completion & Drivers
Not applicable to contractors who erect, repair or remove scaffolds, hod hoists or construction elevators as an incidental part of their construction work. When so performed, such operations shall be included in the classification with which such work is associated.

SCAFFOLDS—OUTRIGGER—INSTALLATION, repair or removal—All Operations to Completion
Not applicable to contractors who erect, repair or remove scaffolds as an incidental part of their construction work. When so performed, such operations shall be included in the classification with which such work is associated.

SCAFFOLDS—SIDEWALK BRIDGES—not over one story in height—INSTALLATION, repair or removal—All Operations to Completion & Drivers
Not applicable to contractors who erect, repair or remove sidewalk bridges as an incidental part of their construction work. When so performed, such operations shall be included in the classification with which such work is associated.

SCAFFOLDS—SUSPENDED or swinging—INSTALLATION, repair or removal—All Operations to Completion & Drivers
Not applicable to contractors who erect, repair or remove scaffolds as an incidental part of their construction work. When so performed, such operations shall be included in the classification with which such work is associated.

SCHOOL:

PROFESSIONAL EMPLOYEES & Clerical

ALL OTHER EMPLOYEES & Drivers

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

SECOND-HAND DEALER—Bottle, Paper Stock, Rag or Rubber—& Drivers
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8264 are conducted as a separate and distinct business.

SEED MERCHANT
Includes operation of seed sorting machinery.

SELF-SERVICE Gasoline STATION—retail with Convenience Store
Refer to Section II of the Digest of Rulings and Interpretations.
SENIOR CITIZEN LIVING FACILITY—ALL EMPLOYEES—& Clerical 8866
Shall not be assigned to a facility having nursing or medical personnel on staff, other than whose only function is to train employees, such as aides, on how to properly care for the clients residing at the facility.
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 9402
CLEANING—of building connections using portable equipment—& Drivers 5183

SEWER CONSTRUCTION—All Operations to Completion & Drivers 6306
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. 3561

SHADE ROLLER MFG. —wood 2841
Includes manufacturing of metal parts.

SHAFT SINKING—All Operations to Completion 6252
Includes pile driving, excavation, concrete work or lining.

SHALE or Clay DIGGING & Drivers 4000
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. 3832
Includes the manufacturing of sheet metal parts or subassemblies for airplanes or aircrafts.

SHEET METAL WORK—SHOP only 3066-3067

SHEET METAL WORK ERECTION, Installation or Repair NOC—shop or outside—All Operations to Completion & Drivers 5538
Separately rate sheet metal roofing on sloping roofs as Code 5545.

SHEET ROCK INSTALLATION—within buildings—All Operations to Completion & 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 or STEEL NOC–& Drivers:
Coverage under U.S. ACT 6843F
Coverage under STATE ACT ONLY 6854

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.

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.
### Ship Scaling:

- **Coverage under U.S. ACT**
  - Code 6874F

- **Coverage under STATE ACT ONLY**
  - Code 6884

### Shirt Mfg.
- Code 2501

### Shoddy Mfg.
- Code 2302

### Shoe Findings Mfg.
- Applies to the manufacturing of tongues, linings or facings.
- Code 2688

### Shoe Form or Last Mfg.
- Code 2790

### Shoe or Boot Mfg. NOC
- Code 2660

### Shoe or Boot Pattern Mfg.
- 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. Separately rate catalog printing as Code 4299.
- Code 4282

### Shoe Repair Shop
- Code 9585

### Shoe Shine Parlor
- Code 9585

### Shoe Stock Mfg.
- Includes counter, heel or sole cutting.
- Code 2688

### Shooting Gallery & Drivers
- Includes ticket sellers or collectors and applies to the operation and maintenance of merry-go-rounds, swings, roller coasters and similar amusement devices not otherwise classified.
- Code 9180

  - Code 9180 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.

### Shoring – All Employees – All Operations to Completion & Drivers
- Separately rate caisson or cofferdam work or shaft sinking as Code 6252.
- Code 5703

### Shoulder Pad Mfg.
- Code 2501
SHOWROOM SALESPERSONS

Applies to insureds who are engaged in operating a display showroom or salesroom who sell from samples, sample boards, catalogs and/or displays. All other employees, other than Standard Exception employees, are assigned to the appropriate dealer or manufacturing classification unless specifically directed by the classification wording.

Salespersons, at a display showroom or salesroom location which also has a sales inventory, storage area, warehouse facility or where sales are conducted over-the-counter or on a cash-and-carry basis, are assigned to the appropriate store, dealer or manufacturing classification.

Cannot be assigned to any location where a store, dealer or manufacturing classification applies.

Does not contemplate the demonstration of any type of industrial or mobile equipment.

In order to qualify for Code 8747 – Showroom Salespersons, the following conditions must be met:

1. The operation location must be a display showroom or salesroom only. Any sales orders generated from showroom or salesroom cannot be made to private individuals (no retail stores).
2. There is no warehousing of inventory or any type of over-the-counter sales conducted at the same location.
3. All items displayed by the showroom must be received, warehoused, shipped or delivered from a separate location. The warehouse workers or drivers are assigned to the classification that applies to the business conducted at the separate location.
4. The salesperson’s duties must be limited to selling exclusively from product displays, samples, sample boards, books or catalogs. Also refer to pages D-57 and D-58 in the Digest of Rulings and Interpretations section of the Manual.

SHUTTLE MFG.

SIDEWALK BRIDGES – See “SCAFFOLDS”

SIDING INSTALLATION – Aluminum, Plastic or Vinyl – All Operations to Completion & Drivers

Applies to specialty contractors engaged in installation work only.

Siding installation is to be inclusive when performed by the same contractor that is engaged in operations subject to Code 5403 “Carpentry NOC - All Operations to Completion”, Code 5645 “Carpentry Detached Dwellings - All Operations to Completion” and Code 5651 “Carpentry Dwellings Three Stores or Less - All Operations to Completion” at the same job or location.

SIGN ERECTION or REPAIR – away from shop – not outdoor advertising companies – All Operations to Completion & Drivers

Separately rate bill posting as Code 9545.

SIGN MFG. or REPAIR – metal – SHOP only

SIGN PAINTING or Lettering IN BUILDINGS – All Operations to Completion & Drivers

Code 9501, Code 9549 “Advertising Companies & Drivers – All Operations to Completion,” or Code 9552 “Sign Erection or Repair – All Operations to Completion & Drivers,” Code 5474 “Painting or Decorating NOC – All Operations to Completion & Drivers” or Code 5491 “Wallpaper Hanging – All Operations to Completion & Drivers” shall not be assigned to the same job or location.

SIGN PAINTING or Lettering ON BUILDINGS or Structures – All Operations to Completion & Drivers

Code 9553, Code 9549 “Advertising Companies – All Operations to Completion & Drivers” or Code 9552 “Sign Erection or Repair – All Operations to Completion & Drivers” shall not be assigned to the same job or location.
SILICA GRINDING & Drivers
Separately rate digging, mining or quarrying. Separately rate risks engaged in grinding materials which do not contain more than 5% free silica as Code 1747.

SILK THREAD or YARN MFG.

SILK THROWING AND WEAVING

SILVERWARE MFG.

SILVICULTURE – All Operations to Completion & Drivers
Includes brush clearing, planting of seedlings or transplants, cleaning, weeding or improvement cutting for the purpose of promoting the growth of remaining trees. Separately rate logging or lumbering as Code 2702.

SKATE MFG.

SLATE SPLITTING or Roofing Slate Mfg. & Drivers
Includes: quarrying; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.

SLAUGHTERING
Includes the handling of livestock, preparation of dressed meat, rendering, washing of casings, salting of hides or cooking of offal. Code 2081 and 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.

SMELTING – electric process
Includes the manufacturing of carborundum, artificial carbon or graphite. Separately rate blast furnace operations as Code 1438 and steel manufacturing as Code 1438 or Code 3004.

SMELTING, Sintering or Refining LEAD & Drivers

SMELTING, Sintering or Refining–METALS–NOT IRON or LEAD–NOC–& Drivers
Recovering lead in the process in any form or quantity shall be assigned to Code 1430.

SMOKESTACK or Chimney LINING – not metal – All Operations to Completion
Includes foundation and applies to stone, brick or concrete chimneys. Also includes guniting and lining operations.

SNOW PLOWING – All Operations to Completion & Drivers

SOAP or Synthetic Detergent MFG.
Contemplates the manufacturing of bar soap, granulated, powdered and sprayed soaps, soap chips and flakes, liquid soap and synthetic detergents which have characteristics and end-uses similar to soap.

SOAPSTONE or Soapstone Products MFG. & Drivers
Separately rate quarrying as Code 1624.
### SOCIAL CASE WORKERS or social medical workers—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.

**INSIDE WORK ONLY**

#### SODA WATER FOUNTAIN or Apparatus MFG.

#### SOLAR PANEL INSTALLATION – All Operations to Completion
Includes the installation of the solar panels only. Separately rate electrical work associated with solar panel installation as Code 5190 or plumbing as Code 5183.

#### SOUNDPROOFING—See “INSULATION WORK NOC”

#### SPAR or Flint GRINDING & Drivers
Separately rate digging, mining or quarrying. Grinding of materials which do not contain more than 5% free silica shall be assigned to Code 1747.

#### SPEEDOMETER or Taximeter MFG.
Applies to professional or scientific instruments.

#### SPICE MILLS

#### SPIKE MFG.
Separately rate steel making as Code 1438 or Code 3004 and rolling mills as Code 3018 or Code 3027.

#### SPIRITUOUS LIQUOR BOTTLING & Drivers
Includes sign erection or repair.

#### SPIRIT VARNISH or Lacquer MFG.
Includes mixing of thinners or solvents but no nitrocellulose manufacturing. Separately rate risks engaged in the manufacturing of nitrocellulose, thinners or solvents as Code 4829.

#### SPORTING GOODS MFG. NOC

#### SPORTS RELATED ENTERTAINMENT FACILITIES
Applies to the operation of bowling lanes, roller and ice skating rinks; 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. Separately rate a full-service restaurant as Code 9071, a fast food restaurant as Code 9072, or the operation of a bar, dance club, lounge, nightclub or tavern as Code 9074.

#### SPRING MFG.
Includes manufacturing and repairing springs in shop. Separately rate the removing or replacing of springs on automobiles or trucks as Code 8391.

#### SPRINKLER HEAD MFG.
Applies to automatic sprinklers.

#### SPRINKLER INSTALLATION – All Operations to Completion & Drivers
Applies to automatic sprinklers.

#### STATE EMPLOYEES NOC—See “MUNICIPAL”

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

#### STEAM or Air Pressure GAUGE MFG.
Applies to professional or scientific instruments.
NEW YORK WORKERS COMPENSATION
AND EMPLOYERS LIABILITY MANUAL
2nd Reprint

Effective January 1, 2018

STEAM Heating or POWER CO. – ALL EMPLOYEES & Drivers
Not electric. Includes store employees. Separately rate the construction of buildings.
Separately rate meter readers, not exposed to operative hazards, as Code 7542.

STEAM MAIN or Connection CONSTRUCTION – All Operations to Completion & Drivers
Includes tunneling at street crossings when not performed under air pressure. Separately rate all other
 tunneling as Code 6251 or Code 6260.

STEAM PIPE or Boiler INSULATING – All Operations to Completion & Drivers
Includes shop. Applies to the application of cork, asbestos or other non-conducting materials.

STEAM SHOVEL, Dredge or Construction Machinery MFG. NOC

STEAMSHIP LINE or AGENCY–PORT EMPLOYEES:
SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS or their Assistants, PAY CLERKS

TALLIERS, CHECKING CLERKS AND Employees engaged in mending or REPACKING OF DAMAGED CONTAINERS:
Coverage under U.S. ACT

Coverage under STATE ACT ONLY

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

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

STEEL MFG., FABRICATION or ERECTION–See “IRON or STEEL”

STEVEDORING:
Any or all of the following operations conducted by employees not members of the crews of vessels shall be
classified as “STEVEDORING."

1. Loading or unloading, stowing, shifting or trimming of cargo, supplies and materials on board vessels.
2. Transfer of cargo, supplies and materials between vessels and pier, irrespective of the necessity of work
on board vessels by employees of the insured.
3. Transfer between stringpiece and point of deposit on dock or adjacent warehouses-including tiering,
sorting and breaking down.

Stevedoring continued on the next page.
STEVEDORING: (continued)

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

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

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

CONTAINERIZED FREIGHT & Drivers 7327F
Applies to ships designed for freight carrying containers. No work in holds. Separately rate over-the-road trucking operations as Code 7219. Code 7327F shall not be assigned to the same risk in connection with a single vessel.

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

Coverage under STATE ACT ONLY
This classification includes freight checkers. Separately rate drivers as Code 7219.

FREIGHT HANDLERS-ON PIERS or in terminals or areas adjoining piers 7366F
This classification applies to handling cargo on piers or adjoining areas or terminals, incidental to loading or unloading vessels. It includes freight checkers, stuffing and stripping containers, other processing of waterborne cargo and loading and unloading trucks and railroad cars on piers or in adjoining areas or terminals. Separately rate freight handling, not on piers or in terminals or areas adjoining piers, as Code 7367. Separately rate loading or unloading vessels as “Stevedoring.” Separately rate drivers engaged in subsequent trucking as Code 7219.

TALLIERS AND CHECKING CLERKS engaged in connection with stevedore work:

Coverage under U.S. ACT 8709F
Coverage under STATE ACT ONLY 8719

NOC 7309F
When policies are issued covering both classification Code 7317F and Code 7309F, no division of payroll shall be permitted in connection with the loading or unloading of any one vessel.
STOCKYARD & Outside Salespersons, Drivers
Code 8288 and 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. No butchering.

STONE, Mosaic, Terrazzo or Tile WORK – inside – All Operations to Completion
Applies to interior construction work only. Not fireproof tile construction.

STONE CRUSHING & Drivers
No quarrying. Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 1710 are conducted as a separate and distinct business.

STONE CUTTING or POLISHING–MARBLE or Limestone–& Drivers
Available only to risks whose books of account show that gross receipts from handling or processing marble or limestone, or both, constitute at least 80% of the total receipts from all kinds of stone during the policy period. Separately rate stone cutting in quarries as Code 1624. Separately rate mining as Code 1170 or Code 1624 and quarrying as Code 1624.

STONE CUTTING or POLISHING NOC & Drivers
Separately rate stone cutting in quarries as Code 1624. Separately rate mining as Code 1170 or Code 1624 and quarrying as Code 1624.

STONE or Marble SETTING – inside – All Operations to Completion
Applies to interior construction only. Not fireproof tile construction.

STORAGE GARAGE or Parking Station–AUTOMOBILE & Drivers
Applies to the operation of an automobile parking lot, parking station, storage garage, self-parking facility or valet parking service. Includes the operation of a rental car agency provided the cars are rented without chauffeurs and no mechanical work is performed on the vehicle. Includes employees such as parking attendants, counter personnel and cashiers.

STORAGE WAREHOUSE–COLD

STORAGE WAREHOUSE–FURNITURE–& Drivers
Includes packing or handling household goods away from insured's premises.

STORAGE WAREHOUSE NOC
Applies to general merchandise. Separately rate drivers as Code 7219.
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.

**AUDIO or Video Cassette, Book, Record, Compact Disc or Software STORE—Retail**

Not applicable to store locations where more than 50% of the gross receipts is in the service of food or the sale of musical instruments, computers or other hardware, or household or electronic equipment.

**AUTO PARTS and ACCESSORIES STORE—wholesale**

**AUTOMOBILE ACCESSORIES STORE NOC—retail—& Drivers**

**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.

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

If the gross receipts of prepared items is more than 50% of the total gross receipts, the entire operation, including the bagel manufacturing, shall be assigned to Code 9071 or 9072.


Separately rate the retail sale of bagels sold without spreads or made into sandwiches as Code 8017 provided the majority (more than 50%) of the sales are derived from the sale of NOC items.

**BICYCLE STORE—retail—including rental, incidental service or repair**

**BICYCLE STORE—wholesale—including rental, incidental service or repair**

**BOOK STORE—Retail**

Not applicable to store locations where more than 50% of the gross receipts is in the service of food or the sale of musical instruments, computers or other hardware, or household or electronic equipment.

**CLOTHING or Wearing Apparel STORE—retail**

**CLOTHING or Wearing Apparel STORE—wholesale**

**COFFEE, Tea or Spice STORE—retail**

No handling of fresh meats.

**COFFEE, Tea or Spice STORE—wholesale**

**COMPACT DISC, Record, Video or Audio Cassette STORE—Retail**

Not applicable to store locations where more than 50% of the gross receipts is in the service of food or the sale of musical instruments, computers or other hardware, or household or electronic equipment.

**DAIRY PRODUCTS STORE—retail**

No handling of fresh meats.

**DAIRY PRODUCTS STORE—wholesale**

**DELICATESSEN STORE—retail**

No handling of fresh meats.
DEPARTMENT STORE–retail

Includes installation of house furnishings and shall apply to each location of a risk at which all of the following conditions exist:

1. The payroll subject to this classification is at least $900,000 per annum.
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

Separately rate any location at which more than 50% of the sales is derived from the sale of prepared food as Code 9071 or Code 9072. 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

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

DRUG STORE–wholesale

DRY CLEANING or LAUNDRY Collecting or DISTRIBUTING STORE

No dry cleaning or laundering at the same location.

DRY CLEANING or LAUNDRY Store–SELF-SERVICE

No dry cleaning or laundering at the same location.

DRY GOODS STORE–retail

DRY GOODS STORE–wholesale

EDIBLE FRUIT and/or Vegetable FLORAL TYPE ARRANGEMENTS – wholesale or retail - & Drivers

FISH, Meat or Poultry STORE–retail

Includes incidental preparation of meats and produce. Separately rate slaughtering operations as Code 2081.

FISH, Meat or Poultry Dealer—wholesale

Code 8021 and 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.

FLORIST STORE & Drivers

Includes service away from store premises. Separately rate cultivating or gardening as Code 0035.
STORES: (continued)

FROZEN or Frosted FOOD STORE–retail
   No handling of fresh meats. 8006

FROZEN or Frosted FOOD STORE–wholesale 8034

FRUIT or Vegetable STORE–retail
   No handling of fresh meats. 8006

FRUIT or Vegetable STORE–wholesale 8048

FURNITURE STORE–wholesale or retail–& Drivers 8044
   Includes the installation of house furnishings.
   Refer to the Digest of Rulings and Interpretations for further explanation.

GREETING CARD DEALER–wholesale 4310

GROCERY STORE–retail
   No handling of fresh meats. 8006

GROCERY STORE–wholesale 8034

HARDWARE STORE–retail 7998

HARDWARE STORE–wholesale 7999

HIDE or Leather DEALER 8105

JEWELRY STORE 8013
   Applies to wholesale or retail stores.

LINEN, Towel, Uniform or Apron SUPPLY COMPANY 8032
   No laundering at the same location.

MAGAZINE or Newspaper STORE—retail 8072
   Not applicable to store locations where more than 50% of the gross receipts is in the service of food or the
   sale of musical instruments, computers or other hardware, or household or electronic equipment.

MEAT, Fish or Poultry STORE–retail 8031
   Includes incidental preparation of meats and produce. Separately rate slaughtering operations as Code 2081.

MEAT, Fish or Poultry DEALER–wholesale 8021
   Code 8021 and 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.

NEWSPAPER or Magazine STORE—retail 8072
   Not applicable to store locations where more than 50% of the gross receipts is in the service of food or the
   sale of musical instruments, computers or other hardware, or household or electronic equipment.
<table>
<thead>
<tr>
<th>Classification</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poultry, Meat or Fish Store—retail</td>
<td>8031</td>
</tr>
<tr>
<td>Includes incidental preparation of meats and produce. Separately rate slaughtering operations as Code 2081.</td>
<td></td>
</tr>
<tr>
<td>Poultry, Meat or Fish Dealer—wholesale</td>
<td>8021</td>
</tr>
<tr>
<td>Code 8021 and Code 2089 &quot;Packing House&quot; shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</td>
<td></td>
</tr>
<tr>
<td>Record, Compact Disc, Video or Audio Cassette Store—Retail</td>
<td>8072</td>
</tr>
<tr>
<td>Not applicable to store locations where more than 50% of the gross receipts is in the service of food or the sale of musical instruments, computers or other hardware, or household or electronic equipment.</td>
<td></td>
</tr>
<tr>
<td>Retail Store NOC—including Service of Food—not restaurants</td>
<td>8043</td>
</tr>
<tr>
<td>Separately rate any location at which more than 50% of the sales is derived from the sale of prepared food as Code 9071 or Code 9072. The term food as used in this classification does not include ice cream and soft drinks.</td>
<td></td>
</tr>
<tr>
<td>Retail Store NOC—no Service of Food</td>
<td>8017</td>
</tr>
<tr>
<td>The service of ice cream and soft drinks is included under this classification.</td>
<td></td>
</tr>
<tr>
<td>Sheet Music Store—Retail</td>
<td>8072</td>
</tr>
<tr>
<td>Not applicable to store locations where more than 50% of the gross receipts is in the service of food or the sale of musical instruments, computers or other hardware, or household or electronic equipment.</td>
<td></td>
</tr>
<tr>
<td>Ship Chandler—Wholesale</td>
<td>7999</td>
</tr>
<tr>
<td>Shoe Store—Retail</td>
<td>8008</td>
</tr>
<tr>
<td>Shoe Store—Wholesale</td>
<td>8032</td>
</tr>
<tr>
<td>Software, Book, Record, Compact Disc, Video or Audio Cassette Store—Retail</td>
<td>8072</td>
</tr>
<tr>
<td>Not applicable to store locations where more than 50% of the gross receipts is in the service of food or the sale of musical instruments, computers or other hardware, or household or electronic equipment.</td>
<td></td>
</tr>
<tr>
<td>Supermarket—Retail</td>
<td>8033</td>
</tr>
<tr>
<td>Applicable to a combined retail meat, grocery and provision “supermarket” type 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.</td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td></td>
</tr>
<tr>
<td>Refer to “Supermarket – retail” Section III of the Digest of Rulings and Interpretations.</td>
<td></td>
</tr>
<tr>
<td>Video Cassette, Record or Compact Disc Store—Retail</td>
<td>8072</td>
</tr>
<tr>
<td>Not applicable to store locations where more than 50% of the gross receipts is in the service of food or the sale of musical instruments, computers or other hardware, or household or electronic equipment.</td>
<td></td>
</tr>
<tr>
<td>Wholesale Store NOC</td>
<td>8018</td>
</tr>
<tr>
<td>Storm Door, Storm Sash, Screens or Weather Stripping Installation—All Operations to Completion</td>
<td>5428</td>
</tr>
<tr>
<td>Stove MFG.</td>
<td>3169</td>
</tr>
<tr>
<td>Street Cleaning—All Operations to Completion &amp; Drivers</td>
<td>9402</td>
</tr>
</tbody>
</table>
STREET or ROAD CONSTRUCTION:

★ PAVING or REPAVING – All Operations to Completion & Drivers
Applies to all kinds of paving or repaving, surfacing or resurfacing or scraping, including airport runways or warming aprons. Separately rate the clearing of right of way, earth or rock excavation, filling or grading, tunneling, bridge or culvert building, quarrying and stone crushing.

★ ROCK EXCAVATION – All Operations to Completion & Drivers
Includes incidental quarrying or stone crushing. No tunneling.

★ SUB-SURFACE WORK – All Operations to Completion & Drivers
Applies to clearing of right of way, earth excavation, filling or grading. Separately rate rock excavation, tunneling, bridge or culvert building where clearance is more than 10 feet at any point or where the entire distance between terminal abutments exceeds 20 feet, quarrying and stone crushing.

Separately rate logging and lumbering as Code 2702 unless the contract also calls for earth excavation, filling or grading.

STREET or Road MAKING MACHINERY MFG.

★ STUCCO or Plastering WORK – on outside of buildings – All Operations to Completion

SUBWAY CONSTRUCTION
Use appropriate construction or erection classifications.

SUGAR REFINING
Not glucose or beet sugar manufacturing.

SURGICAL or Pharmaceutical GOODS MFG. NOC

SURVEYOR
Applies to land surveying. Does not apply when engaged in actual construction. 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.

SUSPENDER MFG.
Separately rate buckle, webbing or leather parts manufacturing.

★ SWIMMING POOL CONSTRUCTION – not iron or steel – All Operations to Completion & Drivers
Not available for division of payroll with Code 5213 "Concrete Construction NOC – All Operations to Completion" at the same job or location.

Separately rate excavation as Code 6217. Separately rate the construction of iron or steel pools as Code 5069. Separately rate maintenance work as Code 9030 provided the operations described by Code 5223 and Code 9030 are conducted by separate crews with no interchange of labor and separate payroll records are maintained.
SYNTHETIC RUBBER INTERMEDIATE MFG. & Drivers
Separately rate oil refining or gasoline recovery as, Code 1463, acetylene gas manufacturing as Code 4635, wood alcohol manufacturing as Code 1470. Separately rate the manufacturing of isopropyl alcohol as Code 4825 or Code 4611 if bottling only.

SYNTHETIC RUBBER MFG.
Separately rate synthetic rubber intermediate manufacturing as Code 4829.

SYRUP or Molasses REFINING, BLENDING or MFG.
Not glucose or beet sugar manufacturing.

TACK MFG.
TACKLE and Fishing Rod MFG.
TAILOR or Custom Clothing SHOP—alterations—no mass mfg., dry cleaning or laundering
No mass manufacturing of clothing. Applies to the custom fabrication of clothing for individuals, including subsequent alterations and tailoring. Custom is defined as the fabrication of garments such as suits, dresses, shirts, pants and other similar garments that require taking measurements of individuals, cutting and sewing the fabric in accordance to the measurements and specifications of the individual customer.

Code 2503 includes alterations and tailoring of garments received from customers regardless if the articles were custom manufactured or not by the same risk.
Separately rate alterations or tailoring performed by a dry cleaning and/or laundering establishment as Code 2590 or Code 2591.
Separately rate a retail clothing store engaged in providing alterations of clothing items that are sold to their customers as Code 8008.

TALC MILL & Drivers
Separately rate digging, mining or quarrying.

TANK BUILDING—metal—SHOP
TANK ERECTION or REPAIR – metal – within buildings – exclusively – All Operations to Completion
Includes the construction or repair of foundations.

TANNING
TANNING SALON

TAR or Asphalt DISTILLING or REFINING & Drivers
Includes the manufacturing of products obtained from the distilling or refining of tar or asphalt and the saturation of paper or felt with tar or asphalt. Separately rate felt or paper manufacturing as Code 2288 or coke burning as Code 1470. Separately rate chemical works or manufacturers of dyes or products used as explosives.

TATTOO PARLOR

TAVERN, Bar, Dance Club, Lounge or Nightclub—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.
TAXICAB or Livery SERVICE—PUBLIC:
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.

If a risk is engaged in providing services as described above and is also engaged in providing private limousine or livery services subject to Code 7377 "Limousine or Livery Service—Private," the entire operations of such a risk shall be assigned to Code 7368.

GARAGE EMPLOYEES 8385

ALL OTHER EMPLOYEES & Drivers 7368

INDEPENDENT LIVERY DRIVERS 7364

This classification applies only to independent livery drivers that are members of and subject to the Independent Livery Driver Benefit Fund.

TAXIDERMIST 9600

TAXIMETER or Speedometer MFG. 3685

Applies to professional or scientific instruments.

TELECOMMUTER CLERICAL EMPLOYEES 8871

Subject to the standard exception manual rule.

TELECOMMUTER DRAFTING EMPLOYEES 8871

Subject to the standard exception manual rule.

TELEPHONE or TELEGRAPH CO.:

OFFICE or Exchange EMPLOYEES & Clerical 8901

ALL OTHER EMPLOYEES & Drivers 7600

Includes operation, maintenance, extension of lines and making of service connection.

★ TELEPHONE, Telegraph or Fire Alarm LINE CONSTRUCTION—All Operations to Completion & Drivers 7601

Shall not be assigned to a risk engaged in operations described by Code 7600 "Telephone or Telegraph Co.—All Other Employees & Drivers."

TELEPHONE, Television, Radio or Telecommunications Device MFG. NOC 3681

TELEPHONE SALES—Exclusively 8810

TELEVISION or Radio BROADCASTING STATION—ALL EMPLOYEES—and Clerical, Outside Salespersons, Drivers 7610

Includes players, entertainers or musicians. The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown in the "Miscellaneous Values" pages as "Maximum Remuneration."

TELEVISION or Radio SET INSTALLATION, SERVICE or REPAIR & Drivers 9519

Includes shop or outside employees, incidental parts department employees, erection of antennae. Separately rate electrical wiring as Code 5190. Separately rate tower erection as Code 5040.

TELEVISION, Radio, Telephone or Telecommunications Device MFG. NOC 3681
TENNIS CLUB & Clerical
Applicable to private clubs with tennis, handball, paddleball, racquetball or squash as the principal activity of the club.

TENT, Awning or Canvas Goods ERECTION, Removal or Repair – All Operations to Completion & Drivers
Applies to operations away from the shop.

TENT or Awning MFG. – SHOP only
Separately rate the installation, removal or repair of tents or awnings away from the shop as Code 9539.

TERRA COTTA MFG.
Applies to decorative or architectural terra cotta. Separately rate mining as Code 1170 or Code 1624, quarrying as Code 1624 and clay digging as Code 4000.

TERRAZZO, Mosaic, Stone or Tile WORK – inside – All Operations to Completion
Applies to interior construction work only. Not fireproof tile construction.

TEXTILE–Bleaching, Dyeing, Mercerizing, FINISHING
Applies to new goods. Separately rate the cleaning or dyeing of garments Code 2590 or Code 2591.

TEXTILE FIBER MFG. – synthetic
Applicable to the manufacture of rayon, acetate, nylon, polyester and similar textile fibers. Separately rate pyroxylin manufacturing as Code 4828 or Code 4829.

TEXTILE MACHINERY MFG.

THEATER–DRIVE-IN–ALL EMPLOYEES–& Drivers

THEATRICAL PRODUCTION in which any players or entertainers DANCE, SKATE or perform acrobatic acts:

PLAYERS, Entertainers or MUSICIANS
Separately rate off stage orchestras as Code 9159.

ALL OTHER EMPLOYEES
Includes managers, stage hands, box office employees, ushers or motion picture operators.

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

THEATRICAL PRODUCTION NOC:

PLAYERS, Entertainers or MUSICIANS

ALL OTHER EMPLOYEES
Includes managers, stage hands, box office employees, ushers or motion picture operators.

The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown in the “Miscellaneous Values” pages as “Maximum Remuneration.”
### THERMOMETER MFG.
Applies to professional or scientific instruments.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
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<tbody>
<tr>
<td>3685</td>
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</tbody>
</table>

### THREAD or Yarn DYEING or FINISHING
Separately rate thread or yarn manufacturing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2416 are conducted as a separate and distinct business.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
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<tbody>
<tr>
<td>2416</td>
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</table>

### THREAD or Yarn MFG. – cotton, linen, silk or wool

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
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<tbody>
<tr>
<td>2302</td>
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</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
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<tbody>
<tr>
<td>8232</td>
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</table>

### TILE or Earthenware MFG. NOC & Drivers
Includes: construction or reconstruction of sheds or kilns; clay, shale or sand digging; the manufacturing of common, face, pressed or repressed building or paving bricks; sand-lime bricks, structural, fireproofing, drainage, and roofing tiles, wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Separately rate underground mining as Code 1170 and quarrying as Code 1624.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
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<tr>
<td>4024</td>
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</tbody>
</table>

### TIE, Stone, Mosaic or Terrazzo WORK – inside – All Operations to Completion
Applies to interior construction work only. Not fireproof tile construction.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
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<tbody>
<tr>
<td>5348</td>
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</tr>
</tbody>
</table>

### TIMEKEEPERS—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.

The payroll of Code 5606 shall be excluded when determining whether the payroll for cleaners, timekeepers and/or watchguards exceeds all other payroll of the insured subject to construction or erection operations at the same job or location. If the insured is only classified as Code 5606 and also has Code 5610 exposure, Code 5610 shall apply even if the Code 5606 exposure is greater.

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.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
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<tbody>
<tr>
<td>5610</td>
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</table>

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

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
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<tbody>
<tr>
<td>3372</td>
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</tbody>
</table>

### TIRE DEALER–Automobile–& Drivers
Includes repairing, recapping, vulcanizing and mounting of tires on or away from premises. Separately rate tire salespersons as Code 8748.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
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</thead>
<tbody>
<tr>
<td>8391</td>
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</tbody>
</table>

### TOBACCO, Cigar or Cigarette MFG.
Includes the rehandling and warehousing of prepared tobacco.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
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</thead>
<tbody>
<tr>
<td>2172</td>
<td></td>
</tr>
</tbody>
</table>
### TOOL MFG. – agricultural, construction, logging, mining, oil or artesian well

- **FORGING**
  - Includes trimming.
- **MACHINING** or finishing of **TOOLS** or **DIE MAKING** operations

### TOOL MFG. NOC–DROP or MACHINE FORGED:

- **FORGING**
  - Includes trimming.

### TOOL MFG. NOC–NOT DROP or MACHINE FORGED

- **TOOL MFG. NOC** – not drop or machine forged

### TOWEL, Linen, Uniform or Apron, RENTAL and CLEANING COMPANY & Route Salespersons & Drivers

- **TOWEL, Linen, Uniform or Apron, SUPPLY COMPANY**
  - No laundering at the same location.

### TOWNSHIP EMPLOYEE NOC–See “MUNICIPAL”

### TRACTION ENGINE or Power Plow MFG.

### TRAILER or Mobile Home PARK

- **TRAILER** or Mobile Home **PARK**
  - Includes maintenance and ordinary repairs of the recreational vehicle campgrounds or trailer or mobile park grounds.

### TREE PRUNING, Repairing or Trimming – All Operations to Completion & Drivers

- **TREE SPRAYING**, and/or **Fumigating** – All Operations to Completion & Drivers
  - Includes tree spraying or fumigating as Code 0042.

### TRUCKING:

- These classifications include miscellaneous employees such as terminal employees and garage employees.
- **TRUCKING EXPLOSIVES** or Ammunition—**ALL EMPLOYEES**—& Drivers
  - Separately rate storage warehouse employees as Code 8292.
- **TRUCKING PARCELS** or Packages–home delivery from retail stores–**& Drivers**
  - Separately rate metal frames or fittings as Code 3146.
TUNNEL (Vehicular) or Bridge OPERATIONS & Drivers
Includes all employees on approaches. Separately rate structural alterations or repairs, or the painting of the bridge structures.

9019

TUNNELING – NOT PNEUMATIC – All Operations to Completion
Includes lining. Separately rate subway construction using the appropriate construction or erection code.

6251

TUNNELING – PNEUMATIC – All Operations to Completion
Includes lining, all employees working under air pressure and all others working in the tunnel or in work on the apparatus connected therewith.

6260

TWINE, Cord or Rope MFG. – cotton, linen, silk or wool

2302

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

2913

TYPE FOUNDRY

3336

TYPEWRITER MFG.

3574

TYPESETTING MACHINERY MFG.

3548

TYPEWRITER RIBBON or Carbon Paper MFG.
Separately rate paper manufacturing as Code 4239.

4251

UMBRELLA MFG.
Separately rate the manufacturing of frames, handles or hardware.

2501

UNDERPINNING BUILDINGS or Structures – ALL EMPLOYEES – All Operations to Completion & Drivers
Includes incidental shoring, removal or rebuilding of walls, foundations, columns or piers.

5703

UNDERTAKER & Drivers

9620

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

2594

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

8032

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

9522

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

2593
UTILITY COMPANY- METER READERS  
Applies in conjunction with:

7539 ELECTRIC Light or POWER CO. —ALL EMPLOYEES—& Drivers
7502 GAS CO. —NATURAL GAS—local distribution—ALL OPERATIONS—& Drivers
7502 GAS DISTRIBUTING—L.P.G. —local—ALL OPERATIONS—& Drivers
7502 GAS WORKS—ALL OPERATIONS—& Drivers
7539 STEAM Heating or POWER CO. —ALL EMPLOYEES—& Drivers
7520 WATERWORKS OPERATION & Drivers

VALVE MFG.  
Applies to automatic sprinklers.

3634

VARNISH MFG. — OLEO — RESINOUS  
Separately rate the manufacturing of solvents as Code 4828 or Code 4829 and spirit varnishes or lacquers as Code 4439.

4558

VARNISH MFG. —SPIRIT—See “LACQUER or SPIRIT VARNISH MFG.”

VAULT CONSTRUCTION or INSTALLATION – All Operations to Completion  
Applies to fire or burglar proof vaults.

5057

VEGETABLE, Berry or Grape FARM & Drivers
Available only for a farm where the gross annual income from the sale of vegetables (other than corn), berries or grapes or grain for silage constitutes more than 50% of the total income from all farm products sold.

0031

VEGETABLE OIL MFG. —See “OIL MFG. —VEGETABLE”

VEGETABLE PACKING & Drivers
Not canneries. Applies to buying or collecting from growers, sorting, grading, packing or otherwise preparing vegetables for transportation to market and to buyers.

8209

VELVET or Plush MFG.

2302

VENDING or Coin Operated MACHINES–INSTALLATION, SERVICE or REPAIR—& Route Salespersons, Route Supervisors, Drivers
Includes storage, shop and outside operations.

5192

VENEER MFG.

2714

VENEER PRODUCTS MFG.
Separately rate veneer manufacturing as Code 2714.

2916

VENETIAN BLIND ASSEMBLY—from manufactured parts
Applies to assembly from manufactured parts. Includes finishing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2881 are conducted as a separate and distinct business.

2881
<table>
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<tr>
<th>Code</th>
<th>Description</th>
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| 8802  | **VINYL LETTER PROCESSING**  
Applies to the making of vinyl lettering used for signs by desktop computer that is attached to an electronic scoring apparatus.  
Separately rate the manufacturing of sign backing made of wood as Code 2841, plastic or vinyl as Code 4452 or Code 4475/4476 and metal as Code 3064. |
| 8831  | **VETERINARY HOSPITAL & Drivers** |
| 4352  | **VIDEO TAPE DUPLICATING** |
| 5648  | **VINYL, Plastic or Aluminum SIDING INSTALLATION – All Operations to Completion & Drivers**  
Applies to specialty contractors engaged in installation work only.  
Siding installation is to be inclusive when performed by the same contractor that is engaged in operations subject to Code 5403 "Carpentry NOC – All Operations to Completion", Code 5645 "Carpentry Detached Dwellings – All Operations to Completion" and Code 5651 "Carpentry Dwellings Three Stories or Less – All Operations to Completion" at the same job or location. |
| 5951  | **VIRUS, Anti-Toxin or Serum MFG. & Drivers** |
| 3808  | **WAGON or Carriage MFG. or ASSEMBLY**  
Separately rate baby carriage manufacturing as Code 3865. |
| 5538  | **WALL COVERING or Metal Ceiling INSTALLATION – shop – All Operations to Completion & Drivers** |
| 5445  | **WALLBOARD INSTALLATION – within buildings – All Operations to Completion & Drivers** |
| 5491  | **WALLPAPER HANGING – All Operations to Completion & Drivers** |
| 4301  | **WALLPAPER MFG.**  
Includes designing, printing or finishing. Separately rate paper manufacturing as Code 4239. |
| 8293  | **WAREHOUSE–FURNITURE STORAGE–& Drivers**  
Includes packing or handling household goods away from insured's premises. |
| 8291  | **WAREHOUSE–STORAGE–COLD** |
| 8292  | **WAREHOUSE NOC**  
Applies to general merchandise. Separately rate drivers as Code 7219. |
| 7723  | **WAREHOUSING–FIELD BONDED–& Drivers**  
No handling, moving or shipping of goods or merchandise at the field location. |
| 3381  | **WATCH CASE MFG.** |
| 3385  | **WATCH MFG.**  
Separately rate watch case manufacturing as Code 3381. |
WATCHGUARD—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.

The payroll of Code 5606 shall be excluded when determining whether the payroll for cleaners, timekeepers and/or watchguards exceeds all other payroll of the insured subject to construction or erection operations at the same job or location. If the insured is only classified as Code 5606 and also has Code 5610 exposure, Code 5610 shall apply even if the Code 5606 exposure is greater.

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.

WATER MAIN or Connection CONSTRUCTION – All Operations to Completion & Drivers

Includes tunneling at street crossing when not performed under air pressure.

Separately rate all other tunneling as Code 6251 or Code 6260.

WATER METER MFG.

Applies to automatic sprinklers.

WATERPROOFING:

Waterproofing, other than roofing or subaqueous work, when performed as a separate operation not a part of, or incidental to, any other construction operation performed by the same contractor at the same job or location shall be classified in accordance with the following:

1. Application by means of brush or hand pressured caulking gun—Code 5474 "Painting or Decorating NOC—All Operations to Completion & Drivers."

2. Application by means of trowel:
   a. interior of buildings—Code 5480
   b. exterior of buildings—Code 5022

3. Application of waterproofing material by means of spray gun, cement gun, concrete gun or other pressure apparatus—Code 5213, except as provided in 4. below.

4. Application of waterproofing material to exterior walls of foundations or subterranean structures by means of apparatus inserted in the ground—Code 9014—application of waterproofing material by means of apparatus inserted in the ground.

Separately rate excavation incidental to waterproofing operations.
**WATERWORKS OPERATION & Drivers**  
Includes store employees. Separately rate the construction of aqueducts, buildings, dams or reservoirs.
Separately rate meter readers, not exposed to operative hazards, as Code 7542.

**WEATHER STRIPPING**, Storm Door, Storm Sash or Screens **INSTALLATION – All Operations to Completion**

**WEBBING MFG.**  
Separately rate jute webbing manufacturing as Code 2302.

**WEIGHERS**, Samplers or Inspectors of **MERCHANDISE ON VESSELS** or **DOCKS** or at Railway Stations or Warehouses:

- Coverage under **U.S. ACT**
  - Code 8709F

- Coverage under **STATE ACT ONLY**
  - Code 8719
  
  These classifications include mending or prepacking of damaged containers. Separately rate the operation of warehouses as Code 8292 or Code 8291.

**WELDING** or **Cutting NOC – All Operations to Completion & Drivers**

- Applies to both shop and outside work and incidental machine operations connected therewith.
- Not available for division of payroll, except for work performed under air pressure which is separately rated as Code 6252 for caisson work (pneumatic) or Code 6260 for tunneling (pneumatic).
- Welding or cutting work in connection with demolition jobs shall be assigned to Code 5709 or Code 5701.
- Work in connection with the erection of iron or steel frame structures or bridges shall be assigned to Code 5040. Work in connection with oil or gas pipe line construction shall be assigned to Code 6233.

**WHIP MFG.**

**WHITING MFG.**

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 5954 are conducted as a separate and distinct business.

**WILLOW**, Rattan or Twisted Fiber **PRODUCTS MFG.**

Includes upholstering.

**WINERY – ALL OPERATIONS**

Includes bottling.

**WIPE CLOTH DEALER & Drivers**

Separately rate laundry operations as Code 2591.

**WIRE CLOTH MFG.**

Separately rate wire drawing as Code 1924 or Code 3241.

**WIRE DRAWING – IRON or STEEL**

Includes wire rope or cable manufacturing.

**WIRE DRAWING** or Cable Mfg. – **NOT IRON** or **STEEL**
<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
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</thead>
</table>
| 3257 | WIRE GOODS MFG. NOC  
Separately rate wire drawing as Code 1924 or Code 3241. Separately rate the manufacturing of insulated electrical cable as Code 4470. |
| 4470 | WIRE INSULATING or Covering  
Includes incidental wire stranding. Separately rate wire drawing as Code 1924 or Code 3241. |
| 3257 | WIRE MATTRESS SPRING MFG.  
Separately rate box spring manufacturing as Code 2570. |
| 3257 | WIRE ROPE or Cable MFG. –IRON or STEEL  
Separately rate wire drawing as Code 1924 or Code 3241. Separately rate the manufacturing of insulated electrical cable as Code 4470. |
| 8232 | WOOD PRESERVING & Drivers  
Includes yard or incidental woodworking operations. |
| 2841 | WOOD TURNED PRODUCTS MFG. NOC |
| 5429 | WOODEN FINISHED or Parquet FLOOR INSTALLATION – All Operations to Completion  
Not available for division of payroll with Code 5403 "Carpentry NOC – All Operations to Completion," Code 5645 "Carpentry Detached Dwellings – All Operations to Completion" or Code 5651 "Carpentry Dwellings Three Stories or Less – All Operations to Completion" at the same job or location. |
| 2841 | WOODENWARE MFG. NOC |
| 2600 | WOOL COMBING or Scouring |
| 8103 | WOOL MERCHANT & Drivers  
Includes warehouse. |
| 2302 | WOOL PULLING |
| 2302 | WOOL SEPARATING  
Applies to chemical separation of wool from cotton. |
| 2302 | WOOL SPINNING AND WEAVING |
| 5701 | WRECKING – BUILDINGS – not marine – All Operations to Completion & Drivers |
| 5709 | WRECKING – NOT BUILDING or MARINE wrecking – All Operations to Completion  
Refer to manual Rule XIII.A.5 |
<p>| 2103 | YACHT CLUB – See &quot;CLUB – COUNTRY – &amp; Clerical&quot; |</p>
<table>
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<tr>
<th>Classification</th>
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<tr>
<td>YARD–CONSTRUCTION or ERECTION–PERMANENT</td>
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<tr>
<td>Applies only to a permanent yard maintained by a construction or erection risk for the storage of material or the storage and maintenance of equipment. Not available at a construction site. Separately rate mill operations or fabrication.</td>
<td></td>
</tr>
<tr>
<td>YARN or Thread DYEING or FINISHING</td>
<td>2416</td>
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<tr>
<td>Separately rate yarn or thread manufacturing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2416 are conducted as a separate and distinct business.</td>
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<tr>
<td>YARN or Thread MFG. – cotton, linen, silk or wool</td>
<td>2302</td>
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<tr>
<td>YEAST MFG.</td>
<td>6504</td>
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<tr>
<td>YMCA, YWCA, YMHA or YWHA, INSTITUTION – ALL EMPLOYEES &amp; Clerical</td>
<td>9063</td>
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<tr>
<td>Includes teachers and instructors. Separately rate camp operations as Code 9048. This classification is applicable to amateur, youth, or recreational sports in which the athletes are generally not paid. It is assigned to coaches, managers, trainers, equipment managers, and sports officials.</td>
<td></td>
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<tr>
<td>ZOO NOC–ALL EMPLOYEES–&amp; Drivers</td>
<td>9102</td>
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<tr>
<td>Separately rate the operation, care and maintenance of amusement devices as Code 9180.</td>
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</table>
### Salespersons Classification Reference Chart

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<tr>
<th>METHOD OF SALE</th>
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<tr>
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<td>Assign appropriate wholesale or retail store classification.</td>
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<td>Showroom</td>
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<td>Yes or No</td>
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The above is a general reference chart and guide. Refer to the Manual classification phraseologies for the complete wording and scope of the classification.

For additional details, refer to the following sections in the Manual:
- Part II —Classifications
- Interchange of Labor — Rule IV E.2
- Words and Phrases —Rule IV C.3
- New York Digest of Rulings and Interpretations—Section II and III

The appropriate store or dealer classification is determined based on principal sales (more than 50% of the gross receipts) of items sold and principally (more than 50% of the gross receipts) to whom sales are made. Refer to Section III Type of Merchandise Sold and Retail vs. Wholesale for further explanation.
PART THREE - LOSS COSTS (NOT RATES)

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(a) Loss Cost for each individual risk shall be obtained from the Rating Board.
N Refer to Page 3 for explanation.
PC Loss Cost is per capita.
T Code is scheduled to be discontinued, effective October 1, 2022.
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(a) Loss Cost for each individual risk shall be obtained from the Rating Board.
N Refer to Page 3 for explanation.
PC Loss Cost is per capita.
T Code is scheduled to be discontinued, effective October 1, 2022.
Page 2

NEW YORK WORKERS COMPENSATION
AND EMPLOYERS LIABILITY MANUAL
Effective October 1, 2018

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Loss Cost

Loss Cost

Code
Number

7380 - Ex-Medical Loss Cost for this classification is 6.16
Loss Cost for each individual risk shall be obtained from the Rating Board.
Refer to Page 5 for Loss Costs.
Loss Cost provides coverage under the United States Longshore & Harbor Workers' Compensation Act.
Refer to Page 3 for explanation.
Code is scheduled to be discontinued, effective October 1, 2022.

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### NEW YORK WORKERS COMPENSATION
### AND EMPLOYERS LIABILITY MANUAL

**Effective October 1, 2017**

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* 7380 - Ex-Medical Loss Cost for this classification is 6.93
(a) Loss Cost for each individual risk shall be obtained from the Rating Board.
(c) Refer to Page 5 for Loss Costs.
F Loss Cost provides coverage under the United States Longshore & Harbor Workers’ Compensation Act.
N Refer to Page 3 for explanation.
T Code is scheduled to be discontinued, effective October 1, 2022.
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(e) Refer to Page 7 for Loss Costs.

F Loss Cost provides coverage under the United States Longshore & Harbor Workers' Compensation Act.

PL Loss Cost is per location.

@ Ex-Medical Loss Cost for this classification is 0.09

Ex-Medical Loss Cost for this classification is 3.36

# Ex-Medical Loss Cost for this classification is 1.00

§ 9048 - Camps: Any adjustment in tuition fee made in consideration of services rendered shall not be considered as remunera

The table below displays codes which have a corresponding non-ratable element. The ratable and non-ratable components should be considered jointly when determining premium.
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(e) Refer to Page 7 for Loss Costs.
F Loss Cost provides coverage under the United States Longshore & Harbor Workers’ Compensation Act.
PL Loss Cost is per location.
@ 8810 - Ex-Medical Loss Cost for this classification is 0.11
& 8833 - Ex-Medical Loss Cost for this classification is 1.28
# 9040 - Ex-Medical Loss Cost for this classification is 3.76
§ 9048 - Camps: Any adjustment in tuition fee made in consideration of services rendered shall not be considered as remunerati

N The table below displays codes which have a corresponding non ratable element.
The ratable and non-ratable components should be considered jointly when determining premium.

