



NYCIRB

New York Compensation
Insurance Rating Board
733 Third Avenue
New York, NY 10017
Tel: (212) 697-3535

November 30, 2017

R.C. 2454

Re: New York Workers Compensation & Employers Liability Manual
Construction or Erection Operations
Effective Date: January 1, 2018

Members of the Rating Board:

I write to inform you that the New York State Department of Financial Services ("DFS") approved the filing made by the New York Compensation Insurance Rating Board ("Rating Board") to amend the New York Workers Compensation and Employers Liability Manual ("Manual") for the purpose of clarifying application of Manual Rule IV D.7., which relates to the separation of payroll for contracting employers, by adding the wording "All Operations to Completion" to all 85 contracting classification phraseologies.

By way of brief background, currently, multiple classifications are permitted for each operation within a single job or location, provided separate payroll records are maintained. The addition of the phrase "all operations to completion" to the classification phraseologies will clarify that all operations from the beginning to the end of the project are not eligible for payroll separation at a single job or location.

Consistent with the above-described changes to the Manual, please find enclosed for your convenience the following modified and final versions of pages from the Manual: Classification Index Section C-3, C-14, C-16, C-17, C-22, C-23, C-24, C-25, C-26, C-27, C-28, C-33, C-34, C-46, C-47; Classification Section C-1, C-2, C-3, C-5, C-10, C-11, C-13, C-16, C-17, C-18, C-19, C-20, C-24, C-27, C-28, C-29, C-30, C-31, C-32, C-33, C-34, C-35, C-36, C-37, C-38, C-40, C-41, C-42, C-43, C-44, C-45, C-46, C-47, C-48, C-49, C-50, C-53, C-54, C-55, C-56, C-59, C-60, C-61, C-62, C-63, C-64, C-65, C-66, C-69, C-71, C-72, C-73, C-74, C-75, C-77, C-78, C-79, C-80, C-81, C-83, C-87, C-88, C-89, C-90, C-91, C-92, C-93, C-94, C-95, C-96, C-97, C-98, C-99; Rule Section R-21, R-22, R-24; Digest Section D-32, D-39, D-46, D-53, D-63, D-75, D-77b, D-90, D-96, D-102, D-112, D-113, D-114, D-115, D-116, D-117 reflecting the addition of "All Operations to Completion" to all 85 contracting classification phraseologies.



Please do not hesitate to contact Rose Bajrami at rbajrami@nycirb.org or (212) 697-3535 extension 161, should you have any questions or concerns.

Very truly yours,

A handwritten signature in blue ink, appearing to read "Jeremy Attie", written in a cursive style.

Jeremy Attie
President and CEO

Enclosures

- 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:

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

~~This classification also applies to shop operations and 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.

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:

Employees**Assignment**

Clerical Office

Code 8810–Clerical Office Employees

Maintenance, Security,

Code 9026–Building Operation–Commercial

Elevator Operators

Cafeteria or Restaurant

Code 9072–Restaurant–Fast Food & Drivers

7. Construction or Erection Operations

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

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

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

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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.

****CLASSIFICATION INDEX****

	CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
	0005	00	C	8	Nursery Employees & Drivers
	0006	00	C	8	Farm NOC & Drivers
	0007	00	B	8	Fruit Farm & Drivers
	0031	00	E	8	Vegetable, Berry or Grape Farm & Drivers
	0034	00	C	8	Poultry Farm & Drivers
	0035	00	B	8	Florist—Cultivating or Gardening—& Drivers
★	0042	00	E	4	Landscape Gardening <u>— All Operations to Completion</u> & Drivers
★	0042	01	E	4	Domestic Service Contractor—Outside <u>— All Operations to Completion—</u> & Drivers
★	0042	02	E	4	Silviculture <u>& — All Operations to Completion</u> & Drivers
★	0042	03	E	4	Tree Spraying, and/or Fumigating <u>— All Operations to Completion</u> & Drivers
★	0050	00	C	4	Farm Machinery Operation <u>— By Contractor All Operations to Completion—</u> & Drivers
★	0050	01	C	4	Hay Baling <u>— By Contractor — All Operations to Completion</u> & Drivers
★	0106	00	D	4	Tree Pruning, Repairing or Trimming <u>— All Operations to Completion</u> & Drivers
	0251	00	C	8	Irrigation Works Operation & Drivers
	0908	00	C	7	Domestic Workers—Inside—Occasional
	0909	00	B	7	Domestic Workers—Outside—Occasional—Including Occasional Chauffeurs
	0912	00	D	7	Domestic Workers—Outside—Including Private Chauffeurs
	0913	00	E	7	Domestic Workers—Inside
	0917	00	C	7	Domestic Service Contractor—Inside
	1170	00	E	8	Mining NOC—With Shafts, Tunnels or Drifts—& Drivers
	1320	00	F	8	Gas or Oil Lease Operator—Natural Gas—All Operations—& Drivers
	1320	01	F	8	Oil or Gas Lease Operator—Natural Gas—All Operations—& Drivers
	1430	00	E	3	Smelting, Sintering or Refining Lead & Drivers
	1430	01	E	3	Lead Mfg. & Drivers

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
3257	00	C	3	Wire Goods Mfg. NOC
3257	01	C	3	Cable or Wire Rope Mfg.—Iron or Steel
3257	02	C	3	Wire Rope or Cable Mfg.—Iron or Steel
3257	03	C	3	Bed Spring Mfg.
3257	04	C	3	Wire Mattress Spring Mfg.
3257	05	C	3	Wire Cloth Mfg.
3257	06	C	3	Spring Mfg.
3270	00	C	3	Fastener Mfg.—Metal
3270	01	C	3	Eyelet Mfg.
3270	02	C	3	Nail Mfg.
3270	03	C	3	Pin Mfg.
3270	04	C	3	Razor Mfg.—Safety
3270	05	C	3	Tack Mfg.
3307	00	C	3	Heat Treating—Metal
3315	00	B	3	Brass or Copper Goods Mfg.
3315	01	B	3	Cartridge or Shell Case Mfg.—Metal
3315	02	B	3	Copper or Brass Goods Mfg.
3315	03	B	3	Explosives or Ammunition Mfg. – Cartridge or Shell Case Mfg. —Metal
3336	00	E	3	Type Foundry
3365	00	E	4	Welding or Cutting NOC <u>— All Operations to Completion</u> & Drivers
3372	00	D	3	Electroplating
3372	01	D	3	Detinning
3372	02	D	3	Galvanizing or Tinning
3372	03	D	3	Tinning or Galvanizing
3381	00	C	3	Silverware Mfg.
3381	01	C	3	Automobile Wheel Mfg.—Metal—Not Cast
3381	02	C	3	Watch Case Mfg.
3383	00	B	3	Jewelry Mfg.
3383	01	B	3	Gold Leaf Mfg.
3383	02	B	3	Needle Mfg.
3383	03	B	3	Pen Point Mfg.
3384	00	E	3	Precious Stone Setting
3384	01	E	3	Custom Jewelry Mfg.—Exclusively
3384	02	E	3	Diamond Cutting or Polishing

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CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
3629	00	D	3	Precision Machined Parts Mfg. NOC
3632	00	B	3	Machine Shop NOC
3632	01	B	3	Explosives or Ammunition Mfg.—Projectile or Shell Mfg.
3632	02	B	3	Ship Building—Iron or Steel NOC—Machine Shop—Other than Maintenance Machine Shop
3634	00	C	3	Valve Mfg.
3634	01	C	3	Automatic Sprinkler Head Mfg.
3634	02	C	3	Soda Water Fountain or Apparatus Mfg.
3634	03	C	3	Sprinkler Head Mfg.
3634	04	C	3	Water Meter Mfg.
3635	00	C	3	Gear Mfg. or Grinding
3638	00	B	3	Ball or Roller Bearing Mfg.
3638	01	B	3	Roller or Ball Bearing Mfg.
3642	00	C	2	Battery Mfg.—Dry
3643	00	C	3	Electric Power or Transmission Equipment Mfg.
3647	00	D	2	Battery Mfg.—Storage
3648	00	B	3	Automobile Lighting, Ignition or Starting Apparatus Mfg. NOC
3681	00	D	3	Radio, Telephone or Television Mfg. NOC
3681	01	D	3	Electrical Cord Set, Radio or Ignition Harness Assembly
3681	02	D	3	Telecommunications Device Mfg. NOC
3681	03	D	3	Telephone, Television, Radio or Telecommunications Device Mfg. NOC
3681	04	D	3	Television, Radio, Telephone or Telecommunications Device Mfg. NOC
3685	00	B	3	Instrument Mfg. NOC
3685	01	B	3	Air Pressure or Steam Gauge Mfg.
3685	02	B	3	Speedometer or Taximeter Mfg.
3685	03	B	3	Steam or Air Pressure Gauge Mfg.
3685	04	B	3	Taximeter or Speedometer Mfg.
3685	05	B	3	Thermometer Mfg.
3686	00	B	3	Musical Instrument Mfg. NOC—Metal
3724	00	E	4	Machinery or Equipment Erection or Installation NOC <u>— All Operations to Completion</u> & Drivers
3724	01	E	4	Electrical Apparatus Installation <u>— All Operations to Completion</u> & Drivers

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**NEW YORK WORKERS COMPENSATION
AND EMPLOYERS LIABILITY MANUAL**

3rd 4th Reprint

Effective ~~October~~ January 1, 2012~~8~~

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	CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
★	3724	02	F	4	Equipment or Machinery Erection or Installation NOC <u>— All Operations to Completion</u> & Drivers
★	3724	03	F	4	Satellite Dish Installation <u>—</u> Erection of Dish and Auxiliary Equipment <u>— All Operations to Completion</u> <u>—</u> & Drivers
★	3726	00	G	4	Boiler Installation or Repair <u>—</u> Steam <u>— All Operations to Completion</u>
★	3726	01	G	4	Boiler Scaling <u>— All Operations to Completion</u>
★	3726	02	G	4	Tank Erection or Repair <u>—</u> Metal <u>—</u> Within Buildings <u>—</u> Exclusively <u>— All Operations to Completion</u>
★	3737	00	E	4	Machinery or Equipment Repair or Servicing at Customers' Premises NOC <u>— All Operations to Completion</u> & Drivers
★	3737	01	E	4	Electrical Apparatus Repair or Servicing at Customers' Premises <u>— All Operations to Completion</u> & Drivers
★	3737	02	E	4	Equipment or Machinery Repair or Servicing at Customers' Premises NOC <u>— All Operations to Completion</u> & Drivers
	3807	00	B	3	Automobile Radiator Mfg.
	3807	01	B	3	Radiator Mfg.—Automobile
	3808	00	D	3	Automobile Mfg. or Assembly
	3808	01	D	3	Carriage or Wagon Mfg. or Assembly
	3808	02	D	3	Motorcycle Mfg. or Assembly
	3821	00	D	8	Automobile Dismantling & Drivers
	3823	00	C	3	Automobile, Bus, Truck or Trailer Body Mfg.—Riveted or Welded
	3824	00	D	3	Automobile, Bus, Truck or Trailer Body Mfg.—NOC
	3826	00	C	3	Aircraft Engine Mfg.
	3826	01	C	3	Engine Mfg.—Aircraft
	3827	00	D	3	Automobile Engine Mfg.
	3830	00	D	3	Airplane Mfg.
	3832	00	E	3	Sheet Metal Airplane Parts Mfg.
	3832	01	E	3	Airplane or Aircraft Parts Mfg. - Sheet Metal
	3865	00	A	3	Baby Carriage Mfg.
	3865	01	A	3	Bicycle Mfg. or Assembly
	3881	00	C	3	Car Mfg. – Railroad—& Drivers
	3881	01	C	3	Railroad Car Mfg. & Drivers
	4000	00	F	8	Sand or Gravel Digging & Drivers
	4000	01	F	8	Clay or Shale Digging & Drivers
	4000	02	F	8	Gravel or Sand Digging & Drivers
	4000	03	F	8	Shale or Clay Digging & Drivers

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
4710	00	B	3	Candle Mfg.
4712	00	E	2	Grease or Oil Mixing or Blending
4712	01	E	2	Oil or Grease Mixing or Blending
4720	00	C	2	Soap or Synthetic Detergent Mfg.
4751	00	E	3	Synthetic Rubber Mfg.
4771	00	G	2	Explosives or Ammunition Mfg. including Cartridge Charging or Loading NOC & Drivers
4825	00	E	2	Drug, Medicine or Pharmaceutical Preparation Mfg.—Includes Mfg. of Ingredients
4825	01	E	2	Medicine, Drug or Pharmaceutical Preparation Mfg.—Includes Mfg. of Ingredients
4825	02	E	2	Pharmaceutical, Drug or Medicine Preparation Mfg.—Includes Mfg. of Ingredients
4828	00	D	2	Chemical Blending or Mixing NOC—All Operations—& Drivers
4829	00	F	2	Chemical Mfg. NOC—All Operations—& Drivers
4829	01	F	2	Synthetic Rubber Intermediate Mfg. & Drivers
4902	00	B	3	Sporting Goods Mfg. NOC
4902	01	B	3	Fishing Rod and Tackle Mfg.
4902	02	B	3	Harness or Saddle Mfg.
4902	03	B	3	Saddle or Harness Mfg.
4902	04	B	3	Tackle and Fishing Rod Mfg.
4902	05	B	3	Whip Mfg.
4923	00	C	3	Photographic Supplies Mfg.
4923	01	C	3	Audio or Visual Recording Media Mfg.
4923	02	C	3	Recording Tape or Disk Mfg.
5000	00	G	4	Chimney Construction — Not Metal — <u>All Operations to Completion</u>
5000	01	G	4	Smokestack or Chimney Lining — Not Metal — <u>All Operations to Completion</u>
5022	00	F	4	Masonry NOC — <u>All Operations to Completion</u>
5022	01	F	4	Plastering or Stucco Work — On Outside of Buildings — <u>All Operations to Completion</u>
5022	02	F	4	Stucco or Plastering Work — On Outside of Buildings — <u>All Operations to Completion</u>
5022	03	F	4	Waterproofing — Exterior of Buildings — By Trowel — <u>All Operations to Completion</u>
5037	00	G	4	Painting — Metal Structures — Over Two Stories in Height — <u>All Operations to Completion</u> & Drivers
5037	01	G	4	Painting — Metal Bridges & Shop Operations — <u>All Operations to Completion</u> & Drivers