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RESERVED FOR FUTURE USE
MISCELLANEOUS VALUES

Ambulance-Volunteer Service Company - Code 7370
Applicable in accordance with Manual Rule II-G3....Ambulance - Loss Cost (Not Rate) $5,460
Each additional Ambulance - Loss Cost (Not Rate) $2,730

For a group policy subject to the provisions of Section 32.2 of the Volunteer Ambulance Workers’ Benefit Law, premium is determined based on a charge for the first ambulance plus the additional ambulance charge for each additional ambulance covered by the group policy.

See Manual rule regarding the application of this charge to antique ambulances.

Construction Employment Geographic Territories and Differentials #

Territory 1 - Counties of The Bronx, Kings, New York, Queens, and Richmond 0.0%
Territory 2 - Counties of Dutchess, Nassau, Orange, Putnam, Rockland, Suffolk, and Westchester 0.0%
Territory 3 - All Other Co 0.0%

# Location of work actually performed determines the territory for premium determination purposes. Territory Differentials are to be applied to each portion of an affected classification’s manual premium corresponding to the payroll related to work performed in each territory. Refer to Rule VI.I.

Deductible Program - Deductible applies on a per occurrence basis.

<table>
<thead>
<tr>
<th>Deductible</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
<th>G</th>
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</table>

Expense Constant - an expense constant shall be charged for each policy, regardless of premium size, except for those policies that insure Per Capita classification operations only. Refer to Rule XIV-F for special instructions concerning policies insuring only Per Capita classifications. Expense constants are carrier specific.

Maximum Weekly Remuneration

Executive Officers
Non - Construction Employments - applicable in accordance with Manual Rule IX-A-6-a2 ........................................... $2,150.00
Construction Employments - refer to Manual Rule IX-A-6-a7................................................................. $1,357.11 *

Non - Executive Officers - applicable in accordance with Manual Rule V-F for classifications with footnotes limiting the maximum remuneration ................................................................. $5,725.00
Construction Employments – refer to Manual Rule V-G ........................................................................... $1,357.11 *

Sole Proprietors and Partners
Non - Construction Employments - applicable in accordance with Manual Rule IX-B-4a ........................................... $2,150.00
Construction Employments - refer to Manual Rule IX-B-4b................................................................. $1,357.11 *

* effective July 1, 2018

Minimum Weekly Remuneration

Executive Officers - applicable in accordance with Manual Rule IX-A-6-a1 ........................................... $725.00

Executive Officers of not-for-profit unincorporated associations - applicable with Manual Rule IX-A-6-b ........................................................................... $350.00

Sole Proprietors and Partners - applicable in accordance with Manual Rule IX-B-4a and 4b ........................................... $725.00
MISCELLANEOUS VALUES

Ambulance-Volunteer Service Company - Code 7370
Applicable in accordance with Manual Rule II-G3……Ambulance - Loss Cost (Not Rate) $6,334
Each additional Ambulance - Loss Cost (Not Rate) $3,167

For a group policy subject to the provisions of Section 32.2 of the Volunteer Ambulance Workers' Benefit Law, premium is determined based on a charge for the first ambulance plus the additional ambulance charge for each additional ambulance covered by the group policy.

See Manual rule regarding the application of this charge to antique ambulances.

Construction Employment Geographic Territories and Differentials #

Territory 1 - Counties of The Bronx, Kings, New York, Queens, and Richmond 0.0%
Territory 2 - Counties of Dutchess, Nassau, Orange, Putnam, Rockland, Suffolk, and Westchester 0.0%
Territory 3 - All Other Counties 0.0%

# Location of work actually performed determines the territory for premium determination purposes. Territory Differentials are to be applied to each portion of an affected classification’s manual premium corresponding to the payroll related to work performed in each territory. Refer to Rule VI.I.

Deductible Program - Deductible applies on a per occurrence basis.

<table>
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<tr>
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<th>C</th>
<th>D</th>
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</tbody>
</table>

Expense Constant - an expense constant shall be charged for each policy, regardless of premium size, except for those policies that insure Per Capita classification operations only. Refer to Rule XIV-F for special instructions concerning policies insuring only Per Capita classifications. Expense constants are carrier specific.

Maximum Weekly Remuneration

Executive Officers
   Non - Construction Employments - applicable in accordance with Manual Rule IX-A-6-a2 ........................................... $2,050.00
   Construction Employments - refer to Manual Rule IX-A-6-a7 .............................................................................................. $1,357.11 *

Non - Executive Officers - applicable in accordance with Manual Rule V-F for classifications with footnotes limiting the maximum remuneration ............................................................................................................................................. $5,500.00
Construction Employments – refer to Manual Rule V-G ........................................................................................................ $1,357.11 *

Sole Proprietors and Partners
   Non - Construction Employments - applicable in accordance with Manual Rule IX-B-4a .................................................. $2,050.00
   Construction Employments - refer to Manual Rule IX-B-4b ................................................................................................. $1,357.11 *

* effective July 1, 2018

Minimum Weekly Remuneration

Executive Officers - applicable in accordance with Manual Rule IX-A-6-a1 ........................................................................ $675.00

Executive Officers of not-for-profit unincorporated associations - applicable with Manual Rule IX-A-6-b ............................................................................................................................................. $350.00

Sole Proprietors and Partners - applicable in accordance with Manual Rule IX-B-4a and 4b .............................................. $675.00
New York State Assessment Charges

General Instructions and Information

Refer to Rule IX-L., Sections 1. and 2.

Applicable Standard Premium Assessment Rate ............................................................ 12.1%

Premium Base

Refer to Rule IX-L., Section 3.

For policies with effective dates prior to January 1, 2014, standard premium is the only premium base to be used in calculating the New York State Assessment policyholder charge.

For policyholder assessment purposes, standard premium is defined as the premium determined on the basis of the insurer’s approved rates, as modified by any experience modification or merit rating factor, any applicable territory differential premium, the minimum premium, any Construction Classification Premium Adjustment Program credits, any credit from return to work and/or drug and alcohol prevention programs, including credits under the Workplace Safety Loss Prevention Incentive Program (WSLPIP), any surcharge or credit from a workplace safety program, including credits under the Workplace Safety Loss Prevention Incentive Program (WSLPIP), any credit from independently-filed insurer specialty programs (for example, alternative dispute resolution, drug-free workplace, managed care or preferred provider organization programs), any charge for the waiver of subrogation, any charge for foreign voluntary coverage and the additional charge for terrorism, and the charge for natural disasters and catastrophic industrial accidents.

For purposes of determining standard premium, the insurer’s expense constant, including the expense constant in the minimum premium, the insurer’s premium discount and premium credits for participation in any deductible program, as well as any premiums providing federal coverage, and coverage under the volunteer firefighter benefit law and volunteer ambulance workers benefit law, shall be excluded from the premium base.

For policies effective on or after January 1, 2014, refer to the Workers’ Compensation Board at www.wcb.ny.gov for procedures to determine the New York State Assessment.

Terrorism and Catastrophe Loss Cost Charges

Terrorism
Applicable only in conjunction with Rule IX-N.1 of the Manual
Terrorism loss cost (not rate) charge per $100 of total policy payroll ................................................................. $.045
For non-payroll-based classes, charge is % of non-payroll class manual premium ................................................................. 3.4%

Natural Disasters and Catastrophic Industrial Accidents
Applicable only in conjunction with Rule IX-N.2 of the Manual
Catastrophe loss cost (not rate) charge per $100 of total policy payroll ................................................................. $.008
For non-payroll based classes, charge is % of non-payroll class manual premium ................................................................. 0.7%

Workers Compensation Security Fund Surcharge
Applicable only in accordance with Rule IX - M of the Manual
Charge is % of total policy premium .................................................................................... 0.0%

United States Longshore and Harbor Workers’ Compensation Coverage Percentage
Applicable only in connection with Rule XII-D of the Manual .................................................. 77.8%
(Multiply a Non-F classification rate by a factor of 1.778 to adjust for differences in state and federal benefits and assessments)
MISCELLANEOUS VALUES (continued)

New York State Assessment Charges

General Instructions and Information

Refer to Rule IX-L., Sections 1. and 2.

Applicable Standard Premium Assessment Rate ................................................................. 12.1%

Premium Base

Refer to Rule IX-L., Section 3.

For policies with effective dates prior to January 1, 2014, standard premium is the only premium base to be used in calculating the New York State Assessment policyholder charge.

For policyholder assessment purposes, standard premium is defined as the premium determined on the basis of the insurer’s approved rates, as modified by any experience modification or merit rating factor, any applicable territory differential premium, the minimum premium, any Construction Classification Premium Adjustment Program credits, any credit from return to work and/or drug and alcohol prevention programs, including credits under the Workplace Safety Loss Prevention Incentive Program (WSLPIP), any surcharge or credit from a workplace safety program, including credits under the Workplace Safety Loss Prevention Incentive Program (WSLPIP), any credit from independently-filed insurer specialty programs (for example, alternative dispute resolution, drug-free workplace, managed care or preferred provider organization programs), any charge for the waiver of subrogation, any charge for foreign voluntary coverage and the additional charge for terrorism, and the charge for natural disasters and catastrophic industrial accidents.

For purposes of determining standard premium, the insurer’s expense constant, including the expense constant in the minimum premium, the insurer’s premium discount and premium credits for participation in any deductible program, as well as any premiums providing federal coverage, and coverage under the volunteer firefighter benefit law and volunteer ambulance workers benefit law, shall be excluded from the premium base.

For policies effective on or after January 1, 2014, refer to the Workers’ Compensation Board at www.wcb.ny.gov for procedures to determine the New York State Assessment.

Terrorism and Catastrophe Loss Cost Charges

Terrorism

Applicable only in conjunction with Rule IX-N.1 of the Manual
Terrorism loss cost (not rate) charge per $100 of total policy payroll ............................................................. $.045
For non-payroll based classes, charge is % of non-payroll class manual premium .................................................... 3.4%

Natural Disasters and Catastrophic Industrial Accidents

Applicable only in conjunction with Rule IX-N.2 of the Manual
Catastrophe loss cost (not rate) charge per $100 of total policy payroll ................................................................. $.008
For non-payroll based classes, charge is % of non-payroll class manual premium .................................................... 0.7%

Workers Compensation Security Fund Surcharge

Applicable only in accordance with Rule IX - M of the Manual
Charge is % of total policy premium ......................................................................................... 0.0%

United States Longshore and Harbor Workers’ Compensation Coverage Percentage

Applicable only in connection with Rule XII-D of the Manual ...................................................... 61.1%
(Multiply a Non-F classification rate by a factor of 1.611 to adjust for differences in state and federal benefits and assessments)
MISCELLANEOUS VALUES (continued)

LOSS COSTS (NOT RATES) FOR VOLUNTEER FIREFIGHTERS - Code 7711

<table>
<thead>
<tr>
<th>Population</th>
<th>Annual Loss Costs</th>
<th>Population</th>
<th>Annual Loss Costs</th>
<th>Population</th>
<th>Annual Loss Costs</th>
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<td>35,001 to 50,000</td>
<td>167,624</td>
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For populations over 50,000, the annual loss cost shall be $167,624 plus $26,300 for each 10,000 people or major part thereof.

For All Population Groups:

Minimum loss cost ........................................................................................................................................ $5,729

A. The premium charge for the “home area” shall be the sum of:

1. The premium charge corresponding to the population of the “home area,”

2. A loss cost (not premium) charge of $115 per fire protection contract where the “home area” has obligated itself to provide protection to another “home area” pursuant to a fire protection contract, and

3. The separate premium charges for each “outside area” corresponding to the population of each such “outside area” that is serviced by the “home area” under a fire protection contract.

However, when a “outside area” has more than one contract for fire protection, the additional premium charge for each “home area” providing fire protection to such “outside area” shall be a proportionate share of the total premium corresponding to the population of the “outside area,” provided that the books and records of the “home area” are maintained so as to show separately its contract price as well as the total cost of all contracts being paid by the “outside area.” The proportionate share shall be determined on the basis of the ratio that the contract price paid to the “home area” bears to the total contract price for all fire protection for such “outside area.”

B. The premium charge where a fire company or fire department operates in, or is maintained jointly by, two or more villages, towns, or fire districts, shall be the sum of the separate premium charges for each village, town, or fire district, corresponding to the population of each such village, town, or fire districts.

C. Section 30 of the Volunteer Firefighters’ Benefit Law makes a county, city, town, village, or fire district responsible for such benefits to volunteer firefighters of fire departments or companies in their area. Employers Liability coverage is not automatically afforded under these circumstances to the fire departments or companies whose firefighters are covered by the municipality’s policy. However, the municipality may elect to extend Employers Liability coverage for an additional 10% of that premium which is developed for the volunteer firefighters of these fire departments or companies. Use endorsement WC 31 06 07. This additional premium shall be assigned to Code 9850 “Premium for the Extension of Employers Liability Coverage to Additional Interests under a VBFL policy.”

D. The premium charge for a group policy subject to the provisions of Section 32.2 of the Volunteer Firefighters’ Benefit Law is determined on the basis of the aggregate population of all entities insured under the group policy. Refer to Rule II.F.2 of the Manual.

The terms “home area” and “outside area” used in Rule A above are defined as follows:

“Home Area”

a. Any city, village, or fire districts, having its own fire department, or protected pursuant to a fire protection contract with an incorporated fire company, located within the city, village, or district.

b. Any town fire protection district or town fire alarm district protected pursuant to a fire protection contract with an incorporated fire company located within the town fire protection district or town fire alarm district.

c. The territory of a town located outside of a city, village, fire district, town fire protection of town fire alarm district, included within the area of operating set forth in the certificate of incorporation of an incorporated fire company located in such territory.

“Outside Area”

Any city, village or fire district, town fire protection district or town fire alarm district which either does not have its own fire department or an incorporated fire company located within its boundaries, and is protected pursuant to a fire protection contract.

Firefighters - Volunteer, Including drivers - Elective Coverage for Assistance from individual Volunteer Firefighters........................................................................................................................................ 7716

Loss Cost (Not Premium) Charge - $55 per policy
MISCELLANEOUS VALUES (continued)

LOSS COSTS (NOT RATES) FOR VOLUNTEER FIREFIGHTERS - Code 7711

<table>
<thead>
<tr>
<th>Population</th>
<th>Annual Loss Costs</th>
<th>Population</th>
<th>Annual Loss Costs</th>
<th>Population</th>
<th>Annual Loss Costs</th>
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<td>35,001 to 50,000</td>
<td>179,661</td>
</tr>
</tbody>
</table>

For populations over 50,000, the annual loss cost shall be $179,661 plus $28,189 for each 10,000 people or major part thereof.

For All Population Groups:

Minimum loss cost ......................................................................................................................................................... $6,140

A. The premium charge for the “home area” shall be the sum of:

1. The premium charge corresponding to the population of the “home area,”
2. A loss cost (not premium) charge of $115 per fire protection contract where the “home area” has obligated itself to provide protection to another “home area” pursuant to a fire protection contract, and
3. The separate premium charges for each “outside area” corresponding to the population of such “outside area” that is serviced by the “home area” under a fire protection contract.

However, when a “outside area” has more than one contract for fire protection, the additional premium charge for each “home area” providing fire protection to such “outside area” shall be a proportionate share of the total premium corresponding to the population of the “outside area,” provided that the books and records of the “home area” are maintained so as to show separately its contract price as well as the total cost of all contracts being paid by the “outside area.” The proportionate share shall be determined on the basis of the ratio that the contract price paid to the “home area” bears to the total contract price for all fire protection for such “outside area.”

B. The premium charge where a fire company or fire department operates in, or is maintained jointly by, two or more villages, towns, or fire districts, shall be the sum of the separate premium charges for each village, town, or fire district, corresponding to the population of each such village, town, or fire districts.

C. Section 30 of the Volunteer Firefighters’ Benefit Law makes a county, city, town, village, or fire district responsible for such benefits to volunteer firefighters of fire departments or companies in their area. Employers Liability coverage is not automatically afforded under these circumstances to the fire departments or companies whose firefighters are covered by the municipality’s policy. However, the municipality may elect to extend Employers Liability coverage for an additional 10% of that premium which is developed for the volunteer firefighters of these fire departments or companies. Use endorsement WC 31 06 07. This additional premium shall be assigned to Code 9850 “Premium for the Extension of Employers Liability Coverage to Additional Interests under a VBFL policy.”

D. The premium charge for a group policy subject to the provisions of Section 32.2 of the Volunteer Firefighters’ Benefit Law is determined on the basis of the aggregate population of all entities insured under the group policy. Refer to Rule II.F.2 of the Manual.

The terms “home area” and “outside area” used in Rule A above are defined as follows:

“Home Area”

a. Any city, village, or fire districts, having its own fire department, or protected pursuant to a fire protection contract with an incorporated fire company, located within the city, village, or district.

b. Any town fire protection district or town fire alarm district protected pursuant to a fire protection contract with an incorporated fire company located within the town fire protection district or town fire alarm district.

c. The territory of a town located outside of a city, village, fire district, town fire protection of town fire alarm district, included within the area of operating set forth in the certificate of incorporation of an incorporated fire company located in such territory.

“Outside Area”

Any city, village or fire district, town fire protection district or town fire alarm district which either does not have its own fire department or an incorporated fire company located within its boundaries, and is protected pursuant to a fire protection contract.

Firefighters - Volunteer, Including drivers - Elective Coverage for Assistance from individual Volunteer Firefighters........................................................................................................................................ $7716

Loss Cost (Not Premium) Charge - $59 per policy
PART FOUR

POLICY FORMS AND AUTHORIZED ENDORSEMENTS*

Copies of the Standard Workers Compensation and Employers Liability Insurance Policy, the New York Volunteer Ambulance Workers' Benefit Law Policy and the New York Volunteer Firefighters' Benefit Law Policy are provided in this section. Also included are Information Page notes.

The endorsements which appear on the following pages are for use in connection with the standard provisions Workers Compensation and Employers Liability Policy with the following exceptions:

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\begin{align*}
\text{CPL} & = \text{Comprehensive Personal Liability Policy} \\
\text{VFBL} & = \text{Volunteer Firefighters' Benefit Law Policy} \\
\text{VAWBL} & = \text{Volunteer Ambulance Workers' Benefit Law Policy}
\end{align*}
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All endorsements have a numbering standard format. The layout is as follows: WC ## ## ##. Endorsements listed as WC 00 ## ## are nationwide endorsements promulgated by the National Council on Compensation Insurance (NCCI). Endorsements listed as WC 31 ## ## are NYCIRB promulgated specific endorsements.

The company may use its own attachment clause and method of execution, i.e., use of Carrier Form Numbers. Endorsements which use custom form numbers are not required for filing with NYCIRB. However, any deviation, modification, or customization of any standard form, whether national or NY specific, requires specific filing and approval from NYCIRB.

No deviation from the text of any authorized endorsement shall be made unless permitted by the explanatory notes thereunder.
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WC 31 06 18 New York Workers Compensation Policyholder Notice of Right to Appeal
In return for the payment of the premium and subject to all terms of this policy, we agree with you as follows:

**GENERAL SECTION**

**A. The Policy**

This policy includes at its effective date the Information Page and all endorsements and schedules listed there. It is a contract of insurance between you (the employer named in Item 1 of the Information Page) and us (the insurer named on the Information Page). The only agreements relating to this insurance are stated in this policy. The terms of this policy may not be changed or waived except by endorsement issued by us to be part of this policy.

**B. Who is Insured**

You are insured if you are an employer named in Item 1 of the Information Page. If that employer is a partnership, and if you are one of its partners, you are insured, but only in your capacity as an employer of the partnership’s employees.

**C. Workers Compensation Law**

Workers Compensation Law means the workers or workmen’s compensation law and occupational disease law of each state or territory named in Item 3.A. of the Information Page. It includes any amendments to that law which are in effect during the policy period. It does not include any federal workers or workmen’s compensation law, any federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

**D. State**

State means any state of the United States of America, and the District of Columbia.

**E. Locations**

This policy covers all of your workplaces listed in Items 1 or 4 of the Information Page; and it covers all other workplaces in Item 3.A. states unless you have other insurance or are self-insured for such workplaces.

**PART ONE**

**WORKERS COMPENSATION INSURANCE**

**A. How This Insurance Applies**

This workers compensation insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. Bodily injury by accident must occur during the policy period.
2. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee’s last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

**B. We Will Pay**

We will pay promptly when due the benefits required of you by the workers compensation law.

**C. We Will Defend**

We have the right and duty to defend at our expense any claim, proceeding or suit against you for benefits payable by this insurance. We have the right to investigate and settle these claims, proceedings or suits.

We have no duty to defend a claim, proceeding or suit that is not covered by this insurance.

**D. We Will Also Pay**

We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding or suit we defend:

1. reasonable expenses incurred at our request, but not loss of earnings;
2. premiums for bonds to release attachments and for appeal bonds in bond amounts up to the amount payable under this insurance;
3. litigation costs taxed against you;
4. interest on a judgment as required by law until we offer the amount due under this insurance; and
5. expenses we incur.

**E. Other Insurance**

We will not pay more than our share of benefits and costs covered by this insurance and other
insurance or self-insurance. Subject to any limits of liability that may apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance will be equal until the loss is paid.

F. Payments You Must Make
You are responsible for any payments in excess of the benefits regularly provided by the workers compensation law including those required because:
1. of your serious and willful misconduct;
2. you knowingly employ an employee in violation of law;
3. you fail to comply with a health or safety law or regulation; or
4. you discharge, coerce or otherwise discriminate against any employee in violation of the workers compensation law.

If we make any payments in excess of the benefits regularly provided by the workers compensation law on your behalf, you will reimburse us promptly.

G. Recovery From Others
We have your rights, and the rights of persons entitled to the benefits of this insurance, to recover our payments from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.

H. Statutory Provisions
These statements apply where they are required by law.
1. As between an injured worker and us, we have notice of the injury when you have notice.
2. Your default or the bankruptcy or insolvency of you or your estate will not relieve us of our duties under this insurance after an injury occurs.
3. We are directly and primarily liable to any person entitled to the benefits payable by this insurance. Those persons may enforce our duties; so may an agency authorized by law. Enforcement may be against us or against you and us.
4. Jurisdiction over you is jurisdiction over us for purposes of the workers compensation law. We are bound by decisions against you under that law, subject to the provisions of this policy that are not in conflict with that law.
5. This insurance conforms to the parts of the workers compensation law that apply to:
   a. benefits payable by this insurance;
   b. special taxes, payments into security or other special funds, and assessments payable by us under that law.

6. Terms of this insurance that conflict with the workers compensation law are changed by this statement to conform to that law.

Nothing in these paragraphs relieves you of your duties under this policy.

PART TWO
EMPLOYERS LIABILITY INSURANCE

A. How This Insurance Applies
This employers liability insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.
1. The bodily injury must arise out of and in the course of the injured employee’s employment by you.
2. The employment must be necessary or incidental to your work in a state or territory listed in Item 3.A. of the Information Page.
3. Bodily injury by accident must occur during the policy period.
4. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee’s last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.
5. If you are sued, the original suit and any related legal actions for damages for bodily injury by accident or by disease must be brought in the United States of America, its territories or possessions, or Canada.

B. We Will Pay
We will pay all sums that you legally must pay as damages because of bodily injury to your employees, provided the bodily injury is covered by this Employers Liability Insurance.

The damages we will pay, where recovery is permitted by law, include damages:
1. For which you are liable to a third party by reason of a claim or suit against you by that third party to recover the damages claimed.
against such third party as a result of injury to your employee;
2. For care and loss of services; and
3. For consequential bodily injury to a spouse, child, parent, brother or sister of the injured employee; provided that these damages are the direct consequence of bodily injury that arises out of and in the course of the injured employee’s employment by you; and
4. Because of bodily injury to your employee that arises out of and in the course of employment, claimed against you in a capacity other than as employer.

C. Exclusions
This insurance does not cover:
1. Liability assumed under a contract. This exclusion does not apply to a warranty that your work will be done in a workmanlike manner;
2. Punitive or exemplary damages because of bodily injury to an employee employed in violation of law;
3. Bodily injury to an employee while employed in violation of law with your actual knowledge or the actual knowledge of any of your executive officers;
4. Any obligation imposed by a workers compensation, occupational disease, unemployment compensation, or disability benefits law, or any similar law;
5. Bodily injury intentionally caused or aggravated by you;
6. Bodily injury occurring outside the United States of America, its territories or possessions, and Canada. This exclusion does not apply to bodily injury to a citizen or resident of the United States of America who is temporarily outside these countries;
7. Damages arising out of coercion, criticism, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination against or termination of any employee, or any personnel practices, policies, acts or omissions;
8. Bodily injury to any person in work subject to the Longshore and Harbor Workers’ Compensation Act (33 U.S.C. et seq. Sections 901), the Non-appropriated Fund Instrumentalities Act (5 U.S.C. Sections 8171 et seq.), the Outer Continental Shelf Lands Act (43 U.S.C. Sections 1331), the Defense Base Act (42 U.S.C. Sections 1651–1654), the Federal Mine Safety and Health Act (30 U.S.C. Sections 801 et seq. and 901-944), any other federal workers or workmen’s compensation law or other federal occupational disease law, or any amendments to these laws;
9. Bodily injury to any person in work subject to the Federal Employers’ Liability Act (45 USC Sections 51–60), any other federal laws obligating an employer to pay damages to an employee due to bodily injury arising out of or in the course of employment, or any amendments to those laws;
10. Bodily injury to a master or member of the crew of any vessel and does not cover punitive damages related to your duty or obligation to provide transportation, wages, maintenance, and cure under any applicable maritime law;
11. Fines or penalties imposed for violation of federal or state law; and
12. Damages payable under the Migrant and Seasonal Agricultural Worker Protection Act (29 U.S.C. Sections 1801 et seq.) and under any other federal law awarding damages for violation of those laws or regulations issued thereunder, and any amendments to those laws.

D. We Will Defend
We have the right and duty to defend, at our expense, any claim, proceeding or suit against you for damages payable by this insurance. We have the right to investigate and settle these claims, proceedings and suits.
We have no duty to defend a claim, proceeding or suit that is not covered by this insurance. We have no duty to defend or continue defending after we have paid our applicable limit of liability under this insurance.

E. We Will Also Pay
We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding, or suit we defend:
1. Reasonable expenses incurred at our request, but not loss of earnings;
2. Premiums for bonds to release attachments and for appeal bonds in bond amounts up to the limit of our liability under this insurance;
3. Litigation costs taxed against you;
4. Interest on a judgment as required by law until we offer the amount due under this insurance; and
5. Expenses we incur.
F. **Other Insurance**
   We will not pay more than our share of damages and costs covered by this insurance and other insurance or self-insurance. Subject to any limits of liability that apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance and self-insurance will be equal until the loss is paid.

G. **Limits of Liability**
   Our liability to pay for damages is limited. Our limits of liability are shown in Item 3.B. of the Information Page. They apply as explained below.

   1. **Bodily Injury by Accident.** The limit shown for “bodily injury by accident—each accident” is the most we will pay for all damages covered by this insurance because of bodily injury to one or more employees in any one accident.
      
      A disease is not bodily injury by accident unless it results directly from bodily injury by accident.

   2. **Bodily Injury by Disease.** The limit shown for “bodily injury by disease—policy limit” is the most we will pay for all damages covered by this insurance and arising out of bodily injury by disease, regardless of the number of employees who sustain bodily injury by disease. The limit shown for “bodily injury by disease—each employee” is the most we will pay for all damages because of bodily injury by disease to any one employee.
      
      Bodily injury by disease does not include disease that results directly from a bodily injury by accident.

   3. We will not pay any claims for damages after we have paid the applicable limit of our liability under this insurance.

H. **Recovery From Others**
   We have your rights to recover our payment from anyone liable for an injury covered by this insurance. You will do everything necessary to protect those rights for us and to help us enforce them.

I. **Actions Against Us**
   There will be no right of action against us under this insurance unless:
   
   1. You have complied with all the terms of this policy; and
   2. The amount you owe has been determined with our consent or by actual trial and final judgment. This insurance does not give anyone the right to add us as a defendant in an action against you to determine your liability. The bankruptcy or insolvency of you or your estate will not relieve us of our obligations under this Part.

**PART THREE**

**OTHER STATES INSURANCE**

A. **How This Insurance Applies**
   1. This other states insurance applies only if one or more states are shown in Item 3.C. of the Information Page.
   2. If you begin work in any one of those states after the effective date of this policy and are not insured or are not self-insured for such work, all provisions of the policy will apply as though that state were listed in Item 3.A. of the Information Page.
   3. We will reimburse you for the benefits required by the workers compensation law of that state if we are not permitted to pay the benefits directly to persons entitled to them.
   4. If you have work on the effective date of this policy in any state not listed in Item 3.A. of the Information Page, coverage will not be afforded for that state unless we are notified within thirty days.

B. **Notice**
   Tell us at once if you begin work in any state listed in Item 3.C. of the Information Page.

**PART FOUR**

**YOUR DUTIES IF INJURY OCCURS**

Tell us at once if injury occurs that may be covered by this policy. Your other duties are listed here.

1. Provide for immediate medical and other services required by the workers compensation law.
2. Give us or our agent the names and addresses of the injured persons and of witnesses, and other information we may need.
3. Promptly give us all notices, demands and legal
papers related to the injury, claim, proceeding or suit.
4. Cooperate with us and assist us, as we may request, in the investigation, settlement or defense of any claim, proceeding or suit.
5. Do nothing after an injury occurs that would interfere with our right to recover from others.
6. Do not voluntarily make payments, assume obligations or incur expenses, except at your own cost.

PART FIVE—PREMIUM

A. Our Manuals
All premium for this policy will be determined by our manuals of rules, rates, rating plans and classifications. We may change our manuals and apply the changes to this policy if authorized by law or a governmental agency regulating this insurance.

B. Classifications
Item 4 of the Information Page shows the rate and premium basis for certain business or work classifications. These classifications were assigned based on an estimate of the exposures you would have during the policy period. If your actual exposures are not properly described by those classifications, we will assign proper classifications, rates and premium basis by endorsement to this policy.

C. Remuneration
Premium for each work classification is determined by multiplying a rate times a premium basis. Remuneration is the most common premium basis. This premium basis includes payroll and all other remuneration paid or payable during the policy period for the services of:
1. all your officers and employees engaged in work covered by this policy; and
2. all other persons engaged in work that could make us liable under Part One (Workers Compensation Insurance) of this policy. If you do not have payroll records for these persons, the contract price for their services and materials may be used as the premium basis. This paragraph 2 will not apply if you give us proof that the employers of these persons lawfully secured their workers compensation obligations.

D. Premium Payments
You will pay all premium when due. You will pay the premium even if part or all of a workers compensation law is not valid.

E. Final Premium
The premium shown on the Information Page, schedules, and endorsements is an estimate. The final premium will be determined after this policy ends by using the actual, not the estimated, premium basis and the proper classifications and rates that lawfully apply to the business and work covered by this policy. If the final premium is more than the premium you paid to us, you must pay us the balance. If it is less, we will refund the balance to you. The final premium will not be less than the highest minimum premium for the classifications covered by this policy.

If this policy is canceled, final premium will be determined in the following way unless our manuals provide otherwise:
1. If we cancel, final premium will be calculated pro rata based on the time this policy was in force. Final premium will not be less than the pro rata share of the minimum premium.
2. If you cancel, final premium will be more than pro rata; it will be based on the time this policy was in force, and increased by our short-rate cancelation table and procedure. Final premium will not be less than the minimum premium.

F. Records
You will keep records of information needed to compute premium. You will provide us with copies of those records when we ask for them.

G. Audit
You will let us examine and audit all your records that relate to this policy. These records include ledgers, journals, registers, vouchers, contracts, tax reports, payroll and disbursement records, and programs for storing and retrieving data. We may conduct the audits during regular business hours during the policy period and within three years after the policy period ends. Information developed by audit will be used to determine final premium. Insurance rate service organizations have the same rights we have under this provision.
PART SIX—CONDITIONS

A. Inspection
We have the right, but are not obliged to inspect your workplaces at any time. Our inspections are not safety inspections. They relate only to the insurability of the workplaces and the premiums to be charged. We may give you reports on the conditions we find. We may also recommend changes. While they may help reduce losses, we do not undertake to perform the duty of any person to provide for the health or safety of your employees or the public. We do not warrant that your workplaces are safe or healthful or that they comply with laws, regulations, codes or standards. Insurance rate service organizations have the same rights we have under this provision.

B. Long Term Policy
If the policy period is longer than one year and sixteen days, all provisions of this policy will apply as though a new policy were issued on each annual anniversary that this policy is in force.

C. Transfer of Your Rights and Duties
Your rights or duties under this policy may not be transferred without our written consent.

D. Cancelation
1. You may cancel this policy. You must mail or deliver advance written notice to us stating when the cancelation is to take effect.
2. We may cancel this policy. We must mail or deliver to you not less than ten days advance written notice stating when the cancelation is to take effect. Mailing that notice to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice.
3. The policy period will end on the day and hour stated in the cancelation notice.
4. Any of these provisions that conflict with a law that controls the cancelation of the insurance in this policy is changed by this statement to comply with the law.

E. Sole Representative
The insured first named in Item 1 of the Information Page will act on behalf of all insureds to change this policy, receive return premium, and give or receive notice of cancelation.

If you die and we receive notice within thirty days after your death, we will cover your legal representative as insured.
INFORMATION PAGE

Insurer: _________________________________

1. The Insured: _________________________________  __Individual  __Partnership
   Mailing address: _________________________________  __Corporation or _____________
   Other workplaces not shown above: _________________________________

2. The policy period is from ______________ to __________at the insured's mailing address.

3. A. Workers Compensation Insurance: Part One of the policy applies to the Workers' Compensation Law of the states listed here:

   B. Employers Liability Insurance: Part Two of the policy applies to work in each state listed in Item 3A. The limits of our liability under Part Two are:

          Bodily Injury by Accident  $_________ each accident
          Bodily Injury by Disease  $_________ policy limit
          Bodily Injury by Disease  $_________ each employee

   C. Other States Insurance: Part Three of the policy applies to the states, if any, listed here:

   D. This policy includes these endorsements and schedules:

4. The premium for this policy will be determined by our Manuals of Rules, Classifications, Rates and Rating Plans. All information required below is subject to verification and change by audit.

<table>
<thead>
<tr>
<th>Classifications</th>
<th>Code</th>
<th>Premium Basis</th>
<th>Rate Per $100 of Estimated Annual Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>No.</td>
<td></td>
<td>Total Estimated Annual Remuneration</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>$100 of Remuneration</td>
<td></td>
</tr>
</tbody>
</table>

   Total Estimated Annual Premium $

   Minimum Premium $  Expense Constant $

   Countersigned by: _________________________________
INFORMATION PAGE NOTES

1. The sequence of Items 1 through 4 of the Information Page may not be changed except for Item 3.D. (See Note 11.) The format of each item may be rearranged and these suggested headings may be used: 1. Insured; 2. Policy Period; 3. Coverage; and 4. Premium.

2. The name of the insurer is to be shown prominently on the Information Page in the space above Item 1. Multi-company groups must make appropriate reference to the name of the member of the group providing the insurance.

The address and kind of insurer (stock, mutual, or other) are to be shown on the Information Page, the policy, or a policy jacket.

3. The policy number must be appropriately labeled and shown in the space reserved above Item 1 on the Information Page. This number should be unique to the company and remain constant during the policy period. It should be used on all endorsements issued after the policy is issued.

The policy number appearing on the Information Page should be the same as the policy number contained in the carrier's internal statistical records.

The five-digit NCCI carrier code number and the NCCI Interstate Risk Identification Number must be shown and appropriately labeled on the Information Page.

4. Use appropriate text on the Board copy of a renewal policy Information Page to designate the prior policy by number.

New business may be designated “New.” At its option, the company may show this on the insured’s copy of the Information Page.

The policy number of a rewritten or replaced policy must also be on the Information Page.

5. List in Item 1. the exact name of the employer insured and indicate whether the employer is an individual, partnership, joint venture, corporation, association or other legal entity.

Also include the respective federal employer’s identification number (FEIN), appropriately labeled, for each entity included on the policy.

If separate legal entities are insured in a single policy, consistent with the manual of rules, separately show the complete name of each insured employer and indicate each employer’s legal entity status.

6. List in Item 1 or by schedule all usual workplaces of the insured that are to be covered by the policy.

7. The effective date and hour of the policy, and its expiration date and hour must be shown in Item 2. The hour may be included as part of the printed form at the company’s option.

8. List in Item 3.A. states where state workers compensation insurance is provided. If none is provided, “none” or “not covered” may be shown.

9. Show limits of liability separately for bodily injury by accident and by disease in Item 3.B.

10. States may be shown in Item 3.C. by name or by designation, but do not name or designate a state listed in Item 3.A. a monopolistic state fund state, or a state where the insurer will not provide this coverage.

The following entry may also be included: “All states except North Dakota, Ohio, Washington, Wyoming, states designated in Item 3.A. of the Information Page and ________.”

If the company learns that the insured is conducting operations in a 3.C. state, and if the company agrees to continue coverage, the company should add that state to Item 3.A. and remove it from Item 3.C. Normal company procedures apply when the state is added to Item 3.A.
11. Item 3.D. may be omitted so long as the list of the policy's schedules and endorsements appears somewhere on the Information Page.

12. The content of Item 4 may be rearranged by the company. If the policy is issued for less than one year, the company may state whether the premium information is shown for the policy period or for an annual period.

13. In Item 4, the development of estimated annual premium shall be displayed separately for each classification by state. This same display of premium development must be shown on any classification schedules attached to the policy.

   Total Estimated Standard Premium must be shown by state on the Information Page or on a schedule attached to the policy.

14. The experience rating modification factor shall be shown in Item 4 for risks subject to the experience rating plan, unless this factor is not available when the policy is issued. The company then may make an appropriate entry in Item 4 to show that the factor is not available. See the Experience Rating Modification Factor Endorsement for more information.

15. Premium discount must be shown in Item 4, the Premium Discount Endorsement, or both.

16. All charges or credits affecting the total estimated premium must be shown in Item 4. The deposit premium and the interim adjustment period must also appear on the Information Page.

   The date and place of policy issuance, date and place of countersignature and other related information may also be shown on the Information Page.

17. Three-Year Fixed Rate Policies must be so designated on the Information Page as required by Rule XI of the Basic Manual.

18. Other entries may be made on the Information Page as authorized by Notes to Endorsements, including: Defense Base Act Coverage; Voluntary Compensation Maritime Coverage Endorsements and the endorsements that apply to the inclusion and exclusion of executive officers and sole proprietors and partners.

19. The company may use its own method of execution and place the execution clause at the end of the Information Page, at the end of the standard policy, or on a policy jacket.

20. Provide and reference the Employer’s Appeal Process (explained in Item M of the Administrative Rules and Procedures Section of the New York WC & EL Manual) for classification, ownership, premium auditing, or any other ruling or decision pertaining to this policy. This is satisfied through the attachment of mandatory Endorsement WC 31 06 18, New York Policyholder Notice of Right to Appeal.
DEFENSE BASE ACT COVERAGE ENDORSEMENT

This endorsement applies only to work described in the Schedule or described on the Information Page as subject to the Defense Base Act. The policy applies to that work as though the location included in the description of the work were a state named in Item 3. A. of the Information Page.

General Section C. Workers’ Compensation Law is replaced by the following:

C. Workers’ Compensation Law

Workers’ Compensation law means the workers or workmen’s compensation law and occupational disease law of each state or territory named in Item 3. A. of the Information Page and the Defense Base Act (42 USC Sections 1651-1654). It includes any amendments to those laws that are in effect during the policy period. It does not include any other federal workers or workmen’s compensation law, other federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

Part Two (Employers Liability Insurance), C. Exclusion 8, does not apply to work subject to the Defense Base Act.

Schedule

Description of Work

Notes:

1. The Defense Base Act makes the Longshore and Harbor Workers’ Compensation Act apply to contractors performing work at overseas military bases, whether in a territory or possession of the United States or in a foreign country, and to various public works contracts performed outside the continental United States.

2. Use this endorsement to provide workers compensation insurance and employers liability insurance for work subject to the Defense Base Act extension of the Longshore and Harbor Workers’ Compensation Act.

3. The description of the work must include the location where the work is to be performed.
FEDERAL EMPLOYERS’ LIABILITY ACT COVERAGE ENDORSEMENT

This endorsement applies only to work subject to the Federal Employers' Liability Act (45 USC Sections 51-60) and any amendment to that Act that is in effect during the policy period.

G. Limits of Liability of Part Two (Employers Liability Insurance) is replaced by the following:

G. Limits of Liability

Our liability to pay for damages is limited. Our limits of liability are shown in the Schedule. They apply as explained below:

1. Bodily Injury by Accident. The limit shown for "bodily injury by accident—each accident" is the most we will pay for all damages covered by this insurance because of bodily injury to one or more employees in any one accident.

A disease is not bodily injury by accident unless it results directly from bodily injury by accident.

2. Bodily Injury by Disease. The limit shown for "bodily injury by disease—aggregate" is the most we will pay for all damages covered by this insurance because of bodily injury by disease to one or more employees. The limit applies separately to bodily injury by disease arising out of work in each state shown in Item 3.A. of the Information Page or in the Schedule.

Bodily injury by disease does not include disease that results directly from bodily injury by accident.

3. We will not pay any claims for damages after we have paid the applicable limit of our liability under this insurance.

If any state is named in Item 2 of the Schedule, Part Two (Employers Liability Insurance) applies in that state to work subject to the Federal Employers' Liability Act as though that state were listed in Item 3.A. of the Information Page. Part One (Workers Compensation Insurance) does not apply in a state shown in the Schedule.

Part Two (Employers Liability Insurance), C. Exclusions, exclusion 9, does not apply to work subject to the Federal Employers Liability Act.

Schedule

1. Limits of Liability

   Bodily Injury by Accident $_______________each accident
   Bodily Injury by Disease $_______________aggregate

2. State

Notes:

★ 1. The Federal Employers' Liability Act makes an interstate railroad liable for bodily injuries sustained by an employee.

   2. Use this endorsement when providing Federal Employers' Liability Act coverage under Program I or II of Rule XIII of the Basic Manual.

   3. Item 2 of the Schedule may be used to extend FELA coverage to a state not listed in Item 3.A. of the Information Page.
LONGSHORE AND HARBOR WORKERS’ COMPENSATION ACT COVERAGE ENDORSEMENT

This endorsement applies only to work subject to the Longshore and Harbor Workers' Compensation Act in a state shown in the Schedule. The policy applies to that work as though that state were listed in Item 3.A. of the Information Page.

General Section C. Workers’ Compensation Law is replaced by the following:

C. Workers’ Compensation Law

Workers' Compensation Law means the workers or workmen's compensation law and occupational disease law of each state or territory named in Item 3.A. of the Information Page and the Longshore and Harbor Workers' Compensation Act (33 USC Sections 901-950). It includes any amendments to those laws that are in effect during the policy period. It does not include any other federal workers or workmen's compensation law, other federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

Part Two (Employers Liability Insurance), C. Exclusions., exclusion 8, does not apply to work subject to the Longshore and Harbor Workers’ Compensation Act.

This endorsement does not apply to work subject to the Defense Base Act, the Outer Continental Shelf Lands Act, or the Nonappropriated Fund Instrumentalities Act.

Schedule

<table>
<thead>
<tr>
<th>State</th>
<th>Percentage</th>
<th>Longshore and Harbor Workers’ Compensation Act Coverage</th>
</tr>
</thead>
</table>

The rates for classifications with code numbers not followed by the letter “F” are rates for work not ordinarily subject to the Longshore and Harbor Workers' Compensation Act. If this policy covers work under such classifications, and if the work is subject to the Longshore and Harbor Workers' Compensation Act, those non-F classification rates will be increased by the Longshore and Harbor Workers' Compensation Act Coverage Percentage shown in the Schedule.

Notes:

1. The Longshore and Harbor Workers' Compensation Act is a federal workers compensation law that applies to workers in maritime employments, including longshore, harborworkers, shipbuilders, shipbreakers and ship repairers. It does not apply to masters or crews of vessels. It excludes repairers engaged in repairing a recreational vessel or dismantling any part of a recreational vessel in connection with repair of such vessel and excludes individuals employed to build any recreational vessel under sixty-five feet in length. See Rule XII of the Basic Manual for additional details.

2. Use this endorsement to provide workers compensation insurance and employers liability insurance for work subject to the Longshore and Harbor Workers' Compensation Act in any state, including a monopolistic state fund state.

3. Coverage is provided in a state by naming the state in the Schedule.

4. The following entry may be typed or printed in the Schedule to provide coverage in Item 3.A. states:

   “Each state named In Item 3.A. of the Information Page.”

5. The following entry may be typed or printed in the Schedule to provide coverage in Item 3A. and 3.C. states:

NONAPPROPRIATED FUND INSTRUMENTALITIES ACT COVERAGE ENDORSEMENT

This endorsement applies only to the work described in the Schedule or described on the Information Page as subject to the Nonappropriated Fund Instrumentalities Act. The policy applies to that work as though the location shown in the Schedule were a state named in Item 3.A. of the Information Page.

General Section C. Workers’ Compensation Law is replaced by the following:

C. Workers’ Compensation Law

Workers’ Compensation Law means the workers or workmen’s compensation law and occupational disease law of each state or territory named in Item 3.A. of the Information Page and the Nonappropriated Fund Instrumentalities Act (5 USC Sections 8171–8173). It includes any amendments to those laws that are in effect during the policy period. It does not include any other federal workers or workmen’s compensation law, other federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

Part Two (Employers Liability Insurance), C. Exclusions., exclusion 8, does not apply to work subject to the Nonappropriated Fund Instrumentalities Act.

Schedule

Description and Location of Work

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

<table>
<thead>
<tr>
<th>Endorsement Effective</th>
<th>Policy No.</th>
<th>Endorsement No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insured</td>
<td>Premium</td>
<td></td>
</tr>
<tr>
<td>Insurance Company</td>
<td></td>
<td>Countersigned by _________________________________</td>
</tr>
</tbody>
</table>

WC 00 01 08 A
(Ed. 4-92)
OUTER CONTINENTAL SHELF LANDS ACT COVERAGE ENDORSEMENT

This endorsement applies only to the work described in Item 4 of the Information Page or in the Schedule as subject to the Outer Continental Shelf Lands Act. The policy will apply to that work as though the location shown in the Schedule were a state named in Item 3.A. of the Information Page.

General Section C. Workers' Compensation Law is replaced by the following:

C. Workers' Compensation Law

Workers' Compensation Law means the workers or workmen's compensation law and occupational disease law of each state or territory named in Item 3.A. of the Information Page and the Outer Continental Shelf Lands Act (43 U.S.C. Sections 1331 et seq.). It includes any amendments to those laws that are in effect during the policy period. It does not include any other federal workers or workmen's compensation law, other federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

Part Two (Employers Liability Insurance), C. Exclusions., exclusion 8, does not apply to work subject to the Outer Continental Shelf Lands Act.

Schedule

Description and Location of Work

Notes:

1. The Outer Continental Shelf Lands Act makes the Longshore and Harbor Workers' Compensation Act apply to work involving the development from fixed platforms of the natural resources of the Outer Continental Shelf. Use this endorsement to provide workers compensation insurance and employers liability insurance for work on the Outer Continental Shelf subject to the Longshore and Harbor Workers' Compensation Act.

2. The description of the work must show the state whose boundaries, if extended to the Outer Continental Shelf, would include the location of the work.

3. Use the Maritime Exclusion Endorsement or Maritime Coverage Endorsement to exclude or cover the exposure for masters and members of the crews of vessels.
NOTIFICATION ENDORSEMENT OF PENDING LAW CHANGE TO TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2007

This endorsement is being sent to you with respect to your workers compensation and employers liability insurance policy. This endorsement does not replace the separate Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22 A) that is attached to your current policy and which remains in effect as applicable.

The Terrorism Risk Insurance Act of 2002 (TRIA) as previously amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA), provides for a program under which the federal government will share in the payment of insured losses caused by certain acts of terrorism. In the absence of affirmative US Congressional action to extend, update, or otherwise reauthorize TRIPRA, in whole or in part, TRIPRA is scheduled to expire December 31, 2014.

Since the timetable for any further Congressional action respecting TRIPRA is unknown at this time, and exposure to acts of terrorism remains, we are providing our policyholders with relevant information concerning their workers compensation policies in effect on or after January 1, 2014 in the event of TRIPRA’s expiration.

Your policy provides coverage for workers compensation losses caused by acts of terrorism or war, including workers compensation benefit obligations dictated by state law, except in Pennsylvania where injuries or deaths resulting from certain war-related activities are excluded from workers compensation coverage. Coverage for such losses is still subject to all terms, definitions, exclusions, and conditions in your policy.

The premium charge for the coverage your policy provides for terrorism or war losses is shown in Item 4 of the Information Page or the Schedule in the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22 A) that is attached to your policy, and this amount may continue or change for new, renewal, and in-force policies in effect on or after December 31, 2014 in the event of TRIPRA’s expiration, subject to regulatory review in accordance with applicable state law.

You need not do anything further at this time.
MARITIME COVERAGE ENDORSEMENT

This endorsement changes how insurance provided by Part Two (Employers Liability Insurance) applies to bodily injury to a master or member of the crew of any vessel.

A. **How This Insurance Applies** is replaced by the following:

A. **How This Insurance Applies**

This insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must arise out of and in the course of the injured employee's employment by you.