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2nd-3rd Reprint

Effective ~~October~~ January 1, 201~~28~~

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★	5040	00	G	4	Iron or Steel Erection—_Frame Structures— <u>All Operations to Completion</u>
★	5040	01	G	4	Iron or Steel Erection—_Exterior— <u>All Operations to Completion</u>
★	5040	02	G	4	Iron or Steel Erection—_Metal Bridges— <u>All Operations to Completion</u>
★	5040	03	G	4	Iron or Steel Erection—_Radio, Television or Water Towers— <u>Smokestacks or Gasholders—All Operations to Completion</u>
★	5057	00	G	4	Iron or Steel Erection NOC— <u>All Operations to Completion</u>
★	5057	01	G	4	Derrick or Oil Rig Erection or Dismantling – Applies to Rigs or Derricks of Metal— <u>All Operations to Completion</u>
★	5057	02	G	4	Oil Rig or Derrick Erection or Dismantling – Applies to Rigs or Derricks of Metal— <u>All Operations to Completion</u>
★	5057	03	G	4	Vault Construction or Installation— <u>All Operations to Completion</u>
★	5059	00	G	4	Iron or Steel Erection—_Frame Structures—_Not Over Two Stories in Height— <u>All Operations to Completion</u>
★	5069	00	G	4	Iron or Steel Erection—_Construction of Dwellings—_Not Over Two Stories in Height— <u>All Operations to Completion</u>
★	5102	00	G	4	Door, Door Frame or Sash Erection—Metal or Metal Covered— <u>All Operations to Completion</u>
★	5102	01	G	4	Iron or Steel Erection—_Door, Door Frame or Sash Erection— <u>Metal or Metal Covered—All Operations to Completion</u>
★	5102	02	G	4	Iron or Steel Erection—_Iron, Brass or Bronze Erection— <u>Decorative or Artistic—All Operations to Completion</u>
★	5102	03	G	4	Iron or Steel Erection—_Iron, Brass or Bronze Erection—_Non- <u>—Structural—Interior—All Operations to Completion</u>
★	5160	00	E	4	Elevator Erection or Repair— <u>All Operations to Completion</u>
★	5183	00	F	4	Plumbing NOC— <u>All Operations to Completion & Drivers</u>
★	5183	01	F	4	Carrier System Installation or Repair— <u>All Operations to Completion & Drivers</u>
★	5183	02	F	4	Sewer—_Cleaning—_of Building Connections Using Portable Equipment— <u>All Operations to Completion—_& Drivers</u>
★	5184	00	E	4	Boiler or Steam Pipe Insulating— <u>All Operations to Completion & Drivers</u>
★	5184	01	E	4	Insulating—_Steam Pipe or Boiler— <u>All Operations to Completion & Drivers</u>
★	5184	02	E	4	Steam Pipe or Boiler Insulating— <u>All Operations to Completion & Drivers</u>
★	5188	00	E	4	Automatic Sprinkler Installation— <u>All Operations to Completion & Drivers</u>
★	5190	00	F	4	Electrical Wiring—Within Buildings— <u>All Operations to Completion—_& Drivers</u>
★	5190	01	F	4	Satellite Dish Installation—_Electrical Wiring Within Buildings— <u>All Operations to Completion—_& Drivers</u>

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY	
5191	00	C	7	Office Machine Installation, Inspection, Adjustment or Repair	
5191	01	C	7	Computer Device Installation, Inspection, Service or Repair	
5191	02	C	7	Piano Tuning—Away from Shop	
5192	00	C	7	Vending or Coin Operated Machines—Installation, Service or Repair—& Route Salespersons, Route Supervisors, Drivers	
5193	00	E	4	Oil or Gas Burner Installation, Service or Repair & Shop — <u>All Operations to Completion</u> & Drivers	★
5213	00	F	4	Concrete Construction NOC — <u>All Operations to Completion</u>	★
5213	01	F	4	Guniting — Not Chimneys — <u>All Operations to Completion</u>	★
5213	02	F	4	Oil or Gas Well—Acidizing — <u>All Operations to Completion</u>	★
5213	03	F	4	Oil or Gas Well—Cementing — <u>All Operations to Completion</u>	★
5213	04	F	4	Satellite Dish Installation — Concrete Pouring	
5213	05	F	4	Waterproofing — By Means of Spray Gun, Cement Gun, Concrete Gun or Other Pressure Apparatus — <u>All Operations to Completion</u>	★
5221	00	F	4	Concrete or Cement Work — Floors, Driveways, Yards or Sidewalks — <u>All Operations to Completion</u> — & Drivers	★
5221	01	F	4	Cement or Concrete Work — Floors, Driveways, Yards or Sidewalks — <u>All Operations to Completion</u> — & Drivers	★
5221	02	F	4	Paving or Repaving — Floors, Driveways, Yards or Sidewalks — <u>All Operations to Completion</u> — & Drivers	★
5222	00	F	4	Concrete Construction in Connection with Bridges or Culverts — <u>All Operations to Completion</u>	★
5223	00	E	4	Swimming Pool Construction — Not Iron or Steel — <u>All Operations to Completion</u> — & Drivers	★
5348	00	F	4	Marble or Stone Setting — Inside — <u>All Operations to Completion</u>	★
5348	01	F	4	Mosaic, Stone, Terrazzo or Tile Work — Inside — <u>All Operations to Completion</u>	★
5348	02	F	4	Stone or Marble Setting — Inside — <u>All Operations to Completion</u>	★
5348	03	F	4	Stone, Mosaic, Terrazzo or Tile Work — Inside — <u>All Operations to Completion</u>	★
5348	04	F	4	Terrazzo, Mosaic, Stone or Tile Work — Inside — <u>All Operations to Completion</u>	★
5348	05	F	4	Tile, Stone, Mosaic or Terrazzo Work — Inside — <u>All Operations to Completion</u>	★
5402	00	B	4	Greenhouse Erection — <u>All Operations to Completion</u>	★
5402	01	B	4	Hot House Erection — <u>All Operations to Completion</u>	★
5403	00	G	4	Carpentry NOC — <u>All Operations to Completion</u>	★
5403	01	G	4	Concrete or Cement Distributing Tower Installation, Repair or Removal — <u>All Operations to Completion</u>	★
5403	02	G	4	Scaffolds — Outrigger — Installation, Repair or Removal — <u>All Operations to Completion</u>	★

	CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
★	5403	03	G	4	Cement Distributing Tower Installation, Repair or Removal — <u>All Operations to Completion</u>
★	5403	04	G	4	Oil Rig or Derrick Erection or Dismantling — Applies to Rigs or Derricks of Wood — <u>All Operations to Completion</u>
★	5428	00	D	4	Storm Door, Storm Sash, Screens or Weather Stripping Installation — <u>All Operations to Completion</u>
★	5428	01	D	4	Weather Stripping, Storm Door, Storm Sash or Screens Installation — <u>All Operations to Completion</u>
★	5429	00	F	4	Cabinet Works Installation — <u>All Operations to Completion</u>
★	5429	01	F	4	Floor Installation — Parquet or Wooden Finished — <u>All Operations to Completion</u>
★	5429	02	F	4	Furniture or Fixture Installation NOC — <u>All Operations to Completion</u>
★	5429	03	F	4	Parquet or Finished Wooden Floor Installation — <u>All Operations to Completion</u>
★	5429	04	F	4	Wooden Finished or Parquet Floor Installation — <u>All Operations to Completion</u>
★	5429	05	F	4	Architectural Wood Window or Door Installation — <u>All Operations to Completion</u>
★	5443	00	C	4	Lathing — <u>All Operations to Completion</u> & Drivers
★	5445	00	F	4	Wallboard Installation — Within Buildings — <u>All Operations to Completion</u> — & Drivers
★	5445	01	F	4	Sheet Rock Installation — Within Buildings — <u>All Operations to Completion</u> — & Drivers
★	5462	00	E	4	Glazier — Away From Shop — <u>All Operations to Completion</u> — & Drivers
★	5473	00	G	4	Asbestos Contractor — <u>All Operations to Completion</u>
★	5474	00	G	4	Painting or Decorating NOC — <u>All Operations to Completion</u> & Drivers
★	5474	01	G	4	Decorating or Painting NOC — <u>All Operations to Completion</u> & Drivers
★	5474	02	G	4	Waterproofing & Drivers — By Means of Brush or Hand Pressured Caulking Gun — <u>All Operations to Completion</u> & Drivers
★	5479	00	D	4	Insulation Work NOC — <u>All Operations to Completion</u> & Drivers
★	5480	00	F	4	Plastering NOC — <u>All Operations to Completion</u> & Drivers
★	5480	01	F	4	Waterproofing & Drivers — Interior of Buildings — By Trowel — <u>All Operations to Completion</u> & Drivers
★	5491	00	F	4	Wallpaper Hanging — <u>All Operations to Completion</u> & Drivers
★	5506	00	G	4	Street or Road Construction — Paving or Repaving — <u>All Operations to Completion</u> — & Drivers
★	5507	00	F	4	Street or Road Construction — Sub-Surface Work — <u>All Operations to Completion</u> & Drivers
★	5508	00	E	4	Excavation — Rock — <u>All Operations to Completion</u> — & Drivers
★	5508	01	E	4	Geophysical Exploration — Seismic — <u>All Operations to Completion</u> — & Drivers

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY	
5508	02	E	4	Oil or Gas Well — Perforating of Casing — <u>All Operations to Completion</u> — & Drivers	★
5508	03	E	4	Oil or Gas Well — Shooting — <u>All Operations to Completion</u> — & Drivers	★
5508	04	E	4	Rock Excavation — <u>All Operations to Completion</u> — & Drivers	★
5508	05	E	4	Street or Road Construction – Rock Excavation — <u>All Operations to Completion</u> & Drivers	★
5536	00	E	4	Air Conditioning and Heating Duct Work — Shop and Outside — <u>All Operations to Completion</u> & Drivers	★
5536	01	E	4	Heating and Air Conditioning Duct Work — Shop and Outside — <u>All Operations to Completion</u> & Drivers	★
5538	00	E	4	Sheet Metal Work Erection, Installation or Repair NOC — Shop or Outside <u>All Operations to Completion</u> — & Drivers	★
5538	01	E	4	Metal Ceiling or Wall Covering Installation & Shop — <u>All Operations to Completion</u> & Drivers	★
5538	02	E	4	Wall Covering or Metal Ceiling Installation—Shop — <u>All Operations to Completion</u> & Drivers	★
5545	00	G	4	Roofing NOC — <u>All Operations to Completion</u> & Drivers	★
5547	00	G	4	Roofing—Built-Up — <u>All Operations to Completion</u> & Drivers	★
5606	00	F	4	Contractor—Executive Supervisor, Construction Executive, Construction Manager, Construction Superintendent or Project Manager	
5606	01	F	4	Executive Supervisor—Construction Executive, Construction Manager, Construction Superintendent or Project Manager	
5610	00	E	4	Cleaner—Debris Removal—Construction or Erection	
5610	01	E	4	Debris Removal – Construction or Erection	
5610	02	E	4	Timekeepers—Construction or Erection	
5610	03	E	4	Watchguard—Construction or Erection	
5645	00	F	4	Carpentry—Detached One or Two-Family Dwellings — <u>All Operations to Completion</u>	★
5648	00	G	4	Aluminum, Plastic or Vinyl Siding Installation — <u>All Operations to Completion</u> & Drivers	★
5648	01	G	4	Siding Installation — Aluminum, Plastic or Vinyl — <u>All Operations to Completion</u> & Drivers	★
5648	02	G	4	Plastic, Vinyl or Aluminum Siding Installation — <u>All Operations to Completion</u> & Drivers	★
5648	03	G	4	Vinyl, Plastic or Aluminum Siding Installation — <u>All Operations to Completion</u> & Drivers	★
5651	00	F	4	Carpentry — Dwellings — Three Stories or Less — <u>All Operations to Completion</u>	★
5701	00	B	4	Wrecking — Buildings — Not Marine — <u>All Operations to Completion</u> & Drivers	★
5703	00	E	4	Building Raising or Moving — All Employees — <u>All Operations to Completion</u> & Drivers	★
5703	01	E	4	Shoring—All Employees — <u>All Operations to Completion</u> & Drivers	★
5703	02	E	4	Underpinning Buildings or Structures — All Employees — <u>All Operations to Completion</u> & Drivers	★
5709	00	D	4	Wrecking — Not Building or Marine Wrecking — <u>All Operations to Completion</u>	★
5709	01	D	4	Salvage Operations & Incidental Wrecking — <u>All Operations to Completion</u>	★

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
5951	00	B	3	Anti-Toxin, Virus or Serum Mfg. & Drivers
5951	01	B	3	Serum, Anti-Toxin or Virus Mfg. & Drivers
5951	02	B	3	Virus, Anti-Toxin or Serum Mfg. & Drivers
5954	00	F	3	Color Grinding, Blending or Testing
5954	01	F	3	Whiting Mfg.
★ 6003	00	E	4	Pile Driving NOC <u>— All Operations to Completion</u> & Drivers
6005	00	E	4	Breakwater or Jetty Construction <u>— All Operations to Completion</u> & Drivers
6005	01	E	4	Dike or Revetment Construction <u>— All Operations to Completion</u> & Drivers
6005	02	E	4	Jetty or Breakwater Construction <u>— All Operations to Completion</u> & Drivers
6005	03	E	4	Revetment or Diike Construction <u>— All Operations to Completion</u> & Drivers
★ 6017	00	E	4	Dam or Lock Construction <u>— Concrete Work — in Connection with Dams or Locks — All Types — All Operations to Completion</u> & Drivers
★ 6018	00	E	4	Dam or Lock Construction <u>— Earth Moving or Placing — in Connection with Dams or Locks — All Types — All Operations to Completion</u> & Drivers
6045	00	E	4	Levee Construction <u>— All Operations to Completion</u> & Drivers
★ 6204	00	F	4	Drilling NOC <u>— All Operations to Completion</u> & Drivers
★ 6216	00	G	4	Gas or Oil Lease Work NOC <u>— Natural Gas — By Contractor — All Operations to Completion</u> & Drivers
★ 6216	01	G	4	Oil or Gas Lease Work NOC <u>— Natural Gas — By Contractor — All Operations to Completion</u> & Drivers
★ 6217	00	F	4	Excavation NOC <u>— All Operations to Completion</u> & Drivers
★ 6217	01	F	4	Grading of Land NOC <u>— All Operations to Completion</u> & Drivers
★ 6229	00	F	4	Irrigation System Construction <u>— All Operations to Completion</u> & Drivers
★ 6229	01	F	4	Drainage or Irrigation System Construction & <u>— All Operations to Completion</u> Drivers
★ 6233	00	F	4	Gas or Oil Pipeline Construction <u>— All Operations to Completion</u> & Drivers
★ 6233	01	F	4	Oil or Gas Pipeline Construction <u>— All Operations to Completion</u> & Drivers
★ 6235	00	G	4	Oil or Gas Well <u>— Drilling or Redrilling — All Operations to Completion</u> & Drivers
★ 6235	01	G	4	Drilling or Redrilling of Oil or Gas Wells & Installation of Casing <u>— All Operations to Completion</u> & Drivers
★ 6235	02	G	4	Oil or Gas Well <u>— Installation or Recovery of Casing — All Operations to Completion</u> & Drivers

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY	
6251	00	F	4	Tunneling—Not Pneumatic—All Operations <u>to Completion</u>	★
6252	00	G	4	Caisson Work—All Operations to Completion	
6252	01	G	4	Cofferdam Work—All Operations to Completion	
6252	02	G	4	Shaft Sinking—All Operations to Completion	
6260	00	(a)	4	Tunneling—Pneumatic—All Operations <u>to Completion</u>	★
6306	00	F	4	Sewer Construction—All Operations <u>to Completion</u> & Drivers	★
6319	00	F	4	Gas Main or Connection Construction — <u>All Operations to Completion</u> & Drivers	★
6319	01	F	4	Steam Main or Connection Construction — <u>All Operations to Completion</u> & Drivers	★
6319	02	F	4	Water Main or Connection Construction — <u>All Operations to Completion</u> & Drivers	★
6325	00	F	4	Conduit Construction—For Cables or Wires— <u>All Operations to Completion</u> & Drivers	★
6400	00	D	4	Fence Erection—Metal— <u>All Operations to Completion</u>	★
6504	00	C	1	Food Sundries Mfg. NOC—No Cereal Milling	
6504	01	C	1	Baking Powder Mfg.	
6504	02	C	1	Coconut Shredding or Drying	
6504	03	C	1	Coffee Cleaning, Roasting or Grinding	
6504	04	C	1	Nut Cleaning or Shelling	
6504	05	C	1	Oil Mfg. NOC—Vegetable	
6504	06	C	1	Spice Mills	
6504	07	C	1	Yeast Mfg.	
6701	00	E	4	Railroad Construction—All Operations <u>s to Completion</u> & Drivers	★
6801F	00	E	9	Boat Building NOC—Wood—& Drivers—Coverage under U.S. Act	
6811	00	E	9	Boat Building NOC—Wood—& Drivers—Coverage under State Act Only	
6824F	00	F	9	Boat Building or Repair & Drivers—Coverage under U.S. Act	
6826F	00	E	9	Marina Operations & Drivers—Coverage under U.S. Act	
6834	00	D	9	Boat Building or Repair & Drivers—Coverage under State Act Only	
6836	00	E	9	Marina Operations & Drivers—Coverage under State Act Only	