2. The employment must be necessary or incidental to work described in Item 1 of the Schedule of the Maritime Coverage Endorsement.

3. The bodily injury must occur in the territorial limits of, or in the operation of a vessel sailing directly between the ports of, the continental United States of America, Alaska, Hawaii or Canada.

4. Bodily injury by accident must occur during the policy period.

5. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

6. If you are sued, the original suit and any related legal actions for damages for bodily injury by accident or by disease must be brought in the United States of America, its territories or possessions, or Canada.

C. **Exclusions** is changed by removing exclusion 10 and by adding exclusions 13 and 14.

This insurance does not cover:

13. bodily injury covered by a Protection and Indemnity Policy or similar policy issued to you or for your benefit. This exclusion applies even if the other policy does not apply because of another insurance clause, deductible or limitation of liability clause, or any similar clause.

14. Your duty or obligation to provide transportation, wages, maintenance, and cure. This exclusion does not apply if a premium entry is shown in Item 2 of the Schedule, except that punitive damages related to your duty or obligation to provide transportation, wages, maintenance, and cure under any applicable maritime law are excluded even if a premium is paid for transportation, wages, maintenance, and cure coverage.

D. **We Will Defend** is changed by adding the following statement:

We will treat a suit or other action in rem against a vessel owned or chartered by you as a suit against you.

G. **Limits of Liability**

Our liability to pay for damages is limited. Our limits of liability are shown in the Schedule. They apply as explained below.

1. Bodily Injury by Accident. The limit shown for “bodily injury by accident—each accident” is the most we will pay for all damages covered by this insurance because of bodily injury to one or more employees in any one accident.

   A disease is not bodily injury by accident unless it results directly from bodily injury by accident.
2. Bodily Injury by Disease. The limit shown for “bodily injury by disease—aggregate” is the most we will pay for all damages covered by this insurance because of bodily injury by disease to one or more employees. The limit applies separately to bodily injury by disease arising out of work in each state shown in Item 3.A. of the Information Page. Bodily injury by disease will be deemed to occur in the state of the vessel's home port.

Bodily injury by disease does not include disease that results directly from a bodily injury by accident.

3. We will not pay any claims for damages after we have paid the applicable limit of our liability under this insurance.

Schedule

1. Description of work:

2. Transportation, Wages, Maintenance and Cure Premium $

   Exclusion: This insurance does not cover punitive damages related to your duty or obligation to provide transportation, wages, maintenance, and cure under any applicable maritime law even if a premium is paid for transportation, wages, maintenance, and cure coverage.

3. Limits of Liability

   Bodily Injury by Accident $___________ each accident
   Bodily Injury by Disease $___________ aggregate

Notes:

1. Use this endorsement to afford maritime coverage under Program I or II of Manual Rule XIII where the employer has maritime exposure and no Protection and Indemnity policy, or has a Protection and Indemnity policy that does not cover all its operations.

2. Use Item 1 of the Schedule to describe the maritime operations that are to be insured by this endorsement. The description may include limitations by size, ownership or name of vessel and limitations by names of waterways to be used by the vessels.

3. Show a premium charge or other appropriate entry in Item 2 to provide coverage for transportation, wages, maintenance and cure.
VOLUNTARY COMPENSATION MARITIME COVERAGE ENDORSEMENT

This endorsement adds Voluntary Compensation Maritime Insurance to the policy.

A. **How This Insurance Applies**

This insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must be sustained by an employee who is a master or member of the crew of a vessel described in the Schedule.

2. The bodily injury must occur in employment that is necessary or incidental to work described in Item 2 of the Schedule.

3. The bodily injury must occur in the territorial limits of, or in the operation of a vessel sailing directly between the ports of, the continental United States of America, Alaska, Hawaii or Canada.

4. Bodily injury by accident must occur during the policy period.

5. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee’s last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

B. **We Will Pay**

We will pay an amount equal to the benefits that would be required of you if you and your employees described in Item 1 of the Schedule were subject to the workers compensation law shown in Item 1 of the Schedule. We will pay those amounts to the persons who would be entitled to them under that law.

C. **Exclusion**

This insurance does not cover:

1. any obligation imposed by a workers compensation or occupational disease law, or any similar law.

2. bodily injury intentionally caused or aggravated by you.

D. **Before We Pay**

Before we pay benefits to the persons entitled to them, they must:

1. release you and us, in writing, of all responsibility for the injury or death.

2. transfer to us their right to recover from others who may be responsible for the injury or death.

3. cooperate with us and do everything necessary to enable us to enforce the right to recover from others.

If the persons entitled to the benefits of this insurance fail to do those things, our duty to pay ends at once. If they claim damages from you or from us for the injury or death, our duty to pay ends at once.
E. Recovery From Others

If we make a recovery from others, we will keep an amount equal to our expenses of recovery and the benefits we paid. We will pay the balance to the persons entitled to it. If the persons entitled to the benefits of this insurance make a recovery from others, they must reimburse us for the benefits we paid them.

Schedule

1. Employees
   Master and members of the crews of these vessels:

Workers Compensation Law

2. Description of Work:

Notes:

1. Use this endorsement to provide Voluntary Compensation Insurance under Program II of Manual Rule XIII for masters and members of the crews of vessels.

2. This endorsement provides voluntary compensation to the employees described in the Schedule. Employees are described by naming or describing the vessel to which they are attached.

3. When this endorsement is used, the Maritime Coverage Endorsement must also be attached to the policy.
ALTERNATE EMPLOYER ENDORSEMENT

This endorsement applies only with respect to bodily injury to your employees while in the course of special or temporary employment by the alternate employer in the state named in Item 2 of the Schedule. Part One (Workers Compensation Insurance) and Part Two (Employers Liability Insurance) will apply as though the alternate employer is insured. If an entry is shown in Item 3 of the Schedule, the insurance afforded by this endorsement applies only to work you perform under the contract or at the project named in the Schedule.

Under Part One (Workers Compensation Insurance) we will reimburse the alternate employer for the benefits required by the workers compensation law if we are not permitted to pay the benefits directly to the persons entitled to them.

The insurance afforded by this endorsement is not intended to satisfy the alternate employer’s duty to secure its obligations; under the workers compensation law. We will not file evidence of this insurance on behalf of the alternate employer with any government agency.

We will not ask any other insurer of the alternate employer to share with us a loss covered by this endorsement.

Premium will be charged for your employees while in the course of special or temporary employment by the alternate employer.

The policy may be canceled according to its terms without sending notice to the alternate employer.

Part Four (Your Duties If Injury Occurs) applies to you and the alternate employer. The alternate employer will recognize our right to defend under Parts One and Two and our right to inspect under Part Six.

Schedule

1. Alternate Employer
   Address

2. State of Special or Temporary Employment

3. Contract or Project

Notes:

1. This endorsement may be used when the insured named in Item I of the Information Page has agreed to provide insurance against workers compensation and employers liability claim made by employees of the insured against a special or temporary employer named in the Endorsement Schedule.

2. This endorsement may be used only if the state of temporary or special employment is a state shown in Item 3.A. of the Information Page.

3. If the insured is in the business of providing temporary workers for others, the insurer may show the alternate employers in the Schedule by the words “all” or “any.”

4. Three uses of this endorsement are illustrated here:
   a. Use this endorsement if the policy is issued to a contractor (the insured) who is required by an oil company (as alternate or special employer) to provide workers compensation and employers liability insurance to protect the oil company from claims brought by the contractor’s employees.
   b. Use this endorsement if the policy is issued to a business that operates and manages property for others (the insured) who is required by the property owner (the alternate employer) to provide this insurance to protect the owner from claims brought by employees of the operator/manager.
   c. Use this endorsement if the policy is issued to a supplier of temporary office help (the insured) who is required by its customer the user of the temporary office help—the alternate employer) to provide this insurance to protect the customer from claims brought by the insured’s employees against the alternate employer.

5. Show an appropriate entry to Item 3 to limit the endorsement to apply only to specific jobs or contracts of the insured.

6. If this endorsement is used because of temporary or special employment in Illinois, the carrier must send a written notice of cancellation to all Illinois Alternate Employers shown in the Schedule.
DESIGNATED WORKPLACES EXCLUSION ENDORSEMENT

The policy does not cover work conducted at or from ________________________________.

Notes:

1. Use this endorsement to exclude designated workplaces only when it is proper to do so under the workers compensation law. The use of this endorsement is also limited by Note 2.

2. Use the blank space in the endorsement to carefully describe the work or workplace to be excluded.
   a. Example excluding an office address:
      (Street, City, State)
   b. Example excluding a construction site:
      "or in connection with the construction of ..." (describe the project, location, contract, etc.)
   c. Example covering a location and excluding all others within a state:
      "any place in the State of ____________ except (Street, City)."
   d. Example excluding work insured by another policy:
      "any workplace covered by insurance policy number _________________________ issued by Blank Insurance Company."
EMPLOYERS LIABILITY COVERAGE ENDORSEMENT

This endorsement applies only to work in the states shown in the Schedule.

A. Part One (Workers Compensation Insurance) does not apply to work in a state shown in the Schedule.

B. Part Two (Employers Liability Insurance) applies to work in states shown in the Schedule as though they were shown in Item 3.A. of the Information Page.

C. Part Two (Employers Liability Insurance), C. Exclusions is changed by adding these exclusions.

This insurance does not cover:

★ 13. bodily injury to an employee when you are deprived of common law defenses or are subject to penalty because of your failure to secure your obligations under the workers compensation law of any state shown in the Schedule or otherwise fail to comply with that law.

Schedule

States

Notes:

1. Use this endorsement to afford employers liability insurance in any state, including monopolistic state fund states, with the exception of Ohio, where the policy does not provide workers compensation insurance. The states are to be listed in the Schedule. Use the Ohio Employers Liability Coverage Endorsement (WC 34 03 01 B) to afford employers liability insurance in Ohio.

2. The endorsement may be used in New York state only if (1) all employees are excluded from the workers compensation law or all employees have elected not to be subject to the law, and (2) there is no state law or regulation making the use of this endorsement illegal. (See Rule II-B-5 of the Basic Manual.)
INSURANCE COMPANY AS INSURED ENDORSEMENT

The policy does not cover your obligations as a workers compensation reinsurer or insurer of other employers.

Note:

Use this endorsement if the insured is licensed to write workers compensation insurance or reinsurance.
JOINT VENTURE AS INSURED ENDORSEMENT

If the employer named in Item I of the Information Page is a joint venture, and if you are one of its members, you are insured, but only in your capacity as an employer of the joint venture’s employees.

Note:

Use this endorsement to insure the members of a joint venture named in Item 1 of the Information Page.
RURAL UTILITIES SERVICE ENDORSEMENT

1. We will submit our policy and endorsement forms to the Rural Utilities Service (RUS) prior to using them.

2. We will mail to the Rural Utilities Service at least ten days advance notice of the termination of the policy.

3. If you are immune from tort liability, we will not use that immunity as a defense unless you so request us. You agree that waiving the defense of immunity will not make us liable for any payment in excess of the limits of liability stated in the policy.

4. If you are a cooperative or a mutual organization, we agree with the Rural Utilities Service that the insurance afforded by this policy is subject to the following provisions:
   
   a. We agree that we will not use, either in the adjustment of claims or in the defense of suits against you, your immunity from tort liability, unless you interpose such defense;

   b. You agree that the waiver of the defense of immunity shall not subject the company to liability of any portion of a claim, verdict or judgment in excess of the limits stated in the policy;

   c. We agree that if you are relieved of liability because of your immunity, either by interposition of such defense at your request or by voluntary action of a court, the insurance applicable to the injuries on which such suit is based, to the extent it would otherwise have been available to you, shall apply to your officers and employees in their capacity as such; provided that all defenses other than immunity in suits against you or against the company under the policy shall be available to the company with respect to such officers and employees in suits against such officers and employees or against the company under the policy.
VOLUNTARY COMPENSATION AND EMPLOYERS LIABILITY COVERAGE ENDORSEMENT

This endorsement adds Voluntary Compensation Insurance to the policy.

A. How This Insurance Applies

This insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must be sustained by an employee included in the group of employees described in the Schedule.

2. The bodily injury must arise out of and in the course of employment necessary or incidental to work in a state listed in the Schedule.

3. The bodily injury must occur in the United States of America, its territories or possessions, or Canada, and may occur elsewhere if the employee is a United States or Canadian citizen temporarily away from those places.

4. Bodily injury by accident must occur during the policy period.

5. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee’s last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

B. We Will Pay

We will pay an amount equal to the benefits that would be required of you if you and your employees described in the Schedule were subject to the workers compensation law shown in the Schedule. We will pay those amounts to the persons who would be entitled to them under the law.

C. Exclusions

This insurance does not cover:

1. any obligation imposed by a workers compensation or occupational disease law, or any similar law.

2. bodily injury intentionally caused or aggravated by you.

D. Before We Pay

Before we pay benefits to the persons entitled to them, they must:

1. Release you and us, in writing, of all responsibility for the injury or death.

2. Transfer to us their right to recover from others who may be responsible for the injury or death.

3. Cooperate with us and do everything necessary to enable us to enforce the right to recover from others.

If the persons entitled to the benefits of this insurance fail to do those things, our duty to pay ends at once. If they claim damages from you or from us for the injury or death, our duty to pay ends at once.
E. Recovery From Others

If we make a recovery from others, we will keep an amount equal to our expenses of recovery and the benefits we paid. We will pay the balance to the persons entitled to it. If the persons entitled to the benefits of this insurance make a recovery from others, they must reimburse us for the benefits we paid them.

F. Employers Liability Insurance

Part Two (Employers Liability Insurance) applies to bodily injury covered by this endorsement as though the State of Employment shown in the Schedule were shown in Item 3A. of the Information Page.

<table>
<thead>
<tr>
<th>Employees</th>
<th>State of Employment</th>
<th>Designated Workers Compensation Law</th>
</tr>
</thead>
<tbody>
<tr>
<td>All officers and employees not subject to the workers compensation law.</td>
<td>Any state shown in Item 3A of the Information Page.</td>
<td>The state where the injury takes place.</td>
</tr>
<tr>
<td>All domestics, farm and agricultural workers.</td>
<td>Utah</td>
<td>Utah</td>
</tr>
<tr>
<td>All partners of the insured partnership.</td>
<td>Kansas</td>
<td>Kansas</td>
</tr>
</tbody>
</table>

Notes:

1. Use this endorsement to afford voluntary compensation coverage pursuant to Rules II and VIII of the Basic Manual.
2. Use Voluntary Compensation Maritime Endorsement to provide Voluntary Compensation Coverage under Program II of Manual Rule XIII.
3. Work in a monopolistic state fund state should not be included in the Schedule unless employers liability coverage is provided in that state by the Employers Liability Coverage Endorsement.
4. Various uses of this endorsement are illustrated below:

Schedule
WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS ENDORSEMENT

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule. (This agreement applies only to the extent that you perform work under a written contract that requires you to obtain this agreement from us.)

This agreement shall not operate directly or indirectly to benefit anyone not named in the Schedule.

Schedule

Notes:

1. Use this endorsement to waive the company’s right of subrogation against named third parties who may be responsible for an injury.

2. The sentence in ( ) is optional with the company. It limits the endorsement to apply only to specific jobs of the insured, and only to the extent that the insured is required to obtain this waiver.

★ 3. The company shall as applicable indicate a premium charge of 2% to 10% of the manual premium subject to a minimum charge of $250 per policy for blanket coverage.

★ 4. The company shall as applicable indicate a premium charge of 5% to 10% of the manual premium for each person or organization named above subject to a minimum charge of $250 per policy for specific coverage.
AIRCRAFT PREMIUM ENDORSEMENT

Additional premium is charged for each aircraft shown in the Schedule. The additional premium is not subject to adjustment unless this policy is canceled. You may substitute one aircraft for another without additional charge if the substitute aircraft has no more seats than the aircraft shown in the Schedule.

<table>
<thead>
<tr>
<th>State</th>
<th>Aircraft</th>
<th>Passenger Seat Charge</th>
<th>Maximum Charge</th>
<th>Estimated Premium</th>
</tr>
</thead>
</table>

Notes:

1. Use this endorsement to show the additional premium required for Classification Code 7421.
3. Show, in the Schedule, state(s) to which the payroll of Classification Code 7421 is assigned.
EXPERIENCE RATING MODIFICATION FACTOR ENDORSEMENT

The premium for the policy will be adjusted by an experience rating modification factor. The factor was not available when the policy was issued. The factor, if any, shown on the Information Page is an estimate. We will issue an endorsement to show the proper factor, if different from the factor shown, when it is calculated.

Notes:

1. This endorsement may be used if the insured’s experience rating modification factor is not available when the policy is issued.

2. An appropriate typewritten entry may be made in the Information Page instead of using this endorsement.
PENDING RATE CHANGE ENDORSEMENT

A rate change filing is being considered by the proper regulatory authority. The filing may result in rates different from the rates shown on the policy. If it does, we will issue an endorsement to show the new rates and their effective date.

If only one state is shown in Item 3.A. of the Information Page, this endorsement applies to that state. If more than one state is shown there, this endorsement applies only in the state shown in the Schedule.

Schedule

State

Notes:

1. Use this endorsement if the rates shown in the policy may change because of a rate filing pending when the policy is issued.

2. An appropriate typewritten entry may be made on the Information Page instead of using this endorsement.
POLICY PERIOD ENDORSEMENT

The policy period shown in Item 2 of the Information Page consists of the consecutive periods shown in the Schedule. Our Manuals and all provisions of the policy apply separately to each period.

Schedule

From __________________________ to __________________________ 12:01 a.m.
From __________________________ to __________________________ 12:01 a.m.
From __________________________ to __________________________ 12:01 a.m.

Notes:

1. Use this endorsement if the policy period is longer than one year and sixteen days and does not consist of complete twelve-month periods.

2. Rule III-C of the Basic Manual requires this endorsement to show which period, the first or the last, is to be less than twelve months.
PREMIUM DISCOUNT ENDORSEMENT

The premium for this policy and the policies, if any, listed in Item 3 of the Schedule may be eligible for a discount. This endorsement shows your estimated discount in Items 1 or 2 of the Schedule. The final calculation of premium discount will be determined by our manuals and your premium basis as determined by audit. Premium subject to retrospective rating is not subject to premium discount.

Schedule

1. **State**  
   **Estimated Eligible Premium**
   - **First**  
     - $5,000
   - **Next**  
     - $95,000
   - **Next**  
     - $400,000
   - **Balance**

2. Average percentage discount: __________ %

3. Other policies:

4. If there are no entries in Items 1, 2 and 3 of the Schedule, see the Premium Discount Endorsement attached to your policy number:

Notes:

1. Use this endorsement to show the application of Manual Rule VII, Premium Discount, or to identify the insured’s policy which shows the application of the Discount Rule.
2. Do not make entries in items 1, 2 or 3 if a policy number is to be shown in Item 4.
3. The company has the option of replacing Item 1 with the appropriate Table in use by the company.
4. Item 2 may be used if all eligible premium is developed in one or more states using the same discount.
5. Item 3 is available to list all policies that are combined under the Discount Rule.
6. Use Item 4 if premium discount is shown on another policy issued to the insured.
Rate changes that apply to the policy have been approved by the proper regulatory authority. The changes are shown in the Schedule.

**Schedule**

<table>
<thead>
<tr>
<th>State</th>
<th>Date of Change</th>
<th>State Coverage % Change</th>
<th>Longshore and Harbor Workers’ Act Coverage %</th>
</tr>
</thead>
</table>

**Notes:**

1. Use this endorsement to show a change in rates for state coverage.
2. Use the first and second columns to show the state and effective date of the change.
3. Use the third column if the charge is a flat percentage applicable to all classifications.
4. Use the fourth column to show the new percentage, if any, applicable to non-F classifications for work subject to the Longshore and Harbor Workers’ Compensation Act.
5. The company may show a fifth column (Classification Code Number and Rate) in order to show the change on a Schedule of Rate basis.

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NOTIFICATION OF CHANGE IN OWNERSHIP ENDORSEMENT

Experience rating is mandatory for all eligible insureds. The experience rating modification factor, if any, applicable to this policy, may change if there is a change in your ownership or in that of one or more of the entities eligible to be combined with you for experience rating purposes. Change in ownership includes sales, purchases, other transfers, mergers, consolidations, dissolutions, formations of a new entity and other changes provided for in the applicable experience rating plan manual.

You must report any change in ownership to us in writing within 90 days of such change. Failure to report such changes within this period may result in revision of the experience rating modification factor used to determine your premium.

Note:

Use this endorsement on all policies to notify the insured that changes in ownership, as defined in the Experience Rating Plan Manual, must be reported to the insurer within 90 days of the change.
PREMIUM DUE DATE ENDORSEMENT

Section D of Part Five of the policy is replaced by this provision.

PART FIVE
PREMIUM

D. **Premium** is amended to read:
   You will pay all premium when due. You will pay the premium even if part or all of a workers compensation law is not valid. The due date for audit and retrospective premiums is the date of the billing.
CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM)
PREMIUM ENDORSEMENT

This endorsement is notification that your insurance carrier is charging premium to cover the losses that may occur in the event of a Catastrophe (other than Certified Acts of Terrorism) as that term is defined below. Your policy provides coverage for workers compensation losses caused by a Catastrophe (other than Certified Acts of Terrorism).

This premium charge does not provide funding for Certified Acts of Terrorism contemplated under the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22B), attached to this policy.

For purposes of this endorsement, the following definitions apply:

- **Catastrophe (other than Certified Acts of Terrorism)**: Any single event, resulting from an Earthquake, Noncertified Act of Terrorism, or Catastrophic Industrial Accident, which results in aggregate workers compensation losses in excess of $50 million.

- **Earthquake**: The shaking and vibration at the surface of the earth resulting from underground movement along a fault plane or from volcanic activity.

- **Noncertified Act of Terrorism**: An event that is not certified as an Act of Terrorism by the Secretary of Treasury pursuant to the Terrorism Risk Insurance Act of 2002 (as amended) but that meets all of the following criteria:
  a. It is an act that is violent or dangerous to human life, property, or infrastructure;
  b. The act results in damage within the United States, or outside of the United States in the case of the premises of United States missions or air carriers or vessels as those terms are defined in the Terrorism Risk Insurance Act of 2002 (as amended); and
  c. It is an act that has been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

- **Catastrophic Industrial Accident**: A chemical release, large explosion, or small blast that is localized in nature and affects workers in a small perimeter the size of a building.

The premium charge for the coverage your policy provides for workers compensation losses caused by a Catastrophe (other than Certified Acts of Terrorism) is shown in Item 4 of the Information Page or in the Schedule below.
### Schedule

<table>
<thead>
<tr>
<th>State</th>
<th>Rate</th>
<th>Premium</th>
</tr>
</thead>
</table>

**Note:** For non-payroll classes in New York, the charge is a % of the non-payroll class manual premium.
TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT DISCLOSURE ENDORSEMENT

This endorsement addresses the requirements of the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2015. It serves to notify you of certain limitations under the Act, and that your insurance carrier is charging premium for losses that may occur in the event of an Act of Terrorism.

Your policy provides coverage for workers compensation losses caused by Acts of Terrorism, including workers compensation benefit obligations dictated by state law. Coverage for such losses is still subject to all terms, definitions, exclusions, and conditions in your policy, and any applicable federal and/or state laws, rules, or regulations.

Definitions
The definitions provided in this endorsement are based on and have the same meaning as the definitions in the Act. If words or phrases not defined in this endorsement are defined in the Act, the definitions in the Act will apply.


“Act of Terrorism” means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States as meeting all of the following requirements:
   a. The act is an act of terrorism.
   b. The act is violent or dangerous to human life, property or infrastructure.
   c. The act resulted in damage within the United States, or outside of the United States in the case of the premises of United States missions or certain air carriers or vessels.
   d. The act has been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

“Insured Loss” means any loss resulting from an act of terrorism (and, except for Pennsylvania, including an act of war, in the case of workers compensation) that is covered by primary or excess property and casualty insurance issued by an insurer if the loss occurs in the United States or at the premises of United States missions or to certain air carriers or vessels.

“Insurer Deductible” means, for the period beginning on January 1, 2015, and ending on December 31, 2020, an amount equal to 20% of our direct earned premiums, during the immediately preceding calendar year.
Limitation of Liability
The Act limits our liability to you under this policy. If aggregate Insured Losses exceed $100,000,000,000 in a calendar year and if we have met our Insurer Deductible, we are not liable for the payment of any portion of the amount of Insured Losses that exceeds $100,000,000,000; and for aggregate Insured Losses up to $100,000,000,000, we will pay only a pro rata share of such Insured Losses as determined by the Secretary of the Treasury.

Policyholder Disclosure Notice

1. Insured Losses would be partially reimbursed by the United States Government. If the aggregate industry Insured Losses exceed:
   a. $100,000,000, with respect to such Insured Losses occurring in calendar year 2015, the United States Government would pay 85% of our Insured Losses that exceed our Insurer Deductible.
   b. $120,000,000, with respect to such Insured Losses occurring in calendar year 2016, the United States Government would pay 84% of our Insured Losses that exceed our Insurer Deductible.
   c. $140,000,000, with respect to such Insured Losses occurring in calendar year 2017, the United States Government would pay 83% of our Insured Losses that exceed our Insurer Deductible.
   d. $160,000,000, with respect to such Insured Losses occurring in calendar year 2018, the United States Government would pay 82% of our Insured Losses that exceed our Insurer Deductible.
   e. $180,000,000, with respect to such Insured Losses occurring in calendar year 2019, the United States Government would pay 81% of our Insured Losses that exceed our Insurer Deductible.
   f. $200,000,000, with respect to such Insured Losses occurring in calendar year 2020, the United States Government would pay 80% of our Insured Losses that exceed our Insurer Deductible.

2. Notwithstanding item 1 above, the United States Government will not make any payment under the Act for any portion of Insured Losses that exceeds $100,000,000,000.

3. The premium charge for the coverage your policy provides for Insured Losses is included in the amount shown in Item 4 of the Information Page or in the Schedule below.

### Schedule

<table>
<thead>
<tr>
<th>State</th>
<th>Rate</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: For non-payroll classes in New York, the charge is a % of the non-payroll class manual premium.
EXPERIENCE RATING MODIFICATION FACTOR REVISION ENDORSEMENT

This endorsement is added to Part Five-Premium of the policy.

The premium for the policy is adjusted by an experience rating modification factor. The factor shown on the Information Page may be revised and applied to the policy in accordance with our manuals and endorsements. We will issue an endorsement to show the revised factor, if different from the factor shown, when it is calculated.
VOLUNTEER FIREFIGHTERS’ BENEFIT LAW POLICY

In return for the payment of the premium and subject to all terms of this policy, we agree with you as follows:

GENERAL SECTION

A. The Policy

This policy includes at its effective date the Information Page and all endorsements and schedules listed there. It is a contract of insurance between you (the insured named in Item 1 of the Information Page) and us (the insurer named on the Information Page). The only agreements relating to this insurance are stated in this policy. The terms of this policy may not be changed or waived except by endorsement issued by us to be part of this policy.

B. Who Is Insured

You are insured if you are the political subdivision named in Item 1 of the Information Page.

PART ONE—VOLUNTEER FIREFIGHTERS’ BENEFIT LAW INSURANCE

A. We Will Pay

We will pay promptly when due the benefits required of you by the Volunteer Firefighters’ Benefit Law.

B. How This Insurance Applies

This volunteer firefighters’ insurance applies to bodily injury or bodily injury by disease. Bodily injury includes resulting death.

1. Bodily injury must occur during the policy period.

2. Bodily injury by disease must be caused or aggravated by the conditions of your operations. The volunteer firefighter’s last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

C. We Will Defend

We have the right and duty to defend at our expense any claim, proceeding or suit against you for benefits payable by this insurance. We have the right to investigate and settle these claims, proceedings or suits.

D. We Will Also Pay

We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding or suit we defend:

1. reasonable expenses incurred at our request, but not loss of earnings;

2. premiums for bonds to release attachments and for appeal bonds in bond amounts up to the amount payable under this insurance;

3. litigation costs taxed against you;

4. interest on a judgment as required by law until we offer the amount due under the insurance; and

5. expenses we incur.

E. Other Insurance

We will not pay more than our share of benefits and costs covered by this insurance and other insurance or self-insurance. Subject to any limits of liability that may apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance will be equal until the loss is paid.

F. Recovery From Others

We have your rights, and the rights of persons entitled to benefits of this insurance, to recover our payments from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.
G. Statutory Provisions

These statements apply where they are required by law.

1. As between an injured volunteer firefighter and us, we have notice of the injury when you have notice.

2. Your default or the bankruptcy or insolvency of you or your estate will not relieve us of our duties under this insurance after an injury occurs.

3. We are directly and primarily liable to any person entitled to the benefits payable by this insurance. Those persons may enforce our duties; so may an agency authorized by law. Enforcement may be against us or against you and us.

4. Jurisdiction over you is jurisdiction over us for the purposes of the Volunteer Firefighters' Benefit Law. We are bound by decisions against you under this law, subject to the provisions of this policy that are not in conflict with that law.

5. This insurance conforms to the parts of the Volunteer Firefighters' Benefit Law that apply to:
   a. benefits payable by this insurance;
   b. special taxes, payments into security or other special funds, and assessments payable by us under this law.

6. Terms of this insurance that conflict with the Volunteer Firefighters’ Benefit Law are changed by this statement to conform to that law.

Nothing in these paragraphs relieves you of your duties under this policy.

PART TWO—EMPLOYERS LIABILITY INSURANCE

A. How This Insurance Applies

This employers liability insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must arise out of and in the course of the injured volunteer firefighter's duties while engaged in activities described in Subdivision 1 of Section 5 of the Volunteer Firefighters’ Benefit Law.

2. Bodily injury by accident must occur during the policy period.

3. Bodily injury by disease must be caused or aggravated by the conditions of the volunteer firefighter’s activities covered by this policy. The volunteer firefighter’s last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

4. If you are sued, the original suit and any related legal actions for damages for bodily injury by accident or by disease must be brought in the United States of America, its territories or possessions, or Canada.

B. We Will Pay

We will pay all sums you legally must pay as damages because of bodily injury to your volunteer firefighters, provided the bodily injury is covered by this Employers Liability Insurance.

The damages we will pay, where recovery is permitted by law, include damage:

1. for which you are liable to a third party by reason of a claim or suit against you by that third party to recover the damages claimed against such third party as a result of injury to your volunteer firefighter; and

2. for care and loss of services;

provided that these damages are the direct consequence of bodily injury that arises out of and in the course of the injured volunteer firefighter's duties and activities for you.

C. Exclusions

This insurance does not cover:

1. liability assumed under a contract or agreement;

2. any obligation imposed by the Volunteer Firefighters’ Benefit Law, any workers compensation or occupational disease law, unemployment compensation or disability benefits law, no fault law, or any similar law;

3. bodily injury intentionally caused or aggravated by you;

4. bodily injury occurring outside the United States of America, its territories or possessions, and Canada. This exclusion does not apply to bodily injury to a citizen or resident of the United States of America or Canada who is temporarily outside these countries.
D. We Will Defend

We have the right and duty to defend, at our expense, any claim, proceeding or suit against you for damages payable by this insurance. We have the right to investigate and settle these claims, proceedings and suits.

We have no duty to defend a claim, proceeding or suit that is not covered by this insurance.

E. We Will Also Pay

We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding or suit we defend:

1. reasonable expenses incurred at our request, but not loss of earnings;
2. premiums for bonds to release attachments and for appeal bonds;
3. litigation costs taxed against you;
4. interest on a judgment as required by law; and
5. expenses we incur.

F. Other Insurance

We will not pay more than our share of damages and costs covered by this insurance and other insurance or self-insurance. Subject to any limits of liability that apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the share of all remaining insurance and self-insurance will be equal until the loss is paid.

G. Recovery From Others

We have your rights to recover our payment from anyone liable for an injury covered by this insurance. You will do everything necessary to protect those rights for us and to help us enforce them.

H. Actions Against Us

There will be no right of action against us under this insurance unless:

1. You have complied with all terms of this policy; and
2. The amount you owe has been determined with our consent or by actual trial and final judgment.

This insurance does not give anyone the right to add us as a defendant in an action against you to determine your liability.

PART THREE—YOUR DUTIES IF INJURY OCCURS

Tell us at once if injury occurs that may be covered by this policy. Your other duties are listed here.

1. Provide for immediate medical and other services required by the Volunteer Firefighters’ Benefit Law.
2. Give us or our agent the names and addresses of the injured persons and of witnesses, and other information we may need.
3. Promptly give us all notices, demands and legal papers related to the injury, claim, proceeding or suit.
4. Cooperate with us and assist us, as we may request, in the investigation, settlement or defense of any claim, proceeding or suit.
5. Do nothing after an injury occurs that would interfere with our right to recover from others.
6. Do not voluntarily make payments, assume obligations or incur expenses, except at your own cost.

PART FOUR—PREMIUM

A. Our Manuals

All premium for this policy will be determined by our manuals of rules, rates, rating plans and classifications. We may change our manuals and apply the changes to this policy if authorized by law or a governmental agency regulating this insurance.

B. Premium

Item 3 of the Information Page shows the premium for this policy. Any changes in classification, premiums or rating plans shall be stated in an endorsement issued to form a part of this policy.
C. Premium Payments

You will pay all premium when due. You will pay the premium even if part of the Volunteer Firefighters’ Law is not valid.

If this policy is canceled, final premium will be determined in the following way unless our manuals provide otherwise:

1. If we cancel, premium will be calculated pro rata based on the time this policy was in force. Final premium will not be less than the pro rata share of the minimum premium.

2. If you cancel, premium will be more than pro rata; it will be based on the time this policy was in force, and increased by our short rate cancelation table and procedures. Final premium will not be less than the minimum premium shown on the Information Page.

D. Records

You will keep records of information needed to compute premium. You will provide us with copies of those records when we ask for them.

E. Audit

You will let us examine and audit all your records that relate to this policy. These records include ledgers, journals, registers, vouchers, contracts, tax reports, payroll and disbursement records, and programs for storing and retrieving data. We may conduct the audits during regular business hours during the policy period and within three years after the policy period ends. Information developed by audit will be used to determine final premium. Insurance rate service organizations have same rights we have under this provision.

PART FIVE—CONDITIONS

A. Inspection

We have the right, but are not obliged to inspect your facilities at any time. Our inspections are not safety inspections. They relate only to the insurability of the facilities and the premiums to be charged. We may give you reports on the conditions we find. We may also recommend changes. While they may help reduce losses, we do not undertake to perform the duty of any person to provide for the health or safety of your volunteer firefighter or the public. We do not warrant that your facilities are safe or healthful or that they comply with laws, regulations, codes or standards. Insurance rate service organizations have the same rights we have under this provision.

B. Long Term Policy

If the policy period is longer than one year and sixteen days, all provisions of this policy will apply as though a new policy were issued on each annual anniversary that this policy is in force.

C. Transfer of Your Rights and Duties

Your rights or duties under this policy may not be transferred without our written consent.

D. Cancelation

1. You may cancel this policy. You must mail or deliver advance written notice to us stating when the cancelation is to take effect.

2. We may cancel this policy. We must mail or deliver to you not less than ten days advance written notice stating when the cancellation is to take effect. Mailing that notice to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice.

3. The policy period will end on the day and hour stated in the cancelation notice.

4. Any of these provisions that conflicts with a law that controls the cancelation of the insurance in this policy is changed by this statement to comply with that law.
Volunteer Firefighters’ Benefit Policy No. ________________

Renewal of Policy No. ________________________________

**INFORMATION PAGE**

**Item 1. Name of Insured**
________________________

**Address**
[No. Street Town or City County State]

**Item 2. Policy Period:**
From ____________________ to ____________________
12:01 A.M., standard time at the address of the insured as stated herein.

**Item 3. Premium—Classification Code Number 7711**

<table>
<thead>
<tr>
<th>Location</th>
<th>Population</th>
<th>Annual Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Area:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

List Other “Home Areas” Services Under Contract
($150 per contract)

<table>
<thead>
<tr>
<th>List “Outside Areas”:</th>
<th>Contract Price*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Home Area</td>
</tr>
<tr>
<td></td>
<td>All Areas</td>
</tr>
</tbody>
</table>

**EXPENSE CONSTANT**

**MINIMUM PREMIUM $**

**TOTAL ANNUAL PREMIUM $**

*Fill in only where the “Outside Area” has more than one contract for fire protection, provided the records of the “Home Area” are maintained so as to show separately its contract price as well as the total cost of all contracts being paid by the “Outside Area.”

[Date and Place of Issue __________________________]¹

Countersigned [______________ 20 , at _________]¹ by ________________ (See Reference Note 2.)
GENERAL INSTRUCTIONS

This form is expressed in standard language which may not be amended and no part of which may be omitted except as indicated in the reference notes for the Information Page shown below or the explanatory notes shown in the endorsements used with this policy. “Standard language” means the form and endorsements approved by the New York State Insurance Department.

Reference Notes for Information Page:

1. Matter in brackets may be included, omitted or amended at the option of the company.
2. The capacity of the person countersigning may be stated.
3. Declaration of this type calling for underwriting data and general Information may be used at the option of the company.
VOLUNTEER AMBULANCE WORKERS’ BENEFIT LAW POLICY

In return for the payment of the premium and subject to all terms of this policy, we agree with you as follows:

GENERAL SECTION

A. The Policy

This policy includes at its effective date the Information Page and all endorsements and schedules listed there. It is a contract of insurance between you (the insured named in Item 1 of the Information Page) and us (the insurer named on the Information Page). The only agreements relating to this insurance are stated in this policy. The terms of this policy may not be changed or waived except by endorsement issued by us to be part of this policy.

B. Who Is Insured

You are insured if you are named in Item 1 of the Information Page.

C. Volunteer Ambulance Workers’ Benefit Law


It includes amendments to that law which are in effect during the policy period. It does not include any federal workers compensation law, any federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

The provisions of the Workers’ Compensation Law, Chapter 67, Consolidated Laws of New York, in relation to this insurance, which are not inconsistent with the Volunteer Ambulance Workers’ Benefit Law, are applicable to this policy.

PART ONE—VOLUNTEER AMBULANCE WORKERS’ BENEFIT LAW INSURANCE

A. We Will Pay

We will pay promptly when due the benefits required of you by the Volunteer Ambulance Workers’ Benefit Law.

B. How This Insurance Applies

This volunteer ambulance workers’ insurance applies to bodily injury or bodily injury by disease. Bodily injury includes resulting death.

1. Bodily injury must occur during the policy period.

2. Bodily injury by disease must be caused or aggravated by the conditions of your operations. The volunteer ambulance worker’s last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

C. We Will Defend

We have the right and duty to defend at our expense any claim, proceeding or suit against you for benefits payable by this insurance. We have the right to investigate and settle these claims, proceedings or suits.

D. We Will Also Pay

We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding or suit we defend:

1. reasonable expenses incurred at our request, but not loss of earnings;

2. premiums for bonds to release attachments and for appeal bonds in bond amounts up to the amount payable under this insurance;

3. litigation costs taxed against you;

4. interest on a judgment as required by law until we offer the amount due under the insurance; and

5. expenses we incur.

E. Other Insurance

We will not pay more than our share of benefits and costs covered by this insurance and other insurance or self-insurance. Subject to any limits of liability that may apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance will be equal until the loss is paid.

F. Recovery From Others

We have your rights, and the rights of persons entitled to benefits of this insurance, to recover our payments from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.
G. Statutory Provisions

These statements apply where they are required by law.

1. As between an injured volunteer ambulance worker and us, we have notice of the injury when you have notice.

2. Your default or the bankruptcy or insolvency of you or your estate will not relieve us of our duties under this insurance after an injury occurs.

3. We are directly and primarily liable to any person entitled to the benefits payable by this insurance. Those persons may enforce our duties; so may an agency authorized by law. Enforcement may be against us or against you and us.

4. Jurisdiction over you is jurisdiction over us for the purposes of the Volunteer Ambulance Workers' Benefit Law. We are bound by decisions against you under this law, subject to the provisions of this policy that are not in conflict with that law.

5. This insurance conforms to the parts of the Volunteer Ambulance Workers' Benefit Law that apply to:
   a. benefits payable by this insurance;
   b. special taxes, payments into security or other special funds, and assessments payable by us under this law.

6. Terms of this insurance that conflict with the Volunteer Ambulance Workers' Benefit Law are changed by this statement to conform to that law.

Nothing in these paragraphs relieves you of your duties under this policy.

PART TWO—EMPLOYERS LIABILITY INSURANCE

A. How This Insurance Applies

This employers liability insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must arise out of and in the course of the injured volunteer ambulance worker’s duties while engaged in activities described in Subdivision 1 of Section 5 of the Volunteer Ambulance Workers’ Benefit Law.

2. Bodily injury by accident must occur during the policy period.

3. Bodily injury by disease must be caused or aggravated by the conditions of the volunteer ambulance worker’s activities covered by this policy. The volunteer ambulance worker’s last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

4. If you are sued, the original suit and any related legal actions for damages for bodily injury by accident or by disease must be brought in the United States of America, its territories or possessions, or Canada.

B. We Will Pay

We will pay all sums you legally must pay as damages because of bodily injury to your volunteer ambulance workers, provided the bodily injury is covered by this Employers Liability Insurance.

The damages we will pay, where recovery is permitted by law, include damage:

1. for which you are liable to a third party by reason of a claim or suit against you by that third party to recover the damages claimed against such third party as a result of injury to your volunteer ambulance workers; and

2. for care and loss of services;

provided that these damages are the direct consequence of bodily injury that arises out of and in the course of the injured volunteer ambulance worker’s duties and activities for you.

C. Exclusions

This insurance does not cover:

1. liability assumed under a contract or agreement;

2. any obligation imposed by the Volunteer Ambulance Workers’ Benefit Law, the Volunteer Firefighters’ Benefit Law, any workers compensation or occupational disease law, unemployment compensation or disability benefits law, no fault law, or any similar law;

3. bodily injury Intentionally caused or aggravated by you;
4. bodily Injury occurring outside the United States of America, its territories or possessions, and Canada. This exclusion does not apply to bodily injury to a citizen or resident of the United States of America or Canada who is temporarily outside these countries.

D. We Will Defend

We have the right and duty to defend, at our expense, any claim, proceeding or suit against you for damages payable by this insurance. We have the right to investigate and settle these claims, proceedings and suits.

We have no duty to defend a claim, proceeding or suit that is not covered by this insurance.

E. We Will Also Pay

We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding or suit we defend:

1. reasonable expenses incurred at our request, but not loss of earnings;
2. premiums for bonds to release attachments and for appeal bonds;
3. litigation costs taxed against you;
4. Interest on a judgment as required by law; and
5. expenses we incur.

F. Other Insurance

We will not pay more than our share of damages and costs covered by this insurance and other insurance or self-insurance. Subject to any limits of liability that apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance and self-insurance will be equal until the loss is paid.

G. Recovery From Others

We have your rights to recover our payment from anyone liable for an injury covered by this insurance. You will do everything necessary to protect those rights for us and to help us enforce them.

H. Actions Against Us

There will be no right of action against us under this insurance unless:

1. you have complied with all terms of this policy; and
2. the amount you owe has been determined with our consent or by actual trial and final judgment.

This insurance does not give anyone the right to add us as a defendant in an action against you to determine your liability.

PART THREE—YOUR DUTIES IF INJURY OCCURS

Tell us at once if injury occurs that may be covered by this policy. Your other duties are listed here.

1. Provide for immediate medical and other services required by the Volunteer Ambulance Workers’ Benefit Law.
2. Give us or our agent the names and addresses of the injured persons and of witnesses, and other information we may need.
3. Promptly give us all notices, demands and legal papers related to the injury, claim, proceeding or suit.
4. Cooperate with us and assist us, as we may request, in the investigation, settlement or defense of any claim, proceeding or suit.
5. Do nothing after an injury occurs that would interfere with our right to recover from others.
6. Do not voluntarily make payments, assume obligations or incur expenses, except at your own cost.

PART FOUR—PREMIUM

A. Our Manuals

All premium for this policy will be determined by our manuals of rules, rates, rating plans and classifications. We may change our manuals and apply the changes to this policy if authorized by law or a governmental agency regulating this insurance.

B. Premium

Item 3 of the Information Page shows the premium for this policy. Any changes in classification, premiums or rating plans shall be stated in an endorsement issued to form a part of this policy.
C. Premium Payments

You will pay all premium when due. You will pay the premium even if part of the Volunteer Ambulance Workers’ Law is not valid.

If this policy is canceled, final premium will be determined in the following way unless our manuals provide otherwise:

1. If we cancel, premium will be calculated pro rata based on the time this policy was in force. Final premium will not be less than the pro rata share of the minimum premium.

2. If you cancel, premium will be more than pro rata; it will be based on the time this policy was in force, and increased by our short rate cancelation table and procedures. Final premium will not be less than the minimum premium shown on the Information Page.

D. Records

You will keep records of information needed to compute premium. You will provide us with copies of those records when we ask for them.

E. Audit

You will let us examine and audit all your records that relate to this policy. These records include ledgers, journals, registers, vouchers, contracts, tax reports, payroll and disbursement records, and programs for storing and retrieving data. We may conduct the audits during regular business hours during the policy period and within three years after the policy period ends. Information developed by audit will be used to determine final premium. Insurance rate service organizations have the same rights we have under this provision.

PART FIVE—CONDITIONS

A. Inspection

We have the right, but are not obliged to inspect your facilities at any time. Our inspections are not safety inspections. They relate only to the insurability of the facilities and the premiums to be charged. We may give you reports on the conditions we find. We may also recommend changes. While they may help reduce losses, we do not undertake to perform the duty of any person to provide for the health or safety of your volunteer ambulance workers or the public. We do not warrant that your facilities are safe or healthful or that they comply with laws, regulations, codes or standards. Insurance rate service organizations have the same rights we have under this provision.

B. Long Term Policy

If the policy period is longer than one year and sixteen days, all provisions of this policy will apply as though a new policy were issued on each annual anniversary that this policy is in force.

C. Transfer of Your Rights and Duties

Your rights or duties under this policy may not be transferred without our written consent.

D. Cancelation

1. You may cancel this policy. You must mail or deliver advance written notice to us stating when the cancelation is to take effect.

2. We may cancel this policy. We must mail or deliver to you not less than ten days advance written notice stating when the cancellation is to take effect. Mailing that notice to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice.

3. The policy period will end on the day and hour stated in the cancellation notice.

4. Any of these provisions that conflicts with a law that controls the cancelation of the insurance in this policy is changed by this statement to comply with that law.
INFORMATION PAGE
VOLUNTEER AMBULANCE WORKERS’ BENEFIT POLICY

Policy No. ____________________

INSURANCE COMPANY

Renewal of Policy No. ____________________

1. The Insured:
   Mailing Address:

2. The policy period is from ____________ to ____________ at the insured’s mailing address.

3. The premium for this policy will be determined by our Manuals of Rules, Classifications, Rates and Rating Plans. All information required below is subject to verification and change by audit.

<table>
<thead>
<tr>
<th>Classification Code 7370:</th>
<th>Number of Ambulances</th>
<th>Rate Per Ambulance</th>
<th>Estimated Annual Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Ambulance</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Additional Ambulances</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

EXPENSE CONSTANT $ 
MINIMUM PREMIUM $  TOTAL ANNUAL PREMIUM $

[Date and Place of Issue ____________________________]¹

Countersigned [______________ 20 , at ____________]¹ by ____________________________ (See Reference Note 2.)

A. Endorsement serial numbers.  C. Record of past experience.  
B. Rating plan or premium discount.  D. Cancelation of similar insurance.  

³
GENERAL INSTRUCTIONS

This form is expressed in standard language which may not be amended and no part of which may be omitted except as indicated in the reference notes for the Information Page shown below or the explanatory notes shown in the endorsements used with this policy. “Standard language” means the form and endorsements are approved by the New York State Insurance Department.

Reference Notes for Information Page:

1. Matter in brackets may be included, omitted or amended at the option of the company.
2. The capacity of the person countersigning may be stated.
3. Declaration of this type calling for underwriting data and general information may be used at the option of the company.
NEW YORK COVERAGE FOR ELECTED OR APPOINTED OFFICERS OF MUNICIPAL CORPORATIONS OR OTHER POLITICAL SUBDIVISIONS ENDORSEMENT

The policy applies to bodily injury sustained by the elected or appointed officers specified below, as authorized by the legislature or other governmental agency which has filed a notice of coverage with us on a form prescribed by the Chairman of the Workers’ Compensation Board in accordance with Section 54, Subdivision 6 of the New York Workers’ Compensation Law.

Schedule

Note:

To be attached to a policy issued to a New York municipal corporation or other political subdivision which has elected to bring certain of its officers within the New York workers’ Compensation Law. The company may specify the officers by name or title or both.
NEW YORK DESIGNATED WORKPLACE CANCELATION ENDORSEMENT AND
NOTICE OF PARTIAL CANCELATION

This is to notify you that coverage under this policy is canceled for your operations at or from any location designated in the Schedule. The effective date of cancellation is also shown in the Schedule.

Schedule

1. Excluded location(s)

2. Effective Date of Cancelation

______________________________________________________________________________________________

Employer ____________________________________________________________________________________

Nature of Business ___________________________________________________________________________

Post Office Address __________________________________________________________________________

Effective Date of Policy_________________________________ Expiration Date _______________________

Date Notices of Partial Cancelation were sent to Chairman and Employer _________________________

Reason for Partial Cancelation _________________________________________________________________

(If the excluded location is insured elsewhere, the name of succeeding carrier should be stated.)

Notes:

1. To be attached to a policy affording coverage under the New York Workers’ Compensation Law when a specified location is to be excluded effective as of date subsequent to the effective date of the policy. This endorsement also serves as notice of cancelation of part of the coverage under the policy as required by William Lorer, v. The Gotham Concrete & Cement Finish Corp. 8 A.D. 2nd 221, 1959; 187 N.Y.S. 2 275. The provision of Subdivision 5, Section 54 of the New York Workers’ Compensation Law relative to giving notice to the insured and to the Chairman of the Board must be observed.