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY	
7431	00	G	8	Aviation Air Charter or Air Taxi: —Flying Crew	
7502	00	E	8	Gas Company—Natural Gas—Local Distribution—All Operations—& Drivers	
7502	01	E	8	Gas Company—Gas Distributing—L.P.G.—Local—All Operations—& Drivers	
7502	02	E	8	Gas Company—Gas Works—All Operations—& Drivers	
7515	00	G	8	Gas or Oil Pipeline Operation & Drivers	
7515	01	G	8	Oil or Gas Pipeline Operation & Drivers	
7520	00	C	8	Waterworks Operation & Drivers	
7536	00	D	4	Cable Installation — All Operations to Completion & Drivers	★
7538	00	G	4	Electric Light or Power Line Construction — All Operations to Completion & Drivers	★
7539	00	D	8	Electric Light or Power Co.—All Employees - & Drivers	
7539	01	D	8	Steam Heating or Power Co. —All Employees-& Drivers	
7542	00	B	8	Meter Readers—Utility Company	
7542	01	B	8	Utility Company—Meter Readers	
7580	00	E	8	Sewage Disposal Plant Operation & Drivers	
7590	00	D	8	Garbage Works	
7600	00	B	8	Telephone or Telegraph Co.—All Other Employees—& Drivers	
7601	00	F	4	Telephone or Telegraph or Fire Alarm Line Construction — All Operations to Completion & Drivers	★
7601	01	F	4	Fire Alarm, Telephone or Telegraph Line Construction — All Operations to Completion & Drivers	★
7610	00	B	6	Radio or Television Broadcasting Station—All Employees—& Clerical, Outside Salespersons, Drivers	
7610	01	B	6	Television or Radio Broadcasting Station—All Employees—& Clerical, Outside Salespersons, Drivers	
7710	00	G	8	Firefighters—Not Volunteer—& Drivers	
7710	01	G	8	Fire Patrol or Protective Corps—Not Salvage Operations—& Drivers	
7711	00	G	8	Firefighters—Volunteer—& Drivers	

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
7716	00	G	8	Firefighters—Volunteer—& Drivers—Elective Coverage for Assistance From Individual Volunteer Firefighters
7720	00	E	8	Police Officers & Drivers
7720	01	E	8	Sheriffs or Deputy Sheriffs & Drivers
7723	00	C	8	Detective or Patrol Agency & Drivers
7723	01	C	8	Field Bonded Warehousing—& Drivers
7723	02	C	8	Patrol or Detective, Agency & Drivers
7723	03	C	8	Warehousing—Field Bonded—& Drivers
7855	00	E	4	Railroad Construction—Laying or Relaying Tracks—No Work on Elevated Railroads— <u>All Operations to Completion</u> & Drivers
7855	01	E	4	Railroad Construction—Maintenance of Way—By Contractor—No Work on Elevated Railroads— <u>All Operations to Completion</u> & Drivers
7998	00	A	5	Hardware Store—Retail
7999	00	C	5	Hardware Store—Wholesale
7999	01	C	5	Auto Parts and Accessories Store—Wholesale
7999	02	C	5	Bicycle Store—Wholesale – including rental, incidental service or repair
7999	03	C	5	Ship Chandler—Wholesale
8001	00	B	5	Florist Store & Drivers
8001	01	B	5	Edible Fruit and/or Vegetable Floral type Arrangements – Wholesale or Retail - & Drivers
8006	00	B	5	Grocery Store—Retail—No Fresh Meat
8006	01	B	5	Coffee, Tea or Spice Store—Retail
8006	02	B	5	Dairy Products Store—Retail
8006	03	B	5	Delicatessen Store—Retail
8006	04	B	5	Frozen or Frosted Food Store—Retail
8006	05	B	5	Fruit or Vegetable Store—Retail
8008	00	B	5	Clothing or Wearing Apparel Store—Retail
8008	01	B	5	Dry Goods Store—Retail
8008	02	B	5	Shoe Store—Retail
8012	00	B	7	Quick Printing
8013	00	C	5	Jewelry Store
8016	00	C	7	Photocopy Shops—All Employees—& Clerical, Outside Salespersons, Drivers
8017	00	B	5	Retail Store NOC—No Service of Food
8017	01	B	5	Drug or Cigar Store—No Service of Food—Retail

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CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
9157	00	A	8	Theatrical Production in Which Any Players or Entertainers Dance, Skate or Perform Acrobatic Acts—Players, Entertainers or Musicians
9158	00	B	8	Theatrical Production in Which Any Players or Entertainers Dance, Skate or Perform Acrobatic Acts—All Other Employees
9159	00	B	8	Theatrical Production NOC—Players, Entertainers or Musicians
9160	00	B	8	Theatrical Production NOC—All Other Employees
9178	00	A	8	Athletic Team or Park—Non-Contact Sports
9179	00	B	8	Athletic Team or Park—Contact Sports
9180	00	E	8	Amusement Device Operation NOC—Not Traveling—& Drivers
9180	01	E	8	Club—Shooting—& Drivers
9180	02	E	8	Shooting Gallery & Drivers
9182	00	C	8	Athletic Team or Park—Operation of Park—& Drivers
9186	00	F	8	Carnival, Circus or Amusement Device Operator—Traveling—All Employees—& Drivers
9186	01	F	8	Circus, Carnival or Amusement Device Operator—Traveling—All Employees—& Drivers
9186	02	F	8	Amusement Device Operator, Carnival or Circus—Traveling—All Employees—& Drivers
9220	00	D	7	Cemetery Operation & Drivers
9402	00	D	4	Street Cleaning — <u>All Operations to Completion</u> & Drivers
9402	01	D	4	Sewer — <u>Cleaning — All Operations to Completion</u> & Drivers
9402	02	D	4	Snow Plowing — <u>All Operations to Completion</u> & Drivers
9403	00	E	7	Garbage, Ashes or Refuse Collection & Drivers
9403	01	E	7	Refuse, Ashes or Garbage Collection & Drivers
9410	00	C	7	Municipal, Township, County or State Employee NOC
9501	00	D	7	Painting—Shop Only—& Drivers
9501	01	D	7	Sign Painting or Lettering in Buildings & Drivers
9505	00	D	3	Automobile, Bus, Truck or Trailer Body Mfg.—Painting
9505	01	D	3	Painting—Automobile or Carriage Bodies
9519	00	C	7	Household Appliances—Electrical—Installation, Service or Repair—& Drivers
9519	01	C	7	Radio or Television Set Installation, Service or Repair & Drivers
9519	02	C	7	Television or Radio Set Installation, Service or Repair & Drivers

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	CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
★	9521	00	E	4	House Furnishings Installation NOC & Upholstering — <u>All Operations to Completion</u>
★	9521	01	E	4	Carpet Installation — <u>All Operations to Completion</u>
	9522	00	C	3	Upholstering
	9522	01	C	3	Automobile, Bus or Truck—Upholstering
	9522	02	C	3	Burial Garment Mfg. and Casket or Coffin Upholstering
	9522	03	C	3	Casket or Coffin Upholstering and Burial Garment Mfg.
	9522	04	C	3	Coffin or Casket Upholstering and Burial Garment Mfg.
	9522	05	C	3	Furniture Upholstering
★	9526	00	E	4	Scaffolds, Hod Hoists or Construction Elevators — <u>Built-Up from the Ground — Installation, Repair or Removal — All Operations to Completion</u> & Drivers
★	9527	00	F	4	Scaffolds — Sidewalk Bridges — Not Over One Story in Height — <u>Installation, Repair or Removal — All Operations to Completion</u> & Drivers
★	9534	00	F	4	Mobile Crane and Hoisting Service Contractors NOC — <u>All Operations to Completion</u> & Drivers
★	9534	01	F	4	Scaffolds — Suspended or Swinging — <u>Installation, Repair or Removal — All Operations to Completion</u> & Drivers
★	9534	02	F	4	Concrete Pumping exclusively by Service Contractor — <u>All Operations to Completion</u> & Drivers
★	9539	00	D	4	Awning, Tent or Canvas Goods Erection, Removal or Repair — <u>All Operations to Completion</u> & Drivers
★	9539	01	D	4	Canvas Goods, Awning or Tent Erection, Removal or Repair — <u>All Operations to Completion</u> & Drivers
★	9539	02	D	4	Decorating — <u>All Operations to Completion</u> & Drivers
★	9539	03	D	4	Tent, Awning or Canvas Goods Erection, Removal or Repair — <u>All Operations to Completion</u> & Drivers
★	9545	00	E	4	Bill Posting — <u>All Operations to Completion</u> & Drivers
★	9549	00	D	4	Advertising Co. — <u>All Operations to Completion</u> & Drivers
★	9552	00	E	4	Sign Erection or Repair—Away from Shop—Not Outdoor Advertising Companies — <u>All Operations to Completion</u> & Drivers
★	9553	00	D	4	Sign Painting or Lettering on Buildings or Structures — <u>All Operations to Completion</u> & Drivers
	9585	00	B	7	Shoe Repair Shop
	9585	01	B	7	Hat Cleaning Establishment
	9585	02	B	7	Shoe Shine Parlor
	9586	00	B	7	Barber Shop
	9586	01	B	7	Beauty Parlor

PART TWO—CLASSIFICATIONS

ABRASIVE PAPER or Cloth PREPARATION	1860
<i>Separately rate paper or cloth manufacturing.</i>	
ABRASIVE WHEEL MFG. & Drivers	1748
<i>Separately rate ore milling as Code 1452. Separately rate the manufacture of artificial abrasives as Code 1439.</i>	
ACCOUNTANT , Auditor or Factory Cost or Office Systematizer— TRAVELING	8803
<i>Includes insurance company premium auditors.</i>	
ACETYLENE GAS MFG. & Drivers	4635
<i>Includes tank charging.</i>	
ADDRESSING or Mailing CO.	8800
<i>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.</i>	
<i>Refer to "Mailing or Addressing Companies," Section II of the Digest of Rulings and Interpretations.</i>	
ADMIRALTY CODES – See Manual Rule XIII.A.5.	
★ ADVERTISING CO. – All Operations to Completion & Drivers	9549
<i>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.</i>	
AGRICULTURAL or Construction MACHINERY MFG.	3507
★ AIR CONDITIONING and Heating DUCT WORK – shop and outside – All Operations to Completion & Drivers	5536
<i>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.</i>	
<i>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.</i>	
AIR PRESSURE or Steam GAUGE MFG.	3685
<i>Applies to professional or scientific instruments.</i>	
AIRCRAFT ENGINE MFG.	3826
AIRPLANE MFG.	3830
AIRPLANE or AIRCRAFT PARTS MFG. —sheet metal	3832
<i>Includes the manufacturing of sheet metal parts or subassemblies for airplanes or aircrafts.</i>	
ALCOHOL MFG.—wood—& Drivers	1470
<i>Includes distillation of alcohol, manufacturing of creosote from wood tar or acetates.</i>	
ALCOHOL or Drug REHABILITATION FACILITY—ALL EMPLOYEES—& Clerical	8865
<i>Shall not be assigned to a facility having nursing or medical personnel on staff where medical services are provided.</i>	
<i>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.</i>	

ALE or Beer DEALER—wholesale—& Drivers**7390**

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

★ **ALUMINUM, Plastic or Vinyl SIDING INSTALLATION – All Operations to Completion & Drivers****5648**

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.

ALUMINUM WARE MFG.**3227**

Applies to goods manufactured from sheet aluminum. Separately rate rolling mills or smelting.

AMBULANCE OPERATION:**AMBULANCE WORKERS—NOT VOLUNTEER:****GARAGE EMPLOYEES****8385****ALL OTHER EMPLOYEES & Drivers****8394****VOLUNTEER AMBULANCE SERVICE COMPANY****7370**

Includes 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. Refer to Rule II Volunteer Ambulance Workers Coverage.

Applicable to all active volunteer members covered under the Volunteer Ambulance Workers' Benefit Law. The premium shall be based the amount shown per ambulance per year in the "Miscellaneous Values" pages.

Section 30 of the Volunteer Ambulance Workers' Benefit Law makes a county, city, town or village responsible for such benefits to volunteer ambulance workers of ambulance companies in their area.

Employers liability coverage is not automatically afforded under these circumstances to the volunteer ambulance companies whose workers are covered by the municipality's policy. The municipality may elect to extend employers liability coverage for an additional 10% of that premium which is developed for the volunteer ambulance workers of these ambulance companies. Use the New York Volunteer Ambulance Workers' Benefit Law—Extension of Employers Liability Insurance Endorsement (WC 31 06 13). This additional premium shall be assigned to Code 9851 "Premium for the Extension of Employers Liability Coverage to Additional Interests under a VAWBL Policy."

AMUSEMENT DEVICE OPERATION NOC—NOT TRAVELING—& Drivers**9180**

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.

AMUSEMENT DEVICE OPERATOR, Carnival or Circus—TRAVELING—ALL EMPLOYEES—& Drivers**9186**

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."

AMUSEMENT PARK or Exhibition OPERATION & Drivers 9016

Applies to the operation by owners or lessees and includes musicians and box office employees. Separately rate the operation or maintenance of amusement devices as Code 9180.

Code 9016 does not apply to amusements, exhibitions or other operations separately classified in this manual (such as bath houses, billiard halls, boat livery, bowling lanes, dance halls, garages, ice skating rinks, restaurants, retail stores, roller skating rinks, theaters, enterprises involving throwing balls or darts at various targets, miniature golf, batting cages, golf driving ranges, laser tag, paintball, archery ranges, shooting galleries (using air rifles only), public tennis courts, bocce ball and ping pong parlors) whether operated by the owner or lessee of the exhibition or amusement park or through independent concession.

ANALYTICAL CHEMIST 4511

Includes laboratory and outside employees. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4511 are conducted as a separate and distinct business.

ANTI-TOXIN, Serum or Virus MFG. & Drivers 5951

ARCHITECT or Engineer-CONSULTING 8601

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.

ARCHITECTURAL Wood Window or Door Mfg. 2818

ARCHITECTURAL Wood Window or Door Installation – All Operations to Completion 5429

- ★ *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 Stores or Less – All Operations to Completion" at the same job or location.*

ARMS MFG. NOC 3200

Separately rate steel making, forging, shell manufacturing or shell loading-See "EXPLOSIVES."

ART or Cathedral Glass WINDOW MFG. 4133

Includes glass manufacturing.

ART Gallery & Clerical 8068

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

★ **ASBESTOS CONTRACTOR – All Operations to Completion 5473**

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

ASPHALT or Tar DISTILLING or REFINING & Drivers 1463

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

ASPHALT WORKS & Drivers 1463

Includes grinding, pulverizing or mixing asphalt. Separately rate digging, mining or quarrying.

ASSAYING 4511

Includes laboratory and outside employees. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4511 are conducted as a separate and distinct business.

ASSISTED LIVING FACILITY-ALL EMPLOYEES-& Clerical 8866

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

Operation of an alcohol or drug rehabilitation facility, homeless shelter, home for the mentally impaired or a residential care facility, where no medical services are provided, shall be assigned to Code 8865.