2. Since the endorsement reduces coverage, the signed acceptance of an authorized representative of the insured may be obtained on a copy of the endorsement to be returned to the company.
NEW YORK EXCESS MEDICAL COVERAGE ENDORSEMENT

This endorsement applies only to the insurance provided by Part One (Workers Compensation Insurance) because New York is shown in Item 3.A. of the Information Page and subject to the Medical Benefits Reimbursement Endorsement attached to this policy.

1. You will pay medical benefits directly to the persons entitled to them.

2. We will reimburse you for any payment you make in excess of $____________________ because of bodily injury to one (or more) person(s) as a result of any one accident or because of disablement of one person due to bodily injury by disease.

3. You will promptly notify us if you are required to make any payment which would require us to reimburse you. You will not admit any liability without our written consent.

4. You will periodically, to our satisfaction, give us a written statement showing the amounts we owe you.

5. The premium for this endorsement is calculated separately from other premium under this policy. This premium is not subject to any premium discount or any retrospective premium endorsement. In addition, losses under this endorsement are not subject to experience rating or any retrospective premium endorsement.

<table>
<thead>
<tr>
<th>Classification and Code # of Operation</th>
<th>Estimated Total Annual Remuneration</th>
<th>Excess Medical Rate Per $100 of Remuneration</th>
<th>Estimated Excess Medical Premium</th>
</tr>
</thead>
</table>

Notes:

1. Use this endorsement on a policy which provides coverage under the New York Workers’ Compensation Law when the Medical Benefits Reimbursement Endorsement is attached and the company agrees to pay the excess over a stated amount.

2. In paragraph 2, insert the limit agreed upon by the company and the insured.

3. Matter in brackets is to be included if the excess coverage is on a per accident basis.

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NEW YORK EXECUTIVE OFFICERS EXCLUSION ENDORSEMENT

The policy does not cover bodily injury to any officers described in the Schedule. The premium basis for the policy does not include the remuneration of such officers. You will reimburse us for any payment we must make because of bodily injury to such officers.

Schedule

<table>
<thead>
<tr>
<th>Names of Officers</th>
<th>Titles</th>
</tr>
</thead>
</table>

Notes:

1. To be attached to a policy affording coverage under the New York Workers’ Compensation Law to an insured with more than one carrier separately insuring their multiple corporations, and where the carrier who is insuring the executive officers has attached the “New York Executive Officers Hold Harmless Endorsement” as part of its policy.

2. To be attached to a policy affording coverage under the New York Workers’ Compensation Law to a not-for-profit unincorporated association or not-for-profit corporation which has elected to exclude unsalaried executive officers from coverage.
NEW YORK EXCLUSION OF EXECUTIVE OFFICER ENDORSEMENT

The policy does not cover bodily Injury to the sole executive officer and only stockholder of the insured corporation, or one or two executive officers who together are the only stockholders of the insured corporation with each officer holding at least one share of stock in the corporation, when such corporation has other employees who are required to be covered by law, and the corporation has elected to exclude from coverage the sole officer or one or both officers of a two-person corporation described in the Schedule.

The premium basis for the policy does not include the remuneration of the excluded executive officer or officers.

You will reimburse us for any payment we must make because of bodily injury to such person.

Schedule

<table>
<thead>
<tr>
<th>Name of Officer(s)</th>
<th>Title</th>
</tr>
</thead>
</table>

Notes:

1. An officer may be designated in this endorsement only when it is proper for an officer to be excluded by election under the New York Workers' Compensation Law.

2. This endorsement may not be used for religious, charitable or educational corporations and incorporated posts or chapters of United States war veterans.
NEW YORK INCLUSION OF EXECUTIVE OFFICER ENDORSEMENT

‘The policy covers bodily injury to an executive officer or executive officers who specifically do not require coverage under the New York Workers' Compensation Law, but have elected to be insured and are described in the Schedule.

The premium basis for such insurance shall include the remuneration of such executive officer or officers as provided by our Manuals.

Schedule

Name of Officer(s)       Title(s)

Note:

To be attached to a policy affording coverage to a corporation which has elected to include its executive officer(s). This endorsement is restricted for use only when such corporation is comprised of either one or two executive officers who retain all the issued and outstanding stock, hold all the offices and do not employ any person required to be covered by the Law. (Not to be used for religious, charitable or educational corporations and incorporated posts or chapters of United States war veterans.)
NEW YORK LIABILITY OF MUNICIPALITIES TO POLICE OFFICERS OR PAID FIREFIGHTERS—EXCLUSION ENDORSEMENT

The policy does not apply to any liability imposed on you under Section 207-a or Section 208-d of the General Municipal Law of New York.

Note:

To be attached to a policy affording coverage to a New York municipality, or other political subdivision which employs police officers or paid firefighters.
NEW YORK LIMIT OF LIABILITY ENDORSEMENT

This endorsement applies only to the insurance provided by Part Two (Employers Liability Insurance) because New York is shown in Item 3.A. of the Information Page.

We may not limit our liability to pay damages for which we become legally liable to pay because of bodily injury to your employees if the bodily injury arises out of and in the course of employment that is subject to and is compensable under the Workers’ Compensation Law of New York.

Note:

This endorsement must be attached to every policy showing New York in Item 3.A. of the Information Page.
NEW YORK MEDICAL BENEFITS REIMBURSEMENT ENDORSEMENT

You will provide all medical benefits to the full extent required by the New York Workers’ Compensation Law for each of the locations named in the Schedule and to our satisfaction.

This agreement is between you and us. It does not change the rights of others under the policy. You will reimburse us for any of those medical benefits that we may be legally required to pay.

Schedule

Note:

Use this endorsement where the insured has elected, pursuant to the New York Workers’ Compensation Law, to be responsible for providing medical benefits but is not a qualified self-insurer for them.
NEW YORK NON-SUBJECT EMPLOYEES EXCLUSION ENDORSEMENT

The policy does not cover bodily injury to any of your employees who are exempted, either mandatorily or by election, from the New York Workers’ Compensation Law.

Note:

To be attached to a policy affording coverage under the New York Workers’ Compensation Law issued to a New York religious, charitable, educational or municipal corporation or other political subdivision when coverage is not to be afforded on a blanket basis with respect to all employees of the insured. For example: If it is desired to include within the coverage of the policy persons engaged in a teaching or non-manual capacity in or for a religious, charitable, or educational institution, the appropriate description of such persons and the classification applicable thereto are to be stated in Item 4 of the declarations. In the case of officers, elective or appointive, for a municipal corporation or other political subdivision, the “New York Non-Subject Executive Officers Coverage Endorsement” should be attached.
NEW YORK NON-SUBJECT EXECUTIVE OFFICERS COVERAGE ENDORSEMENT

An election was made in accordance with the provisions of the New York Workers’ Compensation Law on behalf of each person described in the Schedule to be subject to the law. The premium basis for the policy includes the remuneration of such persons.

Schedule

<table>
<thead>
<tr>
<th>Name of Officer</th>
<th>Title</th>
</tr>
</thead>
</table>

Notes:

1. To be attached to a policy affording coverage under the New York Workers’ Compensation Law to a religious, charitable or educational corporation, or an incorporated post or chapter of an organization of United States war veterans.

2. To be attached to a policy issued to a New York municipal corporation or other political subdivision which has elected to bring certain of its officers within the New York Workers’ Compensation Law.
NEW YORK SOLE PROPRIETORS, PARTNERS AND MEMBERS OF LLC’S, PSLC’S and RLLP’s
COVERAGE ENDORSEMENT

An election was made on behalf of each sole proprietor, partner or LLC, PSLC, RLLP and member as defined in Rule IX(B)(1) of the New York Workers Compensation and Employers Liability Manual named in the Schedule to be subject to the Workers’ Compensation Law. The premium basis for the policy includes the remuneration of such persons.

Schedule

Sole Proprietor:

Partners:

Members:

Notes:

1. To be attached to a policy affording coverage under the New York Workers' Compensation Law for sole proprietors, partners and members of LLC’s, PSLC’s or RLLP’s, etc, who have elected to be covered.

2. Individuals may be designated by naming them or by describing them in the endorsement schedule, as for example:
   a. all partners;
   b. all members;
   c. each person named in Item 4 of the Information Page.
NEW YORK INCLUSION OF AUXILIARY POLICE ENDORSEMENT

An election was made in accordance with the provisions of the New York Workers’ Compensation Law by a municipal corporation to provide coverage for auxiliary police.

Note:
To be attached to a policy of a municipal corporation which has elected pursuant to local law to cover members of an auxiliary police organization.
NEW YORK BENEFITS DEDUCTIBLE ENDORSEMENT

This endorsement applies only to the insurance provided by Part One (Workers Compensation Insurance) because New York is shown in Item 3.A. of the Information Page.

1. Part One (Workers Compensation Insurance) applies only to benefits in excess of a deductible amount of $______________. This deductible applies separately to each occurrence.

2. We will pay the deductible amount for you, but you must reimburse us promptly after we send you notice that payment is due.

3. The maximum amount you are obligated to reimburse us is an amount equal to your estimated annual premium at the inception of the policy to which this endorsement applies.

Note:

The amount to be inserted in Section 1 is $100, $200, $300, $400, $500, $1,000, $1,500, $2,000, $2,500, or $5,000.
NEW YORK SOLE PROPRIETORS, PARTNERS AND MEMBERS OF LLC’S, PSLC’S, RLLP’S, ETC.
EXCLUSION ENDORSEMENT

★ The policy does not cover bodily injury to any sole proprietor, partner or member of an LLC, PSLC, RLLP, etc. named in the Schedule.

Schedule

Sole Proprietor:

Partners:

Members:

Note:

Attach this endorsement to a policy affording coverage to a sole proprietor, partner or member of an LLC, PSLC, RLLP, etc., to exclude coverage for the sole proprietor, partner or member of an LLC, PSLC, RLLP, etc.
NEW YORK LABOR CONTRACTOR ENDORSEMENT

As used in this endorsement, "labor contractor" means the entity furnishing some or all of the workers to another entity for a fee or other compensation.

This endorsement applies only with respect to bodily injury to the workers you lease from the labor contractor named in the Schedule. Part One (Workers Compensation Insurance) and Part Two (Employers Liability Insurance) will apply to the labor contractor as an additional named insured.

Under Part One (Workers Compensation Insurance) we will reimburse the labor contractor for the benefits required by the Workers' Compensation Law if we are not permitted to pay the benefits directly to the persons entitled to them.

The insurance afforded by this endorsement is only intended to satisfy the labor contractor’s legal obligation to secure workers compensation coverage to its employees who are leased by you from the labor contractor. We will file with governmental agencies evidence that the labor contractor is insured only with respect to such employees.

We will not ask any other insurer of the labor contractor to share with us a loss covered by this endorsement.

Premium will be charged for your leased employees while provided by the labor contractor. You must obtain from the labor contractor and furnish to us a complete payroll record of your leased employees provided by the labor contractor to satisfy your obligations under Part Five (Premium), C.2.

If the policy is canceled, we will send notice of such cancellation in accordance with the Workers' Compensation Law to the labor contractor.

Part Four (Your Duties If Injury Occurs) applies to you and the labor contractor. The labor contractor will recognize our right to defend under Parts One and Two and our right to inspect under Part Six.

Schedule

<table>
<thead>
<tr>
<th>Labor Contractor</th>
<th>Address</th>
</tr>
</thead>
</table>

Notes:

1. This endorsement may be used when the insured named in Item 1 of the Information Page has agreed to provide insurance against workers compensation and employers liability claims made by its leased workers against a labor contractor named in the endorsement Schedule.

2. Use this endorsement if the policy is issued an insured who is required to provide workers compensation and employers liability insurance to protect the labor contractor from claims by the insured's leased workers.
NEW YORK LABOR CONTRACTOR EXCLUSION ENDORSEMENT

As used in this endorsement, “employee leasing” shall mean an arrangement whereby an entity utilizes the services of a third party to provide its workers for a fee or other compensation. The third party providing employee leasing services shall be referred to as a “labor contractor.” The entity receiving the services shall be referred to as a “client.”

This endorsement applies only with respect to workers provided by you to a client under an employee leasing arrangement for whom the client has secured and currently maintains workers compensation insurance under a policy which contains a New York Labor Contractor Endorsement in your name, currently in effect. As long as such coverage is maintained, your policy does not provide coverage for workers leased by you to such clients who are listed below. If benefits are not permitted to be paid directly to persons entitled to them by the client’s insurer pursuant to such New York Labor Contractor Endorsement, we will pay such benefits and seek reimbursement pursuant to such endorsement. If such client’s policy is canceled, this exclusion endorsement shall lapse and you will be liable for additional premium under this policy.

Schedule

<table>
<thead>
<tr>
<th>Client</th>
<th>Address</th>
</tr>
</thead>
</table>

Note:

This endorsement will be attached to a labor contractor’s policy to exclude coverage for workers leased to others on other than a temporary basis when a client who enters into an employee leasing arrangement with a labor contractor retains a Standard Workers Compensation and Employers Liability Policy for both its leased and non-leased workers.
NEW YORK CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM
EXPLANATORY ENDORSEMENT

The New York Construction Classification Premium Adjustment Program (NYCCPAP) allows premium credits for some employers in the construction industry. These credits exist to recognize the difference in wage rates between employers within the same construction industries in New York.

The declarations section of this policy will show a credit of 0.00% if you are not eligible for this credit, or if you are eligible for this credit and have not yet applied for a credit. Credits are earned for average wages in excess of $23.24 per hour for each eligible class. If your policy shows one of the following classification codes, and you are experience rated, you are eligible to apply for an NYCCPAP credit:

0042  5057  5193  5429  5491  5606  6003  6229  6325  9526
3365  5059  5213  5443  5506  5610  6005  6233  6400  9527
3724  5069  5221  5445  5507  5645  6017  6235  6701  9534
3726  5102  5222  5462  5508  5648  6018  6251  7536  9539
3737  5160  5223  5473  5536  5651  6045  6252  7538  9545
5000  5183  5348  5474  5538  5701  6204  6260  7601  9549
5022  5184  5402  5479  5545  5703  6216  6306  7855  9553
5037  5188  5403  5480  5547  5709  6217  6319  8227
5040  5190  5428

The basis for determining the credit is the limited payroll of each employee for the number of hours worked (excluding overtime premium pay) for each construction classification (other than employees engaged in the construction of one or two-family residential housing) for the third quarter, as reported to taxing authorities, for the year preceding the policy date. Total payroll is to continue to be reported for employees engaged in the construction of one or two-family residential housing. For example:

<table>
<thead>
<tr>
<th>POLICY EFFECTIVE DATE</th>
<th>THIRD QUARTER PAYROLL</th>
</tr>
</thead>
<tbody>
<tr>
<td>4/1/16 thru 3/31/17</td>
<td>2015</td>
</tr>
<tr>
<td>4/1/17 thru 3/31/18</td>
<td>2016</td>
</tr>
<tr>
<td>4/1/18 thru 3/31/19</td>
<td>2017</td>
</tr>
<tr>
<td>4/1/19 thru 3/31/20</td>
<td>2018</td>
</tr>
<tr>
<td>4/1/20 thru 3/31/21</td>
<td>2019</td>
</tr>
<tr>
<td>4/1/21 thru 3/31/22</td>
<td>2020</td>
</tr>
</tbody>
</table>

If you have any eligible classes on your policy, you should have been notified by your insurance carrier or the New York Compensation Insurance Rating Board approximately four months prior to the inception date of this policy. If you believe you may be eligible for a credit and have not received an application, you should immediately contact your agent, insurance carrier, or the New York Compensation Insurance Rating Board.

Credits are calculated by the New York Compensation Insurance Rating Board. You must submit a completed application to: Attention: Field Services Department, New York Compensation Insurance Rating Board, 733 Third Avenue, New York, New York 10017.

Applications must be received by the Rating Board three (3) months prior to the policy renewal effective date. The Rating Board will accept and process an application if it is received between the policy effective and expiration date, however, it must be accompanied by a letter stating the reason for the delay. Under no circumstances will an application be accepted for any policy if it is received after the expiration date of the policy. For short-term policies the application must be received prior to the expiration date of the short-term policy. If it is received after the policy expiration, no credit will be calculated.

The New York Workers Compensation and Employers Liability Insurance Manual, and not this endorsement, govern the implementation and use of the NYCCPAP.

For online entry of the information requested on this form refer to: http://www.nycirb.org/cpap
NEW YORK OPTIONAL LABOR CONTRACTOR ENDORSEMENT

As used in this endorsement, employee leasing means an arrangement whereby an entity contracts with another entity to lease some or all of its workers. The entity providing the workers shall be referred to as the "labor contractor." The entity utilizing the workers shall be referred to as the "client."

This endorsement applies only with respect to bodily injury to the workers provided to the client identified in Item 1.A. of the Information Page and named in the Schedule below by the Labor Contractor identified in I.A. of the Information Page under an employee leasing arrangement. This arrangement is for long-term leasing services, rather than for temporary help services to meet seasonal or short-term conditions.

This policy provides coverage for the workers leased to the client. Coverage for these leased employees may be provided by either the leasing firm or the client which are both considered to be named insureds under this policy. This policy does not satisfy the client's duty for the complete payment of any obligations it may have under the Workers' Compensation Law for non-leased employees or that the labor contractor may have for direct employees engaged by it.

Part One (Workers Compensation Insurance) and Part Two (Employers Liability Insurance) will apply as though the labor contractor is an insured.

Under Part One, we will reimburse the labor contractor named in Item 1.A. of the Information Page for the benefits required by the Workers' Compensation Law if we are not permitted to pay the benefits directly to the persons entitled to them.

Part Four (Your Duties If Injury Occurs) applies to the labor contractor and client. The labor contractor and the client will recognize our right to defend under Parts One and Two and our right to inspect under Part Six (Conditions).

We will not ask any other insurer of the client to share losses with us covered by this policy.

We will charge premium for the workers leased to the client company by the labor contractor.

If we cancel this policy, we will send notice to the labor contractor and to the client at the address shown in the Schedule below.

The labor contractor will separately maintain payroll records needed to compute the premium for the workers leased to the client, to satisfy the obligations under Part Five (Premium). We will charge the labor contractor premium for workers leased to the client.

Schedule

<table>
<thead>
<tr>
<th>Name of Client</th>
<th>Address</th>
</tr>
</thead>
</table>

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Endorsement Effective Policy No. | Insured | Premium $ |
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Insured Insurance Company</td>
<td>Countersigned by</td>
<td></td>
</tr>
</tbody>
</table>

DATE OF ISSUE: ST ASSIGN:

Note:

This endorsement is to be attached to each policy issued to a client as specified under Rule II, Section H, of the New York Workers Compensation and Employers Liability Manual.
NEW YORK OPTIONAL LABOR CONTRACTOR EXCLUSION ENDORSEMENT

As used in this endorsement, employee leasing means an arrangement whereby an entity contracts with another entity to lease some or all of its workers. The entity providing the workers shall be referred to as the "labor contractor." The entity utilizing the workers shall be referred to as the "client."

This policy does not provide coverage for workers you lease to your clients.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Endorsement Effective Policy No. Endorsement No.
Insured
Insurance Company
DATE OF ISSUE: ST ASSIGN:

Note:
This endorsement is to be attached to a policy issued to an employee leasing contractor where it is intended that the coverage afforded by the policy is limited to employees that are not leased to any client.
NEW YORK OPTIONAL CLIENT EXCLUSION ENDORSEMENT

As used in this endorsement, employee leasing means an arrangement whereby an entity contracts with another entity to lease some or all of its workers. The entity providing the workers shall be referred to as the "labor contractor." The entity utilizing the workers shall be referred to as the "client."

In consideration of separate concurrent coverage provided by the labor contractor for leased employees, this policy does not provide coverage for workers you lease from the labor contractor listed below:

<table>
<thead>
<tr>
<th>Schedule</th>
</tr>
</thead>
<tbody>
<tr>
<td>Labor Contractor</td>
</tr>
</tbody>
</table>

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Endorsement Effective | Policy No. | Endorsement No. |
Insured | Premium $ |
Insurance Company | Countersigned by |
DATE OF ISSUE: | ST ASSIGN: |

Note: This endorsement is to be attached to a policy issued to a client where it is intended that the coverage afforded by the policy is limited to employees that are not leased from any employee leasing contractor.
NEW YORK CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT FACTOR ENDORSEMENT

The premium for this policy may be eligible for the New York Construction Classification Premium Adjustment Program. The credit factor shown in the Schedule is an estimated premium credit. The final calculation of the premium credit will be determined by our manual rules and your total payroll and hours worked as determined by audit.

Schedule

Construction Classification Premium Credit: ____________ %.

Note:

Use this endorsement to notify the insured of a premium credit under the New York Construction Classification Premium Adjustment Program if the credit is not available at the time of policy issuance.
NEW YORK MERIT RATING ENDORSEMENT

This endorsement applies to the insurance provided by this policy because New York is shown in Item 3.A. of the Information Page.

The premium and rates for this insurance are subject to merit rating because your premium is less than the amount necessary to be eligible for experience rating. A merit rating adjustment will not be applied if your final premium is calculated to be the New York minimum premium for the insured classifications.

The following credits or debits will be applied to your manual premium based on your claims during the most recent three-year period for which statistics are available.

1. An 8% credit will be applied if you had no claims.
2. A 0% debit will be applied if you had one claim.
3. A 4% debit will be applied if you had two claims.
4. An 8% debit will be applied if you had three or more claims.

Notes:

1. This endorsement must be attached to a policy showing New York in Item 3.A. of the Information Page, if the policy was issued or renewed on or after October 1, 1994 and the insured is eligible for merit rating.
2. Show any merit rating credit or debit in Item 4 of the Information Page.
NEW YORK PREFERRED PROVIDER ORGANIZATION PREMIUM ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because New York is shown in Item 3.A. of the information page.

This endorsement provides for the payment of benefits under the Workers’ Compensation Law of New York to provide medical services and health care to injured workers for compensable injuries and diseases by means of a Preferred Provider Program which has been certified by the New York Department of Health under Article 10A of the Law.

We will provide you with information concerning the use of the Preferred Provider Organization and your rights and obligations under the program.

A premium reduction percentage of _____ % is applicable to your premium because you have exercised your right under the New York Workers’ Compensation Law and agreed to use the medical services of a certified Preferred Provider Organization.

Failure to use the medical services of a certified Preferred Provider Organization, where applicable, will result in the forfeiture of the premium reduction.

Schedule

<table>
<thead>
<tr>
<th>Insured Name</th>
<th>PPO Name(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address(es)</td>
<td></td>
</tr>
</tbody>
</table>

Effective Date of Employers Participation in the Program____________________

Union Employees? ☐ Yes ☐ No

Are any union employees in the program? ☐ Yes ☐ No

Total Estimated Number of Employees Covered by PPO____________________

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

<table>
<thead>
<tr>
<th>Endorsement Effective</th>
<th>Policy No.</th>
<th>Endorsement No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insured</td>
<td></td>
<td>Premium $</td>
</tr>
</tbody>
</table>

Insurance Company

Countersigned by

DATE OF ISSUE: ST ASSIGN:
NEW YORK PENDING PAYROLL LIMITATION AND PREMIUM DIFFERENTIAL ENDORSEMENT

The Construction Employment Payroll Limitation Law (S7744/A11294) requires a payroll limitation and territory premium differential on policies for all employers subject to the Law. The code(s) currently on your policy may be subject to the Law.

The requirements of the Law may be applied during the policy period or may be applied at time of audit.

Note: Use this endorsement if the proper payroll limitation and territory premium differential cannot be applied at time of policy issuance.
NEW YORK SAFE PATIENT HANDLING ACT PROGRAM
EXPLANATORY ENDORSEMENT

The New York Safe Patient Handling Act Program (NYSPHAP) allows a premium credit for New York employers in the healthcare industry. This credit exists to recognize compliance with section 2997-k(2) of the New York State Public Health Law.

The declarations section of this policy will show a credit of 2.5% if you are eligible for this credit. You are eligible for a NYSPHAP credit if you are in compliance with the requirements of New York State Public Health Law Section 2997-k(2) and your policy contains classification codes subject to the NYSPHAP, which may include, but are not limited to the following:

8829 Nursing Home–All Employees
8833 Hospital–Professional Employees
8865 Alcohol or Drug Rehabilitation Facility–All Employees & Clerical
8866 Assisted Living Facility–All Employees & Clerical
9040 Hospital–All Other Employees

Contact your broker, agent, or insurance carrier if you believe you are eligible for a NYSPHAP credit.
NEW YORK SAFE PATIENT HANDLING ACT PROGRAM
EXPLANATORY ENDORSEMENT

The New York Safe Patient Handling Act Program (NYSPHAP) allows a premium credit for New York employers in the healthcare industry. This credit exists to recognize compliance with section 2997-k(2) of the New York State Public Health Law.

The declarations section of this policy will show a credit of 0.1% to 2.5% if you are eligible for this credit. You are eligible for a NYSPHAP credit if you are in compliance with the requirements of New York State Public Health Law Section 2997-k(2) and your policy contains classification codes subject to the NYSPHAP, which may include, but are not limited to the following:

8829 Nursing Home–All Employees
8833 Hospital–Professional Employees
8865 Alcohol or Drug Rehabilitation Facility–All Employees & Clerical
8866 Assisted Living Facility–All Employees & Clerical
9040 Hospital–All Other Employees

Contact your broker, agent, or insurance carrier if you believe you are eligible for a NYSPHAP credit.
NEW YORK MERIT RATING REVISION ENDORSEMENT

This endorsement is added to Part Five - Premium of the Policy.

The premium for the policy is adjusted by a Merit Rating Factor. The factor shown on the Information Page may be revised and applied to the policy in accordance with our manuals and endorsements. We will issue an endorsement to show the revised factor, if different from the factor shown, when it is calculated.
NEW YORK DOMESTIC WORKERS RESTRICTED ENDORSEMENT

This policy does not cover bodily injury to any of your domestic workers employed by you for less than forty hours per week.

Note:

To be attached to a policy affording coverage under the New York Workers’ Compensation Law if it is desired to restrict coverage for domestics to those domestics with respect to whom the insured is mandatorily subject to such law.
NEW YORK EXCLUSION FOR DESIGNATED OFFICERS AND EMPLOYEES OF FIRE DISTRICTS ENDORSEMENT

The policy does not apply to bodily injury sustained by any of the officers or employees described below if the Board of Fire Commissioners of the fire district in accordance with the provisions of Section 54, Subdivision 6-a of the New York Workers’ Compensation Law have elected not to provide the benefits of the New York Workers’ Compensation Law to such persons.

Schedule

(Name of Officer or Employee or Class Thereof)

Notes:

1. To be attached to a policy affording coverage under the New York Workers’ Compensation Law to a fire district when the Board of Fire Commissioners of such fire district has by resolution elected not to provide workers compensation coverage for any one or more of its officers or employees or class thereof.

2. The signed acceptance of the Secretary on behalf of the Board of Fire Commissioners of the insured may be obtained on a copy of the endorsement to be returned to the company.

3. The law provides that the election by the Board of Fire Commissioners shall not become effective until thirty (30) days after a copy of said resolution has been filed with the Chairman of the Workers’ Compensation Board and with the company and a copy thereof is furnished to each officer and employee to whom such election is applicable. Therefore, the effective date of the endorsement is to be thirty (30) days after the date on which the carrier receives a copy of said resolution which the Board of Fire Commissioners has sent to the chairman of the Workers’ Compensation Board.

4. This endorsement may not be used with a Volunteer Firefighters’ Benefit Law policy.
NEW YORK EXECUTIVE OFFICERS HOLD HARMLESS ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because New York is shown in Item 3.A. of the Information Page.

This policy covers bodily injury to any of your executive officers shown in the Schedule. We agree to reimburse your other workers compensation insurers for any loss sustained because of bodily injury to named executive officers, provided such bodily injury is covered by this policy.

Schedule

<table>
<thead>
<tr>
<th>Names of Officers</th>
<th>Titles</th>
</tr>
</thead>
</table>

Note:

Use this endorsement to provide coverage under the New York Workers' Compensation Law for an insured with multiple corporations or separately insured locations. The use of this endorsement will permit a single premium charge to be made for each insured executive officer.
NEW YORK FIRE DISTRICT LIABILITY EXCLUSION ENDORSEMENT
FOR COUNTY OR TOWN POLICIES

This contract does not provide:

1. any coverage under the New York Workers' Compensation Law or the New York Volunteer Firefighters' Benefit Law for which any fire district would be liable under such laws, or

2. any New York workers compensation benefits for the fire district officers and employees for which any fire district would be liable under the Workers' Compensation Law, or

3. any New York volunteer firefighters' benefits for any volunteer firefighters for which any fire district would be liable under the New York Volunteer Firefighters' Benefit Law.

The foregoing provisions do not apply in relation to volunteer firefighters' benefit coverage and volunteer firefighters' benefits provided for and in relation to the following named fire districts which have expressly requested coverage under this contract pursuant to the provisions of Section 32 of the New York Volunteer Firefighters' Benefit Law, to wit:

The term “fire districts,” as used in this provision, does not include the fire protection districts and fire alarm districts mentioned in Sections 183 and 184 of the New York Town Law.

Schedule

Notes:

1. To be attached to a Volunteer Firefighters' Benefit Law policy issued to a county or a town.

2. If there are no exceptions, enter “No Exceptions.”
NEW YORK VOLUNTEER FIREFIGHTERS’ BENEFIT LAW GROUP INSURANCE ENDORSEMENT

The policy is a group insurance contract written under the provisions of Section 32 of the New York Volunteer Firefighters’ Benefit Law.

You shall be responsible for all premiums.

You shall maintain records of the information necessary for premium computation separately for each insured.

You shall act for each and all of the insureds named in the Schedule below for the purpose of giving and receiving notice of cancelation.

You will receive any return premium under the policy.

Schedule

Notes:

1. To be attached to a Volunteer Firefighters’ Benefit Law Policy when written on a group insurance basis.

2. The Schedule shall include the towns included under this group insurance policy.
NEW YORK VOLUNTEER FIREFIGHTERS’ PREMIUM DISCOUNT ENDORSEMENT

The premium for this policy and the policies, if any, listed in Item 3 of the Schedule may be eligible for a discount. This endorsement shows your estimated discount in Items 1 or 2 of the Schedule. The final calculation of premium discount will be determined by our manuals and your premium basis as determined by audit. Premium subject to retrospective rating is not subject to premium discount.

Schedule

1. State

<table>
<thead>
<tr>
<th>State</th>
<th>Estimated Eligible Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>First</td>
<td>$5,000</td>
</tr>
<tr>
<td>Next</td>
<td>$95,000</td>
</tr>
<tr>
<td>Next</td>
<td>$400,000</td>
</tr>
<tr>
<td>Balance</td>
<td></td>
</tr>
</tbody>
</table>

2. Average percentage discount: _______%

3. Other policies:

4. If there are no entries in Items 1, 2 and 3 of the Schedule, see the Premium Discount Endorsement attached to your policy number:

Notes:

1. Use this endorsement to show the application of Manual Rule VII, Premium Discount, or to identify the insured’s policy which shows the application of the Discount Rule.
2. Do not make entries in Items 1, 2 or 3 if a policy number is to be shown in Item 4.
3. The company has the option of replacing Item 1 with the appropriate Table in use by the company.
4. Item 3 is available to list all policies that are combined under the Discount Rule.
5. Use Item 4 if premium discount is shown on another policy issued to the insured.
NEW YORK VOLUNTEER FIREFIGHTERS’ BENEFIT LAW—
EXTENSION OF EMPLOYERS LIABILITY INSURANCE ENDORSEMENT

This endorsement provides Part Two—Employers Liability Insurance to volunteer fire departments or volunteer fire companies and their fire chiefs, fire commissioners and board of trustees if the named insured is liable for payment of benefits to the volunteer firefighters of these volunteer fire departments and fire companies in accordance with the provisions of Section 30 of the New York Volunteer Firefighters’ Benefit Law.

The premium for this endorsement is calculated separately and is an additional 10% of the policy premium.

Note:
To be attached to a Volunteer Firefighters’ Benefit Law policy when issued to a political subdivision that has elected to voluntarily provide employers liability insurance.
NEW YORK WORKERS COMPENSATION AND EMPLOYERS LIABILITY MANUAL
Original Printing Issued January 1, 2000

NEW YORK VOLUNTEER AMBULANCE WORKERS’ PREMIUM DISCOUNT ENDORSEMENT

The premium for this policy and the policies, if any, listed in Item 3 of the Schedule may be eligible for a discount. This endorsement shows your estimated discount in Item 1 or 2 of the Schedule. The final calculation of premium discount will be determined by our manuals and your premium basis as determined by audit. Premium subject to retrospective rating is not subject to premium discount.

Schedule

1. State

<table>
<thead>
<tr>
<th>Estimated Eligible Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>First</td>
</tr>
<tr>
<td>$5,000</td>
</tr>
</tbody>
</table>

2. Average percentage discount: _______%

3. Other policies:

4. If there are no entries in Items 1, 2 and 3 of the Schedule, see the Premium Discount Endorsement attached to your policy number

Notes:

1. Use this endorsement to show the application of Manual Rule VII, Premium Discount, or to identify the insured’s policy which shows the application of the Discount Rule.

2. Do not make entries in Items 1, 2 or 3 if a policy number is to be shown in Item 4.

3. The company has the option of replacing Item 1 with the appropriate Table in use by the company.

4. Item 3 is available to list all policies that are combined under the Discount Rule.

5. Use Item 4 if premium discount is shown on another policy issued to the insured.

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NEW YORK AMBULANCE DISTRICT LIABILITY EXCLUSION ENDORSEMENT
FOR COUNTY OR TOWN POLICIES

This contract does not provide:

1. any coverage under the New York Workers' Compensation Law or the New York Volunteer Ambulance Workers' Benefit Law for which any ambulance district would be liable under such laws, or

2. any New York workers compensation benefits for the ambulance district officers and employees for which any ambulance company would be liable under the Workers' Compensation Law, or

3. any New York volunteer ambulance workers’ benefits for any volunteer ambulance workers for which any ambulance district would be liable under the New York Volunteer Ambulance Workers' Benefit Law.

The foregoing provisions do not apply in relation to volunteer ambulance workers' benefit coverage and volunteer ambulance workers' benefits provided for and in relation to the following named ambulance districts which have expressly requested coverage under this contract pursuant to the provisions of Section 32 of the New York Volunteer Ambulance Workers' Benefit Law, to wit: (if there are no exceptions, enter "No Exceptions.")

Schedule

Note:

To be attached to a Volunteer Ambulance Workers' Benefit Law policy issued to a county or a town.
NEW YORK VOLUNTEER AMBULANCE WORKERS' BENEFIT LAW GROUP INSURANCE ENDORSEMENT

The policy is a group insurance contract written under the provisions of Section 32 of the New York Volunteer Ambulance Workers' Benefit Law.

You shall be responsible for all premiums.

You shall maintain records of the information necessary for premium computation separately for each insured.

You shall act for each and all of the insureds named in the Schedule below for the purpose of giving and receiving notice of cancelation.

You will receive any return premium under the policy.

Schedule

Notes:

1. To be attached to a Volunteer Ambulance Workers' Benefit Law policy when written on a group insurance basis.

2. The Schedule shall list the members of the group included under this insurance policy.
NEW YORK EXCLUSION FOR DESIGNATED
OFFICERS AND EMPLOYEES OF AMBULANCE DISTRICTS ENDORSEMENT

The policy does not apply to bodily injury sustained by any of the officers or employees described below if the Board of Ambulance Commissioners of the ambulance district in accordance with the provisions of Section 54, Subdivision 6-a of the New York Workers’ Compensation Law and with the approval of the Town Board has elected not to provide the benefits of the New York Workers’ Compensation Law to such persons.

Schedule

(Name of Officer or Employee or Class Thereof)

Notes:

1. To be attached to a policy affording coverage under the New York Workers’ Compensation Law to an ambulance district when the Board of Ambulance Commissioners of such ambulance district and the Town Board have by resolution elected not to provide workers compensation coverage for any one or more of its officers or employees or class thereof.

2. The signed acceptance of the Secretary on behalf of the Board of Ambulance Commissioners of the insured and the Town Board may be obtained on a copy of the endorsement to be returned to the company.

3. The law provides that the election by the Board of Ambulance Commissioners, as authorized by the Town Board, shall not become effective until thirty (30) days after a copy of said resolution has been filed with the Chairman of the Workers’ Compensation Board and with the company and a copy thereof is furnished to each officer and employee to whom such election is applicable. Therefore, the effective date of the endorsement is to be thirty (30) days after the date on which the carrier receives a copy of said resolution which the Board of Ambulance Commissioners has sent to the Chairman of the Workers’ Compensation Board.

4. This endorsement may not be used with a Volunteer Ambulance Workers’ Benefit Law policy.
NEW YORK AMBULANCE AND FIRE DISTRICT LIABILITY EXCLUSION ENDORSEMENT
FOR COUNTY OR TOWN POLICIES

This contract does not provide:

1. any coverage under the New York Workers' Compensation Law or the New York Volunteer Firefighters' Benefit Law or the Volunteer Ambulance Workers' Benefit Law for which any fire district or ambulance district would be liable under such laws, or

2. any workers compensation benefits for fire or ambulance district officers and employees for which any fire district or ambulance district would be liable under the Workers' Compensation Law, or

3. any volunteer firefighters' or ambulance workers' benefits for any volunteer firefighters or volunteer ambulance workers under the Volunteer Firefighters' Benefit Law or the Volunteer Ambulance Workers' Benefit Law.

Note:

To be attached to a standard provisions policy issued to a county or town.
NEW YORK VOLUNTEER AMBULANCE WORKERS’ BENEFIT LAW—
EXTENSION OF EMPLOYERS LIABILITY INSURANCE ENDORSEMENT

This endorsement provides Part Two—Employers Liability Insurance to volunteer ambulance companies and their officers and board of trustees if the named insured is liable for payment of benefits to the volunteer ambulance workers of these volunteer ambulance companies in accordance with the provisions of Section 30 of the New York Volunteer Ambulance Workers’ Benefit Law.

The premium for this endorsement is calculated separately and is an additional 10% of the policy premium.

Note:

To be attached to a Volunteer Ambulance Workers’ Benefit Law Policy when issued to a political subdivision that has elected to voluntarily provide employers liability insurance.
NEW YORK PREFERRED PROVIDER ORGANIZATION ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because New York is shown in Item 3.A. of the information page.

This endorsement provides for the payment of benefits under the Workers’ Compensation Law of New York to provide medical services and health care to injured workers for compensable injuries and diseases by means of a Preferred Provider Program which has been certified by the New York Department of Health under Article 10A of the Law.

We will provide you with information concerning the use of the Preferred Provider Organization and your rights and obligations under the program.

Schedule

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</table>

Effective Date of Employers Participation in the Program

Union Employees? □ Yes □ No Are any union employees in the program? □ Yes □ No

Total Estimated Number of Employees Covered by PPO

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Endorsement Effective

Policy No.  Endorsement No.

insured

Premium $

insurance Company  Countersigned by

DATE OF ISSUE:  ST ASSIGN:
NEW YORK FOREIGN VOLUNTARY COMPENSATION AND EMPLOYERS LIABILITY COVERAGE ENDORSEMENT

This endorsement changes the policy to which it is attached effective on the inception date of the policy unless a different date is indicated below.

(The following "attaching clause" need be completed only when this endorsement is issued subsequent to preparation of the policy.)

This endorsement, effective on __________________________ at 12:01 A.M., standard time, forms a part of

Policy No. Endorsement No. Premium $

of the

(NAME OF INSURANCE COMPANY)

issued to

__________________________________________

Authorized Representative

This endorsement adds Foreign Voluntary Compensation Insurance to the policy.

Section 1. Employees Covered

A. This coverage applies only to employees you hire within the limits of the United States of America while they are traveling or temporarily residing outside the United States of America, its territories or possessions or Canada for a period no longer than ninety days.

B. This insurance does not apply to any employees you hire outside the limits of the United States of America.

C. This insurance does not apply to any employees who are employed to work at locations within the following country or countries:

Section 2. How This Insurance Applies

This insurance applies only to bodily injury by accident or to bodily injury by disease. Bodily injury includes resulting death. Bodily injury includes any endemic disease. Endemic diseases are those which are peculiar to a locality or region.

A. An employee included in the group of employees described in Item 1. of the Schedule of this endorsement must sustain the bodily injury.

B. The bodily injury must arise out of and occur in the course of employment necessary or incidental to work in a state, country or subdivision of a country listed in Item 1. of the Schedule of this endorsement.

C. Bodily injury by accident must be during the policy period.

D. The conditions of your workplace must cause or aggravate the bodily injury by disease. The employee's last day of last exposure to those conditions causing or aggravating such bodily injury must occur during the policy period.
Section 3. Exclusions

This insurance does not cover:

A. Bodily injury arising from any direct or indirect consequence of war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power. No current or subsequent endorsement to this policy will override or waive this limitation;

B. Compensation or benefits imposed by any non occupational, disability benefits law, plan or any similar law or plan; and

C. Bodily injury you intentionally cause or aggravate.

Section 4. Voluntary Workers Compensation

This endorsement amends Section A. of Part One of the policy by adding the following coverage:

On your behalf, we will voluntarily pay an amount equal to the benefits you would be required to pay if you and the employees described in Item 1. of the Schedule were subject to the workers compensation law designated in Item 1. of the Schedule of this endorsement.

We will pay those amounts to the persons who would be entitled to them under the law. If this is not possible, we will reimburse you for amounts you are required to pay.

The following provisions apply to this insurance:

A. In no event will our liability under this section exceed the amount we or you would have been obligated to pay if the employment and injury had been subject to the workers compensation law designated in Item 1. of the Schedule of this endorsement. The only exception to this is as provided for in Section 6 – Repatriation Expense.

B. We have the option of requesting you to pay sums due directly to persons entitled to them on our behalf. We will reimburse you for these payments when you provide us with satisfactory proof of payment.

C. Before we are required to make any payment or reimburse you, the persons entitled or paid must:

   (1) Release you and us in writing from all responsibility for the bodily injury or death;

   (2) Transfer to us their right to recover from others who may be responsible for the injury or death to the extent of our payment or reimbursement; and

   (3) Cooperate with us and do everything necessary to enable us to enforce the right to recover from others.

If a person entitled to payment under this section refuses to accept voluntary payments offered, we may, at our discretion, withdraw the offer to pay compensation benefits. If this happens, we will notify you and the employee that we will no longer be bound by the provisions of this section.

D. Under this or any other policy we have issued to you, it is possible that the provisions of a workers compensation law, plan or any similar law or plan may hold you or us legally liable for any injury where payments have been made or would otherwise be made under Section 4. of this endorsement. If this happens, we agree that we will make no further payments under Section 4. if Section 5. of this endorsement applies.

Section 5. Legal Liability Under Workers Compensation Law

A. If benefits are payable under a workers compensation or occupational disease law of any state, country or subdivision of a country other than the United States of America, its territories or possessions or Canada, we will reimburse you up to but not in excess of the cost of benefits which have been payable under the workers compensation law of the state designated in Item 1. of the Schedule of this endorsement.

B. We will not be liable for any loss for which you had other valid and collectible insurance.
C. We assume no obligation to defend any suit or proceeding against you outside of the United States of America, its territories or possessions or Canada.

D. The coverage Section 5. affords does not cover fines or penalties imposed on you for failure to comply with the requirements of any workers compensation or occupational disease law of any state, country or subdivision of a country.

Section 6. Repatriation Expense

This section only applies to coverage provided for in Sections 4. and 5. of this endorsement.

Medical expenses include additional expenses of repatriation to the United States of America incurred as a result of bodily injury to employees. In the event an employee is injured, our liability is limited to the amount by which these expenses exceed the normal cost of returning the employee. In the event of an employee's death, our liability is limited to the amount by which the expenses of returning the body exceed the normal cost of returning an employee who is alive and in good health.

Our liability will never exceed the amount indicated in Item 2. of the Schedule of this endorsement for one covered employee or accident.

The policy does not afford coverage for repatriation expenses unless a specific limit of liability for each covered employee and accident appears in Item 2. of the Schedule of this endorsement.

Section 7. Employers Liability

The following agreement replaces Section B of Part Two – Employers Liability of the policy with respect to the coverage this endorsement provides:

A. We Will Pay

We will pay, on your behalf, all sums which you become legally obligated to pay as damages because of bodily injury by accident or disease, including resulting death, sustained in any state or country or subdivision of a country other than the United States of America, its territories or possessions or Canada by any of your employees arising out of and in the course of employment by you.

The following provisions apply to Section 7. of this endorsement:

A. We will reimburse you for all reasonable expenses you incur, including attorneys' fees in defending any suit against you alleging injury and seeking damages on account of any insurance this section of this endorsement affords. We assume no obligation to defend any suit or any proceeding brought against you outside the United States of America, its territories or possessions or Canada.

B. The limit of our liability under Part Two will be in accordance with the following provisions:

The words "damages because of bodily injury by accident or disease, including resulting death" in Part Two include damages for care and loss of services. These words also include damages for which you are liable because of suits or claims others bring against you to recover the damages obtained from such others because of bodily injury your employees sustain arising out of and in the course of their employment.

The limit of liability in Item 3. of the Schedule of this endorsement which applies to bodily injury by accident is the total limit of our liability for all damages because of bodily injury by accident including resulting death that one or more employees sustain.

The limit of liability in Item 3. of the Schedule of this endorsement which applies to bodily injury by disease is the total limit of our liability for all damages because of bodily injury by disease including resulting death that one or more employees sustain in any one state, country or subdivision of a country outside the United States of America, its territories or possessions or Canada listed in Item 1. of the Schedule of this endorsement.
The limits of liability designated in this endorsement supersede and are not cumulative with any limit(s) of liability elsewhere in the policy. The inclusion of more than one insured does not increase the limits of our liability.

**Section 8. Premium**

In addition to the provisions of Part V - Premium of the policy, the following provisions will apply to this endorsement:

A. We will compute the premium for this coverage in accordance with Part Five of the policy, upon all remuneration paid to employees while traveling or temporarily residing outside the United States of America, its territories or possessions or Canada for a period of no longer than ninety days.

B. We will determine the premium for this coverage on the basis of the workers compensation rules, classifications and rates in accordance with the manuals we use for the state workers compensation law designated in Item 1. of the Schedule of this endorsement.

C. You must maintain payroll records for any employees covered by the provisions of this endorsement.

**Section 9. Other Insurance**

The following provision replaces Section E of Part One and Section F of Part Two of the policy with respect to the coverage this endorsement provides.

The insurance for a loss covered by this endorsement will be excess insurance over and above any other insurance except with respect to insurance provided under Section 5. The limits of liability for this insurance will be reduced by an amount equal to the limits of liability other insurance affords.

**SCHEDULE**

1. **Name(s) of Employees**
   - State or Country of Operations
   - Designated Workers Compensation Law

2. **Limits of Liability for Repatriation Expense**
   - $15,000 each employee
   - $50,000 each accident

3. **Limits of Liability for Part Two – Employers Liability**
   - $_______ Bodily Injury by accident each accident
   - $_______ Bodily Injury by disease each employee
   - $_______ Bodily Injury by disease policy limit
Policyholder Disputes

Policyholders are entitled to inquire, challenge and dispute issues relating to classification, ownership, premium auditing, and/or other New York Compensation Insurance Rating Board (NYCIRB) rulings or decisions pertaining to this policy. Please refer to the Employer’s Appeal Process noted below.

Inquiries may also be directed to the New York State Department of Financial Services (DFS) at:
http://www.dfs.ny.gov/about/contactus.htm#consumer

or by calling the Consumer Hotline at 800-342-3736 (Monday through Friday, 8:30 AM to 4:30 PM).

Policyholder Right to Appeal

An insured, or its representative, (hereafter referred to as "insured"), may appeal the application of a rule or procedure contained in the NY Workers Compensation & Employers Liability Manual. Rules or procedures are defined as those determinations, either by a carrier or the Rating Board, which define the variables which makeup the policy conditions. Examples include: classification codes, ownership information, premium audits, and any other determination which may affect the policy.

To be considered for review, a written request explaining the reason(s) for the appeal must be submitted to the Rating Board. Upon receipt of the request for review, the following actions will be taken:

1. A staff member will review the request and respond to the insured within sixty (60) days, in writing, acknowledging receipt of the request, granting the insured its request or sustaining its original ruling.

2. The insured, if not satisfied with the outcome in 1. above, may then request, in writing, a conference with members of the Rating Board staff. The request must state the nature of the complaint and contain any supporting documents. The appropriate Department Vice President or his or her designated representative, if appropriate, will preside at the conference.

3. If the dispute is not resolved at the conference, the insured may then appeal to the Underwriting Committee of the Rating Board for a hearing to consider the staff ruling. This appeal must be in writing and must specify the reason(s) for the appeal and the nature of the complaint.

Following, receipt of the appeal, the insured will be notified regarding the time and place for the hearing. The appeal will be heard at the next Underwriting Committee meeting for which appropriate time can be given for this matter. Subsequent to the hearing, the insured will be advised, in writing, of the Underwriting Committee decision regarding its complaint.

4. If the Underwriting Committee ruling is not satisfactory to the insured, the insured may then request a hearing at the New York State Department of Financial Services to consider the decision of the Rating Board’s Underwriting Committee.

5. The New York State Department of Financial Services decision may be appealed to a higher court, by either the insured or the Rating Board.
DIGEST OF RULINGS AND INTERPRETATIONS

The rulings and interpretations contained in this Digest are published for the convenience and guidance of the members of the Rating Board. Many of the entries have already been published in bulletins issued by the Rating Board and are included in the Digest for easier reference. Some entries are based on decisions made by the Committees of the Rating Board that pertained to an individual risk, while others represent established practices currently followed by the Board.

Since some interpretations are based on Committee decisions, they should be regarded as precedents to follow during the underwriting process. An evaluation of a particular risk may have characteristics similar to the risk upon which the decision was made, however, there may be differences in the current risk that could preclude the use of the interpretation stated in this Digest.

The Digest contains four sections which are described below:

SECTION I

This section describes certain rules and procedures followed by the Rating Board and also provides more detail concerning several rules contained in the Rules section of the manual.

SECTION II

This section contains rulings and briefly stated interpretations concerning the assignment of classifications to operations that may or may not be described in the Classification section of the manual.

SECTION III

This section provides detailed interpretations of all "Store" classifications to improve accuracy in assigning these classifications.

SECTION IV

This section includes interpretations of other classifications where their scope and application require additional information not contained in the Classification section of the manual.
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A. POLICY WRITING

1. Classifications

   a. Authorized Classifications

      Authorized classification(s) are classifications that are shown on an experience rating worksheet promulgated by the Rating Board. The top portion of the experience rating worksheet shows the classification(s) that are authorized by the Rating Board. The classification(s) for every policy issued for a risk must be written in strict accordance with the classification(s) shown on the experience rating worksheet. If the experience rating worksheet for the current term of insurance has not been issued and a previous experience rating worksheet exists, the policy must be written with the classification(s) shown on the existing experience rating worksheet. In the case of construction or erection risks, any appropriate construction or erection classification, subject to verification at the time of audit, may be used provided that the phrase "Miscellaneous Contracting Classifications" is authorized on the current or previous experience rating worksheet.

   b. Non-Authorized Classifications

      Except as noted above, no other classification(s) can be used other than standard exception classifications, provided the classification(s) authorized for the risk do not include standard exception classification employments in their phraseologies. Classifications shown on the lower portion of the experience rating worksheet are used in the calculation of the experience rating modification and may or may not be authorized. Refer to a. above for Authorized Classifications.

   c. Change of Operation or Location

      The Rating Board is to be notified, in writing, of any change in the operation or location of a risk which may affect the classification. Details of the change in operations, as well as the carrier’s comments, should be brought to the Rating Board’s attention for a determination of the proper classification(s). Any policy written with classification(s) not authorized by the Rating Board, will be issued a Notice of Criticism informing the carrier of the authorized classification(s).

   d. A-Rated Classifications

      If a risk is subject to a classification with a symbol (a) rate, the policy must be written on a "rate to be determined" basis. When submitting a policy written with an a-rated classification, a letter describing the insured’s operations should be sent to the Rating Board. Any policy written with an a-rated classification which does not include a letter describing the insured’s operations is subject to disapproval.
e. Non-Experience Rated Risks

A policy for a non-experience rated risk may be written in accordance with classification procedures contained in this manual, as supplemented by rulings and interpretations published in the Digest or in bulletins issued by the Rating Board. For these risks, prior Rating Board approval to use a specific classification is not required unless the classification(s) is an a-rated classification or the classification(s) was previously authorized for this risk.

2. Experience Rated and Merit Rated Risks

If the Rating Board has promulgated either an experience rating or merit rating factor, a carrier is required to issue a policy with the applicable factor. Refer to the New York Experience Rating Plan Manual for rules and procedures applicable to the Experience Rating Plan and the Merit Rating Plan.

B. INQUIRIES

1. WRITTEN

The Rating Board will respond to written inquiries received from the authorized representatives. Authorized representatives include: insured, insuring carrier and agent or broker of record for a particular insured. It is necessary that the request relates to a valid policy term in question (evidence of coverage), and that such inquiry is received within twelve months of the expiration date of the policy term in question.

Note: The Rating Board will not consider a change in classification(s) for an insured that may have been improperly classified when the inquiry is received at the Rating Board later than twelve months after the expiration date of the policy term in question.

2. TELEPHONE

The Rating Board will discuss, over the telephone, matters such as classification assignments, manual rule interpretations, ownership rules, experience modifications and merit rating factors relating to an individual insured only with the insuring carrier, the agent or broker of record or the insured.

General inquiries, not regarding a particular risk, are answered by a Rating Board employee who is knowledgeable in the specific nature of the call.

Comments or views expressed by the Rating Board relating to an individual risk are not binding and must be regarded as advisory suggestions.

C. LETTERS OF AUTHORITY

The Rating Board may, at its discretion at any time, exercise its right to request a Letter of Authority regarding inquiries from those who are non-authorized representatives of the insured. To obtain recognition as an authorized representative, it is necessary to furnish the Rating Board with a letter of authority from the insured, written on the insured's stationery, authorizing such individual as its representative and signed by an officer, partner or principal of the business. Only hard copy original documents, received via regular mail, will be accepted (photo copies are not acceptable).

D. NOTICE OF CLASSIFICATIONS CHANGED BY THE RATING BOARD

When a change in classification is warranted following a routine, random, or requested inspection or by internal Rating Board review of a risk, the change in classification is effective for the term of insurance in effect at the time the inspection was conducted as well as for the current term of insurance, if not the same. The Rating Board is also permitted to make a change in classification for the twelve-month period preceding the actual date of inspection if the change is warranted for such term of insurance.

Notification of the change will be given to the insurance carrier(s) that insured the risk for the term(s) of insurance that are affected by the change. If the carrier(s) disagree with the Rating Board’s determination, the carrier(s) may request, in writing, a reevaluation of the classification assignment stating the reason(s) for their disagreement.
E. POLICY CHECKING

The Rating Board, as part of its policy examination process, checks policies to verify that they have been properly written using rules, forms of coverage and procedures contained in the various manuals published by the Rating Board. A letter of criticism will be sent to a carrier if the policy issued by that carrier is not written correctly. The receipt of a policy, at the Rating Board, without disapproval, does not imply that the Rating Board has approved the policy as written.

F. MATERIAL SENT TO THE RATING BOARD

It is essential that all material submitted to the Rating Board contain the complete name of the insured, whether or not the material is a policy, endorsement, cancellation, reinstatement or correspondence. The name of the insured is essential as it is used to identify the Rating Board’s record of an insured. The complete name of the insured on all documents will avoid material from being returned requesting additional information.

It is requested that a carrier not issue a policy using the term "et al" as the name of the insured when a risk covers several entities. If, however, a policy must be issued with the insured’s name as "et al," an endorsement must be attached to the policy listing the individual insured name(s).

The Rating Board assigns unique numbers to each employer. The first number is a seven-digit “Coverage ID” and the second number is a nine-digit “Combinable ID.” The handling of correspondence and other inquiries will be handled more expeditiously if either the Coverage ID or the Combinable ID and carrier policy number are referenced.

Material sent to the Rating Board should be addressed to the attention of an individual or department, if known, to ensure prompt handling.

G. RESPONSES TO RATING BOARD LETTERS AND CRITICISMS

Carriers are required to respond to criticisms within the time period shown on the criticism letter to avoid penalties for non-compliance. Prompt responses to letters or requests for additional information will avoid follow-up letters and additional delays in resolving a particular matter or issue.

Note: Responses should be specifically addressed to the Rating Board person who sent the criticism letter.

Section 2313, Subdivision (q) of the New York Insurance Law requires the Rating Board to notify the Superintendent of Insurance of any case in which an insurer does not, within sixty days, furnish satisfactory evidence to the Rating Board of the correction of any error or omission previously called to its attention by the Rating Board. Section 2315, Subdivision (e) also makes it an offense, punishable by fine imposed by the Superintendent of Insurance, for any carrier who willfully withholds information from or furnishes false or misleading information to the Rating Board. Refer to Rule F. “Incorrect Underwriting” of the Administrative Rules and Procedures section of the Manual.

H. BASIS OF PREMIUM

1. Anniversary “Wage Rate” Changes Occurring During the Policy Period

With respect to those classifications for which a limitation on remuneration is specified in the manual, if a change of wage rate occurs during the policy period, calculate the ratio of the limited remuneration for all employees under such classification to the risk’s total remuneration developed in the classification for the entire policy period. Then apply the ratio to the risk’s total remuneration for that classification, developed before and after the date of the wage rate change, to determine how much remuneration is applicable to each part before applying the respective carrier approved rates. Refer to Rule V.B. for a further explanation of remuneration.
2. Bonuses

Bonuses paid during the policy period are considered as earned during the policy term and prorated for the period of employment during the policy term.

3. Charitable Institutions

Any money, board or lodging received by an inmate or any other individual providing services to a charitable institution is to be considered remuneration for premium determination purposes.

4. Consumer Cooperatives

Computation of replacement wages for unsalaried members of a consumer cooperative who may be entitled to workers compensation insurance benefits shall be based upon a formula using the actual number of hours worked by each member. The actual hours worked are then multiplied by a replacement value equal to the minimum of an hourly wage that would ordinarily be paid to a salaried employee performing the same or similar duties in the community where the work is performed. The classifications to be used are the same as the classifications that would apply to a paid employee.

5. Deficiency or Retroactive Wages

Deficiency and retroactive wage payments are to be included as payroll for premium determination purposes for the policy term(s) in effect to which the wage payments apply. These payments can be included only for the policy period in which the wage payment was made and for the preceding twelve-month policy period, if applicable.

6. Employees Savings Plan – Employee/Employer Contributions

Employee authorized salary reductions, into a savings plan, are to be included as remuneration for premium computation purposes.

Contributions of employer funds, made by the employer in an amount authorized by an employee, is not considered remuneration for premium computation purposes unless these contributions are reported by the employer as current taxable income to the employee.

7. Expenses Which Are Not Incidental to Employment

Payments made by an employer to an employee which cover personal or other expenses of the employee, which are not incurred as incidental to the employer's business, are to be considered as payroll and assigned to the manual classification which applies to the work normally performed by such employee.
8. Hospitals – Volunteer Workers

When insurance is provided for volunteer workers performing duties in hospitals, whether for-profit or not-for-profit, the premium for these volunteer workers is to be based upon the same wage rate that would be paid to a regular employee performing the same or similar work. Such volunteer workers shall also be assigned to the classification applicable to such regular employees.

9. Volunteer Remuneration

If a volunteer in a for-profit corporation is employed by such entity to perform work in connection with the operations of the employer, the work performed is subject to a minimum amount equal to the wages that would ordinarily be paid to another employee performing the same or similar work. If no other employees perform similar work, the carrier is to charge an appropriate replacement wage. This amount shall be included in the basis of premium computation.

10. Maintenance of Records

When performing an audit, the words "are maintained," as used in the manual, mean that the books and records used in the premium verification must be the same books and records that were maintained during the policy period being audited. If the books and records were revised for auditing purposes, the employer is not entitled to any exclusions of remuneration for the policy period(s) being audited.

11. Payroll Limitation–Interstate Risks

The excess payroll deduction is determined by state, by classification and by individual employee, combining the gross payroll for the states approving such limitation and computing a total percentage excess deduction factor to be applied to such payrolls by classification.

12. Period of Employment

For the purpose of applying the payroll limitation rule, the "total time employed during the policy period" of any employee shall be considered to be the sum of the portions of all contracts of employment of such employee falling within the policy period. Refer to Rules V.F. and V.G.

13. Relatives of Individuals, Copartners or Corporate Officers

If a spouse or relative of an individual proprietor, member of a copartnership, or an officer of a corporation is employed by such entity to perform work in connection with the operations of the employer, the actual payroll of such relative or spouse, subject to a minimum amount equal to the wages that would ordinarily be paid to another employee performing the same or similar work, shall be included in the basis of premium computation. If the records fail to disclose payroll, the minimum specified above shall be included as payroll.

14. Strikes

Wages paid to employees who are not on strike, but who are present on the employer's premises and are unable to perform their normal duties because of a strike, are to be assigned to the classification applicable to the work they usually perform. However, if any of these employees do not perform any work for their employer and are not present on their employer's premises during the strike, any wages paid to these employees are to be assigned to Code 8810 "Clerical Office Employees."

15. Subsistence Allowance, On-The-Job Training

Subsistence allowance paid by the federal government, to a veteran-in-training, has been held by the Workers' Compensation Board to not constitute wages within the meaning of the Workers' Compensation Law and therefore should not be included in the premium computation.
16. Travel Time

Payments made by an employer to an employee representing compensation for time spent in traveling to or from work, or to or from a specific job, are to be considered as payroll and assigned to the manual classification which applies to the work normally performed by such employee.

17. Vacation and Welfare Funds

Amounts for vacation, medical, hospitalization, pension, educational or social welfare purposes, paid by an employer to a special fund administered by a labor union, by a board representing both labor and employers, or by any trustee, are to be treated as follows for premium computation purposes:

a. These amounts are not to be included as payroll for any of the funds named above except for vacation funds which are explained in b. and c. below.

b. These amounts are to be included if they are vacation funds which are credited on the records of the fund to each individual employee.

c. These amounts are not to be included as payroll if they are vacation funds that have not been credited on the records of the fund to the individual employee, but are paid out at the discretion of the administrators of the fund or in accordance with a plan under which an employee is only entitled to benefits when certain specified requirements are met.

18. Vacation Wages

When an employee works during his/her vacation period and receives regular wages in addition to vacation pay, the vacation pay, as well as the regular wages, are to be included as payroll.
I. CANCELLATION

1. If a policy is canceled by an insured who continues in business, but no longer has employees, premium should be adjusted in accordance with Rule X of the New York Manual.

2. Procedures for cancellation notices for policies returned to the insurance carrier as "Not Wanted" or "Not Taken:"

   a. If such policies are returned to an insurance carrier or to an agent (not a broker) for flat cancellation before the effective date of the policy and the policy has not been filed with the Rating Board and/or the Workers’ Compensation Board, ”a notification of cancellation does not have to be filed with the Chair of the Workers’ Compensation Board, or sent to the Rating Board or the employer.

   b. If such policies are returned to an insurance carrier or to its agent (not a broker) for flat cancellation after the inception date of the policy, and the policy has been filed with the Rating Board and/or the Workers’ Compensation Board, a notice of cancellation must be sent to the employer and the Rating Board and must also be electronically sent to the Chair of the Workers’ Compensation Board in accordance with the Filing Requirements of Rule D. – Cancellations or Reinstatements, in the Administrative Rules and Procedures section of the Manual.

3. A retroactive cancellation of a policy is not permissible even if an insured has retired from business or his operations were concluded prior to the date when the carrier was notified that coverage was not necessary.

J. EMPLOYEE LEASING

The question of whether the nature of a work situation is one of employee leasing or a temporary work situation arises often. One way to distinguish between the two is that, at the onset of an employee leasing arrangement, an employer transfers the payroll of some or all of its employees to a labor contractor and then leases back these same employees. During the duration of the arrangement, the labor contractor assumes such tasks as the administration of payrolls and benefit packages for the employer for a prescribed fee. In this case, the client (or employer) of the labor contractor may initially recruit, interview, hire or fire its workers. Subsequent to the onset of the leasing arrangement, the client and the labor contractor may jointly recruit, interview, hire or fire any new or replacement employees.

An employee leasing arrangement may also exist even if an employer does not transfer its employees to a labor contractor and then lease them back. This can occur in the case of a new business where an employer does not have any employees but chooses to obtain some or all of its workforce from a leasing firm. This differs from the former situation in that the joint recruiting, interviewing, hiring or firing may exist for both the initial group of employees as well as any replacement or additional employees which are subsequently hired for or by the new employer.

Another type of situation which may require the application of the employee leasing rules, as shown in the manual, is when the functions performed by an entire department of an employer are performed by workers obtained from a leasing firm. These workers may operate a mail room or perform other functions such as data processing services at the employer’s place of business.
Companies which furnish workers on a temporary basis generally would not fall under the Rating Board rule and usually contain the following characteristics:

1. The temporary workers usually were not former employees of the client.

2. The temporary workers supplement the client's workforce for special work situations such as employee absences, temporary skill shortages, peak workloads or special assignments or projects. They do not perform the work of a regular full-time employee on an ongoing basis.

3. The temporary workers do not work on a regular ongoing basis. Their length of service to the client is generally of a short duration. However, if the length of service is for an extended period of time as, for example, in the vicinity of one year, this may be considered an employee leasing arrangement for the purpose of these rules.

K. EXECUTIVE OFFICERS

1. Domiciled in Other States

   An executive officer of a corporation who is domiciled and employed outside of New York State should not be included in the audit of the New York policy if:

   a. the officer performs no duties in New York State; or

   b. the officer visits New York occasionally, but performs only clerical duties in New York and is included under a compensation policy insuring that corporation in another state.

2. Inactive

   For the purpose of computing premium, an executive officer of a corporation is considered inactive if his/her office is merely nominal or honorary, if the officer does not exercise any function of the office or perform any other duties on behalf of the corporation except as a director thereof, and if the officer rarely enters the premises except to attend directors' meetings. An officer who engages in activities such as presiding at directors’ meetings, keeping minutes thereof, or conferring with the active management concerning the conduct of the corporation's affairs is not considered inactive. Examples of executive officers who may be considered inactive, provided the required conditions stated above are met, include:

   a. An officer who is elected for the value of his or her name or because of stock holdings.

   b. An officer who is required to retire or has ceased to perform any duties.

   c. A member of the principal stockholder's family who is given an honorary official title.

3. Multiple Carriers

   If the New York operations of a corporation or of two or more corporations comprising a single risk are insured by more than one carrier, the premium charge specified in the manual for each insured executive officer who performs any duties at New York locations covered by different carriers shall be divided equally among the carriers involved. An exception to this rule is if one of the carriers has agreed to hold harmless, in whole or in part, the other carrier or carriers with respect to such officer(s). In this case, the premium charge is to be divided in accordance with the hold harmless agreement. Refer to endorsement WC 31 06 03 "New York Executive Officers Hold Harmless Endorsement" in the Endorsement Section.
4. **Multiple Corporations or Policies—One Carrier**

If the New York operations of a corporation or of two or more corporations comprising a single risk are insured by one or more policies issued by the same carrier, a single premium charge is made for each insured executive officer based upon his entire remuneration received from all such corporations, subject to the minimum/maximum remuneration for executive officers shown on the Miscellaneous Values page of the manual.

**L. MINIMUM PREMIUMS—New Operations or Changes in Operations During the Policy Period**

Neither the carrier’s minimum premium nor the carrier’s expense constant is prorated because of any change in operations during the term of the policy. These charges are adjusted on the basis of the actual premium developed for the policy period at the time of audit.

**M. PREMIUM CHARGES APPLICABLE TO POLICIES FOR WHICH NO NEW YORK EXPOSURE IS DEVELOPED**

The following rules govern the determination of premium in the case of policies for which no New York premium is developed upon audit:

1. If no New York payroll develops upon audit for an interstate policy and the earned premium for other states exceeds the carrier’s New York minimum premium for the code with the highest minimum premium applicable to the business of the employer, no carrier expense constant or carrier minimum premium for New York is charged.

2. If no New York payroll develops upon audit for an interstate policy and the earned premium for other states is less than the carrier’s New York minimum premium for the code with the highest minimum premium applicable to the business of the employer, the minimum premium for the code with the highest minimum premium applicable to the business of the employer is charged for the policy. The New York premium is the difference between the carrier’s minimum premium for the code with the highest minimum premium applicable to the business of the employer and the earned premium for the other states. The premium assigned to New York is considered the carrier’s expense constant premium and shall not be greater than the expense constant premium for New York.

★

The expense constant charged at the inception of the policy will not change when a state is added or deleted during the policy term.

3. If under conditions of 1. and 2. above, New York coverage is provided by endorsement for only part of the policy period, the pro rata portion of the carrier’s expense constant and the carrier’s minimum premium for the code with the highest minimum premium applicable to the business of the employer shall be used in applying the above rules.

**N. NEW YORK CONSTRUCTION EMPLOYMENT PAYROLL LIMITATION PROGRAM**

The manual rules for the New York Construction Employment Payroll Limitation Program are contained primarily under Rule V.G. "PAYROLL LIMITATION" and under Rule VI.I. "PREMIUM DETERMINATION FOR CONSTRUCTION EMPLOYMENTS SUBJECT TO RULE V.G." In addition, payroll limitation is reflected in the following manual rules:

1. Rule IV.B.5 Governing Classification
2. Rule IV.E.1. Miscellaneous Employees
3. Rule V.A. Basis of Premium – Total Remuneration
4. Rule V.F. Payroll Limitation – Other than Construction Classifications contained in Rule V.G.
5. Rule VI.G. Audit of Payroll and Adjustment of Premium
6. Rule VI.J. Premium Determination for Federal and Maritime Insurance
7. Rule VI.K. Loss Prevention Programs
8. Rule IX.A.6 Executive Officers – Premium Determination
9. Rule IX.B.4 Sole Proprietors and Partners – Premium Determination
10. Rule IX.C.3. Premium for Uninsured Subcontractors
11. Rule IX.I.3 New York Construction Classification Premium Adjustment Program – Credit Determination
12. Rule XII.D.4 Non-Federal "Non-F" Construction Classifications

Frequently asked questions that better explain the intent of the Program and clarify application of the manual rules are shown below. Following the questions and answers are some examples of premium calculations as they pertain to payroll limitation.

FREQUENTLY ASKED QUESTIONS

Q: What is the Construction Employment Payroll Limitation Law?

A: The Payroll Limitation Law was enacted to become effective for policies with anniversary rating dates on or after October 1, 1999. Beginning May 1, 2017, anniversary rating date is replaced by policy effective date. For workers compensation insurance premium determination purposes, the Law applies a maximum payroll limitation for eligible construction classification codes. The Law does not apply, however, to employments engaged in the construction of one or two-family residential housing. Refer to Rule V.G.1.

Q: What is the purpose of the Payroll Limitation Law?

A: The purpose of the Payroll Limitation Law is to provide a more equitable distribution of premium between high wage paying and low wage paying employers in the construction industry.

Q: How does the payroll limitation work?

A: A payroll limitation is applied to the actual weekly payroll per employee in each of the eligible construction classification codes. Actual payroll, and not the limited payroll, is used for employments engaged in the construction of one or two-family residential housing. Refer to Rule V.G.1-4.

Q: Who is eligible for payroll limitation?

A: Employers with payroll in the classifications shown in Rule V.G.1 of the Manual.

Q: Are any construction employments excluded from the Payroll Limitation Law?

A: Yes, any employments engaged in the construction of one or two-family residential housing.

Example: The payroll limitation would apply to an employer subject to Code 5183 who performs plumbing work in a commercial or retail building. However, if the same employer performed plumbing work in one or two-family residential housing, then that payroll would not be subject to payroll limitation. Refer to Rule V.G.1.
Q: Other than the payroll limitation, are there any other premium calculation considerations?

A: Yes, the Law also created three (3) geographic territories for the purpose of varying the required off-balance between upstate and downstate employers. These off-balance charges are referred to as territory premium differentials.

Q: What are the three construction employment geographic territories?

A: Territory 1 – Counties of The Bronx, Kings, New York, Queens and Richmond
   Territory 2 – Counties of Dutchess, Nassau, Orange, Putnam, Rockland, Suffolk and Westchester
   Territory 3 – All other counties within the State

Q: How does the payroll limitation apply?

A: In determining premium, the actual weekly payroll of each employee for the classification codes specified in Rule V.G.1. is subject to a maximum of the greater of $825 or the weekly wage upon which the maximum weekly benefit is based for policies with effective dates on or after July 1, 2008.

Q: Does payroll limitation apply to only new construction?

A: No. The payroll limitation also applies to the remodeling, repair and maintenance of existing structures. Payroll limitation, however, does not apply to any construction of one or two-family residential housing. Refer to Rule V.G.1.

Q: Are there any requirements of an employer entitled to payroll limitation?

A: Yes. The Law requires an employer to maintain true and accurate weekly payroll records for each employee which shows each employee’s total weekly wages and hours worked by type of work performed, by geographic territory and whether or not the work was performed on one or two-family residential housing.

   In addition, overtime, vacation, holiday, sick and bonus pay must be segregated for each employee.
Q: What if an employer does not keep the proper records?

A: First, the willful failure to keep proper records or the knowing falsification of any records may be prosecuted as insurance fraud under the Penal Law; and second, the employer would not be entitled to payroll limitation. Refer to Rule V.G.3. Note 2.

In the absence of records, however, the territory premium differentials still apply.

Q: If only annual payroll is available for an employee, can the annual payroll be divided by 52 weeks to arrive at a weekly payroll?

A: No, only the actual weekly payroll can be used. Refer to Rule V.G.3. Note 1.

Q: Suppose an employee did not work a full week. How is the payroll limitation applied?

A: A partial week is considered a full week in determining an employee's weekly pay for payroll limitation purposes. Refer to Rule V.G.4.

Q: Are there any other requirements relating to payroll limitation?

A: Yes. Detailed employer records of wages, hours-worked and other information by job location is to be reported quarterly to the Department of Taxation.

Contact the Department of Taxation for information regarding these requirements.

Q: What if an employee works part of the week in the construction of one or two-family residential housing and part of the week in commercial construction?

A: The payroll must be segregated and the one or two-family residential housing portion should not be considered when applying the payroll limitation. The residential payroll is subject, in its entirety, to normal premium determination procedures irrespective of the amount of payroll that is included in the non-residential calculation. Refer to Rule V.G.3. Note 1.

Q: How does the payroll limitation apply if an employer's payroll records do not segregate one or two-family residential employments from commercial employments?

A: Payroll limitation does not apply in situations where it cannot be verified whether the work was performed on residential or commercial structures. However, the territory premium differential still applies. Refer to Rule V.G.3. Note 2.

Q: An executive officer is currently subject to a minimum and maximum remuneration. Which rule applies to executive officers – the Executive Officer remuneration rule or the Construction Employment Payroll Limitation rule?

A: An executive officer engaged in the construction of commercial structures and assigned to an eligible payroll limitation classification code is subject to the Construction Employment Payroll Limitation rules and not the executive officer minimum/maximum remuneration.

If the executive officer is engaged in employments of one or two-family residential housing, then Rule IX.A.6.a.1–6 applies. Also refer to Rule IX.A.6.a.7.
Q: How do the Payroll Limitation rules apply to a sole proprietor or partner?

A: A sole proprietor or partner engaged in the construction of commercial structures and assigned to an eligible payroll limitation classification code is subject to the Construction Employment Payroll Limitation rules and not the sole proprietor or partner minimum/maximum remuneration.

If the sole proprietor or partner is engaged in employments of one or two-family residential housing, then Rule IX.B.4.a. applies. Also refer to Rule IX.B.4.b.

Q: Is a sole proprietor or partner's weekly draw subject to payroll limitation?

A: No, the weekly draw is not subject to payroll limitation and the minimum remuneration, as shown under "Miscellaneous Values" in Part Three—Loss Costs, applies.

Q: How does the payroll limitation apply to uninsured subcontractors?

A: When payroll is available for uninsured subcontractors, payroll limitation, including the application of territory differentials, applies.

When actual payroll is not available, and the contract price is used in lieu of payroll, as set forth in Rule IX.C.3., limited payroll does not apply. However, the territory differential applies to that portion of the contract price considered to be payroll.

Q: Does payroll limitation also apply to casual labor?

A: Yes, all rules pertaining to payroll limitation also apply to casual labor.

Q: If an employee works in more than one geographic territory, but the employer is unable to provide the proper payroll records to determine the appropriate territory differential premium, what territory is used?

A: In the absence of proper payroll records, the payroll is subject to the territory premium differential of the next highest territory to that of the employer's home office or New York base of operations.

When investigation of a specific job discloses that it was performed in the territory with the highest premium differential, all payroll shall be assigned to that territory. Refer to Rule V.G.3. Note.4.

Q: If an employee works in more than one territory, in any given week, what territory is used in determining the territory differential premium?

A: The territory in which the majority of each employee's work was performed is used to determine the appropriate territorial premium differential. Refer to Rule V.G.3. Note.3.

Q: Are commercial construction wrap-up projects subject to payroll limitation?

A: Yes.
Q: If an employee works on a wrap-up project and a non-wrap-up project during the same week, how are the territorial differentials applied?

A: Each policy of a wrap-up construction project is to be treated individually. It is stated under the Wrap-Up Construction Project Rule VII.F.1 that separate policies shall be issued to each eligible entity working on a wrap-up construction project, unless specifically excluded. Therefore, the payroll limitation and territory differentials will apply separately to each policy.

Q: Which territory premium differential applies to an employee engaged in construction and subject to the U.S. Longshore and Harbor Workers’ Act?

A: The territory premium differential of the territory immediately adjoining the waters upon which the work was performed applies. Refer to Rule XII.D.4.

Q: If an employee's payroll is below the payroll limitation maximum amount, does the territory premium differential still apply?

A: Yes, the territory premium differential applies whether or not a limited payroll amount applies. Separate weekly payroll records, by employee, must be maintained to determine the appropriate differential. Territory premium differentials do not apply to the construction of one or two-family residential housing.

Q: Is the territory differential premium subject to experience rating?

A: Yes, the territory differential premium is subject to experience rating. Refer to Rule VI.I.3.

Q: Which territory premium differential applies to vacation, holiday, sick or bonus pay?

A: The territory differential for the home office or New York base of operation of the employer applies.

Q: The Payroll Limitation rule specifically states that payroll limitation applies to an employee's actual weekly payroll. How does the payroll limitation apply to an employee who earns $1,650 bi-weekly?

A: The Payroll Limitation Law does not allow for the averaging of payrolls. However, if an employee is paid other than on a weekly basis, the employee’s payroll amount is divided by the number of weeks that apply to a paycheck.

For example: The payroll amount for the employee earning $1,650 bi-weekly is divided by 2 to arrive at a weekly payroll and the appropriate payroll limitation is then applied to each week's portion. In the case of a policy effective July 1, 2008, there would be no limitation since $825 is less than the maximum payroll amount, however, the territory differential premium still applies.
Q: A commercial employer has one (1) full-time employee who earned $1,600 for a 40 hour work week. This same employer has four (4) part-time employees who each worked 10 hours and who each earned $400 for the week for a total of $1,600. How is the payroll limitation applied in each of these scenarios?

A: A maximum payroll amount of $825 would be used for the one (1) full-time employee. Since the weekly payroll amount for each of the four (4) part-time employees is $400, each of their actual payroll amounts is used since the individual amounts do not exceed the weekly maximum. The territory differential premium applies in both scenarios.

Q: An employer has a home office or base of operations in New York and uses New York employees for an out-of-state job. However, for premium determination purposes, the payroll for the out-of-state job is considered New York payroll. How is the territory differential premium determined?

A: The applicable payroll limitation is used and the territory differential premium is based upon the home office or New York base of operations of the employer. *Refer to Rule V.G.3. Note 5.*

Q: Rule V.G.2 states that payroll limitation applies after any deduction of extra pay for overtime. How are the remuneration exclusions under manual Rule V.B.3. treated?

A: Payroll limitation applies after any exclusions shown under manual Rule V.B.3.

Q: Will the Premium Verification Program apply to policies subject to the Payroll Limitation rules?

A: Yes, these policies will be test audited.

Q: Is an employer who is entitled to payroll limitation also eligible for a premium credit under the New York Construction Classification Premium Adjustment Program (PAP)?

A: Yes, however, the basis for determining the credit is the limited payroll of each employee for the number of hours worked (excluding overtime premium pay) for each construction classification, other than the construction of one or two-family residential housing, for the third quarter for the year preceding the policy date. *Refer to Rule IX.I.3.a.*

Q: Where in the premium calculation process is the territory premium differential applied?

A: The territory premium differential is applied prior to experience rating.
Q: If a policy is subject to both payroll limitation and PAP, where is the PAP credit applied?

A: The PAP credit is applied after experience rating and before premium discount.

Q: How are the territory differential premiums reported to the Rating Board?

A: Separate statistical codes are used to report the differential premium to the Rating Board as follows:

- Code 9126 - Territory 1 Differential Premium
- Code 9127 - Territory 2 Differential Premium
- Code 9128 - Territory 3 Differential Premium

Please note that the above questions and answers are solely of an advisory nature and not binding. With respect to subsequent issues which may arise, the writing or auditing of policies are subject to the Construction Employment Payroll Limitation rules contained in the New York Workers Compensation and Employers Liability Manual.
NOTE: All examples use a $100 payroll rate basis for a given classification. All calculations are rounded to the nearest dollar amount.

EXAMPLES

EXAMPLE A: Employer has 1 employee working only on the construction of one or two family residential housing. Since residential housing is not subject to the payroll limitation, the following classification code and carrier approved rate applies:

<table>
<thead>
<tr>
<th>Code</th>
<th>Carrier Rate</th>
<th>Gross Weekly Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>5190</td>
<td>6.77</td>
<td>$1,200</td>
</tr>
</tbody>
</table>

PREMIUM CALCULATION

| Code 5190 | Residential | $1,200 x 6.77 = ....................... $81 |

EXAMPLE B: Employer has 1 employee performing only commercial work. The following classification code, territory differential and carrier approved rate applies:

<table>
<thead>
<tr>
<th>Code</th>
<th>Carrier Rate</th>
<th>Gross Weekly Wage</th>
<th>Territory 1</th>
<th>Payroll Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>5445</td>
<td>7.77</td>
<td>$1,300</td>
<td>.085</td>
<td>$825</td>
</tr>
</tbody>
</table>

BASE PREMIUM CALCULATION

| Code 5445 | Commercial | $825 x 7.77 = ............................................................................... $64 |

DIFFERENTIAL PREMIUM CALCULATION

$64 x .085 (Territory 1) = ......................... $5

TOTAL PREMIUM

$64 + $5 = .................$69
EXAMPLE C: Employer has 1 employee performing both commercial and residential work. The following classification code, territory differential and carrier approved rate applies:

<table>
<thead>
<tr>
<th>Code</th>
<th>Carrier Rate</th>
<th>Gross Weekly Wage</th>
<th>Territory Differential</th>
<th>Payroll Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>5183</td>
<td>6.88</td>
<td>$1,500</td>
<td>.068</td>
<td>$825</td>
</tr>
</tbody>
</table>

GROSS WEEKLY WAGES: 
- Employee A: $1,050
- Employee B: $950

BASE PREMIUM CALCULATION:

<table>
<thead>
<tr>
<th>Code</th>
<th>Residential/Commercial</th>
<th>Rate</th>
<th>Calculation</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>5183</td>
<td>Residential</td>
<td>6.88</td>
<td>$500 x 6.88 = $34</td>
<td></td>
</tr>
<tr>
<td>5183</td>
<td>Commercial</td>
<td>6.88</td>
<td>$825 x 6.88 = $57</td>
<td></td>
</tr>
</tbody>
</table>

TOTAL BASE PREMIUM = $91

DIFFERENTIAL PREMIUM CALCULATION

$57 x .068 (Territory 2) = $4

TOTAL PREMIUM = $91 + $4 = $95

EXAMPLE D: Employer has 2 employees performing only residential work. The following classification code and carrier approved rate applies. Since this is residential work only, the territory differential does not apply.

<table>
<thead>
<tr>
<th>Code</th>
<th>Carrier Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>3737</td>
<td>4.82</td>
</tr>
</tbody>
</table>

GROSS WEEKLY WAGES:
- Employee A: $1,050
- Employee B: $950

PREMIUM CALCULATION

<table>
<thead>
<tr>
<th>Code</th>
<th>Residential</th>
<th>Calculation</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>3737</td>
<td>Residential</td>
<td>$1,050 + $950 = $2,000 x 4.82 = $96</td>
<td></td>
</tr>
</tbody>
</table>
EXAMPLE E: Employer has 2 employees performing only commercial work. The following classification code, territory differentials and carrier approved rate applies. Since each employee's gross wages are split between two territories, the territory differential where the majority of the work was performed applies.

<table>
<thead>
<tr>
<th>Code</th>
<th>5536</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carrier Rate</td>
<td>8.02</td>
</tr>
<tr>
<td>Territory 1</td>
<td>.085</td>
</tr>
<tr>
<td>Territory 2</td>
<td>.068</td>
</tr>
<tr>
<td>Payroll Limit</td>
<td>$825</td>
</tr>
</tbody>
</table>

GROSS WEEKLY WAGES

<table>
<thead>
<tr>
<th>Employee A</th>
<th>$1,100</th>
<th>$800 Territory 1</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$300 Territory 2</td>
<td></td>
</tr>
<tr>
<td>Employee B</td>
<td>$1,400</td>
<td>$400 Territory 1</td>
</tr>
<tr>
<td></td>
<td>$1,000 Territory 2</td>
<td></td>
</tr>
</tbody>
</table>

BASE PREMIUM CALCULATION

<table>
<thead>
<tr>
<th>Code 5536</th>
<th>Commercial</th>
<th>Employee A</th>
<th>$825 x 8.02 = ...................................................$ 66</th>
</tr>
</thead>
<tbody>
<tr>
<td>Code 5536</td>
<td>Commercial</td>
<td>Employee B</td>
<td>$825 x 8.02 = ...................................................$ 66</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>TOTAL BASE PREMIUM = $132</td>
</tr>
</tbody>
</table>

DIFFERENTIAL PREMIUM CALCULATION

| $66 x .085 (Territory 1) = .......................$6 |
| $66 x .068 (Territory 2) = .......................$4 |
| TOTAL PREMIUM |
| $132 + $6 + $4 = .......................$142 |
EXAMPLE F: Employer has 2 employees performing both commercial and residential work. The following classification code, territory differentials and carrier approved rate applies. Since each employee’s gross wages are split between two territories, the territory differential where the majority of the work was performed applies.

Code 5022  
Carrier Rate 16.02  
Territory 1 .085  
Territory 2 .068  
Payroll Limit $825

EMPLOYEE DATA

<table>
<thead>
<tr>
<th>Employee</th>
<th>Residential</th>
<th>Commercial</th>
<th>Code 5022</th>
<th>Territory 1</th>
<th>Territory 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>40%</td>
<td>60%</td>
<td>5022</td>
<td></td>
<td></td>
</tr>
<tr>
<td>B</td>
<td>21%</td>
<td>79%</td>
<td>5022</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

GROSS WEEKLY WAGES

<table>
<thead>
<tr>
<th>Employee</th>
<th>Weekly Wages</th>
<th>Residential</th>
<th>Commercial</th>
<th>Territory 1</th>
<th>Territory 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>$1,000</td>
<td>$400</td>
<td>$400</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>$200</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>B</td>
<td>$1,450</td>
<td>$300</td>
<td>$250</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>$900</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

BASE PREMIUM CALCULATION

<table>
<thead>
<tr>
<th>Code 5022</th>
<th>Residential</th>
<th>Commercial</th>
<th>Employee</th>
<th>Weekly Rate</th>
<th>Base Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>A</td>
<td>$400 x 16.02</td>
<td>$64</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>B</td>
<td>$300 x 16.02</td>
<td>$48</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>A</td>
<td>$600 x 16.02</td>
<td>$96</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>B</td>
<td>$825 x 16.02</td>
<td>$132</td>
</tr>
</tbody>
</table>

TOTAL BASE PREMIUM = $340

DIFFERENTIAL PREMIUM CALCULATION

$ 96 x .085 (Territory 1) = $8
$132 x .068 (Territory 2) = $9

TOTAL PREMIUM

$340 + $8 + $9 = $357
EXAMPLE G: Employer has four employees. Work performed by these employees was split between residential and commercial work and was performed in two territories. The following classification codes, territory differentials and carrier approved rates apply:

<table>
<thead>
<tr>
<th>ITEM</th>
<th>Carrier Rate or Territory Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Code 5190</td>
<td>6.03</td>
</tr>
<tr>
<td>Code 5403</td>
<td>12.67</td>
</tr>
<tr>
<td>Code 5474</td>
<td>9.89</td>
</tr>
<tr>
<td>Territory 1</td>
<td>.085</td>
</tr>
<tr>
<td>Territory 2</td>
<td>.068</td>
</tr>
</tbody>
</table>

Payroll Limit $825

EMPLOYEE DATA

<table>
<thead>
<tr>
<th>Employee</th>
<th>Data</th>
<th>Classification</th>
<th>Code</th>
<th>Territory</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee A</td>
<td>All Residential</td>
<td>Code 5190</td>
<td>Territory 1</td>
<td></td>
</tr>
<tr>
<td>Employee B</td>
<td>25% Residential 75% Commercial</td>
<td>Code 5190</td>
<td>Territory 1</td>
<td></td>
</tr>
<tr>
<td>Employee C</td>
<td>All Commercial</td>
<td>Code 5403</td>
<td>Territory 2</td>
<td></td>
</tr>
<tr>
<td>Employee D</td>
<td>All Commercial</td>
<td>Code 5474</td>
<td>Territory 1</td>
<td></td>
</tr>
</tbody>
</table>

GROSS WEEKLY WAGES

<table>
<thead>
<tr>
<th>Employee</th>
<th>Wages</th>
<th>Classification</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee A</td>
<td>$850</td>
<td>Residential</td>
</tr>
<tr>
<td>Employee B</td>
<td>$1,600</td>
<td>$400 Residential $1,200 Commercial</td>
</tr>
<tr>
<td>Employee C</td>
<td>$1,500</td>
<td>Commercial</td>
</tr>
<tr>
<td>Employee D</td>
<td>$1,250</td>
<td>Commercial</td>
</tr>
</tbody>
</table>

BASE PREMIUM CALCULATION

<table>
<thead>
<tr>
<th>Code</th>
<th>Residential Empl. A &amp; B</th>
<th>Calculation</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Code 5190</td>
<td>$850 + $400 = $1,250 x 6.03</td>
<td>$75</td>
<td></td>
</tr>
<tr>
<td>Code 5190</td>
<td>Comm'l – Terr. 1 – Empl. B</td>
<td>$825 x 6.03</td>
<td>$50</td>
</tr>
<tr>
<td>Code 5403</td>
<td>Comm'l – Terr. 2 – Empl. C</td>
<td>$825 x 12.67</td>
<td>$105</td>
</tr>
<tr>
<td>Code 5474</td>
<td>Comm'l – Terr. 1 – Empl. D</td>
<td>$825 x 9.89</td>
<td>$82</td>
</tr>
</tbody>
</table>

TOTAL BASE PREMIUM = $312

DIFFERENTIAL PREMIUM CALCULATION

($50 + $82) x .085 (Territory 1) = ............... $11

$105 x .068 (Territory 2) = ............... $7

TOTAL PREMIUM

$312 + $11 + $7 = ..................... $330
EXAMPLE H: Employer has four employees. Work performed by these employees was split between residential and commercial work, was performed in two territories and included overtime, holiday, vacation and bonus pay. The following classification codes, territory differentials and carrier approved rates apply:

<table>
<thead>
<tr>
<th>ITEM</th>
<th>Carrier Rate or Territory Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Code 5403</td>
<td>12.67</td>
</tr>
<tr>
<td>Code 5538</td>
<td>10.46</td>
</tr>
<tr>
<td>Territory 1</td>
<td>.085</td>
</tr>
<tr>
<td>Territory 2</td>
<td>.068</td>
</tr>
<tr>
<td>Payroll Limit</td>
<td>$825</td>
</tr>
</tbody>
</table>

EMPLOYEE DATA

<table>
<thead>
<tr>
<th>Employee</th>
<th>Residential</th>
<th>Commercial</th>
<th>Code</th>
<th>Territory</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>25%</td>
<td>75%</td>
<td>5403</td>
<td>2</td>
</tr>
<tr>
<td>B</td>
<td></td>
<td>100%</td>
<td>5403</td>
<td>2</td>
</tr>
<tr>
<td>C</td>
<td></td>
<td>100%</td>
<td>5538</td>
<td>1</td>
</tr>
<tr>
<td>D</td>
<td>50%</td>
<td>50%</td>
<td>5538</td>
<td>2</td>
</tr>
</tbody>
</table>

GROSS WEEKLY WAGES

<table>
<thead>
<tr>
<th>Employee</th>
<th>Weekly Wages</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>$1,860</td>
</tr>
<tr>
<td>B</td>
<td>$1,000</td>
</tr>
<tr>
<td>C</td>
<td>$1,500</td>
</tr>
<tr>
<td>D</td>
<td>$1,800</td>
</tr>
</tbody>
</table>

Employee A: $325 Residential, 100 Residential overtime at 1½ times the hourly rate, 975 Commercial, 200 Commercial overtime at 1½ times the hourly rate, 260 Holiday Pay (holiday occurred during commercial job).

Employee B: Vacation Wages (vacation was taken during commercial job).

Employee C: $1,250 Commercial, 250 Commercial overtime at 1½ times the hourly rate.

Employee D: $800 Residential, $800 Commercial, 200 Bonus (applies to commercial job).

BASE PREMIUM CALCULATION*

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$325 + $66 (½ of $100 overtime) = $391 x 12.67 = $50</td>
<td></td>
</tr>
<tr>
<td>Code 5538</td>
<td>Residential Empl. D</td>
<td>[Calculation]</td>
</tr>
<tr>
<td></td>
<td>$800 x 10.46 = $84</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$825 x 1.650 x 12.67 = $209</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$825 x 10.46 = $86</td>
<td></td>
</tr>
<tr>
<td>Code 5538</td>
<td>Comm’l – Terr. 2 – Empl. D</td>
<td>[Calculation]</td>
</tr>
<tr>
<td></td>
<td>$825 x 10.46 = $86</td>
<td></td>
</tr>
</tbody>
</table>

TOTAL BASE PREMIUM = $515

DIFFERENTIAL PREMIUM CALCULATION

| $86 x .085 (Territory 1) = $7 |
| ($209 + $86) x .068 (Territory 2) = $20 |

TOTAL PREMIUM

$515 + $7 + $20 = $542
O. THREE-YEAR FIXED RATE POLICY OPTION

A policy may be issued for a period of 3 years using carrier approved rates. Such a policy shall not be issued if the risk is subject to the Experience Rating Plan on the effective date of the policy.

A policy issued under this option shall be known as a Three-Year Fixed Rate Policy and shall be so designated on the Information Page. Refer to Rule XI.

Q: What advantage does this program offer to the insured?

A:  
   a. The insured will not be affected by any carrier approved rate change during the three-year policy term unless there is an increase of 10% or more approved by the Department of Financial Services to be applicable to all outstanding policies.
   
   b. If the three-year deposit premium is paid in advance, the insured receives a reduction of two carrier expense constants. If the three-year deposit premium is paid in three equal installments, the reduction amounts to one expense constant.
   
   c. Under this program, there will be no annual renewals during the three-year term.

Q: What advantage does this program afford to the insurance carriers?

A: A study of expenses disclosed that under the Three-Year Fixed Rate Policy option can be processed at a lower average annual cost for auditing, billing and reporting. The rules have been drafted to emphasize that the three-year policy must be processed as a single unit instead of requiring the application of the rules separately to each year of the three-year term. This concept will minimize the expense of handling and billing and because no endorsements are necessary, a further saving is affected in this area.

Q: Is the writing of the Three-Year Fixed Rate Policy optional only on the part of the carrier?

A: No. The writing of the Three-Year Fixed Rate Policy is optional to both the insured and the carrier and both retain the right to elect to have the policy written on an annual basis under the rules of the Manual.

Q: Is there an eligibility requirement for a Three-Year Fixed Rate Policy?

A: Yes. If the estimated premium for a policy is less than the premium eligibility amount for experience rating, on the effective date of the Three-Year Fixed Rate Policy, a policy may be issued for a period of three (3) years at a fixed carrier approved rate. This premium eligibility amount includes the expense constant, premium for increased limits under employers liability coverage and other items included in the minimum premium for a policy.
Q: Can a three-year policy be written containing both per capita and payroll rated classifications?

A: Yes, provided the total premium for the policy is within the eligibility requirement of the program.

Q: What happens if a policy is eligible for the program at inception, but increases in size during the three-year term which would then make the policy ineligible for the program?

A: Once a policy is issued under these rules it remains a three-year fixed rate policy until expiration or cancellation, regardless of change in premium size. However, a Three-Year Fixed Rate Policy cannot be renewed on the same basis if the risk no longer meets the eligibility requirements.

Q: A large risk has a portion of its operations located in New York. The New York operation is insured separately and meets the requirement for a Three-Year Fixed Rate Policy, i.e. is not eligible for the Experience Rating Plan. Can the New York operations be written under a Three-Year Fixed Rate Policy?

A: If the New York operations are not subject to interstate experience rating, are separately insured and meet the eligibility requirements, they may be written on a Three-Year Fixed Rate Policy.

Q: Does Rule XI.C. of the Manual prohibit a change in classification for a three-year fixed rate policy during the policy term?

A: Neither this rule nor any rule of this program prohibit the correction of a misclassified risk. The current procedures and rules regarding classification changes apply to three-year fixed rate policies in the same manner as to other policies. In the event of a classification change, the carrier’s rate of the classification to be applied shall be the carrier’s rate in effect at the inception of the policy.

Q: When a three-year policy is canceled mid-term and rewritten by either the same carrier or by another carrier, what rate applies to the rewritten policy?

A: The carrier approved rate in effect as of the cancellation date is the carrier rate to be used on the rewritten policy.

Q: What is the basis of the $15 additional charge when a policy is canceled by the insured?

A: To deter an insured from requesting cancellation of the policy for the sole reason of obtaining an interim rate decrease, a flat fee is charged in addition to the usual pro rata cancellation premium. This cancellation charge does not apply when the insured is retiring from the business or when the insured cancels his/her policy for other reasons subject to a pro rata basis. Consequently, the additional $15 cancellation charge is offset by the fact that it is applied after the pro rata factor of the usual short rate computation. Another factor minimizing the impact is that if the deposit premium is paid in advance, the insured still retains the pro rata portion of two expense constants. If the premium has been paid in installments, the insured retains the pro rata portion of one expense constant.
Q: Is it necessary to have a special policy form for this program?
A: No. The Standard Provisions Workers Compensation and Employers Liability Policy provides coverage for risks under this program; however, the policy Information Page must designate that it is a "Three-Year Fixed Rate Policy."

Q: Must policies under this program be reported under the New York Statistical Plan?
A: Yes. The reporting procedures for these policies are covered by the rules in the New York Workers Compensation Statistical Plan Manual.