AUTOMATIC SCREW MACHINE PRODUCTS MFG. 3145

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. 3634

★ **AUTOMATIC SPRINKLER INSTALLATION &-- All Operations to Completion & Drivers 5188**

AUTOMOBILE BODY REPAIR SHOP--ALL OPERATIONS--& Drivers 8391

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 3823

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 3824

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 9505

UPHOLSTERING 9522

AUTOMOBILE CAR WASH & DRIVERS 8391

AUTOMOBILE DISMANTLING & Drivers 3821

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. 3827

AUTOMOBILE GASOLINE and/or SERVICE STATIONS:

FULL or FULL and SELF-SERVICE GASOLINE & Drivers 8391

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

AWNING or Tent MFG. –SHOP only <i>Separately rate the installation, removal or repair of awnings or tents away from the shop as Code 9539.</i>	2576
★ AWNING , Tent or Canvas Goods ERECTION , Removal or Repair – <u>All Operations to Completion</u> & Drivers <i>Applies to operations away from the shop.</i>	9539
BABY CARRIAGE MFG.	3865
BAG MFG. –PAPER or PLASTIC <i>Separately rate paper manufacturing as Code 4239 and plastic film mfg. as Code 4459.</i>	4273
BAG or Sack MFG. –cloth <i>Applies to the manufacture, renovation or repair of cotton, burlap or gunny bags or sacks.</i>	2578
BAG RENOVATING <i>Applies to the renovating or repairing of cotton, burlap or gunny bags or sacks.</i>	2578
BAGEL MFG. & Route Salespersons, Route Supervisors, Drivers <i>Applies to shops engaged in making bagels from raw ingredients, not received frozen.</i>	2003
BAKERY & Route Salespersons, Route Supervisors, Drivers	2003
BAKING POWDER MFG. <i>Separately rate the manufacturing of ingredients as Code 4829.</i>	6504
BALL or Roller BEARING MFG. <i>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.</i>	3638

BAR , Dance Club, Lounge, Nightclub or Tavern—including entertainers and/or musicians <i>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.</i> <i>Refer to Section III of the Digest of Rulings and Interpretations to determine the application of the appropriate restaurant and/or bar classification.</i>	9074
BARBER SHOP	9586
BARREL ASSEMBLY <i>Separately rate stock manufacturing as Code 2710.</i>	2759
BARREL STOCK MFG. <i>Applies to the manufacture of heads, hoops or staves. Separately rate barrel assembly as Code 2759.</i>	2710
BATHS <i>Applies to showers and bath facilities including those located at public beaches and lakes.</i>	9015
BATTERY MFG. –DRY	3642
BATTERY MFG. –STORAGE	3647
BEAN SORTING or HANDLING	8102
BEAUTY PARLOR	9586
BED SPRING or Wire Mattress Spring MFG. <i>Separately rate box spring manufacturing as Code 2570.</i>	3257
BEDSTEAD MFG. or ASSEMBLY—metal	3076
BEER or Ale DEALER-wholesale—& Drivers <i>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.</i>	7390
BICYCLE MFG. or ASSEMBLY	3865
★ BILL POSTING- & - All Operations to Completion & Drivers <i>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.</i>	9545
BILLIARD HALL <i>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.</i>	9089

BOAT BUILDING NOC—wood—& Drivers:

Coverage under **U.S. ACT** 6801F

Coverage under **STATE ACT ONLY** 6811

Includes shop and yard work.

BOAT SALESPERSON 8748

BOILER INSPECTION 8731

★ **BOILER INSTALLATION or REPAIR — sSteam - All Operations to Completion** 3726
Includes the construction or repair of foundations.

★ **BOILER or Steam Pipe INSULATING — All Operations to Completion & Drivers** 5184
Includes shop. Applies to the application of cork, asbestos or other non-conducting materials.

★ **BOILER SCALING — All Operations to Completion** 3726
Includes the construction or repair of foundations.

BOILERMAKING 3620

BOLT or Nut MFG. 3132
Separately rate steel making as Code 1438 or Code 3004. Separately rate rolling mill as Code 3027 or Code 3018.

BONE or Ivory GOODS MFG. 4452

BOOKBINDING 4307

BOOKBINDING or Printing MACHINERY MFG. 3548

BOOT or Shoe MFG. NOC 2660

BOOT or Shoe PATTERN MFG. 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.

BORAX, Potash or Salt PRODUCING or REFINING & Drivers 4568
Includes driving of wells and pumping. Separately rate mining as Code 1170.

BOTTLE, Rubber, Paper Stock or Rag DEALER—SECOND-HAND—& Drivers 8264
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8264 are conducted as a separate and distinct business.

BOTTLING NOC & Drivers 2157
Includes sign erection or repair.

BUILDING or Roofing PAPER or Felt PREPARATION —no installation—& Drivers	1463
<i>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.</i>	
★ BUILDING RAISING or MOVING — ALL EMPLOYEES — All Operations to Completion & Drivers	5703
<i>Includes incidental shoring, and removal or rebuilding of walls, foundations, columns or piers.</i>	
BUILDING SERVICE CONTRACTOR	9030
<i>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.</i>	
BURIAL GARMENT MFG. and Casket or Coffin Upholstering	9522
BUS COMPANY:	
GARAGE EMPLOYEES	8385
ALL OTHER EMPLOYEES & Drivers	8394
BUTCHERING	2081
<i>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.</i>	
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
<i>Includes installation of components.</i>	
★ CABINET WORK INSTALLATION — All Operations to Completion	5429
<i>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.</i>	
CABINET WORK—NO POWER WOODWORKING MACHINERY	2881
<i>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.</i>	
CABINET WORK—WITH POWER MACHINERY	2816
	2817
	2818
★ CABLE INSTALLATION — All Operations to Completion & Drivers	7536
<i>Applies to cable installation in conduits or subways. Conduit construction to be separately rated as Code 6325.</i>	

CABLE MFG. –insulated electrical <i>Separately rate wire drawing as Code 1924 or Code 3241.</i>	4470
CABLE MFG. or Wire Drawing–NOT IRON or STEEL	1924
CABLE or Wire Rope MFG. –IRON or STEEL <i>Separately rate wire drawing as Code 1924 or Code 3241.</i>	3257
CAISSON WORK–ALL OPERATIONS to completion <i>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.</i>	6252
CALCIUM CARBIDE MFG. & Drivers <i>Separately rate mining, slag excavation, quarrying or coke manufacturing.</i>	1438
CAMP OPERATION–RECREATIONAL or educational– ALL EMPLOYEES–& Drivers <i>Separately rate the operation of a commercial farm. See "Farms."</i>	9048
CAMPGROUNDS and Recreational Vehicle PARK <i>Includes maintenance and ordinary repairs of the recreational vehicle campgrounds or trailer or mobile park grounds.</i> <i>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.</i>	9029
CAMP OPERATION–TOURIST –Assign appropriate HOTEL CLASSIFICATION	
CAN MFG.	3220
CANDLE MFG. <i>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.</i>	4710
CANDY, Chocolate or Cocoa MFG. <i>Applies to, but not limited to, the manufacturing of candy bars, chocolate bars, chewing gum, glaceed fruit, jellybeans, lollipops, licorice, breath mints and taffy.</i> <i>Includes manufacturing from cocoa beans.</i>	2041
CANNERY NOC	2111
★ CANVAS GOODS, Awning or Tent ERECTION, Removal or Repair &– All Operations to Completion & Drivers <i>Applies to operations away from the shop.</i>	9539
CANVAS GOODS MFG. NOC –shop <i>The installation, removal or repair of canvas products away from the shop shall be assigned to Code 9539.</i>	2576
CAR MFG. –RAILROAD–& Drivers	3881
CARBON PAPER or Typewriter Ribbon MFG. <i>Separately rate paper manufacturing as Code 4239.</i>	4251
CARBONATED BEVERAGE MFG. NOC & Drivers <i>Includes sign erection or repair.</i>	2157

CARBONIC ACID GAS MFG. & Drivers <i>Includes tank charging.</i>	4635
CARNIVAL, Circus or Amusement Device Operator—TRAVELING—ALL EMPLOYEES—& Drivers <i>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."</i>	9186
★ CARPENTRY _ _ DETACHED one or two _ _ family DWELLINGS _ All Operations to Completion <i>Includes garages constructed in connection with the dwellings.</i>	5645
★ CARPENTRY _ _ DWELLINGS _ _ THREE STORIES or LESS _ All Operations to Completion <i>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.</i>	5651
CARPENTRY—SHOP ONLY—& Drivers <i>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.</i>	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 <i>Separately rate baby carriage manufacturing as Code 3865.</i>	3808
★ CARRIER SYSTEM INSTALLATION or REPAIR _ All Operations to Completion & Drivers <i>Applies to work inside of buildings only. Separately rate the installation of freight carrier systems as Code 3724.</i>	5183
CARTRIDGE MFG. or LOADING—See "EXPLOSIVES"	
CASE WORKERS—social services or medical work—traveling <i>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.</i> <i>No medical, rehabilitation or other related services provided.</i>	8857
INSIDE WORK ONLY	8810

CASH REGISTER MFG.	3574
CASINO GAMBLING—ALL EMPLOYEES—& Clerical	9061
<i>Includes food, beverage and entertainment employees.</i>	
<i>Separately rate the transport of patrons as Code 8394.</i>	
<i>Separately rate casino gambling operations in conjunction with a hotel as Code 9044.</i>	
CASINO GAMBLING—HOTEL—ALL OTHER EMPLOYEES—& Outside Salespersons	9044
<i>Includes, but not limited to desk clerks, bellhops and maids.</i>	
<i>Musicians, players or entertainers to be separately rated only when restaurant operations are not conducted.</i>	
<i>See Code 9157 or Code 9159 "Theatrical Production."</i>	
RESTAURANT EMPLOYEES	9058
<i>Includes musicians, players or entertainers.</i>	
<i>Separately rate the transport of patrons as Code 8394.</i>	
<i>Separately rate casino gambling operations without a hotel as Code 9061.</i>	
<i>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.</i>	
CASKET or Coffin MFG. or ASSEMBLY—metal	3076
CASKET or Coffin MFG. or ASSEMBLY—wood	2883
<i>Includes the manufacturing of metal fittings.</i>	
CASKET or Coffin UPHOLSTERING and Burial Garment Mfg.	9522
CATERING—including entertainers and/or musicians	9071
<i>Applies to full-service restaurants, buffet-type establishments, banquet halls, cafes, diners and other food establishments that provide wait service.</i>	
<i>Refer to Section III of the Digest of Rulings and Interpretations to determine the application of the appropriate restaurant and/or bar classification.</i>	
CATHEDRAL or Art Glass WINDOW MFG.	4133
<i>Includes glass manufacturing.</i>	
CATTLE DEALER & Outside Salespersons, Drivers	8288
<i>Not operating farm or ranches.</i>	
CELLULAR Telephone Store—Retail	8069
<i>Includes incidental service or repair of cellular telephones</i>	
CEMENT MFG.	1701
<i>Separately rate excavation or digging, dredging, mining or quarrying.</i>	
★ CEMENT or Concrete Distributing Tower Installation, repair or removal — All Operations to Completion	5403
<i>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.</i>	

Printing

CEMENT or Concrete **WorkORK - FloorsLOORS, DrivewaysRIVEWAYS, yards or sidewalks - All Operations to Completion & Drivers** **5221**

- ★ 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 **9220**

CHAIN MFG. -FORGED **3110**

CHARCOAL MFG. & Drivers **1470**

Includes distillation of alcohol, manufacturing of creosote from wood tar or acetates.

CHAUFFEURS & Helpers NOC-commercial **7380**

Subject to the standard exception manual rule.

CHEESE or Butter MFG. & Route Salespersons, Route Supervisors, Drivers **2070**

CHEMICAL BLENDING or MIXING NOC-ALL OPERATIONS-& Drivers **4828**

Shall not be assigned to a risk engaged in the manufacture of chemicals.

CHEMICAL MFG. NOC-ALL OPERATIONS-& Drivers **4829**

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. **2041**

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 **8869**

ALL OTHER EMPLOYEES & Drivers **9059**

★ **CHIMNEY CONSTRUCTION-not metal - All Operations to Completion** **5000**

Includes foundation and applies to stone, brick or concrete chimneys. Also includes guniting and lining operations.

CHOCOLATE, Candy, or Cocoa MFG. **2041**

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.

~~Issued April 1, 2012 Effective January 1, 2018~~~~1st~~ 2nd Reprint**COMPUTING, Recording or Office MACHINE MFG. NOC****3574**★ **CONCRETE CONSTRUCTION in connection with BRIDGES or CULVERTS – All Operations to Completion** **5222**

Applies only when clearance is more than 10 feet at any point or entire distance between terminal 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** **5213**

Includes foundations or 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** **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.

★ **CONCRETE or Cement Work ORK – Floors LOORS, Driveways RIVEWAYS, yards or sidewalks – All Operations to Completion & Drivers** **5221**

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 **4034**

Applies to shop or yard work only. Includes the manufacturing of concrete blocks, bricks, poles, 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** **9534**★ **CONDUIT CONSTRUCTION – FOR CABLES or WIRES – All Operations to Completion & Drivers** **6325****CONFECTION MACHINERY MFG.** **3559****CONFECTION MFG.** **2041**

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.

CONSTRUCTION ELEVATORS—See "SCAFFOLDS"**CONSTRUCTION MACHINERY, Dredge or Steam Shovel MFG. NOC** **3507****CONSTRUCTION or Agricultural MACHINERY MFG.** **3507**

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** **2702**
- Includes incidental brush cutting and removal.*

- 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 **5610**

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	9539
	<i>Applies to interior or exterior work, including the hanging of flags or bunting for conventions or celebrations.</i>	
★	DECORATING or Painting NOC – All Operations to Completion & Drivers	5474
	<i>Includes incidental shop operations. Also includes the painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash.</i>	
	<i>Separately rate painting of ship hulls. Separately rate metal structures over two stories in height or bridges as Code 5037.</i>	
	DENTAL LABORATORY	4692
	DENTIST & Clerical	8832
	<i>Separately rate employees engaged in any type of service in or about premises, other than premises used for professional purposes.</i>	
★	DERRICK or Oil Rig ERECTION or DISMANTLING – All Operations to Completion	
	<i>Applies to rigs or derricks of metal, the construction of foundations or structures and the installation of equipment.</i>	5057
	<i>Applies to rigs or derricks of wood, the construction of foundations or structures and the installation of equipment.</i>	5403
	DETECTIVE or Patrol AGENCY & Drivers	7723
	<i>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.</i>	
	DETINNING	3372
	<i>Includes incidental manufacturing of tin or tin compounds.</i>	
	DEVELOPMENTAL ORGANIZATIONS—ALL EMPLOYEES & SALESPERSONS, DRIVERS	8864
	<i>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.</i>	
	<i>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.</i>	
	DIAMOND CUTTING or Polishing	3384
	DIAPER SERVICE & Route Salespersons, Drivers	2594
	<i>Includes the rental and cleaning of diapers.</i>	
	DIE CASTING MFG.	1925
	<i>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.</i>	

DIGITAL or Magnetic RECORDING/STORAGE MEDIA MFG.	4431
<i>Applies to audio or visual recording media manufacturing and recording tape or disk manufacturing.</i>	
DIKE or Revetment CONSTRUCTION-ALL OPERATIONS to completion-& Drivers	6005
<i>Applies to river work only. Separately rate pile driving as Code 6003.</i>	
DISTILLATION-wood-& Drivers	1470
<i>Includes distillation of alcohol, manufacturing of creosote from wood tar or acetates.</i>	
DIVING-SUBMARINE-NOT MARINE WRECKING	
<i>Refer to special manual rules "Maritime Employments."</i>	
DOG SHOW:	
KENNEL EMPLOYEES & Drivers	8831
OPERATION by owner or lessee & Drivers	9016
<i>Includes musicians and box office employees. Separately rate the operation or maintenance of amusement devices as Code 9180.</i>	
<i>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.</i>	
DOLL CLOTHING or Cloth Dolls or Cloth Parts MFG.	2501
<i>Includes dressing of dolls.</i>	
DOLL or Doll Parts MFG. - plastic	4475
<i>Separately rate the manufacturing of glass, metal or cloth parts, cloth dolls, doll clothing or dressing of dolls. Separately rate assembling as Code 4476.</i>	
DOMESTIC SERVICE CONTRACTOR-inside	0917
<i>Applicable to employers furnishing employees under contract for domestic service performed inside customers' residence and includes operation of training schools.</i>	
★ DOMESTIC SERVICE CONTRACTOR -- outside - All Operations to Completion & Drivers	0042
<i>Includes grass cutting, weed control, lawn spraying, laying out grounds, tree spraying or fumigating, planting trees, shrubs, flowers or lawns.</i>	
<i>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.</i>	
<i>Separately rate excavation, filling or backfilling as Code 6217.</i>	
<i>Separately rate tree pruning, repairing and trimming as Code 0106.</i>	
DOMESTIC WORKERS:	
INSIDE	0913
INSIDE-Occasional	0908
OUTSIDE-including private chauffeurs	0912
OUTSIDE-Occasional-including occasional chauffeurs	0909
★ DOOR, Door Frame or SASH ERECTION - metal or metal covered - All Operations to Completion	5102
<i>Separately rate the installation of storm doors or storm sash as Code 5428.</i>	

DOOR, Door Frame or Sash MFG. –wood–metal covered 3060

DOOR, Sash or ASSEMBLED MILLWORK MFG. & Drivers 2737

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 8235

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 9072

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** **6204**
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 **7380**
Subject to the standard exception manual rule.