Q: As a result of sufficient prior experience, may a risk currently written under a Three-Year Fixed Rate Policy be eligible for experience rating?
A: No. A Three-Year Fixed Rate Policy issued in accordance with the rules of Section XI is not subject to the New York Experience Rating Plan during the entire policy period. In addition, a Three-Year Fixed Rate Policy may not be combinable with a risk subject to the Experience Rating Plan.

Q: Can the experience developed under a Three-Year Fixed Rate Policy be used for future experience rating?
A: No. Any experience developed under such a policy is not eligible to be used for experience rating purposes.
Reserved for future use
SECTION II

CLASSIFICATION ASSIGNMENTS

Attention is directed to Rule IV.F. in the New York Manual which provides that if the operations of a risk are not described by the classification language in the manual, then the applicable code number shall be used with a statement of such operations. This procedure does not require the phrase "rated as" and that phrase should not be used. Therefore, the following classification wordings as well as any other applicable to specific risks, may be used on the policy declarations with the understanding that the entire scope of the underlying manual code number will apply to the operations described and that scope must be stated in the policy. If, for example, the manual classification code number which is used includes standard exception employees, then the descriptive language used for that code number must also include such standard exception employees.

A

Acetylene Torch Mfg. ................................................................. 3634

Air Conditioning:

Commercial erection or installation—incl. drivers ................................................................. 3724

Commercial repair and/or servicing, cleaning, oiling or adjusting—including repair or dismantling of motors or compressor units ................................................................. 3737

Duct Systems—installation and subsequent repair of duct work only. Includes installation of units and blowers when duct work is erected, but no subsequent repair or service to same .............................................. 5536

Window Units—installation service or repair—incl. drivers .................................................. 9519

Aircraft:

Engines—repair at airports ................................................................................................. 7403

Flying Crew

The phrase "all members of the flying crew", contained in the phraseology of several aircraft operation classifications, refers to all employees who constitute the normal complement of flying personnel, or who are engaged in the operation of aircraft, or the care of passengers or cargo, such as:

- Co-Pilots
- Flight Engineers
- Hosts
- Hostesses
- Navigators
- Pilots
- Pursers
- Radio Operators
- Stewards
- Stewardesses

Landing Mats—welded strip metal ................................................................. 3040

Preparing and Crating for Shipment—See Contract Packing

Reconditioning and Rebuilding Airplanes at Airports ......................................................... 7403

Airline Terminals—not at airports—See Bus Terminal Operation

Airports—security personnel supplied by contracting agencies—incl. drivers ................................. 7723

Amusement Devices—See Recreational Facilities
Annealing and Tinning Wire—See Wire

Appraising:

Buildings, Contents and Machinery ................................................................................................................... 8720

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

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

Artists:

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

The term does not apply to:

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

Asbestos:

Air monitoring for asbestos fibers ...................................................................................................................... 8720

Removal or encapsulation .................................................................................................................................. 5473

Testing laboratories ........................................................................................................................................... 4511

Asphalt—spraying roads with liquid asphalt—incl. drivers ..................................................................................... 5506

Asphalt Paving Bricks Mfg. ................................................................................................................................... 4024

Asphalt Works—operated by paving contractors ................................................................................................. 1463

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

Automobiles:

Bearings—rebabbiting .......................................................................................................................................... 3632

Brake Linings—attaching to bands or drums—no installation .............................................................................. 7999

Clutch Mfg. .......................................................................................................................................................... 3113
Automobiles (continued):

Connecting Rods—rebabbiting ............................................................... 3632

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

Engine Rebuilding—including cylinder reboring or grinding ........................................................................................................ 3632

Glass installation—exclusively .............................................................. 8391

Parking Lot or Garage—self-park ........................................................... 8392

Piston Ring Mfg. .................................................................................... 3113

Preparation and Crating for Shipment—See Contract Packing

Radiator Repairing—no removal or replacement on cars .................. 3807

Rental of Cars Without Chauffeurs—no mechanical work .................. 8392

Restoration—no mfg ............................................................................. 8391

Sales or Service Agencies or Garages

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

Springs—manufacture or repair in shop—Removing or replacing on automobiles or trucks shall be separately rated as Code 8391 “Automobile Repair Shop—All Operations & Drivers.” ............................................. 3257

Storage Garages and Repair Shops

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

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

Truck Bodies and Hoists—mounting on chassis—incl. drivers .................. 8391

Truck Bodies—manufacturing automobile carrier trailers ..................... 3823

Truck Bodies—manufacturing steel tank truck bodies or trailers ............... 3823

Awnings—metal:

Erection—incl. drivers ........................................................................... 9539

Manufacturing ....................................................................................... 3076
Baby Sitters—employed by domestic service contractors ................................................................. 0917

Baby Sitters—employed by home health care establishment ............................................................... 9051

Banks and Trust Companies:

Employees of banks and trust companies.

*Armored car crews—(Not applicable to contractors who provide such services)* .................................. 7380

Employees engaged in care, custody or maintenance—including night watchmen, elevator operators and starters .................................................................................................................. 9026

Real estate appraisers—largely engaged in appraising the value of private dwellings ........................... 8742

Special officers, attendants, ushers, doormen, runners or messengers .................................................. 8742

Employees of Contracting Agencies in Bank Service:

Guards, patrols, armed messengers, or armored car crews—incl. drivers ............................................. 7723

Messengers—Unarmed .......................................................................................................................... 8742

Bark Mills .............................................................................................................................................. 2710

Bark Peeling—incl. drivers ....................................................................................................................... 2702

Bathing Beaches—all operations ............................................................................................................. 9015

Beach Combing ....................................................................................................................................... 0042

Beer Drawing Equipment—installation—incl. drivers ............................................................................ 5183

Belt Mfg.—leather................................................................................................................................... 2688

Belt Mfg.—cloth ....................................................................................................................................... 2501

Bill Posting In Street Cars, Buses, Subway Cars and on Station Platforms—incl. drivers 
*(Work performed on ladders to be separately rated)* ........................................................................... 5491

Blueprint Paper Mfg.—*(Paper manufacturing to be separately rated)* ................................................... 4923

Blueprinting ............................................................................................................................................ 4361

Boarding Houses—See Rooming Houses

Boiler Cleaning—See Cleaning

Boilers—low pressure steam (15 pounds per square inch or less)—installation—incl. drivers ..................... 5183

Boilers—low pressure hot water (not exceeding 160 pounds per square inch)—installation—incl. drivers .................................................................................................................................................. 5183

Bowling Lane—operating restaurants—See Restaurants
Box Lining Mfg.—from coated or waterproof paper ........................................................................................................... 4279

Box Mfg.—jewelry and poker chip—wood ............................................................................................................................. 2841

Box Mfg.—wood frames for traveling or luggage bags ........................................................................................................... 2841

Boy or Girl Scout Councils:

Camps—all employees ......................................................................................................................................................... 9048

Brass or Bronze Work—manufacturing decorative fireplace equipment, candlesticks and door knockers ............... 3041

Breeding:

Cattle breeding by artificial process—*(Farm operations to be separately rated)* ..................................................... 8831

Small animal breeding—for research purposes .................................................................................................................. 8831

Buffing—See Polishing

Buffing Wheel Mfg.—cloth ...................................................................................................................................................... 2553

Building Cleaning, Maintenance or Repair:

Cleaning chimneys from roof—*Rate as Roofing.*

Cleaning elevator shaftways, flues and ducts from inside—incl. drivers ................................................................. 5474

Cleaning furnaces and chimneys from inside ....................................................................................................................... 9030

Cleaning inside of buildings from floor or ladders ................................................................................................................. 9030

Cleaning inside of buildings when built-up or suspended scaffolds are used—incl. drivers ....................................... 5474

Cleaning out debris left by building demolition concerns—incl. drivers ........................................................................ 6217

Cleaning out debris left by contractors—not demolition cleaning .................................................................................... 5610

Cleaning plumbing fixtures in newly constructed buildings .............................................................................................. 9030

Handymen employed by real estate development companies to do minor repair work on buyers’ homes
........................................................................................................................................................................................................ 9029

Maintenance and Repair by Real Estate Agents

Ordinary maintenance and repair of a building operated on behalf of the owner by a real estate agent, when performed by regular employees of the real estate agent, shall be assigned to Code 9029—*“Buildings NOC—maintenance or ordinary repair only.”* Any such work performed by persons temporarily employed by the agent for specific jobs of this character, and all extraordinary maintenance or repairs, new construction or erection work, whether performed by regular or by temporary employees, shall be assigned to the appropriate construction or erection classifications.
Building Cleaning−Outside Surfaces of Structures:

- Building entrances ............................................................................................................................................ 9030
- All other surfaces regardless of height or method−incl. drivers................................................................. 9025

Burglar Alarm Systems−installation in buildings−low voltage battery systems ............................................. 5191

Burial Vault Installation−incl. drivers ................................................................................................................ 9220

Burial Vault Mfg.–concrete−incl. drivers ........................................................................................................... 4034

Bus Terminal Operation:

- Dispatchers, Public Porters, Matrons and Cleaners.......................................................................................... 8394
- Ticket Agents and Information Clerks ........................................................................................................... 8810

Buttons−covering metal or other button blanks with fabrics by hand ............................................................... 2388

Buttons−covering metal or other button blanks with fabrics by machine ......................................................... 4479

Canvas Goods−manufacture of sea anchors, life preservers, floats and fenders ............................................. 2576

Canvassing−house to house distribution of advertising matter and samples
  (Chauffeurs to be separately rated) ................................................................................................................ 8751

Carpentry

- Code 5645 "Carpentry−Detached Dwellings – All Operations to Completion" and Code 5651
  "Carpentry–Dwellings–Three Stories or Less – All Operations to Completion" cover not only new construction
  work but also apply to general carpentry repairs, other than roofing, in connection with buildings of the types
  described by these classifications.

Carpets−See Rugs

Carving−See Wood Carving

Castings Mfg.–metal−by lost wax process ........................................................................................................ 3336

Cattle−See Breeding

Cement−receiving, screening and packing only ............................................................................................... 1701

Cemetery Removal−opening graves, removing and reinterring remains−incl. drivers .................................... 9220

Charitable Organizations−See Developmental Organizations
Chauffeurs—See Drivers, Chauffeurs and their Helpers

Chickens—incubating and shipping day-old chicks—no farm operations ............................................................................. 8018

Christmas Trees—planting, cultivating and harvesting ............................................................................................................ 0005

Churches—household servants in rectory ........................................................................................................................................... 0913

Cigar Band Mfg.—See Labels

Cigarette Lighters—assembling from purchased parts only ........................................................................................................... 3381

Cigarette Lighters—fabricating parts and assembling .................................................................................................................. 3270

Cleaning—Other Than Buildings:

- Cesspool cleaning—incl. drivers ..................................................................................................................................................... 9402
- Cleaning and Scaling of Ships' Boilers ........................................................................................................................................... 3726
- Cleaning Cabins, Quarters and Companionways on Vessels—by contractors ............................................................................. 9030
- Cleaning Oil Tanks on Land ............................................................................................................................................................ 3726
- Cleaning Steel Barrels and Drums—including painting—no repair .......................................................................................... 8391
- Cleaning Swimming Pools—by specialist contractors ............................................................................................................. 9030
- Cleaning Waste or Sewer Lines—building connections—using portable rotating equipment—incl. drivers .................................................. 5183

Cleansing Powders and Preparations

Risks engaged solely in compounding cleansing powders, regardless of whether or not soap or soap powder is used, and provided that they do not actually make soap, shall be rated as Code 4828 “Chemical Blending or Mixing NOC” or Code 4829 “Chemical Mfg. NOC” if they manufacture chemicals.

Clerical Office Employees

The payroll of clerical office employees on a multiple classification risk, in which one or more classifications specifically include "clerical" and others do not include "clerical" shall be assigned to the predominant classification to which their work pertains if such classification includes clerical, otherwise to Code 8810.

If an insured conducts an operation that includes clerical, such clerical employees would be inclusive under that class. However, if the insured also conducts another business operation, at the same or another location, that would otherwise be subject to Code 8810, then Code 8810 applies to the additional business.

In the case of a classification which specifically includes clerical office employees, such employees shall be included under that classification regardless of whether their work is conducted at the same or a separate location.
When a classification includes clerical office employees in its phraseology, Code 8871 “Clerical Telecommuter Employees” cannot be assigned to such employees even if such work is performed from their residence office. The payroll of clerical telecommuter employees, on a multiple classification risk, in which one or more classifications specifically include “clerical” and others do not include “clerical,” shall be assigned to the predominant classification to which their work pertains if such classification includes clerical, otherwise to Code 8871.

Clothes Pole Erection—wood.................................................................................................................. 5403

Clubs:

Beach Clubs—Operation of .................................................................................................................... 9061

Golf Pros selling and repairing equipment at golf courses ................................................................. 9060

Social Clubs......................................................................................................................................... 9061

Tennis Clubs—Private .......................................................................................................................... 9065

To determine if tennis, handball, paddleball, racquetball or squash is the "principal activity" of the club, it must be demonstrated that:

1. For profit-making clubs the gross receipts generated by court use must predominate over receipts from other activities.

2. For non-profit clubs the square footage of the court area must exceed the footage of areas used for other activities.

3. Serving food, beverages or snacks as well as operating a pro shop is included under this classification but receipts from these operations are not to be used in determining the "principal activity" of the club.

Coin Wrappers and Currency Strap Mfg. .......................................................................................... 4251

Colleges or Schools:

Attendance Supervisors ....................................................................................................................... 8868

Auto Driving Instructors & Clerical .................................................................................................. 8868

Policies written to insure only the clerical office employees ........................................................... 8868

Restaurant Concessions—See Restaurants

Summer schools operated as an incident to resort or seasonal hotels or camps shall be assigned to the appropriate hotel or camp classification.

Trade or Vocational Schools ............................................................................................................. 8868-9101

Note: These classifications do not apply in the case of a school where the students perform work on or for the general public for which a charge is made.
Colors—Dry—Dealers and Blenders:

Mixing and blending .......................................................................................................................................... 5954
Receiving, packing and shipping....................................................................................................................... 8018
Testing materials or preparing formulae ........................................................................................................... 4511

Compact Disk Duplicating .................................................................................................................................... 4352

Concessions:

Concessions aboard vessels shall be assigned to the manual classification which would apply if the operations were conducted on land. (See Manual Rule XII USL&HW Act)

Beach Chairs and Umbrellas ............................................................................................................................ 8017
Boats in Parks .............................................................................................................................................. 7038-7090
Cigarette Distribution ........................................................................................................................................ 8017
Doormen ........................................................................................................................................................... 8017
Hat or Coat Check Rooms ................................................................................................................................ 8008
Parcel or Luggage Check Rooms ....................................................................................................................... 8017
Parking Lots—incl. drivers ................................................................................................................................ 8392
Rolling Chairs .................................................................................................................................................... 8017
Wash Room Attendants .................................................................................................................................... 8017

Concrete Construction:

All operations, including making and erecting forms, placing reinforcing steel, pouring concrete and stripping forms, whether done by concrete contractors or by specialist contractors, shall be assigned to the appropriate concrete construction classification.

Concrete Mixing in Transit—by building material dealers—incl. drivers ............................................................................. 8232
Concrete Pumping—by specialty contractors ........................................................................................................ 9534
Reconditioning and leasing forms for concrete construction—(Erection of forms to be separately rated) ........................................................................................................................................ 8227

Contract Packing:

Packaging merchandise in plastic bags or by "blister" heat sealing when conducted by specialist contractors shall be assigned to the appropriate wholesale store classification depending upon the principal type of merchandise being packaged.

Automobile or Aircraft—preparing and crating for shipment ........................................................................... 7366-7367
Light items only—(Box manufacturing to be separately rated) ........................................................................... 8018
Strapping boxes for export ................................................................................................................................ 7366-7367
Cord or Twine Mfg.—paper .......................................................... 2913
Cosmetics Mfg.—no mfg. of ingredients ............................................... 4611
Cough Drops Mfg ........................................................................ 4611
Crocheting—by hand .................................................................. 2388
Curtains—See Draperies

D

Dam Construction:

In addition to operations covered by the dam construction classifications, Codes 6017, 6018 and 2702, appearing in the manual, various other operations, which have been found to occur in connection with dam construction jobs and for which the classifications above referred to make no specific provision, shall be assigned in accordance with the following schedule:

<table>
<thead>
<tr>
<th>Operations</th>
<th>Code No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Building Wrecking—not marine</td>
<td>5701</td>
</tr>
<tr>
<td>Construction, Installation or Removal of Temporary Facilities, Machinery and Equipment—incl. trestles, bridges, barricades, fences, light and power equipment in accordance with the provisions of Rule IV.D.7 of the manual</td>
<td>GC</td>
</tr>
<tr>
<td>Construction or Removal of Temporary Buildings</td>
<td>Various</td>
</tr>
<tr>
<td>Drains or Culverts—construction or installation</td>
<td>GC</td>
</tr>
<tr>
<td>Elevator Installation</td>
<td>5160</td>
</tr>
<tr>
<td>Iron, Steel, Brass, Bronze or Aluminum Items NOC—construction or installation</td>
<td>GC</td>
</tr>
<tr>
<td>Machinery, Valves or Mechanical Equipment NOC—installation</td>
<td>3724</td>
</tr>
<tr>
<td>Masonry—brick, stone or rubble</td>
<td>5022</td>
</tr>
<tr>
<td>Roads—permanent—earth excavation, etc</td>
<td>5507</td>
</tr>
<tr>
<td>Roads—permanent—paving, etc.</td>
<td>5506</td>
</tr>
<tr>
<td>Roofing of Permanent Buildings or Structures</td>
<td>5545-5547</td>
</tr>
<tr>
<td>Steel Erection—structural—(not otherwise classified)</td>
<td>5040</td>
</tr>
<tr>
<td>Surface Dressing, Seeding, Sodding or Planting</td>
<td>0042</td>
</tr>
</tbody>
</table>
Test Boring or Hole Drilling—(not otherwise classified)...........................................................................................................GC

In the foregoing listing the abbreviation “GC” usually means that the work described should be assigned to the governing classification. There may be some instances, however, where such work is purely incidental to some other classification and in such cases such other classifications should be applied rather than the governing classification for the job.

Day Care Centers for Children:

Teachers or Professional Employees incl. Clerical Office Employees & Salespersons ......................... 8869

All Other Employees & Drivers................................................................................................................................. 9059

Dealers:  See also Section III—Store Classifications—Interpretations

Cinders—incl. drivers........................................................................................................................................ 8232

Clothing-making sample dresses or cutting cloth for own product—actual manufacturing done by outside contractors........................................................................................................................................ 2501

Fertilizer—in bags—wholesale—incl. drivers ........................................................................................................... 8215

Hair or Feather—baled—wholesale....................................................................................................................... 8103

Junk and Scrap Dealers

Risks dealing in paper stock, rags, bottles, bones, rubber stock, iron or steel scrap, non-ferrous scrap or any combination thereof shall be classified as follows:

1. If at least 80% of the total weight of all materials handled is comprised of paper stock, rags, bottles, bones or rubber stock, the risk shall be assigned to Code 8264 "Paper Stock or Rag Dealer."

2. If at least 80% of the total weight of all materials handled is comprised of iron or steel scrap, the risk shall be assigned to Code 8265 "Iron or Steel Scrap Dealer."

3. If the risk handles exclusively iron, steel and non-ferrous metal scrap and the iron or steel scrap comprises less than 80% of the total weight of all materials handled, the risk shall be assigned to Code 8500 "Metal Scrap Dealer."

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
Decorating Lamp Bases—by hand ................................................................................ 4352
Decorating or Designing Textiles—by hand .................................................................. 4352
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

Draperies or Curtains:

  Installation in public buildings from floor or step ladders.................................................. 9521
  Installation in public buildings—(not otherwise classified)—incl. drivers .................................. 9539
  Manufacture—from cloth, paper or plastic—cutting and sewing ....................................... 2553

Dredging—for sand or gravel for use elsewhere than at the point of deposit—incl. drivers .......... 4000
Dredging—lakes or drainage canals, or channels as an aid to navigation, or dredging for purpose of filling

Rate as Dredging.
Drivers, Chauffeurs And Their Helpers:

Chauffeurs driving buses, station wagons and private passenger automobiles used for the transportation of persons, for a risk assigned to a classification which does not include drivers, chauffeurs and their helpers ......................................................... 8394

Chauffeurs driving cars of the private passenger type for commercial concerns for executive use .................. 0912

The payroll of drivers, chauffeurs and their helpers which cannot be allocated properly to a specific classification shall be assigned to the predominant classification of the group of classifications to which their work pertains if such classification includes drivers, chauffeurs and their helpers, otherwise to Code 7380.

Dumbwaiters—installation ........................................................................................................................................ 5160

Dyeing and Finishing—laces, veilings, ribbons or tapes ........................................................................................... 2416

Electric Light, Power, Telephone, Telegraph or Fire Alarm Construction—by Contractors:

Contractors engaged exclusively in clearing existing right of way, assign Code 0042 "Landscape Gardening", Code 6217 "Grading of Land NOC" or Code 0106 "Tree Pruning" depending upon the character of the operations.

Contractors engaged exclusively in clearing new right of way, assign Code 2702 "Logging or Lumbering" or Code 6217 "Grading of Land NOC," or both, depending upon the character of the operations.

Contractors engaged in clearing right of way and erecting poles or towers, assign appropriate line construction classification Code 7538 "Electric Light or Power Line Construction" or Code 7601 "Telephone, Telegraph or Fire Alarm Line Construction."

Contractors engaged in clearing right of way and erecting poles or towers and stringing lines, assign appropriate line construction classification-Code 7538 or Code 7601.

Contractors engaged in erection of poles or towers exclusively:

★ Erection of metal poles: Code 5057 "Iron or Steel Erection NOC – All Operations to Completion."

★ Erection of steel towers: Code 5040 "Iron or Steel Erection" with Code 5213 "Concrete Construction NOC – All Operations to Completion" applicable to work for concrete bases.

★ Erection of wood poles: Code 5403 "Carpentry NOC – All Operations to Completion."

Electrical Apparatus Mfg............................................................................................................................................... 3179

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

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

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

Elevator Door Bucks—installation .......................................................................................................................... 5102
Elevator Servicing and Inspecting

Engineers or Architects

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

Excelsior Mfg.

Exercise Equipment—assemble and install at customer’s location

Eyeglass Frame Mfg.

F

Farms:

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

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

Apiaries—incl. drivers

Fox Farms—incl. drivers

Mink Farms—incl. drivers

Mushroom Raising

Pasteurizing or retail delivery of milk shall be separately rated.

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

Feather Dyeing—incl. drivers

Feathers—washing, steaming, cleaning and renovating—incl. drivers

Ferrule Mfg.—metal

Film Developing—(not otherwise classified)

Fire Alarm Systems—installation in buildings—low voltage battery systems

Fire Extinguishers—filling in shop
<table>
<thead>
<tr>
<th>Category</th>
<th>Description</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fire Extinguishers</td>
<td>Installation and service away from shop</td>
<td>9521</td>
</tr>
<tr>
<td>Fish Hatcheries</td>
<td>incl. drivers</td>
<td>0005</td>
</tr>
<tr>
<td>Flood Lights</td>
<td>Erection of temporary flood lights—incl. drivers</td>
<td>3724</td>
</tr>
<tr>
<td>Floor Covering</td>
<td>Installation of linoleum, asphalt or rubber tiling</td>
<td>9521</td>
</tr>
<tr>
<td></td>
<td><em>(Ceramic tile installation to be separately rated)</em></td>
<td></td>
</tr>
<tr>
<td>Floor Scraping or Finishing</td>
<td></td>
<td>9030</td>
</tr>
<tr>
<td>Floors</td>
<td>Dustproofing cement floors</td>
<td>5348</td>
</tr>
<tr>
<td>Floors</td>
<td>Installing pre-cast floor slabs</td>
<td>5022</td>
</tr>
<tr>
<td>Flour Mixing and Blending</td>
<td>No milling</td>
<td>6504</td>
</tr>
<tr>
<td>Frozen Food Products</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>The processing of frozen foods shall be assigned to the classification which</td>
<td></td>
</tr>
<tr>
<td></td>
<td>would apply if the product was not frozen</td>
<td></td>
</tr>
<tr>
<td>Fur and Fur Products</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clothing</td>
<td>Cleaning, tumbling, glazing, combing and ironing—incl. drivers</td>
<td>2590/2591</td>
</tr>
<tr>
<td>Clothing Mfg.</td>
<td><em>(Preparation of skins to be separately rated)</em></td>
<td>2501</td>
</tr>
<tr>
<td>Coat and Jacket Mfg.</td>
<td>Custom made</td>
<td>2503</td>
</tr>
<tr>
<td>Fur Dressing or Dyeing</td>
<td></td>
<td>2600</td>
</tr>
<tr>
<td>Fur Plate Mfg.</td>
<td></td>
<td>2501</td>
</tr>
<tr>
<td>Fur Pointing</td>
<td></td>
<td>2534</td>
</tr>
<tr>
<td>Furriers</td>
<td>Repairing or remodeling fur garments</td>
<td>2501</td>
</tr>
<tr>
<td>Glove Lining Mfg.</td>
<td></td>
<td>2670</td>
</tr>
<tr>
<td>Reinforcing fur pelts with fabric</td>
<td></td>
<td>2688</td>
</tr>
<tr>
<td>Furnace—Household Type</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Installation:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hot Air</td>
<td>Duct work and furnace—incl. drivers</td>
<td>5536</td>
</tr>
<tr>
<td>Steam and Hot Water</td>
<td>Incl. drivers</td>
<td>5183</td>
</tr>
<tr>
<td>Repairs:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To oil or gas burner unit within</td>
<td>Including replacement—incl. drivers</td>
<td>5193</td>
</tr>
<tr>
<td>furnace</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All other furnace repair</td>
<td>Incl. drivers</td>
<td>3737</td>
</tr>
</tbody>
</table>
Furniture Delivery—from retail stores to customers’ home by trucking risks .............................................................. 7197

Furniture Manufacturing:

- Furniture Assembling—metal—from manufactured parts—incl. finishing (Upholstery operations to be separately rated) ........................................................... 2881
- Furniture Frame Mfg.—wood............................................................................................................................... 2883
- Furniture Mfg.—wrought iron............................................................................................................................... 3041
- Headboard Mfg.—wood—(Upholstery operations to be separately rated) ............................................................ 2883

Furriers—See Fur and Fur Products

G

Games—See Recreational Facilities or Amusement Devices

Garages

Garages operated by hotels for the storage of guest’s automobiles shall be assigned to the appropriate hotel classification.

Garbage and Refuse—collecting in containers—incl. drivers .................................................................................. 9403

Garbage and Refuse—sorting at dumps—incl. drivers .............................................................................................. 9403

Garment Rack Installation ........................................................................................................................................ 5429

Garment Rack Mfg.—metal ........................................................................................................................................ 3076

Gasoline or Oil Supply Stations—maintenance by lessors—including repair of equipment; incl. drivers ............. 8391

(New construction or alteration work, installation of gasoline pumps and tanks to be separately rated)

Gates—store front, window or door gate installation ................................................................................................. 5102

Gelatine—grinding, mixing or blending ..................................................................................................................... 6504

Gelatine Mfg.—(Grinding, mixing or blending to be separately rated) ................................................................. 4653

General Inclusions & General Exclusions:

Alterations or New Construction Work; Maintenance or Repairs:

1. The “General Inclusions” rule of the manual applies to the following types of work when performed by employees of the insured whether such employees are especially hired for this purpose or are regularly on the payroll:

   a. Painting or other maintenance or repair of insured's buildings, either interior or exterior, which may be required to keep them in satisfactory, useable condition.

   b. Ordinary repair of lighting, plumbing, heating or other permanent fixtures, including replacement of worn, damaged or broken parts.

   c. Repair of machinery including rebuilding or replacement of worn, damaged or broken parts.
d. Dismantling or erecting machinery or other similar equipment in insured's existing plant.

e. Erection, installation or removal of temporary buildings, field offices, shanties, fences, scaffolding, machinery, light or power lines or other structures or equipment as an incident to a construction job.

2. The “General Exclusions” rule of the manual applies to the types of work described under paragraph 1 above when performed for the insured by contractors. The rule also applies to the following types of work, whether done by the insured's regular or temporary employees, or by contractors:

a. New construction work including erection of permanent new buildings or additions to existing buildings.

b. Alterations of existing buildings, including structural alterations, erection or removal of interior walls or partitions, store fronts, and the like.

c. Extraordinary repairs such as installation or replacement of heating, plumbing or electrical wiring systems.

d. Installation of machinery, equipment or fixtures In premises not previously occupied or operated by the insured.

e. Painting In connection with any of the foregoing items.

Whenever the “General Exclusions” rule applies, the work shall be assigned to the appropriate construction or erection classifications.

3. Locations where all business operations are subject to standard exception classifications.

If an employer has a separate location at which the only employees engaged in business operations of the employer are subject to standard exception classifications, all other business operations being performed away from such location, the following operations, which are normally treated as General Inclusions, shall be separately rated under the appropriate manual classifications describing such operations provided such operations are wholly incidental to the work performed at such location.

a. Maintenance or ordinary repair of employer's building or equipment,

b. Restaurants,

c. Hospitals or Dispensaries

If any operation specified under 3a., b. or c. above which is performed at such location Is incidental in whole or in part to any other operation of the employer, it shall be treated as a General Inclusion in the usual way.

Gloves—boxing, handball, punching bag gloves—See Sporting Goods

Golf Courses operated by hotels for the exclusive use of their guests shall be assigned to the appropriate hotel classification.

Golf Pros—See Clubs

Grandstands—portable—erection—incl. drivers................................................................................................................. 3724
Grates—installing or replacing in steam boilers—incl. drivers.................................................................3724

Guards—See Watchmen

Gymnasiums.........................................................................................................................................................9055

Hair—preparation for brush manufacturers—(Dehairing to be separately rated) ...........................................2600

Hat Frame Mfg.—ladies’—from buckram ..................................................................................................................2553

Hospitals—Nurses’ Aides and Orderlies ................................................................................................................8833

House Connections—water, sewer, or gas—incl. excavation:

  When connections are not made to inside plumbing—incl. drivers.................................................................6319

  When connections are made to inside plumbing—incl. drivers......................................................................5183

House Furnishings Mfg.—from textile fabrics—including bedspreads, curtains and draperies, mattress
  covers, towels, bed linens, table linens ..............................................................................................................2553

Ice Cream Cabinet Mfg.—metal..........................................................................................................................3076

Ice Cream Cabinets—manufacturing, installing or servicing by ice cream manufacturers—incl. drivers...........2039

Ice Cream Enrobing—by ice cream manufacturers ..............................................................................................2039

Ice Dealer ..........................................................................................................................................................8018

Inspecting Fruit and Vegetables—purchased by others .....................................................................................8709

Institutions for Blind, Aged and Handicapped Persons—See Developmental Organizations

Insurance Companies:

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Iron Work—manufacturing bent steel sections....................................................................................................3067
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  Plastic Jewelry Mfg.—from sheets or rods .................................................................................... 4452

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  Gumming, varnishing and cutting lithographed or printed sheets into labels .................................. 4251
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  Weaving Cloth Labels ................................................................................................................ 2302

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Lamp Shade Frame Mfg.—wire ........................................................................................................ 3257

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Lawn Maintenance .......................................................................................................................... 0042

Leather Processing

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

Leather Skiving .................................................................................................................................. 2688

Lens Blank Mfg. ................................................................................................................................. 4150

Lens Mfg.—contact lenses—plastic .................................................................................................... 4150

Light Prisms in Sidewalks—installation or repair—incl. drivers ....................................................... 5221

Lightning Rods—erection—incl. drivers ........................................................................................... 7601

Lime Spreading on Farms—by contractor—incl. drivers ................................................................. 0050

Linen Cloth Mfg. ................................................................................................................................ 2302

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Linings—sewing into coats by hand ............................................................................................................................ 2501

Lithograph Mounting and Finishing ............................................................................................................................. 4279

Local Managers

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

Locks—installation in new buildings ............................................................................................................................. 5429

Locksmiths—including operations away from premises ............................................................................................. 7998

Lumber Yards:

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

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

Machinery Installation, Service or Repair:

Actual erection or installation other than mere delivery in position—assign to Code 3724 "Machinery or Equipment Erection or Installation NOC – All Operations to Completion & Drivers" or other appropriate classification which specifically includes such work.

For service or repair at a customer's premises that is not subject to Code 5191, 9519 or of the minor character described below, assign Code 3737 "Electrical Apparatus Repair or Servicing at Customers' Premises – All Operations to Completion & Drivers."

Supervision of erection or installation when actual work is performed by employees of others; checking such installation and making minor adjustments incidental thereto; instructing purchaser's employees in operation of machines; making adjustments, or replacements after machines have been in operation, all such work being of a minor character and not requiring disassembling of the machine.

1. By employees usually engaged in other duties in New York State:

   Assign to classification otherwise applicable to such employees.

2. By separate force of employees:


   b. New York dealers: Assign to Code 8107 "Machinery Dealers NOC & Drivers" or appropriate store classification.

   c. Others: Assign to Code 8107 "Machinery Dealers NOC & Drivers" or classification which would apply if insured were a dealer in New York.
Machinery Manufacturing:

- Bottling and Corking Machines ................................................................. 3632
- Can Making Machines .................................................................................. 3632
- Candy Wrapping Machines .......................................................................... 3559
- Cigar or Cigarette Making Machines .......................................................... 3548
- Cloth Cutters—electrical—portable ............................................................... 3179
- Cloth Laying Machinery ................................................................................ 3515
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- Dish Washing Machines ............................................................................... 3632
- Floor Scrapping or Finishing Machines ....................................................... 3179
- Gumming and Labeling Machines ............................................................... 3548
- Ice Cream Making Machinery ..................................................................... 3559
- Knitting Machines ....................................................................................... 3515
- Lawn Mowers .............................................................................................. 3632
- Mailing or Addressing Machines ................................................................. 3574
- Milk Bottle Capping Machines ................................................................... 3632
- Numbering Machines—office type ............................................................... 3574
- Paper Bag or Envelope Making Machinery ............................................... 3548
- Portable Hand Tools—electrical ................................................................. 3179
- Washing Machines—household type .......................................................... 3515

**Mailing and Paper Tube Mfg** .................................................................. 4279

**Mailing or Addressing Companies** ......................................................... 8800

This classification includes the incidental printing of the material to be mailed. If a risk is engaged principally in printing for others and the addressing or mailing is the minor operation, then Code 4299 applies to the printing employees and Code 8810 to the addressing and mailing employees.

If a risk is engaged principally in quick printing (*providing reproductions by means of offset type duplicators on paper sizes less than 18 x 23 inches*) for others and the addressing or mailing is the minor operation, then assign Code 8012 for the printing employees and Code 8810 to the addressing and mailing employees.

**Mailing or Addressing Machines**—installation ........................................ 5191

**Malted Milk Powder Mfg.**—from powdered milk, sugar, malt and cocoa ......................................................... 6504

**Marl Digging**—incl. drivers ........................................................................ 4000

**Meat Scraps Collecting**—incl. drivers ......................................................... 9403

**Melba Toast Mfg.**—no baking of bread ...................................................... 6504
Merchants—See Dealers

Messengers—employed by dental laboratories including use of private automobiles.................................................. 8742

Metal Anodizing.......................................................................................................................................................... 3372

Meters—electric—inspecting and testing only—away from shop .................................................................................. 8720

Meters—electric—installing, repairing and testing only—away from shop................................................................. 5190

Meters—electric—repairing and testing in shop........................................................................................................... 3574

Milk Bottle Cap Mfg.—paper—including printing ..................................................................................................... 4279

Mobile Home Dealers:

Mobile Home Salesmen .................................................................................................................................................. 8748

All other employees—incl. drivers .................................................................................................................................. 8391

Motion Picture Projector Mfg. ......................................................................................................................................... 4923

Moulds Mfg.—machined metal moulds for white metal castings .................................................................................. 3113

Multiple Enterprises—Minor Operations

If an employer conducts two enterprises which would be subject to separate classifications except for the fact that labor is interchangeable, and if the operations subject to the carrier’s approved lower rated classification are clearly the principal operations, while the operations subject to the carrier’s approved higher rated classification constitute a minor portion of the risk and require less than the equivalent of one employee’s full time, the entire risk shall be assigned to the classification describing the principal operations of the employer. In the case of mercantile operations, this procedure shall be applied separately for each location.

Museums—attendants and ushers having no other operations ...................................................................................... 8838

Musical Instruments—metal—stringing, repairing and servicing.................................................................................. 3686

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Nailhead or Metal Ornamentation Mfg.......................................................................................................................... 3129

Nailhead Ornamentation—attaching nailheads or similar articles to textile fabrics by means of foot presses ....................................................................................................................................................... 2388

Necktie Mfg.—knitted .................................................................................................................................................... 2362

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0

Oil Burner Mfg. ............................................................................................................................................................... 3634

Oiling of Roads—incl. drivers ......................................................................................................................................... 5506

Olives—handling, sorting, curing and packing ................................................................................................................ 6504
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<thead>
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<th>Class</th>
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<th>NAIC Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Optometrists</td>
<td></td>
<td>8832</td>
</tr>
<tr>
<td>Oven Mfg.</td>
<td>metal—industrial drying ovens</td>
<td>3076</td>
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<tr>
<td>Overhead Doors</td>
<td>installation—incl. drivers</td>
<td>3724</td>
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<tr>
<td>Package Consolidators</td>
<td>receiving, consolidating and shipping small packages for others</td>
<td>8018</td>
</tr>
<tr>
<td>Painting</td>
<td></td>
<td>5474</td>
</tr>
<tr>
<td>Paper Ruling</td>
<td></td>
<td>4299</td>
</tr>
<tr>
<td>Paper Sheeting or Slitting and Winding</td>
<td></td>
<td>4279</td>
</tr>
<tr>
<td>Parking Meters Installation, Service or Repair</td>
<td>including storage; shop and outside operations; outside salespersons, drivers</td>
<td>5192</td>
</tr>
<tr>
<td>Pattern Mfg.</td>
<td>incidental foundry operations performed by a pattern manufacturer shall be assigned to the appropriate foundry classification.</td>
<td>5192</td>
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<tr>
<td>Peanut Butter Mfg.</td>
<td></td>
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</tr>
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<td>Permanent Wave Pad Mfg.</td>
<td></td>
<td>2553</td>
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<tr>
<td>Phonograph Records</td>
<td>recording on master records—no record manufacturing (Musicians, players or entertainers to be separately rated)</td>
<td>4352</td>
</tr>
<tr>
<td>Photographers—Newspapers—field work</td>
<td></td>
<td>8742</td>
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<tr>
<td>Photostat Production</td>
<td></td>
<td>8016</td>
</tr>
<tr>
<td>Picture Frame Mfg.</td>
<td>cutting and soldering light gauge metal molding</td>
<td>3381</td>
</tr>
<tr>
<td>Picture Frame Mfg.</td>
<td>wood—no power driven machinery</td>
<td>2881</td>
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<td>Pipe Cleaner Mfg.</td>
<td></td>
<td>2387</td>
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<td>Pipe Covering Mfg.</td>
<td>from sheet asbestos</td>
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</table>
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Products fabricated from sheets, rods or tubes—machining, bending, buffing or polishing ......................... 4452
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Pleating, Stitching, or Tucking—women's dress fabrics or trimmings—not clothing manufacturing ............. 2388
Polishing and Buffing—small metal articles—shop only—no manufacturing or plating .................................. 3381
Popcorn Mfg. ...................................................................................................................................................... 2041
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Poultry—processing by poultry farms—See Farms

Powder Puff Mfg.—from fabrics or dressed wool skins .................................................................................. 2553
Precious Metals—refining, alloying, rolling or drawing—no stamping or forming ....................................... 3383

Printing:

Offset Plate Mfg.—from thin gauge aluminum ................................................................................................. 4361
Photostat Production ......................................................................................................................................... 8016

Printing and Newspaper Publishing:

Risks engaged in both job printing for others and newspaper publishing shall be assigned to the classification which describes the principal operation.

Printing or embossing on glass or plastic containers by specialist contractors ............................................. 4299
Printing (continued):

Quick Printing—using offset-type duplicators on paper sizes less than 18x23 inches ........................................... 8012

Silk Screen Printing:

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by machine ..................................................................................................................................................... 4299

Typesetting by Computer .............................................................................................................................................. 8810

Prison Cell Blocks—erection—steel................................................................................................................ 5102

Push Carts—storage and rental ...................................................................................................................... 8392

Putty Mfg. ................................................................................................................................................................... 4558

Q

Quilted Cloth Mfg.—for garments and garment linings ......................................................................................... 2571

R

Race Track Operation:

Pari-mutual clerks and cashiers and clerical office employees ................................................................................. 8810

Racing Officials—other than starters or their assistants ..................................................................................... 8720

All Other Employees—including starters and their assistants— (Stable employees to be separately rated) ................. 9016

Radiator Cabinet Mfg.—metal ......................................................................................................................... 3076

Radio and Television Shows—not produced by broadcasting companies—classify under the appropriate “Theatrical Production” classifications.

Railings—erection of metal railings or fencing on outside of buildings above the level of the first story .............. 5102

Razor Blade Mfg.—safety ........................................................................................................................................... 3270

Recreational Facilities or Amusement Devices:

★ Batting Cages – operations ................................................................................................................................. 9093

★ Golf Courses—miniature—all operations ........................................................................................................ 9093

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Penny Arcades–operation .................................................................................................................. 8017

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Video Arcades ....................................................................................................................................... 8017

Refrigerator or Freezer Mfg.– Metal–Household or Commercial:

Manufacturing housings or assembling complete units – Separately rate refrigeration unit mfg. ................ 3076

Refrigeration unit manufacturing or assembling ............................................................................... 3612

Refrigeration Equipment–Commercial:

Cold Rooms–erection of prefabricated sections– (installation of refrigeration equipment to be separately rated) .......................................................................................................................... 5429

Installation of Refrigerating Machinery–away from shop–incl. drivers ............................................. 3724

Refrigerator Unit or Compressor Mfg. or Repair–in shop .................................................................. 3612

Repair and/or servicing, cleaning, oiling or including repair or dismantling of motors or compressor Units ................................................................................................................................. 3737

Religious Organizations–See Developmental Organizations

Rentals

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

Repair Operations

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

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 – All Operations to Completion," Code 5645 "Carpentry−Detached Dwellings – All Operations to Completion," or Code 5651 "Carpentry−Dwellings−Three Stories or Less – All Operations to Completion" 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 – All Operations to Completion."

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

Sauerkraut:

Preparation and canning ................................................................... 2111

Preparation and shipping in bulk ....................................................... 2101

Saw Mills

This classification includes employees engaged in grading, removing, sorting or stacking lumber as it comes in from saws or saw mill conveyors.
Saws—sharpening.............................................................................................................................................. 3118

Schools—See Colleges or Schools

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

Serum Preparation—from human blood:
  Professional Employees—including doctors and technicians .............................................................. 8833
  All Other Employees ............................................................................................................................... 9040

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

Sheet Metal Covered Steel Frame Building Construction:
  Frame Work—assign appropriate iron or steel erection classification.
  Sheet Metal Facings—erection on outside of buildings ........................................................................ 5538

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

Shooting Galleries—See Recreational Facilities or Amusement Devices

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

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

Sightseeing Services:
  Bus Operation—incl. drivers ..................................................................................................................... 8394
  Tour Lecturers .......................................................................................................................................... 8742

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

Signs—replacement of neon tubes in signs—outside of buildings—incl. drivers .................................... 9552

Silk Screen Stencil Mfg. .................................................................................................................................. 4361

Silos—See Tank Erection
Sisal Garnetting .................................................................................................................................................. 2302

Ski Tows—See Recreational Facilities or Amusement Devices

Slag Digging and Crushing—incl. drivers .................................................................................................. 4000

Slipper Mfg. ............................................................................................................................................................ 2660

Snow Removal—clearing snow from streets or roads—incl. drivers................................................................. 9402
  Jobs consisting only of hauling snow shall be rated as “Trucking NOC & Drivers”

Soap—filling bottles, cans or drums with liquid soap ...................................................................................... 4628

Soap Dispensers—installation and servicing .................................................................................................. 5191

Social Welfare Workers—field work.................................................................................................................. 8857

Sporting Goods Manufacturing:
  Football or Basketball Mfg.—(Bladder manufacturing to be separately rated) ........................................ 2688
  Glove Mfg.—including baseball, boxing, handball and punching bag gloves ................................................ 2670

Store Fronts:
  Doors or Moldings Installation—metal ........................................................................................................... 5102
  Metal or Plastic Facings Installation .............................................................................................................. 5538
  Tile or Glass Block Installation ...................................................................................................................... 5022
  Wood Framing or Facings Installation ........................................................................................................... 5403

Stores—See Dealers and Part III Interpretations of Store Classifications

Street or Road Construction
  Landscaping, including sodding, seeding, planting and similar work necessary to the beautification of roadsides in connection with road construction—incl. drivers—(Grading shoulders, setting guard rails, building drainage ditches and all other operations incidental to street or road construction to be separately rated) .............................................. 0042

Stump Removal Operations—no street or road construction or logging or lumbering—incl. drivers .............. 6217

Surgical Devices Mfg.—fabricated or formed from plastic sheet, rods or tubes .............................................. 4452

Swatches—cutting and labeling or carding ...................................................................................................... 4298
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<thead>
<tr>
<th>Activity</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Table Pad Mfg.– from cardboard and fabric</td>
<td>4307</td>
</tr>
<tr>
<td>Tank Erection–Metal– (not otherwise classified):</td>
<td></td>
</tr>
<tr>
<td>Tanks–elevated–supported on steel framework</td>
<td>5040</td>
</tr>
<tr>
<td>Tanks–on the ground–incl. gas tanks other than expanding type</td>
<td>5057</td>
</tr>
<tr>
<td>Tanks–on roofs of buildings</td>
<td>5057</td>
</tr>
<tr>
<td>Tape Recording Studios– (Musicians, players or entertainers to be separately rated)</td>
<td>4352</td>
</tr>
<tr>
<td>Taximeters–installation–incl. drivers</td>
<td>8391</td>
</tr>
<tr>
<td>Telephone Answering Service Companies</td>
<td>8810</td>
</tr>
<tr>
<td>Telephone Installation–other than by telephone companies</td>
<td>5191</td>
</tr>
<tr>
<td>Tennis Court Mfg.– wood</td>
<td>2802</td>
</tr>
<tr>
<td>Textile Printing–handwork only</td>
<td>2553</td>
</tr>
<tr>
<td>Timber Cruisers</td>
<td>8601</td>
</tr>
</tbody>
</table>

#### Tools and Dies:

The making of tools and dies shall not be separately rated if they are used principally by a risk in connection with its own manufacturing operations.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Steel Rule Die Mfg.</td>
<td>2790</td>
</tr>
<tr>
<td>Toy Mfg.– wood</td>
<td>2816</td>
</tr>
</tbody>
</table>

#### Trailer Mfg.– private or home type

The manufacture of private or home type trailers is not necessarily assignable to one of the Automobile Body Manufacturing classifications but shall be individually rated on its merits.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trimmings–manufacturing fancy trimmings or piping–not manufacturing binding, tape or ribbon</td>
<td>2388</td>
</tr>
<tr>
<td>Trimmings or Ribbons–hand sewing on finished garments</td>
<td>2388</td>
</tr>
<tr>
<td>Truck Rental–with drivers</td>
<td>7219</td>
</tr>
<tr>
<td>Tube Mfg.–metal–collapsible–incl. drivers</td>
<td>3022</td>
</tr>
</tbody>
</table>

#### V

<table>
<thead>
<tr>
<th>Activity</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>★ Venetian Blind–cleaning-shop or outside</td>
<td>2593</td>
</tr>
<tr>
<td>★ Venetian Blind–installation</td>
<td>9521</td>
</tr>
</tbody>
</table>
Vessels:

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

Vessel Operators:

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

Pier Maintenance.................................................................................................................................................. 9029

Pier Watchmen.............................................................................................................................................. 7723

W

Warehouses

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

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

Watchmen or Guards:

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

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

Water Coolers:

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

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

Welding:

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

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

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

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

**Welding Mfg.—all kinds** ............................................................................................................................................. 2688

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

**Window Shades—installation** .......................................................................................................................... 9521

**Wire—annealing and tinning wire by risks engaged in wire drawing is to be included under the appropriate wire drawing classification.**

**Wood Carving—by hand or machine** ................................................................................................................ 2790

**Work Stated to be Performed by Proprietor, Partner or Independent Contractor**

Where the Rating Board, upon inspecting a particular risk, is informed that work subject to a given classification is performed by the proprietor, or by a partner if the insured is a partnership, or by an independent contractor, the classification applicable to such work will be published on the experience rating worksheet under an appropriate caption. The carrier will then be free to use the classification so published or omit it from its policy on the basis of its own findings as to whether any of such work is performed by employees covered by the policy.

X

**X-Ray Tube Mfg** ....................................................................................................................................................... 4112

Y

**Yarn Winding and Dyeing** ....................................................................................................................................... 2416

**Yarn Winding—no other operation** ........................................................................................................................ 2302
SECTION III  
CLASSIFICATION INTERPRETATIONS — STORES  

This section of the Digest is a guide and reference which is designed to assist all those who use the manual in assigning "Store" classifications to specific risks. The interpretation of each store classification is divided into the following two sections: 

Operations Covered 

This section includes a description of the types of merchandise sold, and it also describes the normal and incidental operations included in the particular store classification. In addition, operations which are assigned by analogy to the specified classification are also shown. 

Operations Not Covered 

This section indicates operations which may be encountered but are not included in the specific store classification. It also indicates the classification to be assigned when such other operations are involved. 

GENERAL INSTRUCTIONS 

The assignment of a classification to a store is based upon (1) the type of merchandise sold, and (2) whether the operations are wholesale or retail. The following definitions and instructions are to be observed in determining the appropriate store classification: 

Type Of Merchandise Sold 

If a store sells several types of merchandise, each of which may be subject to a different classification, the store is to be assigned on the basis of the principal category of merchandise sold. The term "principal" or "principally" means more than 50% of the gross receipts. Please note the following: 

- If a store sells several types of merchandise, none of which are more than 50% of the gross receipts, the store classification that describes the majority of the type of merchandise sold is assigned. 

- If a store sells several types of merchandise, each of which may be subject to a different classification and the percentage of items sold is not kept, the store classification producing the carrier’s highest approved rate is assigned. 

Location 

Only one store or dealer classification can be applied to a single location with the exception of lumber yards. Refer to Section II—Classification Assignments. 

Retail v. Wholesale 

The term "retail" applies to the sale of merchandise to individual customers for their personal use only. Such sales are typically made in store-type premises where clerks assist customers in selecting displayed merchandise after which the goods are paid for and usually taken from the store by the customers themselves. Retail sales are also made in self-service stores. 

The term "wholesale" applies to all other types of sales. Wholesale store premises may have a sales counter, but usually include facilities where employees are engaged in order picking, packing and shipping of goods.
Retail v. Wholesale (continued)

Wholesale transactions include:

1. Sales to others for resale.

2. Sales of raw materials, supplies or parts to builders, contractors, commercial or industrial firms, repair shops, institutions, schools, municipalities or others for use in their operations.

3. Sales made by firms that conduct sales via mail order, catalog or the Internet provided that handling or shipping of the actual merchandise to the customer is involved and regardless of whether the sales are made on a retail or wholesale basis.

If no merchandise is handled or shipped by the insured from the same or from another location and the orders involve written responses only, Code 8810 “Clerical Office Employees” shall apply.

Sales conducted in a salesroom or showroom from samples or catalogs, where no merchandise is manufactured, handled or shipped by the insured from the same location, shall be assigned to Code 8747 “Showroom Salespersons.”

4310........Greeting Card Dealer—wholesale

4310........Greeting Card Mfg.

Operations Covered

This classification applies to risks engaged in the wholesale distribution of greeting cards or the manufacturing of greeting cards.

1. Wholesale dealers in greeting cards buy finished cards from the manufacturers of such products for resale to retail stores. Wholesale dealers also engage in some finishing operations usually performed by greeting card manufacturers such as pasting, or attaching novelties, decorations and ribbons. Operations also include sorting, examining, collating, counting, boxing and shipping.

2. Manufacturers of greeting cards engage in operations such as lithographing, printing, cutting, stripping, folding, pasting, attaching decorations, novelties, and ribbons, sorting, examining, collating, counting, boxing, packing and shipping.

Operations Not Covered

1. Risks engaged solely in printing for firms which manufacture greeting cards, not performing any subsequent operations on the printed stock. Assign Code 4299 "Printing or Lithographing."

2. Retail stores engaged principally in selling greeting cards. Assign Code 8017 "Retail Store NOC."
7998 ........ Hardware Store—retail

**Operations Covered**

This classification applies to retail dealers *principally* engaged in selling articles such as nails, screws, bolts, washers, gaskets, brackets, locks, hinges, electrical outlet boxes, switches, fuses, plugs, sockets, hand or machine tools, portable electric tools, plumbing fittings and garden tools and equipment including lawn mowers and snow plows.

In addition, hardware stores may also sell a variety of "non-hardware" items which include paint, wallpaper and allied supplies, household electrical appliances, radios and television sets, kitchenware, china and glassware, sporting goods and automobile accessories or parts.

These stores may also rent floor scraping or polishing machines, rug or upholstery cleaning machines and similar equipment.

Other types of retail stores or operations assigned to this classification are:

1. Stores selling parts and supplies for radio and television equipment.

2. Locksmiths—including installation, repair or replacement of locks in existing buildings.

**Operations Not Covered**

1. Stores *principally* engaged in the retail selling of paint, wallpaper and allied supplies, household electrical appliances, radios and television sets, kitchenware, china and glassware, or sporting goods. Assign Code 8017 "Retail Store NOC."

2. Stores *principally* engaged in the retail selling of automobile accessories or parts. Assign Code 8046 "Automobile Accessories Store NOC—retail—& Drivers."

3. Repair or installation of household electrical appliances, radios and television sets by separate employees, at or away from the store. Assign Code 9519 "Household Appliances—Electrical—Installation, Service or Repair—& Drivers."

4. A store which has separate employees engaged in sharpening or repairing ice skates, lawn mowers or cutlery. Assign Code 3632 "Machine Shop NOC."

5. Stores *principally* engaged in mail order sales of hardware to individuals. Assign Code 7999 "Hardware Store—wholesale."
7999........Hardware Store—wholesale

7999........Auto Parts and Accessories Store—wholesale

7999........Bicycle Store –Wholesale –Including rental, incidental service or repair

7999........Ship Chandler—wholesale

**Operations Covered**

This classification applies to dealers *principally* engaged in the wholesale selling of merchandise such as nails, screws, bolts, washers, gaskets, brackets, locks, hinges, electrical outlet boxes, switches, fuses, plugs, sockets, hand or machine tools, portable electrical tools, plumbing fittings, mill supplies, and garden tools including power lawn mowers and snow plows.

This classification also includes "ship chandlers" who are dealers in ship supplies and equipment such as engine room equipment, lifeboat supplies, navigational instruments and deck gear.

Stores *principally* engaged in the wholesale or retail mail order sales of hardware are included in this classification.

Other types of risks included in this classification are wholesale dealers of the following items:

1. Radio or television parts.
2. Aircraft parts and accessories.
3. Air conditioning or refrigerator parts.
4. Oil burners and parts.
5. Welding supplies such as tanks, torches, welding rods and face masks.
6. Cutlery.
7. Sewing machine heads and parts.
8. Bicycles – including rental, incidental service or repair.

**Operations Not Covered**

1. Wholesale or retail dealers *principally* engaged in selling plumbers’ supplies such as tubs, sinks, radiators, tanks, boilers and other plumbing fixtures or equipment. Assign Code 8111 "Plumbers' Supplies Dealer & Drivers."
2. Wholesale or retail dealers *principally* engaged in selling wire, cable or metal conduit. Assign Code 8106 "Iron or Steel Merchant & Drivers."
3. Wholesale or retail dealers *principally* engaged in selling metal pipe, rods, tubes, sheet metal, iron, steel or non-ferrous metals. Assign Code 8106 "Iron or Steel Merchant & Drivers."
8001 ......... Florist Store & Drivers

Includes service away from store premises. Cultivating or gardening are to be separately rated as Code 0035 “Florist–cultivating or gardening–& Drivers.”

8001 ...... Edible Fruit and/or Vegetable Floral type Arrangements – Wholesale or Retail & Drivers

Operations Covered

This classification applies to a store principally engaged in the wholesale or retail selling of fresh cut flowers, potted plants, bushes, shrubs, trees, wreaths, leaves and branches of natural vegetation, bulbs, and floral arrangements, including incidental florist supplies and accessories.

The service away from the store premises covered by this classification includes operations such as the floral decoration of homes, churches or other buildings for weddings, banquets and parties.

Code 8001 also applies to stores principally engaged in the wholesale or retail selling of fresh fruits and/or vegetables that are cut up and assembled into an arrangement. These stores may also dip the fresh fruit into chocolate that will be used in the arrangement.

Drivers will make deliveries to locations designated by the customer.

Operations Not Covered

1. Dealers principally engaged in the sale of garden supplies such as flower pots, fertilizer, sod, bird baths, statuary with incidental potted plants, trees, shrubs, bulbs, and grass seed are assigned to the “NOC” store classification, depending on whether the sales are principally retail (Code 8017) or principally wholesale (Code 8018).

2. The growing of flowers and potted plants in greenhouses or fields operated by the insured are to be separately rated as Code 0035 “Florist–cultivating or gardening–& Drivers.” If the insured also grows bushes, shrubs and trees, in addition to flowers and potted plants, at the same location, then all of the growing operations are subject to Code 0005 “Nursery Employees & Drivers.”

3. Operations performed on the premises of customers such as the planting or care of lawns, gardens, trees, shrubs, landscaping or other similar operations. Assign Code 0042 "Landscape Gardening - All Operations to Completion & Drivers."

4. Stores principally engaged in the retail selling of fresh fruit baskets (other than edible floral type arrangements). Assign Code 8006 “Fruit Store – Retail.”

5. Stores principally engaged in the wholesale selling of fresh fruit baskets (other than edible floral type arrangements). Assign Code 8048 “Fruit or Vegetable Store – Wholesale.”

8006 ......... Grocery Store–retail

No handling of fresh meats.

8006 ......... Coffee, Tea or Spice Store–retail

No handling of fresh meats.

8006 ......... Dairy Products Store–retail

No handling of fresh meats.

8006 ......... Delicatessen Store–retail

No handling of fresh meats.

8006 ......... Frozen or Frosted Food Store–retail

No handling of fresh meats.

8006 ......... Fruit or Vegetable Store–retail

No handling of fresh meats.

All of the foregoing classification phraseologies are cross-references with Code 8006. Risks performing any of the operations specified in these phraseologies are assigned to Code 8006 in accordance with the procedures below:
Operations Covered

This classification applies to stores principally engaged in the retail selling of groceries, fresh fruits, vegetables, dairy products, frozen or frosted foods, coffee, tea, spices and delicatessen foods such as cold cuts, salads, pickles and smoked fish. Delicatessens may prepare salads and also cook meat such as roast beef, Virginia ham, barbecue chickens and spareribs.

These stores may also sell a minor amount of other merchandise such as soda, beer, household cleaning items, paper products, cigarettes and various sundry items.

Also, applies to stores principally engaged in the retail selling of fresh fruit baskets (other than edible floral type arrangements).

Operations Not Covered

1. This classification is not applicable to any of the above stores which also have a meat department that sells fresh and cured meats, fish or poultry. These types of stores are assigned to Code 8033 "Supermarket–retail" 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.

2. If the sale of fresh and cured meats, fish or poultry exceeds 50% of the gross receipts for all merchandise sold by the insured, such operations are assigned to Code 8031 "Meat, Fish or Poultry Store–retail."

3. Stores principally engaged in the wholesale or retail selling of fresh fruits and/or vegetables that are cut up and assembled into an arrangement. Assign Code 8001 "Edible Fruit and/or Vegetable Floral type Arrangements – Wholesale or Retail - & Drivers."

4. Stores principally engaged in the wholesale selling of fresh fruit baskets (other than edible floral type arrangements). Assign Code 8048 "Fruit or Vegetable Store – Wholesale."

8008........... Clothing or Wearing Apparel Store–retail

8008........... Dry Goods Store–retail

8008........... Shoe Store–retail

Operations Covered

This classification applies to a store principally engaged in selling any or all of the following merchandise at retail:

1. Ready-to-wear clothing and wearing apparel, including suits, coats, dresses, knitwear, hats, shoes, rubbers, slippers, undergarments, sleeping and lounging clothes, ties, hosiery, haberdashery, gloves, scarfs and aprons. This classification also includes any incidental alteration work.

2. Dry goods, including piece goods, yard goods, embroideries, veilings, laces, textile trimmings, curtains, draperies, blankets, bedspreads, sheets, pillowcases, tablecloths, napkins, towels and handkerchiefs.

3. Miscellaneous sewing accessories such as buttons, buckles, slides, tapes, buckram, yarn, thread, thimbles, needles, pins, hooks and eyes, dress shields, hat bodies, artificial flowers and zippers.

Other types of operations assigned to this classification are:

1. Demonstration of wearing apparel in retail stores.

2. Coat or hat checkroom concessions.
Operations Not Covered

1. Dealers in ladies' handbags. Assign Code 8017 "Retail Store NOC."

2. Stores principally engaged in selling sporting goods such as camping, fishing, hunting, baseball, football, bowling or basketball equipment or supplies and incidental clothing. Assign Code 8017.

3. Stores principally engaged in the mail order sales of clothing, wearing apparel, or dry goods to individuals. Assign Code 8032 "Clothing, Wearing Apparel or Dry Goods Store—wholesale."

8013 .......... Jewelry Store

Applies to wholesale or retail stores.

Operations Covered

This classification applies to a store principally engaged in selling precious or costume jewelry, such as necklaces, earrings, bracelets, rings, watches, charms, lockets, pendants, brooches and similar ornamental items intended for personal adornment whether made of metals or other materials. All jewelry stores, whether wholesale or retail or a combination of both are included in this classification.

In addition to jewelry, this classification includes the minor and incidental handling of miscellaneous non-jewelry merchandise such as silverware, tableware, clocks, chinaware, glassware, trophies, small electrical appliances, giftware and leather goods.

The repair or engraving of jewelry, when performed by a retail jewelry store for individual customers, is also within the scope of this classification.

This classification also applies to stores which deal in the articles listed below:

1. Optical goods, lenses and eyeglass frames—licensed optometrists to be separately rated under Code 8832.

2. Hearing aids.

3. Coins.

4. Postage stamps.

5. Precious metals only.

Operations Not Covered

1. Dealers who handle only silverware, such as dishes, trays, tableware, candle holders, and coffee or tea sets. Assign the appropriate "NOC" store classification, depending on whether the sales are principally retail (Code 8017) or principally wholesale (Code 8018).

2. Stores principally engaged in selling a miscellany of non-jewelry items, such as silverware, tableware, clocks, chinaware, glassware, trophies, small electrical appliances, giftware or leather goods. Assign the appropriate "NOC" store classification depending on whether the sales are principally retail (Code 8017) or principally wholesale (Code 8018).
8013........ Jewelry Store – Operations Covered (continued)

3. Risks engaged in cutting or polishing precious stones, such as diamonds, emeralds, rubies, and sapphires. Assign Code 3384 "Diamond Cutting or Polishing."

4. Repair work which is principally performed for other dealers. Assign as follows:

   Repair of Jewelry . . . . . . . . . . .  Code 3383 "Jewelry Mfg."
   Repair of Clocks or Watches . . .     Code 3385 "Watch Mfg."

8017........ Retail Store NOC—no service of food
The service of ice cream and soft drinks is included under this classification.

8017........ Drug or Cigar Store—no service of food—retail
The service of ice cream and soft drinks is included under this classification.

8017........ Dry Cleaning or Laundry Collecting or Distributing Store
8017........ Laundry or Dry Cleaning Collecting or Distributing Store
   No dry cleaning or laundering at the same location.

8017........ Dry Cleaning or Laundry Store—self-service
8017........ Laundry or Dry Cleaning Store—self-service
   No dry cleaning or laundering cleaning at the same location.

Operations Covered

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

<table>
<thead>
<tr>
<th>Art supplies</th>
<th>Giftware</th>
<th>Pets and related supplies</th>
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<tr>
<td>Bakery products</td>
<td>Greeting cards</td>
<td>Photographic supplies and</td>
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<tr>
<td>Beer and soft drinks</td>
<td>Household appliances, e.g.</td>
<td>equipment</td>
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<td>Radio and television sets</td>
<td>Pocketbooks</td>
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<td>Refrigerators</td>
<td>Radios</td>
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<td></td>
<td>Washing machines</td>
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Cigars and cigarettes Stoves Stationery and related items
Housewares Sick room supplies
Computers Lamps and Lighting fixtures Televisions
Musical instruments, other than pianos and organs Toys
Confectionery
Cosmetics and toilet items Typewriters and office machines
Drugs and medicines Floor coverings

★

This classification also includes stores that serve ice cream and soft drinks, as well as specialty stands or stores which sell frozen custard or yogurt.
Other types of operations assigned to this classification are:

1. Demonstrators in retail stores.
2. Concessions such as those which provide doorkeepers, cigarette vendors, parcel or luggage checkroom and washroom attendants, rolling chairs on boardwalks, beach chairs, and beach umbrellas.
3. Amusement device operations such as those in "penny arcades," skee ball alleys and similar games.
4. Businesses that are engaged in providing shoppers to check the attentiveness, personality and honesty of sales personnel in stores that are owned and operated by others.

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 is less than or equal to 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" or Code 9072 "Restaurant—Fast Food & Drivers."
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."
7. Stores principally engaged in selling audio or video cassettes, books, records, compact discs or software principally to private individuals. Assign Code 8072 "Audio or Video Cassette, Book, Record, Compact Disc or Software Store—retail."
8. Stores principally engaged in selling magazines, newspapers or sheet music to private individuals. Assign Code 8072 "Newspaper or Magazine Store—retail or Sheet Music Store—retail."
10. Stores principally engaged in the selling of cellular telephones on a telephone service company’s premises. Assign Code 8901 "Telephone or Telegraph Co.—Office or Exchange Employees & Clerical."
8018.......... Wholesale Store NOC

Operations Covered

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

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

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

Other types of operations assigned to this classification are:

1. Package consolidators—receiving packages from other firms for sorting and consolidating.
2. Packing—receiving bulk merchandise for repackaging.
3. Storage of rugs and carpets.
4. Incubating and shipping day-old chicks.
5. Dealers of bagged charcoal.
6. Plywood dealers, exclusively—no hauling of any other lumber.
7. Sawdust dealers—no grinding operations.
8. Dealers in sausage casings—no cleaning.
9. Wholesale dealers in eggs, including incidental sorting, candling, grading and packing in cartons and crates.
8018 .......... Wholesale Store NOC – Operations Covered (continued)

Operations Not Covered

1. This classification does not apply to any wholesale store that is described by any other specialty store classification.


4. Wholesale distribution of newspapers and magazines. Assign Code 8745 "News Agent or Distributor of Magazines or Other Periodicals–not retail dealer–& Salesperson, Drivers."

5. Wholesale dealers *principally* engaged in selling beer and ale in bottles, cans or kegs. Assign Code 7390 "Beer or Ale Dealer–wholesale–& Drivers."

6. Installation of carpets, linoleum or non-ceramic floor tile by a wholesale store. Assign Code 9521 "House Furnishings Installation NOC."

8021 .......... Meat, Fish or Poultry Dealer–wholesale

*Code 8021 and 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.*

Operations Covered

This classification applies to dealers *principally* engaged in the wholesale distribution of fresh and cured meat, fish or poultry. Some of these dealers may cut the meat, fish or poultry into steaks, chops, roasts, fillets or poultry parts for sale to hotels, restaurants, clubs, hospitals, institutions and stores.

Meat, fish or poultry dealers may also distribute a minor and incidental amount of other miscellaneous products such as groceries, dairy products, fresh fruits or vegetables.

Operations Not Covered

The slaughtering, processing and distribution of meat as performed by a packing house. Assign Code 2089 "Packing House–All Operations."
Operations Covered

This classification applies to retail dealers *principally* engaged in sales and rental of foot powered bicycles, tricycles, and unicycles including the incidental repair and service of foot powered cycles. Also, included is the incidental sale of parts such as but not limited to brakes, chains, pedals, tires and rims.

In addition, bicycles stores may also sell a variety of bicycle accessories such as baskets, bells, horns, sporting, exercise or recreational equipment, and clothing or shoes.

Operations Not Covered

1. Stores *principally* engaged in the retail selling of bicycle accessories, sporting equipment, exercise, or recreational equipment. Assign Code 8017 “Retail Store NOC.”

2. Stores *principally* engaged in the retail selling of clothing or shoes. Assign Code 8008 “Clothing or Wearing Apparel – retail.”


6. A store which has separate employees engaged in sharpening or repairing ice skates. Assign those employees’ payroll to Code 3632 “Machine Shop NOC.”

7. The manufacturing, assembling and/or repairing bicycles in a shop not by a dealer. Assign Code 3865 “Bicycle Mfg. or Assembly.”

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8031 .......... Meat, Fish or Poultry Store–retail
*Includes incidental preparation of meats and produce. Slaughtering operations are separately rated as Code 2081.*

8031 .......... Cold Storage Locker–frozen foods
*Includes incidental preparation of meats and produce. Slaughtering operations are separately rated as Code 2081.*
8031 .......... Cold Storage Locker—frozen foods (continued)

Operations Covered

This classification applies to stores \textit{principally} engaged in the retail selling of fresh and cured meats, fish or poultry. Such store may also sell a minor amount of groceries, fresh fruits, vegetables, dairy products, or frozen foods.

This classification also applies to the freezing and storing of meats, fruits or vegetables as a service for private individuals. Prior to storage in lockers, food may be prepared by cutting, slicing, grinding, or chopping according to a customers’ specifications.

Operations Not Covered

1. If a store sells meat, fish or poultry as well as other items such as groceries or vegetables, and the insured’s sales of fresh and cured meats, fish or poultry do not exceed 50% of the gross receipts for all merchandise sold by the insured, such operations are assigned to Code 8033 \textit{Supermarket—retail}.

2. If a meat store assigned to Code 8031 has separate employees \textit{exclusively} engaged in making sausage, frankfurters, or bologna, these operations are assigned to Code 2095 \textit{Meat Products Mfg. NOC}.


4. Freezing and storing of meats, fruits or vegetables for other than private individuals. Assign Code 8291 \textit{Storage Warehouse—Cold}.

8032 .......... Clothing or Wearing Apparel Store—wholesale

8032 .......... Dry Goods Store—wholesale

8032 .......... Linen, Towel, Uniform or Apron Supply Co.
8032 .......... Towel, Linen, Uniform or Apron Supply Company
8032 .......... Uniform, Linen, Towel or Apron Supply Company \textit{No laundering at the same location.}

8032 .......... Shoe Store—wholesale

Operations Covered

This classification applies to a store \textit{principally} engaged in selling any or all of the following merchandise on a wholesale basis:

1. Ready-to-wear clothing and wearing apparel, including suits, coats, dresses, knitwear, hats, shoes, rubbers, slippers, undergarments, sleeping and lounging clothes, ties, hosiery, haberdashery, gloves, scarfs and aprons.

2. Dry goods, including piece goods, yard goods, embroideries, veilings, laces, textile trimmings, curtains, draperies, blankets, bedspreads, sheets, pillowcases, tablecloths, napkins, towels and handkerchiefs.
8032. Shoe Store—wholesale (continued)

3. Miscellaneous sewing accessories, such as buttons, buckles, slides, tapes, buckram, yarn, thread, thimbles, needles, pins, hooks and eyes, dress shields, hat bodies, artificial flowers and zippers.

Other types of wholesale operations assigned to this classification are:

1. Dealers in men's and women's belts.
2. Dealers in watch straps, including attaching buckles by hand to such straps.
3. Dealers in hair nets.
4. Stores principally engaged in the wholesale or retail mail order sales of clothing, wearing apparel or dry goods.

Operations Not Covered

1. Dealers in ladies' handbags. Assign Code 8018 "Wholesale Store NOC."
2. Dealers in second-hand clothing which is sorted, graded and baled for shipment. Assign Code 8018 "Wholesale Store NOC."

8033. Supermarket—retail

Applicable to a combined retail meat, grocery and provision “supermarket” type 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."

Operations Covered

★ This classification applies to a combined retail meat, grocery and provision “supermarket” type store engaged in the retail selling of groceries, fresh fruits, vegetables, dairy products, bakery products, frozen foods and sells fresh and cured meats, fish or poultry. The butcher will make the appropriate meat cuts which will be wrapped and displayed for purchase.

★ These stores also sell other merchandise such as soda, beer, soap and other household cleaning items, paper products, cigarettes, drug store items, kitchen utensils, small hardware, potted plants and flowers.

In addition, these stores may also sell delicatessen foods such as cold cuts, salads, pickles and smoked fish. May also prepare salads and cook meats such as roast beef, Virginia ham, barbeque chickens and spareribs.

This classification can be assigned only when the employer’s sales of fresh and cured meats, fish or poultry do not exceed 50% of the gross receipts for all merchandise sold by the insured.

Operations Not Covered

1. Retail stores of the type described above, where the sale of fresh and cured meats, fish or poultry exceeds 50% of the gross receipts for all merchandise sold. Assign Code 8031 "Meat, Fish or Poultry Store—retail."
8033 .......... Supermarket—retail (continued)

2. Retail stores selling groceries, fresh fruit, vegetables, dairy products, bakery products and frozen foods. Assign Code 8006 "Grocery Store—retail" if they do not sell fresh and cured or smoked meats, fish or poultry.

3. When a combined meat, grocery and provision store has separate employees exclusively engaged in making sausage, frankfurters or bologna, such operations are assigned to Code 2095 "Meat Products Mfg. NOC."

4. Bakeries operated by supermarkets that are engaged in making fresh baked goods from scratch are assigned to Code 2003 “Bakery & Route Salespersons, Route Supervisors, Drivers.”

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

6. Restaurant establishments that provide traditional service where patrons are served by a wait staff or the operation of a catering establishment are assigned to Code 9071 “Restaurant–including entertainers and/or musicians.”

8034 .......... Grocery Store—wholesale

8034 .......... Coffee, Tea or Spice Store—wholesale

8034 .......... Dairy Products Store—wholesale

8034 .......... Frozen or Frosted Food Store—wholesale

Operations Covered

This classification applies to dealers principally engaged in the wholesale selling of groceries, frozen foods or dairy products which are received and sold in cartons, cases and boxes.

These dealers may also sell, at wholesale, a minor amount of fresh fruit, vegetables or other merchandise such as beer, soda, household cleaning supplies or paper products.

8034 .......... Grocery Store—wholesale (continued)
8034 .......... Coffee, Tea or Spice Store—wholesale (continued)
8034 .......... Dairy Products Store—wholesale (continued)
8034 .......... Frozen or Frosted Food Store—wholesale (continued)

Operations Not Covered

1. Wholesale dealers principally engaged in selling fresh fruits or vegetables. Assign Code 8048 "Fruit or Vegetable Store—wholesale."

2. Wholesale dealers principally engaged in selling soda, household cleaning supplies or paper products. Assign Code 8018 "Wholesale Store NOC."

3. Wholesale dealers principally engaged in selling beer in bottles, cans, kegs or barrels. Assign Code 7390 "Beer or Ale Dealers—wholesale & Drivers."


5. Wholesale dealers principally engaged in selling milk. Assign Code 2070 "Milk Depot or Milk Dealer & Route Salespersons, Route Supervisors, Drivers."
8039 .......... Department Store—retail

★

Operations Covered

This classification applies to retail stores which have various departments each selling a specific type of merchandise.

If a department store has more than one location, each must meet all three of the following conditions in order to qualify for assignment of Code 8039.

1. The payroll subject to this classification is to be at least $900,000 per annum.

2. The merchandise handled must include:
   a. Wearing apparel; and
   b. Linens/domestics; and
   c. Home furnishings (other than furniture); and
   d. Two or more of the following: Cosmetics  Hardware  Sporting goods  Furniture  Jewelry  Stationery/greeting cards  Giftware  Luggage  Toys

3. The total combined annual sales of wearing apparel, linens/domestics, and house furnishings (other than furniture) must exceed 50% of the total annual sales of all merchandise sold. Also, the total annual sales of wearing apparel, jewelry and cosmetics may not exceed 80% of the total annual sales.

This classification includes making custom house furnishings such as draperies, slip covers, and window shades.

This classification also covers the installation of house furnishings, such as draperies and rods, slip covers, window shades, venetian blinds, carpets, linoleum and non-ceramic floor tiles.

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 

Separately rate any location at which more than 50% of the sales is derived from the sale of prepared food as Code 9071 “Restaurant—Full-Service—including entertainers and/or musicians,” or Code 9072 “Restaurant—Fast Food & Drivers.” The term "food" as used in this classification does not include ice cream and soft drinks.
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)

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
Separately rate any location at which more than 50% of the sales is derived from the sale of prepared food as Code 9071 “Restaurant-Full-Service—including entertainers and/or musicians” or Code 9072 “Restaurant-Fast Food & Drivers.” 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 or equal to 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 or equal to 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” or Code 9072 “Restaurant-Fast Food & Drivers.”

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."


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.

2. The installation of furniture or fixtures not performed by a furniture wholesaler or retailer. Assign Code 5429 "Furniture or Fixtures Installation NOC – All Operations to Completion." Code 5429 is not available for division of payroll with Code 5403 "Carpentry NOC – All Operations to Completion," Code 5645 "Carpentry−Detached Dwellings – All Operations to Completion" or Code 5651 "Carpentry−Dwellings−Three Stories or Less – All Operations to Completion" at the same job or location.

8046 Automobile Accessories Store NOC−retail & Drivers

Operations Covered

1. This classification applies to retail stores principally engaged in selling automobile parts and accessories such as batteries, spark plugs, fuel pumps, oil filters, carburetors, ignition parts, mufflers, gaskets, tires, tubes, oils, lubricants, skid chains, luggage carriers, seat belts, seat covers, radios, windshield wipers, heaters, speed equipment, mirrors and lights.

2. Automobile accessories stores generally sell a minor amount of household electrical appliances, hardware items, garden tools and implements, paint, toys, sporting goods and kitchen utensils.

3. In these stores most of the sales are over the counter, but as an accommodation to their customers, a store may install parts and accessories, such as windshield wipers, mirrors, batteries, tires and seat covers. However, these stores do not engage in the general repair or service of motor vehicles as found in automobile repair garages or gasoline service stations.
SECTION III  Effective October 1, 2015

8046  Automobile Accessories Store NOC—retail & Drivers (continued)

Operations Not Covered

1. Stores *principally* engaged in the wholesale selling of automobile parts and accessories. Assign Code 7999 "Auto Parts and Accessories Store—wholesale."

2. Risks *principally* engaged in the retail selling of tires and tubes including installation. Assign Code 8391 "Automobile Tire Dealer & Drivers."

3. Stores *principally* engaged in the retail sale of household electrical appliances, paint, toys, sporting goods or kitchen utensils. Assign Code 8017 "Retail Store NOC."

4. Stores *principally* engaged in the retail sale of hardware. Assign Code 7998 "Hardware Store—retail."

8047  Drug Store—wholesale

Operations Covered

This classification applies to stores which are *principally* engaged in the wholesale distribution of drugs, medicines and pharmaceutical ingredients used for the compounding and dispensing of prescriptions.

In addition, such stores perform, as a minor and incidental operation, the selling of other merchandise such as cosmetics, hair preparations, combs, brushes, toothpaste, mouthwash, deodorants, disinfectants, soap, shampoo, baby products, bandages, dressings, cotton, fever thermometers, heating pads, vaporizers, sterilizers, elastic stockings, abdominal supports, splints, rubber water bottles, ice caps and shower caps.

Operations Not Covered

1. Wholesale stores which are *principally* engaged in selling the miscellaneous merchandise described above, and which also sell a minor amount of medicines and drugs. Assign Code 8018 "Wholesale Store NOC."

2. The compounding, blending, or mixing of drugs, medicines or pharmaceutical ingredients. Assign Code 4611 "Drug, Medicine or Pharmaceutical Preparation—no mfg. of ingredients."

8048  Fruit or Vegetable Store—wholesale

Operations Covered

This classification applies to dealers *principally* engaged in the wholesale distribution of fresh fruits or vegetables. Such dealers, as a part of their wholesale operations, may also perform incidental repackaging of the merchandise into retail-size bunches, boxes, bags or similar containers.

In addition, these dealers may also sell a minor amount of groceries, dairy products and frozen foods.

★ Also, applies to stores *principally* engaged in the wholesale selling of fresh fruit baskets (other than edible floral type arrangements).
8048 .......... Fruit or Vegetable Store−wholesale (continued)

Operations Not Covered

1. Dealers principally engaged in the wholesale distribution of groceries, dairy products and frozen foods with a minor amount of fresh fruits or vegetables. Assign Code 8034 "Grocery Store−wholesale."

2. Risks principally engaged in packing fresh fruits, including sorting, grading and washing of the fruit. Assign Code 2105 "Fruit Packing."

3. Risks principally engaged in packing fresh vegetables, including sorting, grading and washing vegetables. Assign Code 8209 "Vegetable Packing & Drivers."

4. Stores principally engaged in the wholesale or retail selling of fresh fruits and/or vegetables that are cut up and assembled into an arrangement. Assign Code 8001 “Edible Fruit and/or Vegetable Floral type Arrangements – Wholesale or Retail - & Drivers."

5. Stores principally engaged in the retail selling of fresh fruit baskets (other than edible floral type arrangements). Assign Code 8006 “Fruit Store – Retail.”

8068...Art Gallery & Clerical

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

Operations Covered

This classification applies to the operation of an art gallery. The sales may be wholesale or retail in nature and the art featured may consist of one or more types of art such as:

Antique Maps  Installation Art  Photography
Drawings  Lithographs  Sculptures
Historical Artifacts  Paintings

The sales of the artwork can be sold either on a wholesale or retail basis. Artwork may be purchased directly from artists or others and displayed in a gallery, store front, showroom or office type setting. The salesperson may assist customers with their selection and will process the transaction. The artwork may be taken directly by the customer or packed and shipped by the gallery staff to a specific designation specified by the customer.

Operations Not Covered

1. Stores principally engaged in the retail selling of posters or framed prints. Assign Code 8017 “Retail Store NOC – No Service of Food.”

2. Stores principally engaged in the wholesale selling of posters or framed prints. Assign Code 8018 “Wholesale Store NOC.”

8068...Art Gallery & Clerical (continued)


5. Stores **principally** engaged in the retail or wholesale selling of antique jewelry. Assign Code 8013 “Jewelry Store.”

6. Stores **principally** engaged in the retail or wholesale selling of antique coins or stamps. Assign Code 8013 “Jewelry Store.”

7. Stores **principally** engaged in the retail or wholesale selling of antique furniture. Assign Code 8044 “Furniture Store – Wholesale or Retail - & Drivers.”


10. The manufacturing of wood picture frames. Assign either Code 2881 “Furniture Assembly – Wood – From Manufactured Parts” if no power machinery used or the appropriate Cabinet Works Code 2816/2817/or 2818 “Cabinet Works with Power Driven Machinery” when power machinery is used.

11. Retail stores engaged in selling framed pictures, also makes frames on special order for individual customers, all hand work – no power machinery. Assign Code 8017 “Retail Store NOC – No Service of Food.”


13. The operation of an Art school. Assign Codes 8868 “School – Professional Employees & Clerical” / 9101 “School or College–All Other Employees & Drivers.”

14. The operation of an Art museum. Assign Codes 8838 “Public Museum- Professional Employees – Includes Attendants & Ushers” / 9101 “Public Museum – All Other Employees & Drivers.”


8069...Cellular Telephone Store - Retail

Includes incidental service or repair of cellular telephones.

Operations Covered

This classification applies to stores **principally** engaged in the retail selling of cellular telephones, smartphones, pagers and calling cards. Also includes the activation or renewal of cellular telephone service plans, and incidental service or repair.

These stores may also sell an incidental amount of related cellular telephone accessories such as battery chargers, faceplates, skins, headsets, carrying straps and cases.

Operations Not Covered


2. Stores **principally** engaged in the wholesale selling of cellular telephone accessories such as faceplates, skins, headsets and carrying straps. Assign Code 8018 “Wholesale Store NOC.”

3. Stores **principally** engaged in the retail selling of cellular telephone accessories such as faceplates, skins, headsets and carrying straps. Assign Code 8017 “Retail Store NOC.”


5. Stores **principally** engaged in the retail selling of cellular telephone battery chargers. Assign Code 7998 “Hardware Store Retail.”

6. Stores **principally** engaged in the retail selling of modular telephones. Assign Code 8017 “Retail Store NOC.”

7. Stores **principally** engaged in the wholesale selling of modular telephones. Assign Code 8018 “Wholesale Store NOC.”

8. Installation of modular telephones by a telephone service company. Assign Code 7600 “Telephone or Telegraph Co. – All Other Employees & Drivers.”

9. Installation of modular telephones by entity other than a telephone service company. Assign Code 5191 “Office Machine Installation, Inspection, Adjustment or Repair.”

10. Maintenance and installation of coin operated telephones. Assign Code 5192 “Vending or Coin Operated Machines – Installation, Service or Repair - & Route Salespersons, Route Supervisors & Drivers.”


12. The operation of a Cellular Telephone Service Company. Assign Codes 8901 “Telephone or Telegraph Co. – Office or Exchange Employees & Clerical” / 7600 “Telephone or Telegraph Co. – All Other Employees & Drivers.”
8072 .......... Audio, Video Cassette, Record or Compact Disc Store—retail
8072 .......... Book Store—retail
8072 .......... Magazine or Newspaper Store—retail
8072 .......... Sheet Music Store—retail
8072 .......... Software Store—retail

Not applicable to store locations where more than 50% of the gross receipts is in the service of food or the sale of musical instruments, computers or other hardware, household or electronic equipment:

**Operations Covered**

This classification applies to stores which are principally engaged in the retail selling of any or all of the following merchandise:

<table>
<thead>
<tr>
<th>Audio Cassettes</th>
<th>Records</th>
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<tbody>
<tr>
<td>Books</td>
<td>Sheet Music</td>
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<tr>
<td>Comic Books</td>
<td>Software</td>
</tr>
<tr>
<td>Compact Discs</td>
<td>Video Cassette</td>
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<tr>
<td>Magazines</td>
<td>Video Games</td>
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<tr>
<td>Newspapers</td>
<td></td>
</tr>
</tbody>
</table>

**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 exceeds 50% of the gross receipts for the entire store. Assign Code 9071 “Restaurant—Full-Service—including entertainers and/or musicians” or Code 9072 “Restaurant—Fast-Food & Drivers.” If the receipts from the service of food is less than or equal to 50% of the gross receipts for the entire store. Assign Code 8043 “Retail Store NOC—including service of food—not restaurants.”

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.”

3. Stores principally engaged in the retail sale of musical instruments, computers or other related hardware, household appliances or electronic equipment. Assign Code 8017 “Retail Store NOC.”

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"

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 gross receipts of alcoholic beverages exceed 50% of the total receipts. 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.
Reserved for future use
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. 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.

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.”
Reserved for future use
SECTION IV
CLASSIFICATION INTERPRETATIONS—GENERAL

2362 .......... Knit Goods Mfg. NOC
Yarn mfg. to be separately rated.

2362 ......... Glove or Mitten Mfg.—knit
2362 ......... Mitten or Glove Mfg.—knit
Yarn mfg. to be separately rated.

2362 ........ Hosiery Mfg.
Yarn mfg. to be separately rated.

Operations Covered

This classification applies to the manufacture of knitted piece goods, gloves, mittens and narrow fabric type of trimmings such as those used for collars, cuffs and waistbands. It also includes knitting risks which subsequently manufacture various articles of wearing apparel or household furnishings from the knitted piece goods. Examples of such wearing apparel and household furnishings products include dresses, sweaters, neckties, underwear, hosiery, curtains and bedspreads.

The basic operations of this classification include knitting the yarns, usually by means of flat or circular knitting machines or by the warp knit process. In manufacturing wearing apparel or household furnishings from the knitted piece goods, the material is cut to size and pattern by electric cloth cutters, sewn by machine and then trimmed or finished with ribbon, bindings, buttons, zippers or snaps. This classification also includes any dyeing, bleaching, washing or steaming of the knitted materials or products prior to or after the manufacturing operations.

Operations Not Covered

1. The manufacture of knitted wearing apparel by a risk which does not knit the piece goods material. Assign Code 2501 "Clothing Mfg."

2. The manufacture of knitted household furnishings by a risk which does not knit the piece goods material. Assign Code 2553 "Furnishing Goods Mfg. NOC." Refer to the interpretation for Code 2553.


4. The manufacture of knitted braid, fringe, chenille or tassel-type trimmings. Assign Code 2387 "Braid or Fringe Mfg."

5. The manufacture of lace fabrics or trimmings. Assign Code 2388 "Lace Mfg."

6. The manufacture of yarn for hosiery is assigned to the appropriate yarn manufacturing classification.

7. Hand knitting or crocheting of wearing apparel, household furnishings or trimmings. Assign Code 2388 "Embroidery Mfg."
8. Retail outlets operated by knit goods manufacturers for the sale of knitted materials or products. Assign Code 8008 "Clothing or Wearing Apparel Store—Retail."

2553........Furnishing Goods Mfg. NOC—from textile fabrics

2553........Coat Front Mfg.

Operations Covered

This classification applies to the manufacture of textile house furnishings, but also includes miscellaneous products such as bias bindings, powder puffs and cloth buffing or polishing wheels. While most of the products are made from textile fabrics, this classification also includes the use of soft textile-type plastics such as vinyls.

The basic operations of this classification involve cutting the textile or plastic materials to size and pattern by electric cloth cutters or die cutters, and hand assembling the cut materials by sewing or heat sealing. The products may then be finished by adding various bindings, trimmings or embroidery.

Examples of products and operations found under this classification are:

1. Household linens such as sheets, pillowcases, bedspreads, mattress covers, towels, tablecloths and napkins.
2. Draperies, curtains and furniture slipcovers.
3. Miscellaneous house furnishings such as window shades, lamp shades, appliance covers, pot holders and closet accessories such as garment and shoe bags.
4. Flags, pennants, bias or straight binding tapes or ribbon, powder puffs, buffing or polishing wheels, permanent wave pads and hat linings.
5. Silk screen printing when performed by hand, including the incidental manufacture by the same risk of silk screen stencils used in such printing.

Operations Not Covered

1. The manufacture of filled, stuffed or quilted textile products such as pillows or quilts. Assign Code 2571 "Pillow, Quilt or Cushion Mfg."


3. The manufacture of textile fabric piece goods by knitting or weaving operations. Assign the appropriate knitting or weaving classifications.

4. The manufacture of fancy trimmings or piping. Assign Code 2388 "Embroidery Mfg."

5. The manufacture of wood or metal fittings and accessories for furnishing goods products, such as wooden shade rollers, drapery rods and hardware, and wire lampshade frames. Assign Codes 2841 "Woodenware Mfg. NOC," 3146 "Hardware Mfg. NOC" and 3257 "Wire Goods Mfg. NOC."
2731 Molding or Planing Mill
2731 Planing or Molding Mill

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

Operations Covered

This classification applies to risks principally engaged in the manufacturing of cut-to-size dressed lumber, flooring, moldings, trim, and columns, as well as unassembled millwork products which are used by other manufacturers to assemble wooden windows, doors, frames for windows and doors, screens and stairs. This code also applies to planing or molding mills that principally manufacture products which are subsequently assembled by others.

The basic operations of this classification include the kiln drying and dressing of rough lumber by planing and sawing the stock to various widths and lengths to form dressed lumber or flooring. This lumber stock may be further machined by the insured into moldings or trim or unassembled millwork parts. If unassembled millwork parts are manufactured for window and door products, they are machined by cutting, shaping, routing, rabbeting, jointing and boring. The classification includes any incidental finishing of these manufactured products, such as painting, staining or varnishing.

Operations Not Covered

1. All yard, storage and delivery operations. Assign either Code 8232 "Building Material Dealer" or Code 8235 "Door, Sash or Finished Millwork Dealer & Drivers," depending upon whether the products handled in the yard are principally of the type described by Code 8232 or Code 8235.

2. The manufacture of assembled millwork, including windows, doors, frames, and screens. Assign Code 2737 "Door, Sash, or Assembled Millwork Mfg. & Drivers." Refer to the interpretation for Code 2737. If a risk is engaged in the manufacture of both assembled and unassembled millwork, either Code 2731 or Code 2737 may be assigned depending on the principal products being manufactured by the risk.

3. The manufacture of assembled kitchen or display cabinets is assigned to the appropriate cabinet works classification. Refer to the interpretations for Codes 2816, 2817 and 2818.

4. The manufacture of furniture. Assign Code 2883 "Furniture Mfg. NOC−wood" if the furniture parts used are also machined by the same risk. If an insured purchases parts and only assembles furniture, then Code 2881 "Furniture Assembly−wood−from assembled parts" applies. Refer to the interpretations for Codes 2881 and 2883.


6. The manufacture of wooden pallets or skids. Assign Code 2802 "Carpentry−shop only−& Drivers." Refer to the interpretation for Code 2802.
7. The manufacture of prefabricated wooden buildings or building sections such as roof trusses or wall sections. Assign Code 2802 "Carpentry−shop only−& Drivers." Refer to the interpretation for Code 2802.

8. The manufacture of wooden crates, boxes or box parts. Assign Code 2759 "Box or Box Shook Mfg."

9. The manufacture of barrel parts. Assign Code 2710 "Barrel Stock Mfg." The subsequent assembly operations are assigned to Code 2759 "Barrel Assembly."

10. The manufacture of metal windows or doors. Assign Code 3076 "Fireproof Equipment Mfg."

11. The manufacture of windows or doors made of wood covered with metal. Assign Code 3060 "Door, Door Frame or Sash Mfg.− wood−metal covered."

12. The manufacture of veneer or plywood. Assign Code 2714 "Veneer Mfg."

2737 ........ Sash, Door or Assembled Millwork Mfg. & Drivers
2737 ........ Door, Sash or Assembled Millwork Mfg. & Drivers

Code 2737 and Code 2731 "Planing or Molding Mills" or Code 2802 "Carpentry−shop only−& Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Where a risk deals in any lumber or building materials or in any fuel and materials in addition to products manufactured, all storage or yard operations and all drivers shall be assigned to the appropriate yard or dealer classification.

Operations Covered

This classification applies to risks principally engaged in the manufacture of assembled wooden millwork products such as windows, doors, window and door frames, screens and shutters.

The classification includes the dressing of rough lumber by planing. It also applies to risks who purchase dressed lumber to be machined and assembled. If dressed lumber is used, it is cut to size and machined by molding, routing, rabbeting, jointing, boring and sanding. The machined parts are assembled with glue, dowels, nails, staples or screws, and window and door products are glazed and/or fitted with mesh screening and weatherstripping. Hardware such as door knobs, hinges and window catches may also be attached. This classification includes any incidental finishing such as painting, staining or varnishing. However, millwork products are usually shipped in the raw wood state or only prime coated.

Operations Not Covered

1. When a risk assigned to Code 2737 also deals in any lumber, building materials or fuel, in addition to the millwork products it has manufactured, all yard, storage and delivery operations are assigned to either Code 8232 "Building Material Dealer" or Code 8235 "Door, Sash or Finished Millwork Dealer & Drivers," depending upon whether the products handled in the yard are principally of the type described by Code 8232 or Code 8235.

2. The manufacturing of dressed lumber, flooring and unassembled millwork. Assign Code 2731 "Planing or Molding Mill." Refer to the interpretation for Code 2731. If a risk is engaged in the manufacturing of both assembled and unassembled millwork either Code 2737 or Code 2731 may be assigned depending on the principal products being manufactured by the risk.

3. The manufacture of assembled kitchen or display cabinets. Assign the appropriate cabinet works classification. Refer to the interpretations for Codes 2816, 2817 and 2818.

4. The manufacture or assembly of furniture. Assign either Code 2883 "Furniture Mfg. NOC−wood" or Code 2881. Refer to the interpretations for Codes 2816, 2817 and 2818.


6. The manufacture of wooden pallets or skids. Assign Code 2802 "Carpentry−shop only−& Drivers." Refer to the interpretation for Code 2802.
Operations Not Covered (continued)

7. The manufacture of prefabricated wooden buildings or building parts such as roof trusses or wall sections. Assign Code 2802 "Carpentry—shop only—& Drivers." Refer to the interpretation for Code 2802.

8. The manufacture of wooden crates, boxes or box parts. Assign Code 2759 "Box or Box Shook Mfg."

9. The manufacture of barrel parts. Assign Code 2710 "Barrel Stock Mfg." The subsequent assembly operations are assigned to Code 2759 "Barrel Assembly."

10. The manufacture of metal windows or doors. Assign Code 3076 "Fireproof Equipment Mfg."

11. The manufacture of windows or doors made of wood covered with metal. Assign Code 3060 "Door, Door Frame or Sash Mfg.– wood–metal covered."

12. The manufacture of veneer or plywood. Assign Code 2714 "Veneer Mfg."


2802........Carpentry—shop only—& Drivers

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

Restricted Application

This classification is not available for division of payroll with Code 2731 "Planing or Molding Mill" or Code 2737 "Door, Sash, or Assembled Millwork Mfg. & Drivers."

Operations Covered

This classification basically applies to the manufacture of prefabricated carpentry products used in the construction of buildings, such as trusses, rafters and other prefabricated building sections. These products are often manufactured on a custom or job basis to fit the specifications of particular buildings being designed as an integral and inseparable part of a building that cannot be removed without essentially damaging the structure. Shops of this type are frequently operated by building contractors as an incidental part of their construction work.

This classification also applies to the manufacture of other wood products, including portable buildings, (such as shanties, sheds, toilets, and field offices) tanks, silos, pallets, skids, reels, dumbwaiters, theatrical scenery, flag poles, masts, spars, fencing, saw horses, sauna rooms, newspaper display stands, stairs, construction tool bins, scaffolding and similar products. All of the products assigned to this classification require little or no finishing.
Operations Not Covered

1. When a risk deals in any lumber or building materials or in any fuel and materials, in addition to performing carpentry shop operations, all yard operations including all drivers are separately rated under the appropriate yard classification.

2. The manufacture of crates, boxes or box parts. Assign Code 2759 "Box or Box Shook Mfg."

3. The manufacture of barrel parts. Assign Code 2710 "Barrel Stock Mfg." The subsequent assembly operations are assigned to Code 2759 "Barrel Assembly."


5. The manufacture of veneer products. Assign Code 2916 "Veneer Products Mfg."

6. The manufacture of planed or dressed lumber, including unassembled millwork. Assign Code 2731 "Planing or Molding Mill." Refer to the interpretation for Code 2731.

7. The manufacture of wood window frames, sash, doors or other assembled millwork. Assign Code 2737 "Door, Sash, or Assembled Millwork Mfg. & Drivers." Refer to the interpretation for Code 2737.

8. The manufacture of assembled kitchen and display cabinets or architectural woodwork. Assign the appropriate cabinet works classification. Refer to the interpretations for Codes 2816, 2817 and 2818.