DRUG, Medicine 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.

DRUG, Medicine or Pharmaceutical PREPARATION—no mfg. of ingredients **4611**
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 **8865**
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 **8017**
No dry cleaning or laundering at the same location.

DRY CLEANING or Laundry—COMMERCIAL—& Route Salespersons, Drivers **2591**
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 **2590**
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 **8017**
No dry cleaning or laundering at the same location.

DRY DOCK OPERATION—See "SHIP REPAIR or CONVERSION"

EARTHENWARE or Tile MFG. NOC& Drivers	4024
<i>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.</i>	
ELECTRIC Light or POWER CO. – ALL EMPLOYEES–& Drivers	7539
<i>Includes store employees. Separately rate construction of buildings, dams or reservoirs.</i>	
<i>Separately rate meter readers, not exposed to operative hazards, as Code 7542.</i>	
★ ELECTRIC Light or POWER LINE CONSTRUCTION – <u>All Operations to Completion</u> & Drivers	7538
<i>Not available for division of payroll with Code 7539 "Electric Light or Power Co. – <u>All Employees</u>–& Drivers."</i>	
ELECTRIC LIGHTING FIXTURE, Lantern or Lamp MFG.:	
ASSEMBLY & Finishing	3190
ALL OTHER OPERATIONS	3191
ELECTRIC POWER or Transmission EQUIPMENT MFG.	3643
<i>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.</i>	
★ ELECTRICAL APPARATUS INSTALLATION–& - <u>All Operations to Completion</u> & Drivers	3724
<i>Applies to the erection or installation of electrical apparatus at customer's premises.</i>	
<i>Separately rate the repair or servicing of electrical apparatus at the insured's premises.</i>	
<i>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.</i>	
<i>Separately rate the repair or servicing of electrical apparatus at a customers' premises as Code 3737.</i>	
ELECTRICAL APPARATUS MFG. NOC	3179
<i>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.</i>	
★ ELECTRICAL APPARATUS REPAIR or Servicing at Customers' Premises – <u>All Operations to Completion</u> & Drivers	3737
<i>Applies only to the service or repair of electrical apparatus at a customers' premises.</i>	
<i>Separately rate the erection or installation of electrical apparatus at a customers' premises as Code 3724.</i>	
ELECTRICAL Cord Set, Radio or Ignition HARNESS ASSEMBLY	3681

★	ELECTRICAL WIRING – within buildings – <u>All Operations to Completion</u> & Drivers	5190
	<i>Includes installation or repair of fixtures or appliances. Separately rate the installation of electrical machinery or auxiliary apparatus as Code 3724.</i>	
	ELECTROPLATING	3372
	<i>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.</i>	
★	ELEVATOR ERECTION or REPAIR – <u>All Operations to Completion</u>	5160
	ELEVATOR INSPECTING	8731
	ELEVATOR or Escalator MFG.	3042
	EMBROIDERY MFG.	2388
	EMERY WORKS & Drivers	1747
	<i>Applies to crushing or grinding. Separately rate digging, mining or quarrying.</i>	
	ENGINE MFG. –AIRCRAFT	3826
	ENGINE MFG. –AUTOMOBILE	3827
	ENGINE MFG. NOC	3612
	<i>Separately rate foundry work in connection with manufacturing engine blocks (no engine manufacturing) as Code 3081.</i>	
	ENGINEER or Architect–CONSULTING	8601
	<i>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.</i>	
	ENGRAVING	4352
★	EQUIPMENT or Machinery ERECTION or INSTALLATION NOC – <u>All Operations to Completion</u> & Drivers	3724
	<i>Applies to the erection or installation of machinery at customers' premises.</i>	
	<i>Separately rate the repair or servicing of machinery at customers' premises as Code 3737.</i>	
	<i>Separately rate the repair or servicing of machinery at the insureds premise.</i>	
★	EQUIPMENT or Machinery REPAIR or Servicing at Customers' Premises NOC – <u>All Operations to Completion</u> & Drivers	3737
	<i>Applies to the repair or servicing of machinery at a customer's premises.</i>	
	<i>Separately rate the erection or installation of machinery at a customer's premises as Code 3724.</i>	
	<i>Separately rate the repair or servicing of machinery at the insured's premises.</i>	
	ESCALATOR or Elevator MFG.	3042
	ESSENTIAL OILS MFG. & distillation	4628

★ EXCAVATION NOC – All Operations to Completion & Drivers	6217
<i>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.</i>	
★ EXCAVATION – ROCK – All Operations to Completion & Drivers	5508
<i>Includes incidental quarrying or stone crushing. No tunneling.</i>	
EXECUTIVE OFFICERS NOC —not foremen, workers or salespersons	8809
<i>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.</i>	
EXECUTIVE SUPERVISOR—CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER, CONSTRUCTION SUPERINTENDENT or PROJECT MANAGER	5606
<i>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.</i>	
<ol style="list-style-type: none"> 1. <i>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.</i> 2. <i>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.</i> 3. <i>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.</i> 	
EXERCISE or Health INSTITUTE	9055
EXHIBITION —See “AMUSEMENT PARK”	
EXPLOSIVES or AMMUNITION MFG.:	
CARTRIDGE or SHELL CASE MFG. —metal	3315
<i>Separately rate shell case loading and cartridge charging or loading as Code 4771. Separately rate testing with explosives.</i>	

Explosives or Ammunition Mfg. continued on the next page.

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 operation 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.

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FARMS: (continued)

VEGETABLE, Berry or Grape FARM & Drivers	0031
<i>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.</i>	
FARM or FEED SUPPLY DEALER—retail—exclusively	8199
FASTENER MFG. —metal	3270
<i>Includes the manufacturing of snap or slide fasteners, hooks and eyes or paper fasteners.</i>	
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
<i>Includes the preparation of cereal or compound feeds for livestock.</i>	
FELT or Building or Roofing Paper PREPARATION—no installation—& Drivers	1463
<i>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.</i>	
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
<i>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.</i>	
FIBER GOODS MFG.	4263
<i>Separately rate fiberboard manufacturing as Code 4239.</i>	
FIBERBOARD or Corrugated CONTAINER MFG.	4244
<i>Includes corrugating or laminating of paper. Separately rate paper or paper board manufacturing as Code 4239.</i>	
FIELD BONDED WAREHOUSING & Drivers	7723
<i>No handling, moving or shipping of goods or merchandise at the field location.</i>	
FILE MFG.	3118
FILM EXCHANGE—MOTION PICTURE—& Clerical	4362
<i>Includes projecting rooms. Separately rate film exchanges located at motion picture studios as Code 4360.</i>	

★ FIRE ALARM, Telephone or Telegraph LINE CONSTRUCTION – <u>All Operations to Completion</u> & Drivers	7601
<i>Shall not be assigned to a risk engaged in operations described by Code 7600 "Telephone or Telegraph Co. All Other Employees & Drivers."</i>	

FIRE PATROL or Protective CORPS—not salvage operations—& Drivers	7710
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FIREFIGHTERS—NOT VOLUNTEER—& Drivers	7710
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FIREFIGHTERS—VOLUNTEER—& Drivers	7711
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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.

FIREFIGHTERS—VOLUNTEER—& Drivers—ELECTIVE Coverage for Assistance from Individual Volunteer

Firefighters

7716

Available only for a political subdivision (county, city, town, village or fire district) which has a paid fire department insured under Code 7710 "Firefighters—Not Volunteer—& Drivers." It covers such a political subdivision for its liability under the Volunteer Firefighters' Benefit Law for volunteer firefighters who offer their services on an individual basis. Coverage under this classification shall be afforded only by a separate Volunteer Firefighters' Benefit Law Policy.

FIREPROOF EQUIPMENT MFG.

3076

Includes metal furniture, filing equipment and incidental woodworking. Separately rate the manufacturing of fireproof doors that are wood covered with metal as Code 3060. Separately rate wood shutter manufacturing as Code 2737.

FIREWORKS EXHIBITION & Drivers

9088

FIREWORKS MFG. —See "EXPLOSIVES"**FISH CURING**

2101

Applies to shore or dock work only.

FISHING CLUB—See "CLUB—COUNTRY—& Clerical"**FISHING ROD and Tackle MFG.**

4902

FLAX SPINNING AND WEAVING

2302

FLINT or Spar GRINDING & Drivers

1741

Separately rate digging, mining or quarrying. Risks engaged in grinding materials which do not contain more than 5% free silica shall be assigned to Code 1747.

★ **FLOOR INSTALLATION** — **Parquet or Wooden Finished** — **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.

FLORIST—cultivating or gardening—& Drivers

0035

FLOWER or Feather MFG. —artificial

2534

FOOD SUNDRIES MFG. NOC—no cereal milling

6504

Includes cleaning, grinding, sorting or mixing of coffee, sugars, confections, pastry flours, spices or nuts.

Reprint

FUEL AND MATERIAL DEALER NOC —no second-hand building materials or lumber—& local managers, Drivers	8232
<i>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:</i>	
<ol style="list-style-type: none"> 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
<i>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.</i>	
FUNERAL DIRECTORS & Drivers	9620
FUR MFG. —preparing skins	2600
FURNISHING GOODS MFG. NOC —from textile fabrics	2553
FURNITURE ASSEMBLY- wood — from manufactured parts	2881
<i>Includes finishing. Code 2881, 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.</i>	
FURNITURE MFG. —metal	3076
FURNITURE MFG. NOC —wood	2883
FURNITURE MOVING and/or storage, Drivers	8293
<i>Includes packing or handling household goods away from insured's premises.</i>	
★ FURNITURE or FIXTURE INSTALLATION NOC — All Operations to Completion	5429
<i>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.</i>	
FURNITURE STOCK MFG.	2883
FURNITURE UPHOLSTERING	9522
GALVANIZING or Tinning	3372
<i>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.</i>	
GARBAGE, Ashes or Refuse COLLECTION & Drivers	9403
<i>Separately rate reduction, rendering or fertilizer plants.</i>	
GARBAGE WORKS	7590
<i>Applies to reduction or incineration. Separately rate drivers as Code 9403.</i>	
GAS BURNER INSTALLATION —See "OIL or GAS BURNER INSTALLATION"	

GAS COMPANY:

GAS CO. –NATURAL GAS—local distribution—**ALL OPERATIONS—& Drivers** **7502**

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 **7502**

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 **8353**

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.

GAS DISTRIBUTING—L.P.G. —local—ALL OPERATIONS—& Drivers **7502**

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 **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.

GAS or Oil 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.

★ **GAS or Oil 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.

★ **GAS or Oil PIPELINE CONSTRUCTION — All Operations to Completion & Drivers** **6233**

Separately rate pile driving, dredging or tunneling.

GAS or Oil PIPELINE OPERATION & Drivers **7515**

Separately rate construction, operation of wells, or oil refining.

★	GAS MAIN or Connection CONSTRUCTION &— All Operations to Completion & Drivers	6319
	<i>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.</i>	
	<i>Not available for division of payroll with Code 7502 "Gas Co. — Natural Gas — local distribution — All Operations— & Drivers."</i>	
	GAS METER MFG.	3574
	GAS WELL or PIPELINE —See "OIL or GAS"	
	GASOLINE or Oil DEALER & Drivers	8350
	<i>Separately rate retail gasoline stations as Code 8391, Code 8381 or Code 8382.</i>	
	GASOLINE RECOVERY & Drivers	1463
	<i>Applies to recovery from casing head or natural gas.</i>	
	GEAR MFG. or GRINDING	3635
	<i>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.</i>	
★	GEOPHYSICAL EXPLORATION — Seismic — All Operations to Completion & Drivers	5508
	GEOPHYSICAL EXPLORATION NOC	8601
	<i>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.</i>	
	GLASS MFG. —CUT	4111
	GLASS MFG. NOC & Drivers	4101
	<i>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.</i>	
	GLASS MERCHANT	4130
	<i>Includes bending, grinding, beveling or silvering of plate glass.</i>	
	GLASS WINDOW MFG. —stained	4133
	<i>Includes glass manufacturing.</i>	
	GLASSWARE MFG. —NO AUTOMATIC BLOWING MACHINES	4111
	<i>Separately rate sand digging as Code 4000 and quarrying as Code 1624.</i>	
	GLASSWARE MFG. NOC	4114
	<i>Separately rate sand digging as Code 4000 and quarrying as Code 1624.</i>	
★	GLAZIER — AWAY FROM SHOP — All Operations to Completion & Drivers	5462
	GLOVE MFG. —leather or textile	2670
	<i>Separately rate tanning of leather as Code 2623. Separately rate the manufacturing of textile fabric.</i>	

GLOVE or Mitten MFG. –knit	2362
<i>Separately rate yarn manufacturing.</i>	
GLUE MFG. & Drivers	4653
<i>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.</i>	
GOLD LEAF MFG.	3383
GOLF CLUB—See "CLUB—COUNTRY—& Clerical"	
★ GRADING OF LAND NOC – <u>All Operations to Completion</u> & Drivers	6217
<i>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.</i>	
GRAIN ELEVATOR OPERATION	8102
<i>Separately rate floating elevators under the appropriate vessel classification.</i>	
GRAIN, Feed or Hay or Fertilizer DEALER & LOCAL MANAGERS, Drivers	8215
GRAIN MILLING	2014
GRAPHITE MFG. –not artificial—& Drivers	1452
<i>Separately rate artificial graphite manufacturing as Code 1439.</i>	
GRAVEL or Sand DIGGING & Drivers	4000
<i>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.</i>	
GREASE or Oil MIXING OR BLENDING	4712
<i>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.</i>	
★ GREENHOUSE ERECTION – <u>ALL OPERATIONS TO COMPLETION</u>	5402
GREETING CARD MFG.	4310
GUM MFG.—Chewing	2041
<i>Applies to, but not limited to, the manufacturing of candy bars, chocolate bars, chewing gum, glaceed fruit, jellybeans, lollipops, licorice, breath mints and taffy.</i>	
<i>Includes manufacturing from cocoa beans.</i>	
★ GUNITING – not chimneys – <u>All Operations to Completion</u>	5213
<i>Separately rate guniting on chimneys as Code 5000.</i>	

HAIR GOODS MFG.	2534
<i>Applies to products made from human hair.</i>	
HAIR SALON	9586
HARDWARE MFG. NOC	3146
HARNESS or Saddle MFG.	4902
HAT CLEANING Establishment	9585
HAT MFG. NOC	2501
HATTERS' FUR MFG.	2600
★ HAY BALING – by contractor — All Operations to Completion – & Drivers	0050
HAY , Grain, Feed or Fertilizer DEALER & LOCAL MANAGERS , Drivers	8215
HEALTH or Exercise INSTITUTE	9055
HEALTH CARE SERVICES:	
<i>Applies to an establishment providing health care services for individuals or families in their residences, nursing homes, hospitals or schools.</i>	
MEDICAL or OTHER PROFESSIONAL SERVICES—traveling	8854
<i>Includes private duty registered and licensed practical nurses, physical, speech and/or occupational therapists.</i>	
DAILY LIVING SKILL SERVICES—traveling	9051
<i>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.</i>	
MEDICAL & social CASE WORKERS—traveling	8857
<i>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.</i>	
<i>No medical, rehabilitation or other related services provided.</i>	
INSIDE WORK ONLY—medical & social case workers	8810
HEAT TREATING—metal	3307
<i>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.</i>	
HEATER or Radiator MFG.	3081
<i>Applies to cast iron heaters or radiators.</i>	
★ HEATING and Air Conditioning DUCT WORK – shop and outside – All Operations to Completion & Drivers	5536
<i>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.</i>	
<i>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.</i>	

HEMP or Jute SPINNING AND WEAVING	2302
HOD HOISTS —See “SCAFFOLDS”	
HOMELESS SHELTER—ALL EMPLOYEES—& Clerical <i>Shall not be assigned to a facility having nursing or medical personnel on staff where medical services are provided.</i> <i>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.</i>	8865
HOMES FOR THE MENTALLY IMPAIRED—ALL EMPLOYEES—& Clerical <i>Shall not be assigned to a facility having nursing or medical personnel on staff where medical services are provided.</i> <i>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.</i>	8865
HONE or Oil STONE MFG. & Drivers <i>Separately rate quarrying as Code 1624.</i>	1748
HORN GOODS MFG. —Fabricated Products Mfg. <i>Applies to the manufacturing of horn goods by machining, bending, buffing or polishing.</i>	4452
HORSE SHOE MFG. <i>Separately rate steel making as Code 1438 or Code 3004. Separately rate rolling mills as Code 3018 or Code 3027.</i>	3146
HORSE SHOW:	
STABLE EMPLOYEES & Drivers	7201
OPERATION by owner or lessee & Drivers <i>Includes musicians and box office employees. Separately rate the operation or maintenance of amusement devices as Code 9180.</i> <i>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.</i>	9016
HOSIERY MFG. <i>Separately rate yarn manufacturing.</i>	2362
HOSPITAL:	
PROFESSIONAL EMPLOYEES ALL OTHER EMPLOYEES <i>Code 8833 and Code 9040 include the operation of a convalescent or nursing home when operated by a hospital at the same or an adjacent location.</i> <i>Separately rate ambulance drivers employed by a hospital as Code 7380</i>	8833 9040
HOSPITAL—VETERINARY—& Drivers	8831
★ HOT HOUSE ERECTION – ALL OPERATIONS <u>TO COMPLETION</u>	5402

HOTEL–CASINO GAMBLING–ALL OTHER EMPLOYEES–& Outside Salespersons	9044
<i>Includes, but not limited to, desk clerks, bellhops and maids.</i>	
<i>Separately rate musicians, players or entertainers only when restaurant operations are not conducted. See Code 9157 and Code 9159 "Theatrical Production."</i>	
RESTAURANT EMPLOYEES	9058
<i>Includes musicians, players or entertainers.</i>	
<i>Separately rate the transport of patrons as Code 8394.</i>	
<i>Separately rate casino gambling operations, without a hotel, as Code 9061.</i>	
<i>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.</i>	
HOTEL NOC–ALL OTHER EMPLOYEES & Drivers	9052
<i>Includes, but not limited to, desk clerks, bellhops and maids.</i>	
<i>Separately rate musicians, players or entertainers only when restaurant operations are not conducted. See Code 9157 or Code 9159 "Theatrical Production."</i>	
RESTAURANT EMPLOYEES	9058
<i>Including musicians, players or entertainers.</i>	
<i>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.</i>	
HOTEL or Boarding House–RESORT–ALL OTHER EMPLOYEES–& Drivers	9052
<i>Includes, but not limited to, desk clerks, bellhops and maids.</i>	
<i>Separately rate musicians, players or entertainers only when restaurant operations are not conducted. See Code 9157 and Code 9159 "Theatrical Production."</i>	
<i>Separately rate the operation of a commercial farm. See "Farms."</i>	
RESTAURANT EMPLOYEES	9058
<i>Includes musicians, players or entertainers.</i>	
<i>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.</i>	
HOTEL or Boarding House–SEASONAL–ALL OTHER EMPLOYEES–& Drivers	9052
<i>Includes, but not limited to, desk clerks, bellhops and maids.</i>	
<i>Separately rate musicians, players or entertainers only when restaurant operations are not conducted. See Code 9157 and Code 9159 "Theatrical Production."</i>	
<i>Separately rate the operation of a commercial farm. See "Farms."</i>	
RESTAURANT EMPLOYEES	9058
<i>Includes musicians, players or entertainers.</i>	
<i>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.</i>	
★ HOUSE FURNISHINGS INSTALLATION NOC & <u>uUpholstering – All Operations to Completion</u>	9521
HOUSEHOLD APPLIANCES–ELECTRICAL–INSTALLATION, Service or Repair–& Drivers	9519
<i>Includes shop or outside employees and incidental parts department employees. Separately rate electrical wiring as Code 5190.</i>	
HYDROGEN or Oxygen MFG. & Drivers	4635
<i>Includes tank charging.</i>	

ICE CREAM MFG. & Route Salespersons, Route Supervisors, Drivers	2039
ICE MFG.	2150
INCANDESCENT LAMP MFG.	4112
INK MFG. –PRINTING	4557
INK (writing), Mucilage or Paste MFG.	4597
INSPECTION of Risks FOR INSURANCE or Valuation PURPOSES NOC	8720
INSPECTORS, Samplers, or Weighers OF MERCHANDISE ON VESSELS or DOCKS or Railway Stations or Warehouses:	
Coverage under U.S. ACT	8709F
Coverage under STATE ACT ONLY	8719
<i>These classifications include mending or repacking of damaged containers. Separately rate the operation of warehouses as Code 8292 or Code 8291.</i>	
INSTRUMENT MFG. NOC	3685
<i>Applies to professional or scientific instruments.</i>	
★ INSULATING - STEAM PIPE or BOILER – <u>All Operations to Completion & Drivers</u>	5184
<i>Includes shop. Applies to the use of cork, asbestos or other non-conducting materials.</i>	
★ INSULATION WORK NOC- & - <u>All Operations to Completion & Drivers</u>	5479
<i>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.</i>	
IRON or STEEL:	
MANUFACTURING:	
ROLLING MILL & Drivers	3018
<i>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.</i>	

Iron or Steel continued on the next page

IRON or STEEL: (continued)

STEEL MAKING & Drivers 3004

Applies to electric or open hearth furnaces, bessemer or crucible process. Includes blooming mills or forging or rolling mills. 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** 3041

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 3040

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 3030

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 3030

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.

ERECTION:**EXTERIOR** 5040

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

FRAME STRUCTURES 5040**METAL BRIDGES** 5040**RADIO, Television or Water TOWERS-smokestacks or gasholders** 5040**NOC** 5057★ **FRAME STRUCTURES - not over two stories in height - All Operations to Completion** 5059

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** 5069★ **DOOR, Door Frame or SASH ERECTION - METAL or metal covered - All Operations to Completion** 5102

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** 5102★ **IRON, Brass or Bronze ERECTION - NON-STRUCTURAL - INTERIOR - All Operations to Completion** 5102

**NEW YORK WORKERS COMPENSATION
AND EMPLOYERS LIABILITY MANUAL**

C-49

1st Reprint**Original Printing**

Issued October 1, 2008**Effective January 1, 2018**

IRON or Steel MERCHANT & Drivers <i>Not applicable to junk dealers or iron or steel scrap dealers. Applies to dealers of iron, steel or non-ferrous metal.</i>	8106
IRON or Steel SCRAP DEALER & Drivers <i>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.</i>	8265
★ IRRIGATION or Drainage SYSTEM CONSTRUCTION – <u>All Operations to Completion</u> & Drivers <i>Separately rate pile driving, dredging, tunneling or dam or sewer construction.</i>	6229
IRRIGATION WORKS OPERATION & Drivers <i>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.</i>	0251
IVORY or Bone GOODS MFG.	4452
JETTY or Breakwater CONSTRUCTION–ALL OPERATIONS to completion–& Drivers <i>Separately rate caisson, cofferdam work or pile driving.</i>	6005
JEWELRY MFG.	3383
JUNK DEALER & Drivers <i>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.</i>	8263
JUTE or Hemp SPINNING AND WEAVING	2302
KNIT GOODS MFG. NOC <i>Separately rate yarn manufacturing.</i>	2362
LABOR UNION–ALL EMPLOYEES <i>Includes business agents and organizers.</i>	8755
LACE MFG.	2388
LACQUER or Spirit Varnish MFG. <i>Includes mixing of thinners or solvents, but no nitrocellulose manufacturing. Separately rate the manufacturing of nitrocellulose, thinners or solvents as Code 4829.</i>	4439
LAMP or Lantern MFG.:	
ASSEMBLY & Finishing	3190
ALL OTHER OPERATIONS	3191

★ LANDSCAPE GARDENING - All Operations to Completion & Drivers	0042
<i>Includes grass cutting, weed control, lawn spraying, laying out grounds, tree spraying or fumigating, planting trees, shrubs, flowers or lawns.</i>	
<i>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.</i>	
<i>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.</i>	
<i>Separately rate excavation, filling or backfilling as Code 6217.</i>	
<i>Separately rate tree pruning, repairing and trimming as Code 0106.</i>	
LAST BLOCK MFG.	2710
LAST or Shoe Form MFG.	2790
★ LATHING – All Operations to Completion & Drivers	5443
<i>Separately rate metal lathing used as reinforcement for concrete using the appropriate concrete construction classification.</i>	
LAUNDRY or Dry Cleaning Collecting or DISTRIBUTING STORE	8017
<i>No laundering or dry cleaning at the same location.</i>	
LAUNDRY or Dry Cleaning—COMMERCIAL—& Route Salespersons, Drivers	2591
<i>Applies to risks principally engaged (more than 50%) in commercial laundry or dry cleaning operations.</i>	
<i>Includes incidental alterations and pressing of items. Separately rate alterations or tailoring performed by a tailor – no dry cleaning or laundering as Code 2503.</i>	
<i>Separately rate collecting or distributing stores, no laundering or dry cleaning at the same location as Code 8017.</i>	
LAUNDRY or Dry Cleaning—RETAIL—& Route Salespersons, Drivers	2590
<i>Applies to risks principally engaged (more than 50%) in retail laundry or dry cleaning operations.</i>	
<i>Includes incidental alterations and pressing of items. Separately rate alterations or tailoring performed by a tailor – no dry cleaning or laundering as Code 2503.</i>	
<i>Separately rate collecting or distributing stores, no laundering or dry cleaning at the same location as Code 8017.</i>	
LAUNDRY or Dry Cleaning STORE—SELF-SERVICE	8017
<i>No laundering or dry cleaning at the same location.</i>	
LAW OFFICE—ALL EMPLOYEES—& Clerical, Messengers, Drivers	8820
<i>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.</i>	

LUMBER YARD —no second-hand materials—& local managers, Drivers	8232
MACARONI MFG. <i>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.</i>	2002
MACHINE SHOP NOC <i>Separately rate foundry operations as Code 3081 or Code 3085.</i>	3632
MACHINERY DEALER NOC —store or yard—& Drivers <i>Operations include repair of machinery and parts sales at the insured's premises.</i> <i>For operations performed at the customers' premises, see the entry in Section II of the Digest of Rulings and Interpretations under "Machinery Installation, Service or Repair."</i>	8107
★ MACHINERY or Equipment ERECTION or INSTALLATION NOC — All Operations to Completion & Drivers <i>Applies to the erection or installation of machinery at customers' premises.</i> <i>Separately rate the repair or servicing machinery at a customers' premises as Code 3737.</i> <i>Separately rate the repair or servicing machinery at the insureds premises.</i>	3724
★ MACHINERY or Equipment REPAIR or Servicing at Customers' Premises NOC — All Operations to Completion & Drivers <i>Applies to the repair or servicing of machinery at a customers' premises.</i> <i>Separately rate the erection or installation of machinery at a customers' premises as Code 3724.</i> <i>Separately rate the repair or servicing machinery at the insureds premises.</i>	3737
MAGNESIUM METAL MFG. & Drivers <i>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.</i>	1438
MAGNETIC or Digital RECORDING/STORAGE MEDIA MFG. <i>Applies to audio or visual recording media manufacturing and recording tape or disk manufacturing.</i>	4431
MAILING or Addressing CO. <i>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.</i> <i>Refer to "Mailing or Addressing Companies," Section II of the Digest of Rulings and Interpretations.</i>	8800
MALT HOUSE & Drivers <i>Includes distributing stations.</i>	2121
★ MARBLE or Stone SETTING — inside — All Operations to Completion <i>Applies to interior construction only. Not fireproof tile construction.</i>	5348
MARINA OPERATIONS & Drivers:	
Coverage under U.S. ACT	6826F
Coverage under STATE ACT ONLY	6836

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. <i>Separately rate lumbering operations as Code 2702.</i>	4279
MATTRESS MFG. <i>Includes pillow, quilt or cushion manufacturing. Separately rate wire spring manufacturing as Code 3257. Separately rate excelsior as Code 2916.</i>	2570
MEAT PRODUCTS MFG. NOC <i>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.</i>	2095
MEDICAL or social REFERRAL SERVICES—advocate—traveling <i>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.</i>	8857
INSIDE WORK ONLY	8810
MEDICAL SOCIAL WORKERS or social case workers—traveling <i>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.</i>	8857
INSIDE WORK ONLY	8810
MEDICINE, Drug or Pharmaceutical Preparation MFG. —includes mfg. of ingredients <i>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.</i>	4825
MEDICINE, Drug or Pharmaceutical PREPARATION—no mfg. of ingredients <i>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.</i>	4611

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 8742

Subject to the standard exception manual rule.