9. The manufacture of wood turned products, including brush, broom or tool handles and spools. Assign Code 2841 "Woodenware Mfg. NOC." Refer to the interpretation for Code 2841.

Operations Covered (continued)

These classifications apply to manufacturing wood products in which power driven woodworking machinery is used. Many of these products are made to the customers’ specifications, and require installation operations which are not included in the scope of these classifications.

Typical products covered by these classifications are:

- Advertising displays
- Architectural Windows or Doors
- Architectural woodwork
- Bathroom vanities
- Bookcases
- Bulletin boards
- Counter tops
- Display cases
- Kitchen cabinets
- Library cabinets
- Parquet flooring
- Partitions
- Picture frames
- Restaurant booths
- Room dividers
- Showcases
- Store counters
- Toys−wood
- Walk-in refrigerators

All three of the “Cabinet Works” classifications apply to the above products. The specific classification for a risk is determined following an inspection and evaluation of the risk’s characteristics. The evaluation includes consideration of the woodworking machinery used, the amount of employees’ time spent in operating such equipment, the percentage of products which are assembled, as well as the percentage of products which are finished. (The term “finished” means shellacking, staining, painting, lacquering and varnishing or covering with formica, porcelain and similar materials, but does not include upholstering.)

The manufacturing of architectural wood windows or doors is assignable to Code 2818.

Installation Operations

★ When installation of these products is required, Code 5429 “Cabinet Works Installation – All Operations to Completion,” “Architectural Wood Window or Door Installation” or any of its descriptive cross-reference is assigned provided such installation is performed as a separate operation which is not a part of, or incidental to, any other carpentry operations performed by the same contractor at the same job or location. When the installation is not a separate operation, either Code 5403 “Carpentry NOC – All Operations to Completion,” Code 5645 “Carpentry−Detached Dwellings – All Operations to Completion” or Code 5651 “Carpentry−Dwellings−Three Stories or Less – All Operations to Completion” is assigned depending on the nature of the other operations on the job being performed by the same contractor.
2841 ....... Brush or Broom Handle Mfg.

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

★ 2841 ....... Pencil Stock Mfg.

2841 ....... Shade Roller Mfg.− wood

Includes mfg. of metal parts.

2841 ....... Shuttle Mfg.

2841 ....... Wood Turned Products Mfg. NOC

2841 ....... Woodenware Mfg. NOC

Operations Covered

This classification applies to the manufacture of non-furniture, non-cabinet or millwork type of wood products, including:

Bird houses and feeders
Brush and broom backs or handles
Cutting boards
Ironing boards
Ladders

Lamp bases or parts
Luggage boxes or frames
Mixing or salad bowls

Ping Pong paddles and shuffleboard sticks
Poker chip and jewelry boxes
Shoe heels
Shuttles
Signs and sign letters

Spice, cutlery and wine racks
Spools
Tool handles
Window shade rollers
Yardsticks, rulers and paint paddles

The manufacturing operations include machining the product or its component parts from rough or dressed lumber, plywood or wood composition board by means of woodworking equipment including various types of power saws, planers, wood turning lathes, routers, jointers, rabbeting and tenoning machines, wood bores or drills and sanding machines. This classification also includes the assembly of component parts by means of glue, nails, screws or staples, attaching hardware, and incidental finishing such as painting, staining, lacquering, varnishing or printing.

The above products are usually mass-produced and most are manufactured in a completed form ready to be used by the consumer in or about a home as utilitarian, decorative or recreational items. However, some items under this classification are sold to other manufacturers to be used as part of their products, e.g., lamp bases, shoe heels and tool handles.

Operations Not Covered

1. The manufacture of assembled kitchen or display cabinets. Assign the appropriate cabinet works classification. Refer to the interpretations for Codes 2816, 2817 and 2818.

2. The manufacture or assembly of furniture. Assign Code 2883 "Furniture Mfg. NOC− wood" or Code 2881 "Furniture Assembly− wood− from manufactured parts." Refer to the interpretations for Codes 2881 and 2883.

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2841........Brush or Broom Handle Mfg.
2841......Pencil Stock Mfg.
2841......Shade Roller Mfg.—wood
2841......Shuttle Mfg.
2841......Wood Turned Products Mfg. NOC
2841......Woodenware Mfg. NOC

Operations Not Covered (continued)

4. The manufacture of wooden pallets or skids. Assign Code 2802 "Carpentry—shop only—& Drivers." Refer to the interpretation for Code 2802.

5. The manufacture of prefabricated wooden buildings or building sections such as roof trusses or wall sections. Assign Code 2802 "Carpentry—shop only—& Drivers." Refer to the interpretation for Code 2802.

6. The manufacture of wooden crates, boxes or box parts. Assign Code 2759 "Box or Box Shook Mfg."

7. The manufacture of barrel parts. Assign Code 2710 "Barrel Stock Mfg." The subsequent assembly operations are assigned to Code 2759 "Barrel Assembly."

8. The manufacturing of planed or dressed lumber, including unassembled millwork. Assign Code 2731 "Planing or Molding Mill." Refer to the interpretation for Code 2731.

9. The manufacturing of wood window frames, sash, doors or other assembled millwork. Assign Code 2737 "Door, Sash, or Assembled Millwork Mfg. & Drivers." Refer to the interpretation for Code 2737.

10. The manufacture of veneer or plywood. Assign Code 2714 "Veneer Mfg."

11. Wood carving by hand or machine. Assign Code 2790 "Pattern Making NOC."

12. Lining or covering jewelry boxes with felt, velvet or quilted cloth materials. Assign Code 9522 "Upholstering."


2881.......Furniture Assembly—wood—from manufactured parts

Includes finishing. Code 2881 and Code 2883 "Furniture Mfg. NOC" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct business.

2881.......Cabinet Works—no power woodworking machinery

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2881 are conducted as a separate and distinct business.

2881.......Venetian Blind Assembling—from manufactured parts

 Applies to assembly from manufactured parts. Includes finishing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2881 are conducted as a separate and distinct business.
Operations Covered (continued)

This classification applies to the assembly of furniture from parts manufactured by others. Included are all types of home and office furniture such as tables, chairs, dressers, chests of drawers, bed frames and desks. The assembly includes the use of nails, screws, brackets, glue, dowel pins and clamps. This classification also includes the finishing of the assembled products by painting, staining, varnishing, lacquering, shellacking or covering surfaces with Formica-type materials. The assembly of metal or plastic furniture from parts manufactured by others is also assigned to this classification.

The repair or reconditioning of wood or metal furniture which does not require the manufacture or fabrication of parts is also assigned to this classification. Such repair or reconditioning may involve includes tightening loose parts, regluing parts or replacing broken parts with stock parts purchased from others, stripping off the old finish and applying a new finish.

Under its "Cabinet Works" phraseology, this classification applies to the manufacture and finishing of cabinet-type products such as picture frames, bookcases and cabinets only when these articles are made without the use of power driven woodworking machinery. The parts are cut to size and shape using hand tools and portable electric tools. The parts are then assembled and finished to form the completed product.

This classification also applies to the assembly of Venetian type blind made of metal, wood or plastic. Parts, including slats which are manufactured by others, are assembled and finished by painting if necessary. Slat materials and top and bottom rails may be cut to length, drilled or punched and assembled with hardware, tapes and cords.

Operations Not Covered

1. The manufacture of wood furniture parts which are also assembled into completed furniture by the same risk. Assign Code 2883 "Furniture Mfg. NOC−wood." Refer to the interpretation for Code 2883.

2. The manufacture of furniture parts which are not assembled into completed furniture by the same risk. Assign Code 2883 "Furniture Stock Mfg." Refer to the interpretation for Code 2883.

3. Furniture produced from rattan, willow or twisted fibers. Assign Code 2913 "Rattan, Willow or Twisted Fiber Products Mfg."

4. Upholstering of new or used furniture frames. Assign to Code 9522 "Upholstering."

5. The manufacture of store counters, restaurant booths and kitchen cabinets. Assign the appropriate cabinet works classification. Refer to the interpretations for Codes 2816, 2817 and 2818.

6. Risks which perform only refinishing of furniture without any repairing or reconditioning. Assign Code 9501 "Painting−shop only−& Drivers."

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2883.......Furniture Mfg. NOC−wood

GUI 2883.......Furniture Stock Mfg.

2883.......Billiard Table Mfg.
   Includes installation

2883.......Cabinet Mfg.–wood–for Audio or Visual Devices
   Includes installation of components.

2883.......Casket or Coffin Mfg. or Assembly–wood
2883.......Coffin or Casket Mfg. or Assembly–wood
   Includes the mfg. of metal fittings.

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

Operations Covered

This classification applies to risks principally engaged in manufacturing completed wood furniture pieces or sets such as bedroom, living room and dining room sets, office furniture, billiard tables, console-type audio cabinets, radio or television cabinets, piano cases, juvenile or nursery furniture, lawn or garden furniture, frames for upholstered furniture, occasional tables, chairs, desks, wardrobes and other similar free-standing furniture items.

The operations included in this classification contemplate both the fabrication of the various parts on woodworking machines and the subsequent assembly of the components into completed furniture. Also included is the finishing by staining, painting, varnishing, lacquering and polishing. In addition, hardware such as hinges, pulls, locks and casters are attached. This classification also applies to the repair of furniture when it is necessary to machine new parts as replacements for damaged or broken units.

This classification also applies to risks engaged in manufacturing wooden parts for furniture such as legs, arms, seats, backs and similar parts.

Operations principally involve the machining of the above items from rough or dressed lumber on various types of woodworking machinery. There is little or no assembling and finishing work performed by these risks.

Operations Not Covered

1. The assembly and finishing of wood furniture, using prefabricated parts purchased from others. Assign Code 2881 "Furniture Assembly–wood–from manufactured parts." Refer to the interpretation for Code 2881.

2. Furniture produced from rattan, willow or twisted fibers. Assign Code 2913 "Rattan, Willow or Twisted Fiber Products Mfg."

3. Upholstering of new or used furniture frames. Assign Code 9522 "Upholstering."

4. The manufacture of store counters, restaurant booths and kitchen cabinets. Assign the appropriate cabinet works classification. Refer to the interpretations for Codes 2816, 2817 and 2818.

5. The manufacture of architectural wood windows or doors. Assign Code 2818 “Architectural Wood Window or Door Mfg.” Refer to the interpretation for Code 2818.
Operations Covered (continued)

6. Furniture repair or reconditioning from prefabricated parts requiring little or no woodworking machine operations. Assign Code 2881 "Furniture Assembly−wood−from manufactured parts."

7. Risks which perform only refinishing of furniture without any repairing or reconditioning. Assign Code 9501 "Painting−shop only−& Drivers."

8. The manufacturing of pencils by a risk which either manufactures its own stock or purchases the pencil stock from others. Assign Code 2841 "Woodenware Mfg. – NOC."

3066 ..........Sheet Metal Work−shop only
3067 ..........Sheet Metal Work−shop only

Operations Covered

These classifications apply to the manufacture of a variety of sheet metal products as explained below. Some are custom-made to meet the specifications of a particular job and may require installation operations. These installation operations are not included in either of these sheet metal classifications which apply only to shop work.

The distinction between these classifications is based primarily on the following types of operations:

1. Code 3066 applies to risks which make sheet metal products by operations such as cutting, shaping on hand brakes and assembling by soldering. Such risks do little or no power press work or corrugating, welding or riveting.

2. Code 3067 applies to risks which make sheet metal products by operations such as power press blanking, punching, drawing and corrugating with assembling by welding or riveting.

Examples of the products covered by these classifications are:

1. Tinsmith items, such as skylights, leaders, gutters, flashings and cornices.

2. Ducts for ventilating, air conditioning and heating.

3. Restaurant kitchen equipment, such as steam tables, counter canopies, carts, stands and sinks.

4. Sheet metal stove pipes and elbows.

5. Sheet metal garbage, ash or refuse cans and pails.

6. Electrical supplies, such as fuse boxes, panel boxes and cut-out boxes.
3066........Sheet Metal Work−shop only
3067........Sheet Metal Work−shop only

Operations Covered (continued)

7. Sheet metal containers, such as bread and cake boxes, hampers and tool chests.
8. Metal barrels and drums, including reconditioning of such items.
9. Bent steel sections, such as stair treads, risers, stringers, posts and coal chutes.

Contractors engaged in the installation of Items 1 and 2 above, including custom shop work only for such jobs, do not qualify for Codes 3066 or 3067. The entire operations of any such risks are assigned to Code 5538 “Sheet Metal Work Erection, Installation or Repair NOC−shop or outside – All Operations to Completion & Drivers” or Code 5536 “Heating and Air Conditioning Duct Work−shop and outside – All Operations to Completion & Drivers.”

3110........Tool Mfg. NOC−Drop or Machine Forged−Forging

Includes trimming.

3110........Chain Mfg.–Forged

3110........Forging Work–drop or machine

Includes trimming. The machining of forgings or die making operations shall be assigned to Code 3632 "Machine Shop NOC."

Operations Covered

This classification applies to the manufacture of machine forged products. Steel, non-ferrous or alloy metals in various bar and rod forms is cut to length and heated in furnaces. The heated stock is then rough forged with drop hammers, reheated and forged to final shape or form with the appropriate dies or patterns. The forgings are then cooled, trimmed or ground as needed and tempered by heat treating.

Examples of products within the scope of this classification are:

1. Forgings for tools or dies.
2. Forged chains.
3. Forgings for other miscellaneous products such as aircraft engine parts, automobile universal joints and transmission parts, and construction hardware such as turnbuckles and shackles, and ship anchors.
Operations Not Covered

1. The machining of forgings for tool products, as well as making of dies for use in the forging operations is separately classified under Code 3114 “Tool Mfg. NOC—Drop or Machine Forged.” Refer to the interpretation for Code 3114.

2. The machining of non-tool forgings is separately classified under Code 3632 “Machine Shop NOC.” The incidental making of tools and dies used in the forging of products other than tools is also assigned to Code 3632 “Machine Shop NOC.” Refer to the interpretation for Code 3632.

3113 ........Tool Mfg. NOC—Not Drop or Machine Forged

Operations Covered

This classification applies to the manufacture of tools used for cutting or machining operations, dies or molds which are used to cut or form material in a press, and jigs and fixtures used to hold or position work on machines.

The manufacturing operations contemplated by this classification consist of the machining of tool steel from various shapes including bars, rods and plates, by cutting, turning, shaping, milling, grinding and tapping. The tools are finished by assembling component parts, if required, which are then polished, buffed, tested and inspected.

Examples of machined products described by this classification are:

1. Machinists’ tools used for cutting operations on machine shop equipment such as lathes, milling machines and boring machines.
2. Hand tools such as screwdrivers, pliers, hammers and chisels.
3. Molds for plastics injection or compression molding and white metal casting operations.
4. Dies for wire drawing, stamping, extrusion, threading and tapping.
5. Sewing machine attachments such as hemmers and binders.
6. Automobile piston rings, universal joints, transmissions and clutches.
7. Ring, plug and snap gauges.
8. Welding or cutting torch tips.

Operations Not Covered

Note: Code 3113 “Tool Mfg. NOC—Not Drop or Machine Forged” is not assigned to a risk that machines tools and dies which are principally used in connection with the manufacture of other products. In such a case, the governing classification which describes the product manufactured must be assigned to this incidental machining of tools and dies.
Operations Not Covered (continued)


2. The machining or finishing of forged tools or dies. Assign Code 3114 “Tool Mfg. NOC—Drop or Machine Forged—machining or finishing of tools or die making operations.” Refer to the interpretation for Code 3114.

3. The manufacture of such tools as shovels, picks, rakes, pitchforks, hoes and products of a similar nature. Assign Code 3126 “Tool Mfg.—agricultural, construction, logging, mining, oil or artesian well.”

4. The manufacture of steel rule dies. Assign Code 2790 "Pattern Making NOC."

3114........Tool Mfg. NOC—Drop or Machine Forged—Machining or finishing of Tools or Die Making operations

Operations Covered

This classification describes the machining or finishing of forged tools or dies subsequent to the actual forging operations. Machining may involve operations such as planing, profiling, shaping, milling, slotting, drilling and tapping. Further finishing of the tools may be in the form of dip coating with lacquer or enamel, painting, electroplating, polishing, buffing and inspecting. This classification also includes the incidental making of dies which are used in the tool forging operations.

Examples of products within the scope of this classification are:

1. Hand tools, such as wrenches, hammers, pliers, screwdrivers and chisels.

2. Industrial machine dies and die parts.

Operations Not Covered


2. The manufacture of wood or plastic handles for tool products. Assign Code 2841 “Woodenware Mfg. NOC” or the appropriate plastics classification.
3129........Buckle or Button Mfg.—metal
3129........Button or Buckle Mfg.—metal

3129........Metal Stamped Products Mfg.—automatic punch press
   Applicable to mass produced stamped metal articles using fully automatic
   punch presses exclusively.

Operations Covered

This classification applies to the manufacture of stamped metal products such as buttons, buckles, bottle caps or crowns, nameplates, picture hangers, wall brackets, nailheads, washers, gaskets, shims and advertising badges, as well as other components produced on a job basis, including electronic contacts, terminals and jewelry findings. These products are manufactured from coil or strip metal stock by means of fully automatic-type punch presses.

While the basic operations of risks assigned to this classification consist of the automatic stamping of the coil or strip metal stock, the subsequent cleaning, deburring and finishing by heat treating, painting and electroplating are also included.

Operations Not Covered

1. The manufacture of metal stampings, other than buttons, buckles, bottle caps or crowns, produced by hand-fed type of punch press operations. Assign Code 3400 "Metal Goods Mfg. NOC" Refer to the interpretation for Code 3400.

2. The manufacture of bottle cap liners is separately classified according to the type of material from which the liners are made. The manufacture of waxed paper and cork liners, for example, is separately classified as Code 4279 “Paper Goods Mfg. NOC.”

3179........Electrical Apparatus Mfg. NOC
   Includes electrical fixtures or appliances. Code 3179 and Code 3643 "Electric Power or Transmission Equipment Mfg." shall not be assigned to the same risk unless operations described by these classifications are conducted as separate and distinct businesses.

Operations Covered

This classification applies to the manufacturing of various electrical products, including appliances, fixtures, electrical hardware, floor cleaning equipment, portable hand tools and electrical parts that are not described by more specific classifications such as those listed under “Operations Not Covered.”

The basic operations of this classification involve the fabrication and assembly of motors, casings and other metal parts required for these products. The classification includes the incidental manufacture of plastic components, but does not include the manufacture of porcelain parts. This classification also applies to the assembling of products from such components manufactured by other concerns.

Examples of products within the scope of this classification are:

1. Household appliances, such as toasters, broilers, ovens, mixers, fans, heaters, vacuum cleaners, hair dryers, coffee urns and other electric housewares.
Operations Covered (continued)

2. Household electrical hardware and fixtures, such as wall switches, thermostats, plugs, sockets, door chimes and bells, fuses, relays, resistors, rectifiers and transformers.

3. Floor cleaning equipment, such as sanders, scrapers, waxers and polishers.

4. Portable electric hand tools, such as saws, drills, sanders and soldering irons.

5. Miscellaneous electrical products, such as room air conditioners, sterilizers, evaporators, heat sealing machines, water coolers, electric cutlery, burglar and fire alarms, flashlights, heating elements, shavers, toothbrushes, window and door closing devices, testing equipment, and electric motors (not more than 1 H.P.).

Operations Not Covered


2. Office machines, such as dictating machines, calculators, adding machines, computers and data processing machines. Assign Code 3574 “Office, Computing or Recording Machine Mfg. NOC.”

3. Electrical apparatus or equipment of the industrial type for the generation or transmission of electrical energy, such as motors (over 1 H.P.), generators, transformers, switchboards, circuit breakers and converters. Assign Code 3643 “Electric Power or Transmission Equipment Mfg.”

4. Porcelain parts manufacturing for electrical apparatus, such as insulators and fixture bases. Assigned Code 4062 “Pottery Mfg. porcelain ware—mechanical press forming.”

5. Electric table and floor lamps or lighting fixtures are assigned to:

   “Electric Lighting Fixture, Lantern or Lamp Mfg.”:
   Assembly & Finishing . . . . . . . . . . . . . . . . . . . . 3190
   All Other Operations . . . . . . . . . . . . . . . . . . . . . . 3191


Refer to the separate Digest interpretation for Code 3681 which describes its scope and application.

3400 Metal Stamped Products Mfg. NOC

Applicable to mass produced stamped metal articles using hand-fed or semi-automatic punch presses.

Operations Covered

This classification applies to the manufacture of metal stamped products or parts which are usually produced on hand-fed punch presses, including metal brackets, unfinished trays and dishes, electrical and electronic fittings, levers, parts for toys, lamp and lighting fixture parts, as well as other industrial and consumer products. This classification applies whether or not some punch presses are operated by the risk interchangeably as either hand-fed or automatic feed.
Operations Covered (continued)

Sheet metal stock in varying sizes is cut to size and stamped to shape using hand-fed punch presses to produce the stampings. Also included are those secondary or incidental machining operations which includes blanking, bending, piercing, notching, deburring, tumbling, tapping, sanding and buffing.

The machining of tools and dies used principally in the production of stampings by the same risk is included under the scope of this classification.

Operations Not Covered

1. Risks engaged in producing metal spinnings and stamping are assigned to Code 3315 “Brass or Copper Goods Mfg.” and not Code 3400 “Metal Goods Mfg. NOC” if metal spinnings represent the major portion of the production operations.

2. The manufacture of tools and dies as a separate enterprise by a metal stamping risk is separately assigned to the appropriate tool manufacturing classification if the majority of the tools and dies are sold to others and are not used in the manufacture of the metal stampings.


3632........Machine Shop NOC

Foundry operations to be separately rated.

3632........Explosives or Ammunition Mfg.—Projectile or Shell Mfg.

Includes incidental "nosing in." Not cartridge or shell case mfg. Forging or casting of shapes or loading or testing with explosives to be separately rated.

3632........Ship Building—Iron or Steel—Machine Shop—other than maintenance machine shop

Operations Covered

This classification applies to the manufacture and repair of miscellaneous machines as well as general job machining of finished products and parts when such machines, operations, products or parts are not specifically described by another manual classification.

The basic operations consist of the machining of ferrous and non-ferrous metals in various forms, other than sheet metal, including bars, rods, castings and forgings. The machining operations are performed using equipment such as lathes, shapers, milling machines, planers, metal saws, boring mills, drill presses and grinders. In conjunction with the manufacture of machines or other finished products, the operations also include incidental assembly of parts or components by welding, riveting or by hand as well as any incidental finishing by polishing, painting or electroplating.

Examples of products and parts included under this classification are:

1. Drive shafts, bearings, dowel pins, bushings, sleeves, elbows, housing and miscellaneous parts and fittings for machinery, a wide variety of motors and engines, conveyor systems, forklift trucks, snowmobiles and all kinds of mechanical equipment.
Operations Covered (continued)

2. The manufacture of products such as scales, amusement rides, conveyor systems, and gasoline driven lawn mowers and forklift trucks.

3. The manufacture, assembly and repair of miscellaneous machinery including, but not limited to, nailing machines, coil winders, die cutting machines, paper manufacturing and converting equipment, gluing machines, fruit and vegetable processing or grain milling machines, bottling and corking machines, can making machines, dairy machines, dishwashing machines, bottle capping machines, and also, machine equipment for woodworking, sheet metal and machine shops.

4. Shops engaged in the repair or machining of automobile parts such as engine blocks, brake drums and bumpers, lawn mowers and snow blowers.

Operations Not Covered

1. The manufacture of parts, machines or products which are specifically assigned to or described by other manual classifications, such as:

   Agricultural, Mining or Construction Machinery Mfg. . . . . Code 3507
   Automatic Screw Machined Parts or Screws . . . . . . Code 3145
   Ball or Roller Bearings . . . . . . . . . . . . . . Code 3638
   Confectioners' Machinery Mfg. . . . . . . . . . . . . . . Code 3559
   Electrical Power Equipment and Products. . . . . . . . . Code 3179 or Code 3643
   Gears or Gear Assemblies . . . . . . . . . . . . . . Code 3635
   Printing, Bookbinding or Paper Box Machinery . . . . . . Code 3548
   Textile Machinery . . . . . . . . . . . . . . . . . . . . Code 3515

2. Outside installation and repair of machinery. Assign Code 3724 “Machinery or Equipment Erection or Installation NOC – All Operations to Completion & Drivers.”

3. The manufacture of tools or dies which are not principally used in an insured's own operations. Assign Code 3113 “Tool Mfg. NOC–not drop or machine forged.” Refer to the interpretation for Code 3113.

4. The manufacture of parts, if at least 50% of all machining operations performed on these parts are held to final tolerances of .001” or closer as verified by the insured's plans or specifications, is assigned to Code 3629 “Precision Machined Parts Mfg. NOC.”

5. The manufacture of sheet metal products. Assign Code 3066 or Code 3067 “Sheet Metal Work–shop only,” as described in the separate Digest interpretation applicable to these classifications.
3681 Radio, Television, Telephone or Telecommunications Device Mfg. NOC
3681 Telephone, Television, Radio or Telecommunications Device Mfg. NOC
3681 Television, Radio, Telephone or Telecommunications Device Mfg. NOC

3681 Electrical Cord Set, Radio or Ignition Harness Assembly

Operations Covered

This classification applies only to risks which engage in the manufacturing or assembling of wired electrical equipment or parts for the communications industry, including the manufacturing of chassis and cabinets used for these products. The operations usually involve a considerable amount of bench work and hand assembling.

Products within the scope of this classification are:

- Amplifiers
- Antennas
- Audio equipment
- Cellular telephones
- Condensers and resistors
- Electric cord sets
- Headsets
- Hearing aids
- Intercom systems
- Loudspeakers
- Microcircuitry units
- Pagers
- Printed circuits
- Public address systems
- Radar and sonar equipment
- Radio or computer
- Radar equipment
- Telecommunication equipment
- Radios

Operations Not Covered


2. Manufacturing of console-type wooden cabinets when not performed by the manufacturer of radios, television sets or audio equipment. Assign Code 2883 “Cabinet Mfg.—wood.”

3. Manufacturing of sheet metal chassis only, where there are no assembling or wiring operations performed by the risk. Assign Code 3076 “Fireproof Equipment Mfg.”

4. Radio or television set installation, service or repair. Assign Code 9519 “Household Appliances—Electrical Installation, Service or Repair—& Drivers” whether performed in shop or away from the insured's premises.


6. Office machines, such as dictating machines, calculators, adding machines, computers and data processing machines. Assign Code 3574 “Office, Computing or Recording Machine Mfg. NOC.”

7. Electrical apparatus or equipment of the industrial type for the generation or transmission of electrical energy, such as motors (over 1 H.P.), generators, converters, transformers, switchboards and circuit breakers. Assign Code 3643 “Electric Power or Transmission Equipment Mfg.”
8. Electric table and floor lamps or lighting fixtures are assigned to:

"Electric Lighting Fixture or Lamp Mfg."
   Assembling, including finishing 3190
   All other operations 3191

9. Household appliances, electrical hardware, portable electric hand tools and other non-
communication household-type appliances. Assign Code 3179 “Electrical Apparatus Mfg. NOC."

   Refer to the separate Digest interpretation for Code 3179 which describes its scope and application.

4240 Box Mfg.—Set-Up Paper

   Paper or paperboard mfg. to be separately rated as Code 4239.

Operations Covered

This classification applies to the manufacture of assembled cardboard set-up boxes commonly used to
package shoes, stationery, hats, hosiery, shirts, and giftware. Cardboard stock, which is also known as
"paperboard" or "boxboard," is slit and cut to size and shape, scored and creased, and the sides are
folded up and secured at corners with tape to form box bodies and tops or covers. The boxes may be
covered and/or lined with plain or printed paper coverings applied with glue by a process known as
stripping or wrapping to form the completed box. This classification includes any incidental printing that
may be performed on the box products.

This classification also includes the manufacture of set-up or assembled boxes made of acetate or similar
plastic sheet materials if the manufacturing operations are comparable to those associated with the
manufacture of cardboard boxes as described above.

Operations Not Covered


2. The manufacture of folding cardboard boxes, other than those made from corrugated cardboard or
   fiberboard materials. Assign Code 4243 “Box Mfg. NOC—folding paper.” Refer to the interpretation
   for Code 4243.

3. The manufacture of corrugated cardboard boxes or fiberboard containers. Assign Code 4244
   “Corrugated or Fiberboard Container Mfg.” Refer to the interpretation for Code 4244.

4. The manufacture of plastic boxes or box parts by molding operations. Assign the appropriate
   plastics classification according to the molding process involved. Refer to the interpretations for
   Codes 4452 and 4475.

5. The manufacture of wooden boxes or crates. Assign Code 2759 “Box or Box Shook Mfg."

   operations are assigned to Code 2759 “Barrel Assembly.”
Operations Not Covered (continued)

7. The manufacture of sheet metal boxes or containers. Assign Code 3066 or Code 3067 “Sheet Metal Work—shop only.” Refer to the interpretations for Codes 3066 and 3067.

8. The lining or covering of jewelry boxes with felt, velvet or quilted cloth materials. Assign Code 9522 “Upholstering.”

4243 Box Mfg. NOC—Folding Paper

Paper or paperboard mfg. to be separately rated as Code 4239.

Operations Covered

This classification is applicable to the manufacture of folding cardboard boxes which are shipped in a flat or unassembled state to be assembled or folded into boxes by the ultimate user. Typical examples are cake boxes used in retail bakery shops and suit boxes used in clothing or department stores. Folding boxes are also used extensively by manufacturers in packaging products such as toothpaste, perfumes, film, wines and liquors, automotive parts and radio or television tubes.

Cardboard or paperboard sheet stock is cut to size, die cut to shape and creased or scored for fold lines. One type of folding box, such as the bakery cake box, is shipped out in a flat sheet form while a second type, such as a toothpaste box, is folded, glued along the open seam and then shipped in a flat sleeve or tube form. This classification includes any incidental printing that may be performed on the box products.

This classification also includes the taping or stapling of corrugated folding box stock which is received already precut, slotted, creased and scored. However, this code is not applicable to any other manufacturing or processing of corrugated box products.

Operations Not Covered


3. The manufacture of corrugated cardboard boxes other than as described above in “Operations Covered.” Assign Code 4244 “Corrugated or Fiberboard Container Mfg.” Refer to the interpretation for Code 4244.

4. The manufacture of plastic boxes or box parts by molding operations. Assign the appropriate plastics classification according to the molding process involved. Refer to the interpretations for Codes 4452 and 4475.

5. The manufacture of wooden boxes or crates. Assign Code 2759 “Box or Box Shook Mfg.”

6. The manufacture of barrel parts is assigned to Code 2710 “Barrel Stock Mfg.” The subsequent assembly operations are assigned to Code 2759 “Barrel Assembly.”
Operations Not Covered (continued)

7. The manufacture of sheet metal boxes or containers. Assign Code 3066 or 3067 “Sheet Metal Work—shop only.” Refer to the interpretations for Codes 3066 and 3067.

4244 Corrugated or Fiberboard Container Mfg.
4244 Fiberboard or Corrugated Container Mfg.

Includes corrugating or laminating of paper. Paper or paperboard manufacturing to be separately rated as Code 4239.

Operations Covered

This classification is applicable to the manufacture of boxes, cartons, shipping drums and containers made from corrugated cardboard or fiberboard.

In manufacturing corrugated cardboard used for the containers, heavy paper stock is fed into a corrugating machine which forms the corrugation "ripples." An outer facing sheet layer is then glued to one or both sides. Fiberboard containers do not have a corrugated center section because they are made from paper stock which is laminated by gluing the flat paper sheets in successive layers until the required thickness is obtained. Some risks may purchase the cardboard or fiberboard stock already corrugated or laminated. The corrugated or fiberboard material is cut to size, slit or slotted, scored and creased and then folded and taped or stapled. The completed boxes may be shipped in a flat form in bundles or in a set-up or fully assembled shape.

In the manufacture of fiberboard drums, the material is wound around tubes in the required number of thicknesses or laminations. Glue is applied in the winding process and the formed tubular stock is cut to size and fitted with tops and bottoms cut from fiberboard sheet stock. The top and bottom edges of the drums may be fitted with metal rims.

This classification also includes any incidental printing that may be performed in conjunction with these products.

Operations Not Covered


2. The manufacture of folding cardboard boxes, other than those made from corrugated cardboard or fiberboard materials. Assign Code 4243 “Box Mfg. NOC—folding paper.” Refer to the interpretation for Code 4243.


4. The taping or stapling of corrugated box stock which is received already cut, slotted, scored and creased. Assign Code 4243 “Box Mfg. NOC—folding paper.” Refer to the interpretation for Code 4243.
Operations Not Covered (continued)

5. The manufacture of plastic boxes or box parts by molding operations. Assign the appropriate plastics classification according to the molding process involved. Refer to the interpretations for Codes 4452 and 4475.

6. The manufacture of wooden boxes or crates. Assign Code 2759 "Box or Box Shook Mfg."

7. The manufacture of barrel parts. Assign Code 2710 "Barrel Stock Mfg." The subsequent assembly operations are assigned to Code 2759 "Barrel Assembly."

8. The manufacture of sheet metal boxes or containers. Assign Code 3066 or Code 3067 “Sheet Metal Work—shop only.” Refer to the interpretations for Codes 3066 and 3067.

4452 Plastics Mfg. NOC—Fabricated Products

Applicable to the mfg. of plastic goods by such operations as machining, bending, buffing or polishing, using raw materials in the form of sheets, rods or tubes. Also applicable to the mfg. of plastic goods by a dipping process. Not applicable to any operations properly assignable to Code 4828 "Chemical Blending or Mixing NOC—All Operations—& Drivers” or Code 4829 "Chemical Mfg. NOC."

4452 Bone or Ivory Goods Mfg.
4452 Ivory or Bone Goods Mfg.

4452 Horn Goods Mfg. – Fabricated Products Mfg.

Applies to the mfg. of horn goods by such operations as machining, bending, buffing or polishing.

Operations Covered

This classification is applicable to the manufacture of products made of plastic, bone, ivory or animal horn materials by the following manufacturing process:

1. Fabrication from sheet, rod or tube stock including machining, bending, buffing or polishing.

2. Forming by pouring, casting or dipping processes using a liquid or molten form of plastic. This classification also includes rubber products which are made from liquid rubber by this dipping process.

3. Manufacturing of products from plastic sheet stock using a vacuum forming process in which the heated and softened plastic sheet material is formed over dies by means of vacuum or suction pressure.

4. Manufacturing of plastic products by the molding process in which plastic pellets are melted and formed to shape by a die or a mold using air pressure.
Operations Covered (continued)

5. Manufacturing of plastic products by a hand molding or laminating process in which successive layers of fiberglass or other plastic mats are hand shaped over wooden forms. Each succeeding layer is coated with liquid resins which, when dry, harden the shaped material into a rigid form.

The plastic products which are manufactured by these various processes may then be finished by trimming, deburring, smoothing, tapping, drilling and painting. Assembling may also be done.

Examples of products within the scope of this classification are:

- Ceiling light diffusers
- Lamp shades
- Cutlery and tool handles
- Plant holders
- Displays, signs and letters
- Picture frames and plaques
- Fiberglass shower doors and panels
- Toys and game parts
- Umbrella handles
- Jewelry

Operations Not Covered

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

4452........Plastics Mfg. NOC—Fabricated Products
4452........Bone or Ivory Goods Mfg.
4452........Horn Goods Mfg.—Fabricated Products Mfg.

Operations Not Covered (continued)

2. The manufacture or assembly and finishing of molded plastic products produced by compression or injection molding, or by laminating under heat and pressure. Assign Code 4475 “Plastics Mfg.—Molded Products NOC” and “Code 4476 “Plastics Mfg. NOC—Molded Products —Assembling.” Refer to the interpretations for Codes 4475 and 4476.

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

4. The manufacture of plastic buttons. Assigned to Code 4479 “Button Mfg. NOC.”
4459 ........Plastics Mfg.—Sheets, Rods or Tubes

Includes the mixing or grinding of molding materials. Not applicable to the nitration of cellulose or to any operations properly assignable to Code 4828 "Chemical Blending or Mixing NOC—All Operations—& Drivers" or Code 4829 "Chemical Mfg. NOC."

Operations Covered

This classification applies to the manufacture of plastic sheets, rods and tubes as well as other plastic products manufactured using the extrusion process. It also applies to the manufacturing of molding materials produced in powder, pellet or granular form.

Raw materials such as liquid and powered resins and stabilizers are converted into the various forms by mixing with dyes, then heated and extruded through dies in continuous lengths. The material is air or water cooled, cut to desired length, ground or chopped into powder, pellet or granular form to be used in the manufacture of molded plastic products. In the manufacture of plastic sheet material, the raw materials are poured into die press machines to be pressed into sheet form, then oven cured, rolled, rewound and, if desired, slit into various widths.

Examples of products within the scope of this classification are:

- Blocks or slabs of foam urethane
- Molding materials, powder pellets or granules
- Plastic garden hose
- Lengths of hollow tube or pipe stock
- Plastic drain pipe
- Plastic tape or film
- Lengths of solid sheet or rod stock
- Plastic drinking straws
- Rolls of plastic sheet

Operations Not Covered

1. The manufacture of plastic products by the compression or injection molding processes, or lamination under heat and pressure. Assign Code 4475 "Plastics Mfg. NOC—Molded Products." Refer to the interpretations for Codes 4475 and 4476.


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

These processes are assigned to Code 4452 "Plastics Mfg. NOC—Fabricated Products." Refer to the interpretation for Code 4452.
4475 Plastics Mfg. NOC—Molded Products

Assembling and subsequent finishing operations to be separately rated as Code 4476.

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

Operations Covered

These classifications are applicable to the manufacture, assembly and subsequent finishing of plastic parts or products produced by the compression and injection molding processes or by laminating under heat and pressure. These classifications are also applicable to the manufacture of molded products involving materials other than plastics, such as silicones, ferrites and metallic oxides. Both of these classifications may be assigned to a plastic products manufacturer, provided that assembly and finishing operations are also performed. Some products may not require assembly and finishing and are virtually complete after the molding process. In such a case, only Code 4475 is applicable. If a risk purchases molded plastic parts from a manufacturer and only assembles and finishes them to form completed products, then only Code 4476 would apply.

Code 4475

The operations assigned to this classification consist of feeding raw materials in the form of powders, pellets, granules, resins, recycled plastic scraps and dyes into the hopper of a compression or injection molding machine. The molded parts are then automatically formed by dies in the machine, cooled and either ejected or removed by hand. Products which do not also require assembling or finishing may be trimmed, deburred, smoothed, tapped or drilled. These operations are not considered as "assembling and subsequent finishing operations," and therefore, are assigned to Code 4475.

This classification also applies to the manufacturing of plastic products made by a lamination process. This involves molding sheets of plastic to shape under heat and pressure in presses.

Code 4476

The operations assigned to this classification involve hand or machine assembling of molded plastic parts or products by stapling, eyeletting or riveting, gluing and snap or force fitting, and also, any finishing operations which may be performed subsequent to the assembly, such as painting or decorating.

Note: In the application of these classifications, Code 4475 must be applied to all operations performed prior to the assembly. Code 4476 only applies to the subsequent assembling and finishing operations.
Operations Covered (continued)

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

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

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

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

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

Operations Not Covered

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

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

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

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

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

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

6. The manufacture of plastic eyeglass frames and lenses. Assign Code 4150 "Optical Goods Mfg. NOC."
5040........Iron or Steel Erection – Exterior – All Operations to Completion
Includes work on balconies, fire escapes, staircases, fireproof shutters.

5040........Iron or Steel Erection–Frame Structures – All Operations to Completion

5040........Iron or Steel Erection–Metal Bridges – All Operations to Completion

5040........Iron or Steel Erection–Radio, Television or Water Towers–smokestacks or gas holders – All Operations to Completion

Operations Covered

This classification applies to the erection of:

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

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

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

Welding

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

Bridge floor gratings or plates set in place by others.................................................. Code 3365

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

All Other Structures except tunnels under air pressure-welding members put in place by others ..................................................................................................................Code 3365

Production Shop Welding–assign by analogy to the most appropriate manufacturing classification.

Operations Not Covered

1. Iron or steel construction or erection in connection with the construction of dwellings two stories or less. Assign Code 5069 "Iron or Steel Erection–Construction of Dwellings not over two stories in height – All Operations to Completion."
1. Ornamental (non-structural) columns or pillars.
Operations Covered (continued)

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

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

4. Non-expanding tanks on or below ground level or tanks on roofs that are not elevated.

5. **Iron or steel elevated monorail systems** and monorail traveling cranes.

6. **Chutes and hoppers** for ashes, coal, grain, garbage compactors and similar applications as well as to blast furnaces, grain elevators and silos.

7. **Cross beams or trusses** on walls of concrete or masonry construction where such beams do not constitute part of a steel structure.

8. **Bank, burglar or fireproof vaults.** Pre-cut and drilled steel plates, angles, doors and frames are received from others and secured by bolting, riveting or welding. It also includes installing pre-cast concrete components, installation of safe deposit boxes within the vault and erection of the door and its frame.

9. **Derrick or Oil Rig–Metal–Erection or Dismantling.** Includes the construction of foundations or structures and the installation of equipment

Operations Not Covered

★ 1. Iron or steel construction or erection in connection with frame structures three stories or more. Assign Code 5040 "Iron or Steel Erection–Frame Structures – All Operations to Completion."

★ 2. Iron or steel construction or erection in connection with the construction of dwellings two stories or less. Assign Code 5069 "Iron or Steel Erection–Construction of Dwellings not over two stories in height – All Operations to Completion."

★ 3. Iron or steel construction or erection with non-dwelling frame structures two stories or less. Assign Code 5059 "Iron or Steel Erection–Frame Structures not over two stories in height – All Operations to Completion."

★ 4. The erection of iron or steel bridges and towers. Assign Code 5040 "Iron or Steel Erection–metal bridges – All Operations to Completion."

★ 5. The erection of both elevated tanks supported on a steel framework and expanding tanks for natural gas. Assign Code 5040 "Iron or Steel Erection–radio, television or water towers, smokestacks or gas holders – All Operations to Completion."

★ 6. The erection of structural columns or pillars. Assign Code 5040 “Iron or Steel Erection–Frame Structures – All Operations to Completion."

★ 7. The erection of wood oil rigs and derricks. Assign Code 5403 “Oil Rig or Derrick Erection or Dismantling–Applies to Rigs or Derricks of Wood – All Operations to Completion.”
5057 ….. Iron or Steel Erection NOC – All Operations to Completion
5057 …….. Derrick or Oil Rig Erecting or Dismantling – All Operations to Completion
5057 …….. Vault Construction or Installation – All Operations to Completion

Operations Not Covered (continued)

8. Rigging work incidental to transporting equipment, machinery or materials. Assign Code 7219 “Trucking NOC – All Employees & Drivers.”

9. Contractors engaged in disassembling machinery or equipment, transporting, rigging and reassembling at a new site. Assign Code 3724 "Machinery or Equipment Erection or Installation NOC – All Operations to Completion & Drivers."

10. Hoisting of machinery, equipment or materials by specialty rigging service contractors using block and tackle, booms and cranes with rollers placed under items to facilitate moving them into position. Assign Code 9534 “Mobile Crane and Hoisting Service Contractors NOC – All Operations to Completion & Drivers.”

5059 …….. Iron or Steel Erection – Frame Structures – not over two stories in height – All Operations to Completion

Not available for division of payroll with Code 5040 "Iron or Steel Erection – Frame Structures – All Operations to Completion" at the same job or location.

Operations Covered

This classification applies to the erection of iron or steel frame structures, other than dwellings, that are two stories or less, including assembling or fabricating at the job site. Structural members are put into place and secured by bolting, welding, or riveting. Specialist contractors engaged in connecting bar joists are also assigned to this classification.

Welding

Welding in connection with the operations covered is to be included under this classification when performed by iron or steel erection contractors who set in place the members to be welded.

Contractors who perform only welding operations are to be classified as Code 3365 "Welding or Cutting NOC – All Operations to Completion & Drivers."

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

Operations Not Covered

1. Iron or steel construction or erection in connection with the construction of dwellings two stories or less. Assign Code 5069 "Iron or Steel Erection – Construction of Dwellings not over two stories in height – All Operations to Completion."

2. Iron or steel erection in connection with frame structures three stories or more. Assign Code 5040 "Iron or Steel Erection – Frame Structures – All Operations to Completion."

3. The erection of iron or steel elevated monorail systems. Assign Code 5057 "Iron or Steel Erection NOC – All Operations to Completion."

4. The placing of reinforcing steel in connection with concrete work. Assign the appropriate concrete construction classification.
5069........Iron or Steel Erection–Construction of Dwellings–not over two stories in height – All Operations to Completion

Operations Covered

This classification applies to the erection of iron or steel frame dwellings, two stories or less in height, including assembling or fabricating at the job site. Structural members are put in place and secured by bolting, welding, or riveting. Specialist contractors engaged in connecting bar joists are also assigned to this classification. It also applies to the construction of iron or steel swimming pools.

Welding

Welding in connection with operations covered is to be included under this classification when performed by iron or steel erection contractors who set in place the members to be welded.

Contractors who perform only welding operations are to be classified as Code 3365 "Welding or Cutting NOC – All Operations to Completion & Drivers."

Assign production shop welding, by analogy, to the most appropriate manufacturing classification.

Operations Not Covered

1. Excavation for swimming pools. Assign Code 6217 "Excavation NOC – All Operations to Completion & Drivers."

2. Iron or steel construction or erection in connection with frame structures three stories or more. Assign Code 5040 "Iron or Steel Erection–Frame Structures – All Operations to Completion."

3. Iron or steel erection in connection with frame structures two stories or less. Assign Code 5059 "Iron or Steel Erection–Frame Structures not over two stories in height – All Operations to Completion."

4. The erection of iron or steel elevated monorail systems. Assign Code 5057 "Iron or Steel Erection NOC – All Operations to Completion."

5. The placing of reinforcing steel in connection with concrete work is assigned to the appropriate concrete construction classification.

5102........Iron or Steel Erection–Door, Door Frame or Sash Erection–metal or metal covered – All Operations to Completion

5102........Door, Door Frame or Sash Erection – metal or metal covered – All Operations to Completion

Installation of storm doors or storm sash to be separately rated as Code 5428.

5102........Iron or Steel Erection–Iron, Brass or Bronze Erection–decorative or artistic – All Operations to Completion

5102........Iron or Steel Erection–Iron, Brass or Bronze Erection – non-structural – interior – All Operations to Completion

5102........Solar Panel Installation – includes the installation of the solar panels only – All Operations to Completion

Separately rate electrical work associated with solar panel installation as Code 5190 or plumbing as Code 5183.

Restricted Application

Installation of storm doors or storm sash is to be separately rated under Code 5428.
Operations Covered

This classification applies to the erection or installation of the items listed below. The operations include placement and securing by bolting, riveting or welding.

1. **Metal** or metal covered **doors** or door frames, including elevator bucks, doors and frames, revolving or shower doors and tub enclosures.

2. Glazed **metal window units** including frames (sash) such as casement, double hung, jalousie or non-movable type, except store windows.

3. **Interior non-structural work** including brass, bronze, iron or steel balconies, mezzanines, railings, staircases, window or door lintels, window guards and grills, bank cages, wire partitions, decorative shutters and office building type mail chutes.

4. **Metal gates** for store fronts, windows or doors as well as moldings and door frames for store fronts.

5. **Decorative items** such as brass or bronze memorial monuments, wall facades, wrought iron facing and similar artistic work.

6. **Miscellaneous non-structural** iron or steel items including, but not limited to, gratings (except bridge roadway type), prison cell blocks, solar energy collection panels and stanchions.

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

Operations Not Covered

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

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

★ 3. The installation of iron or steel balconies, fire escapes, fireproof shutters and staircases on the exterior of buildings. Assign Code 5040 "Iron or Steel Erection–Exterior – All Operations to Completion."

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

★ 5. The erection of bridge roadway plates or graters. Assign Code 5040 "Iron or Steel Erection–Metal Bridges – All Operations to Completion."


★ 7. Replacing broken window or door glass. Assign Code 5462 "Glazier–away from shop – All Operations to Completion & Drivers."

★ 8. Electrical work associated with the installation of solar panels. Assign Code 5190 “Electrical Wiring – within buildings – All Operations to Completion & Drivers.”

★ 9. Plumbing work associated with the installation of solar panels. Assign Code 5183 “Plumbing NOC – All Operations to Completion & Drivers.”

★ 10. The installation of architectural wood windows or doors. Assign Code 5429 “Architectural Wood Window or Door Installation – All Operations to Completion.”
MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEES..........................................................9410

Municipalities are assigned to Code 9410 "Municipalities" and usually conduct a variety of operations which may be subject to separate classification assignments. The types of employees that are covered under Code 9410 include outside Board of Health workers and employees engaged in inspection work, e.g., inspectors of buildings, electrical inspectors, tax assessors and those employees engaged in laboratory work.

Code 9410 does not include any individuals engaged in manual labor associated with construction, repair or maintenance for the municipality. It also does not apply to most persons working in courts, homes for the aged, hospitals, jails, libraries, parks, schools and other agencies providing services for the municipality. Clerical employees in municipal offices are assigned to Code 8810 "Clerical."

The following partial listing is intended as a guide in selecting proper classification assignments:

**AMBULANCE**
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**BOARD OF HEALTH**
- Case Workers ........................................................................9410
- Doctors, Dentists ...................................................................8832
- Engineers ...............................................................................9410
- Inspectors ..............................................................................9410
- Laboratory Workers ...............................................................9410
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**BOOKMOBILE DRIVER** ..........................................................-

**CITY MANAGER** ................................................................8810

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**CONSTRUCTION** Executive Supervisor—no direct supervision or foreman work ..........................9410

**CONSTRUCTION** Use code applicable to the type of work done.

**COURT**
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