★ **METAL CEILING or Wall Covering INSTALLATION & shop; - All Operations to Completion & Drivers** 5538

METAL MERCHANT & Drivers 8106

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 8500

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 1853

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.	3507
MINING NOC —with shafts, tunnels or drifts—& Drivers <i>Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery.</i>	1170
MINING NOC —not coal— SURFACE —& Drivers <i>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.</i>	1624
MIRROR MFG. <i>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.</i>	4131
MITTEN or Glove MFG. —knit <i>Separately rate yarn manufacturing.</i>	2362
★ MOBILE CRANE and Hoisting Service Contractors NOC - <u>All Operations to Completion</u> & Drivers <i>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.</i> <i>This classification is not applicable to a risk engaged in the actual construction at the same job or location.</i>	9534
MOBILE HOME or Trailer PARK <i>Includes maintenance and ordinary repairs of the recreational vehicle campgrounds or trailer or mobile park grounds.</i> <i>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.</i>	9029
MOLASSES or Syrup REFINING, BLENDING or MFG. <i>Not glucose or beet sugar manufacturing.</i>	2021
MOLDING or Planing MILL <i>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.</i>	2731
★ MOSAIC, Stone, Terrazzo or Tile WORK – inside - <u>All Operations to Completion</u> <i>Applies to interior construction work only. Not fireproof tile construction.</i>	5348
MOTELS, MOTOR COURTS, TOURIST COURTS or CABINS —See "HOTEL"	

OIL MFG. NOC-VEGETABLE

6504

-
- ★ 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, well shooting, 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 - All Operations to Completion & 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 <i>Includes incidental reconditioning or repairing. Separately rate the installation, erection, dismantling or salvage operations.</i>	8263
OIL or Gasoline DEALER & Drivers <i>Separately rate retail gasoline stations as Code 8391, Code 8381 or Code 8382.</i>	8350
OIL or Grease MIXING OR BLENDING <i>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.</i>	4712
OIL or Hone STONE MFG. & Drivers <i>Separately rate quarrying as Code 1624.</i>	1748
OIL REFINING—petroleum—& Drivers <i>Separately rate oil producing.</i>	1463
★ OIL RIG or Derrick ERECTION or DISMANTLING — All Operations to Completion <i>Applies to rigs or derricks of metal, the construction of foundations or structures and the installation of equipment.</i>	5057
<i>Applies to rigs or derrick of wood, the construction of foundations or structures and the installation of equipment.</i>	5403
OPTICAL GOODS MFG. NOC	4150
ORE DOCK OPERATION and Stevedoring <i>Applies to operation by means of mechanical apparatus. Not applicable to contract stevedores.</i>	7313F

**NEW YORK WORKERS COMPENSATION
AND EMPLOYERS LIABILITY MANUAL**

C-61

1st-2nd Reprint

Effective ~~April 1, 2017~~ January 1, 2018

ORE MILLING & Drivers	1452
<i>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.</i>	
ORE MILLING or Mining MACHINERY MFG.	3507
ORGAN BUILDING & INSTALLATION	2923
ORNAMENT or Plaster Statuary MFG.	4038
OXYGEN or Hydrogen MFG. & Drivers	4635
<i>Includes tank charging.</i>	
OYSTER PROCESSING	2114
<i>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.</i>	
PACKING HOUSE-ALL OPERATIONS	2089
<i>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.</i>	
PAINT MFG.	4558
<i>Separately rate pigment or lead compound manufacturing.</i>	
PAINTING:	
AUTOMOBILE or Carriage BODIES	9505
<i>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.</i>	
★ METAL BRIDGES & Shop Operations, - <u>All Operations to Completion &</u> Drivers	5037
★ METAL STRUCTURES - OVER TWO STORIES in height - <u>All Operations to Completion &</u> Drivers	5037
<i>Includes shop operations. Separately rate the painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash as Code 5474.</i>	
SHIP HULLS:	
Coverage under U.S. ACT	6874F
Coverage under STATE ACT ONLY	6884
SHOP ONLY & Drivers	9501
<i>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.</i>	
★ PAINTING or Decorating NOC - <u>All Operations to Completion &</u> Drivers	5474
<i>Includes incidental shop operations. Also includes the painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash.</i>	
<i>Separately rate painting of ship hulls. Separately rate metal structures over two stories in height or bridges as Code 5037.</i>	

PAPER BAG MFG. <i>Separately rate paper manufacturing as Code 4239.</i>	4273
PAPER BOX MACHINERY MFG.	3548
PAPER COATING <i>Not building, roofing paper or felt preparation.</i>	4250
PAPER CORRUGATING or LAMINATING <i>Code 4250 and Code 4244 "Corrugated or Fiberboard Container Mfg." 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.</i>	4250
PAPER CREPING <i>Separately rate paper manufacturing as Code 4239.</i>	4250
PAPER GOODS MFG. NOC <i>Separately rate paper manufacturing as Code 4239.</i>	4279
PAPER MFG. <i>Includes card, bristol, paper, straw, fiber or leatherboard. Separately rate wood pulp manufacturing as Code 4263 or Code 4207.</i>	4239
PAPER OILING, Paraffining, Parchmentizing or WAXING <i>Separately rate paper manufacturing as Code 4239.</i>	4250
PAPER STOCK, Bottle, Rubber or Rag DEALER—SECOND-HAND—& Drivers <i>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.</i>	8264
PARK NOC—ALL EMPLOYEES—& Drivers <i>Separately rate the operation, care and maintenance of amusement devices as Code 9180.</i>	9102
PARKING LOT—AUTOMOBILE & Drivers <i>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.</i>	8392
★ PARQUET or Finished Wooden FLOOR INSTALLATION — All Operations to Completion <i>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.</i>	5429
PASTA or Noodle MFG. <i>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.</i>	2002

PASTE , Ink (writing) or Mucilage MFG.	4597
PATROL or Detective, AGENCY & Drivers <i>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.</i>	7723
PATTERN MAKING NOC <i>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.</i>	2790
PAVING —See "STREET or ROAD"	
★ PAVING or REPAVING — floors, driveways, yards or sidewalks — All Operations to Completion & Drivers <i>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.</i>	5221
PEANUT HANDLING <i>Applies to cleaning, grading or shelling. Separately rate hull grinding or manufacturing as Code 2014.</i>	8102
PEN MFG. —fountain or ballpoint	4432
PEN POINT MFG.	3383
PENCIL MFG. —mechanical	4432
PENCIL , Penholder or Crayon MFG.	2942
PENCIL STOCK MFG. —wood.	2841
PENHOLDER , Crayon or Pencil MFG.	2942
PET GROOMING & Drivers	8831
PHARMACEUTICAL or Surgical GOODS MFG. NOC	4693
PHARMACEUTICAL , Drug or Medicine Preparation MFG. —includes mfg. of ingredients <i>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.</i>	4825
PHARMACEUTICAL , Drug or Medicine PREPARATION —no mfg. of ingredients <i>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.</i>	4611

~~Issued October 1, 2008~~ Effective January 1, 2018 1st Reprint Original**Printing**

PHONOGRAPH RECORD MFG.	4431
PHOSPHATE WORKS & Drivers <i>Separately rate mining as Code 1170 or Code 1624.</i>	1452
PHOTOCOPY SHOPS—ALL EMPLOYEES—& Clerical, Outside Salespersons, Drivers <i>Shall not be assigned to any risk also engaged in offset printing, lithographic reproduction or any other type of printing at the same location.</i> <i>Refer to Code 4299 "Printing" and Code 8012 "Quick Printing" for additional classifications.</i>	8016
PHOTOENGRAVING	4351
PHOTOGRAPHER—ALL EMPLOYEES—& Drivers <i>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.</i> <i>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.</i>	4361
PHOTOGRAPHIC SUPPLIES MFG. <i>Separately rate chemical manufacturing plants or concerns manufacturing pyroxylin or pyroxylin plastic as Code 4828 or Code 4829.</i>	4923
PHYSICIAN & Clerical <i>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.</i>	8832
PIANO CASE MFG. <i>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.</i>	2883
PIANO MFG. <i>Includes assembling or finishing operations, and manufacturing of the piano action. Also applies to player pianos.</i>	2923
PIANO TUNING—away from shop	5191
PICKLE MFG.	2101
★ PILE DRIVING NOC &— All Operations to Completion & Drivers <i>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.</i>	6003
PILLOW, Quilt or Cushion MFG.	2571
PIN MFG.	3270

PIPE BENDING AND CUTTING

3111

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3111 are conducted as a separate and distinct business.

PIPE MFG. –wooden, TOBACCO

2790

PIPE or Tube MFG. –IRON or STEEL–& Drivers

3028

Separately rate iron or steel making as Code 1438 or Code 3004. Separately rate soil pipe foundries as Code 3081.

PIPE or Tube MFG. –lead & Drivers

3027

Separately rate smelting.

PIPE or Tube MFG. NOC & Drivers

3022

PLANING or Molding MILL

2731

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.

PLASTER BOARD or Plaster Block MFG.

1701

Separately rate excavation or digging, dredging, mining or quarrying.

PLASTER MILL

1701

Separately rate excavation or digging, dredging, mining or quarrying.

PLASTER or Staff MIXING

1701

Separately rate excavation or digging, dredging, mining or quarrying.

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.

4273

Separately rate plastic film manufacturing as Code 4459.

★ **PLASTIC, Vinyl or Aluminum SIDING INSTALLATION – All Operations to Completion & Drivers**

5648

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.

PLASTICS MFG.:**FABRICATED PRODUCTS NOC****4452**

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."

MOLDED PRODUCTS NOC**4475**

Separately rate assembling and subsequent finishing operations as Code 4476.

MOLDED PRODUCTS NOC--ASSEMBLING and subsequent finishing only**4476****SHEETS, RODS, or TUBES****4459**

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."

PLAYING CARDS MFG.**4299**

Separately rate paper or cardboard manufacturing as Code 4239.

PLUMBERS' SUPPLIES DEALER & Drivers**8111**

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.

PLUMBERS' SUPPLIES MFG. NOC**3188**

Not applicable to any risk whose operations are substantially described by another classification.

★ **PLUMBING NOC &-- All Operations to Completion & Drivers****5183**

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.

PLUSH or Velvet MFG.**2302****POCKETBOOK MFG.****2689**

Applies to the manufacturing of leather or fabric pocketbooks. Separately rate pocketbook frame manufacturing as Code 3146.

POLE, Post or Tie YARD & Drivers**8232**

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.

POLICE OFFICERS & Drivers**7720****POLISH or Dressing MFG.****4597**

Applies to shoe, stove, harness, furniture, automobile or metal polish or dressing manufacturing.

RADIATOR MFG—AUTOMOBILE	3807
<i>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.</i>	
RADIATOR or Heater MFG.	3081
<i>Applies to cast iron radiators or heaters.</i>	
RADIO or Television BROADCASTING STATION—ALL EMPLOYEES—& Clerical, Outside Salespersons, Drivers	7610
<i>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."</i>	
RADIO or Television Set INSTALLATION, SERVICE or REPAIR & Drivers	9519
<i>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.</i>	
RADIO, Television, Telephone or Telecommunications Device MFG. NOC	3681
RADIO TUBE MFG.	4112
RAG, Bottle, Paper Stock or Rubber DEALER-SECOND-HAND-& Drivers	8264
<i>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.</i>	
RAILROAD CAR MFG. & Drivers	3881
<i>For procedure in connection with "Federal Employers Liability Act" and Voluntary Coverage, see Rule XIII. B.</i>	
RAILROAD CONSTRUCTION:	
ALL OPERATIONS & Drivers	6701
<i>Separately rate bridge building, tunneling, laying or relaying of tracks or construction of elevated railroads.</i>	
★ LAYING or Relaying TRACKS—no work on elevated railroads— <u>All Operations to Completion</u> & Drivers	7855
★ MAINTENANCE of way—by contractor—no work on elevated railroads— <u>All Operations to Completion</u> & Drivers	7855
RAILROAD—ALL EMPLOYEES—& Drivers	7133
<i>Separately rate employees connected with the operation or maintenance of bus lines as Code 8394 or Code 8385.</i>	
RATTAN, Willow or Twisted Fiber PRODUCTS MFG.	2913
<i>Includes upholstering.</i>	
RAYON MFG.	2302
RAZOR MFG.—SAFETY	3270
RAZOR MFG. NOC	3122

RESTAURANT:

FAST FOOD & DRIVERS

9072

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

FULL-SERVICE—including entertainers and/or musicians

9071

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

Tavern, Bar, Dance Club, Lounge or Nightclub serving food

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

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

Operated by a hotel or motel – See “Hotel”

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

RETIREMENT LIVING FACILITY—ALL EMPLOYEES—& Clerical

8866

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

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

REVTMENT or Dike CONSTRUCTION—ALL OPERATIONS to completion—& Drivers

6005

Applies to river work only. Separately rate pile driving as Code 6003.

RIDING ACADEMY or Club & Drivers

7207

ROAD or STREET CONSTRUCTION—See “STREET or ROAD CONSTRUCTION”

ROAD or Street MAKING MACHINERY MFG.

3507

★ **ROCK EXCAVATION &— All Operations to Completion & Drivers**

5508

Includes incidental quarrying or stone crushing. No tunneling.

ROCK WOOL MFG.

1701

Separately rate excavation or digging, dredging, mining or quarrying.

ROLLER or Ball BEARING MFG.

3638

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3638 are conducted as a separate and distinct business.

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

ROLLING MILL NOC & Drivers	3027
<i>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.</i>	
★ ROOFING — BUILT — UP — All Operations to Completion & Drivers	5547
<i>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.</i>	
★ ROOFING NOC — All Operations to Completion & Drivers	5545
ROOFING or Building PAPER or Felt PREPARATION—no installation—& Drivers	1463
<i>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.</i>	
ROOFING SLATE MFG. or Slate Splitting & Drivers	1624
<i>Includes: quarrying; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.</i>	
ROPE, Cord or Twine MFG. — cotton, linen, silk or wool	2302
ROUTE SALESPERSONS and Route Supervisors	8751
RUBBER GOODS MFG. NOC	4410
RUBBER RECLAIMING	4410
RUBBER STAMP MFG. or ASSEMBLY	4299
<i>Separately rate the manufacturing of frames, backs or handles.</i>	
RUBBER STOCK DEALER-SECOND-HAND-& Drivers	8264
<i>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.</i>	
RUBBER TIRE MFG.	4420
RUG, Carpet or Upholstery CLEANING—shop or outside—& Route Salespersons, Drivers	2593
RUG or Carpet MFG. —JUTE or HEMP	2302
RUG or Carpet MFG. NOC	2402
SACK or Bag MFG. —cloth	2578
<i>Applies to the manufacturing, renovation or repair of cotton, burlap or gunny bags or sacks.</i>	
SADDLE or Harness MFG.	4902
SAFE MFG. or REPAIRING	3507

SAIL MAKING	2576
<i>Separately rate the installation, removal or repair of sails or other similar products away from the shop as Code 9539.</i>	
SALES STABLE & Outside Salespersons, Drivers	8288
SALESPERSONS , Collectors or Messengers— outside	8742
<i>Subject to the standard exception manual rule.</i>	
SALT , Borax or Potash PRODUCING or REFINING & Drivers	4568
<i>Includes driving of wells and pumping. Separately rate mining as Code 1170.</i>	
★ SALVAGE OPERATIONS & INCIDENTAL WRECKING — <u>All Operations to Completion</u>	5709
<i>Applies to operations in damaged buildings, including incidental wrecking, shoring or other structural work and the handling of machinery.</i>	
SALVAGE OPERATIONS—NO WRECKING—& Drivers	8263
<i>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.</i>	
★ <i>Not available for division of payroll with Code 5709 "Salvage Operations & Incidental Wrecking - <u>All Operations to Completion</u>."</i>	
SAMPLE CARD MFG.	4298
SAND or Gravel DIGGING & Drivers	4000
<i>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.</i>	
SASH , Door or ASSEMBLED MILLWORK MFG. & Drivers	2737
<i>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.</i>	
<i>Not applicable to the manufacturing of architectural wood windows or doors.</i>	
SASH , Door or FINISHED MILLWORK DEALER & Drivers	8235
<i>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."</i>	
SASH , Door or Door Frame MFG. —wood—metal covered	3060
SATELLITE DISH INSTALLATION:	
CONCRETE POURING	5213
ELECTRICAL WIRING WITHIN BUILDINGS & Drivers	5190
ERECTION OF DISH AND AUXILIARY EQUIPMENT & Drivers	3724

SAUSAGE or Sausage Casing MFG.		2095
<i>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.</i>		
SAW MFG.		3118
SAW MILL		2710
<i>Separately rate the storage and subsequent handling of processed lumber as Code 8232.</i>		
★	SCAFFOLDS, Hod Hoist or Construction Elevators—BUILT-UP from the ground—INSTALLATION, repair or removal — <u>All Operations to Completion</u> & Drivers	9526
<i>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.</i>		
★	SCAFFOLDS—OUTRIGGER—INSTALLATION, repair or removal — <u>All Operations to Completion</u>	5403
<i>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.</i>		
★	SCAFFOLDS—SIDEWALK BRIDGES—not over one story in height—INSTALLATION, repair or removal — <u>All Operations to Completion</u> & Drivers	9527
<i>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.</i>		
★	SCAFFOLDS—SUSPENDED or swinging—INSTALLATION, repair or removal — <u>All Operations to Completion</u> & Drivers	9534
<i>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.</i>		
SCHOOL:		
PROFESSIONAL EMPLOYEES & Clerical		8868
ALL OTHER EMPLOYEES & Drivers		9101
SCREW MFG.		3145
<i>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.</i>		
SECOND-HAND DEALER—Bottle, Paper Stock, Rag or Rubber—& Drivers		8264
<i>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.</i>		
SEED MERCHANT		8102
<i>Includes operation of seed sorting machinery.</i>		
SELF-SERVICE Gasoline STATION—retail with Convenience Store		
<i>Refer to Section II of the Digest of Rulings and Interpretations.</i>		

SENIOR CITIZEN LIVING FACILITY—ALL EMPLOYEES—& Clerical	8866
<i>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.</i>	
<i>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.</i>	
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 <u>TO COMPLETION</u> & Drivers	6306
<i>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.</i>	
SEWING MACHINE MFG.	3561
SHADE ROLLER MFG. —wood	2841
<i>Includes manufacturing of metal parts.</i>	
SHAFT SINKING—ALL OPERATIONS to completion	6252
<i>Includes pile driving, excavation, concrete work or lining.</i>	
SHALE or Clay DIGGING & Drivers	4000
<i>Includes construction, repair and maintenance of all buildings, structures or equipment, and installation of machinery. No canal, sewer or cellar excavation or underground mining.</i>	
SHEET METAL AIRPLANE PARTS MFG.	3832
<i>Includes the manufacturing of sheet metal parts or subassemblies for airplanes or aircrafts.</i>	
SHEET METAL WORK—SHOP only	3066-3067
★ SHEET METAL WORK ERECTION, Installation or Repair NOC—shop or outside _ <u>All Operations to Completion</u> & Drivers	5538
<i>Separately rate sheet metal roofing on sloping roofs as Code 5545.</i>	
★ SHEET ROCK INSTALLATION _ within buildings _ <u>All Operations to Completion</u> & Drivers	5445
SHELL or Projectile MFG. —See “EXPLOSIVES”	

SHIP SCALING:

Coverage under **U.S. ACT** 6874F

Coverage under **STATE ACT ONLY** 6884

SHIRT MFG. 2501

SHODDY MFG. 2302

SHOE FINDINGS MFG. 2688

Applies to the manufacturing of tongues, linings or facings.

SHOE FORM or Last MFG. 2790

SHOE or Boot MFG. NOC 2660

SHOE or Boot PATTERN MFG. 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.

SHOE REPAIR SHOP 9585

SHOE SHINE PARLOR 9585

SHOE STOCK MFG. 2688

Includes counter, heel or sole cutting.

SHOOTING GALLERY & Drivers 9180

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.

SHORING — ALL EMPLOYEES — All Operations to Completion & Drivers 5703

Separately rate caisson or cofferdam work or shaft sinking as Code 6252.

SHOULDER PAD MFG. 2501

★

SHOWROOM SALESPERSONS**8747**

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.**2841****SIDEWALK BRIDGES—See "SCAFFOLDS"**

★	SIDING INSTALLATION – Aluminum, Plastic or Vinyl – <u>All Operations to Completion</u> & Drivers	5648
	<i>Applies to specialty contractors engaged in installation work only.</i>	
	<i>Siding installation is to be inclusive when performed by the same contractor that is engaged in operations subject to Code 5403 "Carpentry NOC – <u>All Operations to Completion</u>", Code 5645 "Carpentry Detached Dwellings – <u>All Operations to Completion</u>" and Code 5651 "Carpentry Dwellings Three Stores or Less – <u>All Operations to Completion</u>" at the same job or location.</i>	
★	SIGN ERECTION or REPAIR – away from shop – not outdoor advertising companies – <u>All Operations to Completion</u> & Drivers	9552
	<i>Separately rate bill posting as Code 9545.</i>	
	SIGN MFG. or REPAIR—metal—SHOP only	3064
★	SIGN PAINTING or Lettering IN BUILDINGS – <u>All Operations to Completion</u> & Drivers	9501
	<i>Code 9501, Code 9549 "Advertising Companies & Drivers – <u>All Operations to Completion</u>," or Code 9552 "Sign Erection or Repair – <u>All Operations to Completion</u> & Drivers," Code 5474 "Painting or Decorating NOC – <u>All Operations to Completion</u> & Drivers" or Code 5491 "Wallpaper Hanging – <u>All Operations to Completion</u> & Drivers" shall not be assigned to the same job or location.</i>	
★	SIGN PAINTING or Lettering ON BUILDINGS or Structures – <u>All Operations to Completion</u> & Drivers	9553
	<i>Code 9553, Code 9549 "Advertising Companies – <u>All Operations to Completion</u> & Drivers" or Code 9552 "Sign Erection or Repair – <u>All Operations to Completion</u> & Drivers" shall not be assigned to the same job or location.</i>	

SILICA GRINDING & Drivers	1741
<i>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.</i>	
SILK THREAD or YARN MFG.	2302
SILK THROWING AND WEAVING	2302
SILVERWARE MFG.	3381
★ SILVICULTURE – <u>All Operations to Completion</u> & Drivers	0042
<i>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.</i>	
SKATE MFG.	3146
SLATE SPLITTING or Roofing Slate Mfg. & Drivers	1624
<i>Includes: quarrying; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.</i>	
SLAUGHTERING	2081
<i>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.</i>	
SMELTING—electric process	1439
<i>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.</i>	
SMELTING, Sintering or Refining LEAD & Drivers	1430
SMELTING, Sintering or Refining—METALS—NOT IRON or LEAD—NOC—& Drivers	1438
<i>Recovering lead in the process in any form or quantity shall be assigned to Code 1430.</i>	
★ SMOKESTACK or Chimney LINING – <u>not metal</u> – <u>All Operations to Completion</u>	5000
<i>Includes foundation and applies to stone, brick or concrete chimneys. Also includes guniting and lining operations.</i>	
★ SNOW PLOWING – <u>All Operations to Completion</u> & Drivers	9402
SOAP or Synthetic Detergent MFG.	4720
<i>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.</i>	
SOAPSTONE or Soapstone Products MFG. & Drivers	1748
<i>Separately rate quarrying as Code 1624.</i>	

SOCIAL CASE WORKERS or social medical workers—traveling <i>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.</i>	8857
INSIDE WORK ONLY	8810
SODA WATER FOUNTAIN or Apparatus MFG.	3634
★ SOLAR PANEL INSTALLATION – All Operations to Completion <i>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.</i>	5102
SOUNDPROOFING —See “INSULATION WORK NOC”	
SPAR or Flint GRINDING & Drivers <i>Separately rate digging, mining or quarrying. Grinding of materials which do not contain more than 5% free silica shall be assigned to Code 1747.</i>	1741
SPEEDOMETER or Taximeter MFG. <i>Applies to professional or scientific instruments.</i>	3685
SPICE MILLS	6504
SPIKE MFG. <i>Separately rate steel making as Code 1438 or Code 3004 and rolling mills as Code 3018 or Code 3027.</i>	3132
SPIRITUOUS LIQUOR BOTTLING & Drivers <i>Includes sign erection or repair.</i>	2157
SPIRIT VARNISH or Lacquer MFG. <i>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.</i>	4439
SPORTING GOODS MFG. NOC	4902
SPORTS RELATED ENTERTAINMENT FACILITIES <i>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.</i> <i>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.</i>	9093
SPRING MFG. <i>Includes manufacturing and repairing springs in shop. Separately rate the removing or replacing of springs on automobiles or trucks as Code 8391.</i>	3257
SPRINKLER HEAD MFG. <i>Applies to automatic sprinklers.</i>	3634
★ SPRINKLER INSTALLATION – All Operations to Completion & Drivers <i>Applies to automatic sprinklers.</i>	5188
STATE EMPLOYEES NOC —See “MUNICIPAL”	
STATIONERY MFG. <i>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.</i>	4251
STEAM or Air Pressure GAUGE MFG. <i>Applies to professional or scientific instruments.</i>	3685

STEAM Heating or POWER CO. – ALL EMPLOYEES & Drivers **7539**
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** **6319**
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** **5184**
Includes shop. Applies to the application of cork, asbestos or other non-conducting materials.

STEAM SHOVEL, Dredge or Construction Machinery MFG. NOC **3507**

STEAMSHIP LINE or AGENCY–PORT EMPLOYEES:

SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS or their Assistants, PAY CLERKS **8726F**

TALLIERS, CHECKING CLERKS AND Employees engaged in mending or **REPACKING OF DAMAGED CONTAINERS:**

Coverage under **U.S. ACT** **8709F**

Coverage under **STATE ACT ONLY** **8719**

STEEL or Iron MERCHANT & Drivers **8106**
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 **8265**
Includes demolition operations except demolition of buildings, bridges, steel structures or vessels. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8265 are conducted as a separate and distinct business.

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.

STOCKYARD & Outside Salespersons, Drivers

8288

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

5348

Applies to interior construction work only. Not fireproof tile construction.

STONE CRUSHING & Drivers

1710

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

1809

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

1810

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

5348

Applies to interior construction only. Not fireproof tile construction.

STORAGE GARAGE or Parking Station—AUTOMOBILE & Drivers

8392

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

8291

STORAGE WAREHOUSE—FURNITURE—& Drivers

8293

Includes packing or handling household goods away from insured's premises.

STORAGE WAREHOUSE NOC

8292

Applies to general merchandise. Separately rate drivers as Code 7219.

POULTRY, Meat or Fish STORE—retail	8031
<i>Includes incidental preparation of meats and produce. Separately rate slaughtering operations as Code 2081.</i>	
POULTRY, MEAT or Fish DEALER—wholesale	8021
<i>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.</i>	
RECORD, Compact Disc, Video or Audio Cassette STORE—Retail	8072
<i>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.</i>	
RETAIL STORE NOC—INCLUDING SERVICE OF FOOD—not restaurants	8043
<i>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.</i>	
RETAIL STORE NOC—NO SERVICE OF FOOD	8017
<i>The service of ice cream and soft drinks is included under this classification.</i>	
SHEET MUSIC STORE—retail	8072
<i>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.</i>	
SHIP CHANDLER—wholesale	7999
SHOE STORE—retail	8008
SHOE STORE—wholesale	8032
SOFTWARE, Book, Record, Compact Disc, Video or Audio Cassette STORE—Retail	8072
<i>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.</i>	
SUPERMARKET—retail	8033
<i>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.</i>	
<i>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.</i>	
<i>Refer to "Supermarket – retail" Section III of the Digest of Rulings and Interpretations.</i>	
VIDEO Cassette, Record or Compact Disc STORE—Retail	8072
<i>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.</i>	
WHOLESALE STORE NOC	8018
★ STORM DoorQOR, StormTORM SashASH, SCREENS or Weather Stripping INSTALLATION – All Operations to Completion	5428
STOVE MFG.	3169
★ STREET CLEANING – All Operations to Completion & Drivers	9402

STREET or ROAD CONSTRUCTION:

- ★ **PAVING or REPAVING – All Operations to Completion & Drivers** **5506**
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** **5508**
Includes incidental quarrying or stone crushing. No tunneling.
- ★ **SUB-SURFACE WORK – All Operations to Completion & Drivers** **5507**
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. **3507**

- ★ **STUCCO or Plastering WORK – on outside of buildings – All Operations to Completion** **5022**
-

SUBWAY CONSTRUCTION*Use appropriate construction or erection classifications.*

SUGAR REFINING **2021**
Not glucose or beet sugar manufacturing.

SURGICAL or Pharmaceutical GOODS MFG. NOC **4693**

SURVEYOR **8601**
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. **2501**
Separately rate buckle, webbing or leather parts manufacturing.

- ★ **SWIMMING POOL CONSTRUCTION – not iron or steel – All Operations to Completion & Drivers** **5223**
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.
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SYNTHETIC RUBBER INTERMEDIATE MFG. & Drivers	4829
<i>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.</i>	
SYNTHETIC RUBBER MFG.	4751
<i>Separately rate synthetic rubber intermediate manufacturing as Code 4829.</i>	
SYRUP or Molasses REFINING, BLENDING or MFG.	2021
<i>Not glucose or beet sugar manufacturing.</i>	
TACK MFG.	3270
TACKLE and Fishing Rod MFG.	4902
TAILOR or Custom Clothing SHOP—alterations—no mass mfg., dry cleaning or laundering	2503
<i>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.</i>	
<i>Code 2503 includes alterations and tailoring of garments received from customers regardless if the articles were custom manufactured or not by the same risk.</i>	
<i>Separately rate alterations or tailoring performed by a dry cleaning and/or laundering establishment as Code 2590 or Code 2591.</i>	
<i>Separately rate a retail clothing store engaged in providing alterations of clothing items that are sold to their customers as Code 8008.</i>	
TALC MILL & Drivers	1747
<i>Separately rate digging, mining or quarrying.</i>	
TANK BUILDING—metal—SHOP	3620
★ TANK ERECTION or REPAIR—metal—within buildings—exclusively — All Operations to Completion	3726
<i>Includes the construction or repair of foundations.</i>	
TANNING	2623
TANNING SALON	9586
TAR or Asphalt DISTILLING or REFINING & Drivers	1463
<i>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.</i>	
TATTOO PARLOR	9586
TAVERN, Bar, Dance Club, Lounge or Nightclub—including entertainers and/or musicians	9074
<i>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.</i>	
<i>Refer to Section III of the Digest of Rulings and Interpretations to determine the application of the appropriate restaurant and/or bar classification.</i>	

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—& 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

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Effective ~~October 1, 2017~~ January 1, 2018

TENNIS CLUB & Clerical **9065**

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** **9539**
Applies to operations away from the shop.

TENT or Awning MFG. –SHOP only **2576**
Separately rate the installation, removal or repair of tents or awnings away from the shop as Code 9539.

TERRA COTTA MFG. **4053**
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** **5348**
Applies to interior construction work only. Not fireproof tile construction.

TEXTILE–Bleaching, Dyeing, Mercerizing, FINISHING **2413**
Applies to new goods. Separately rate the cleaning or dyeing of garments Code 2590 or Code 2591.

TEXTILE FIBER MFG. –synthetic **2302**
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. **3515**

THEATER–DRIVE-IN–ALL EMPLOYEES–& Drivers **9149**

THEATRICAL PRODUCTION in which any players or entertainers **DANCE, SKATE** or perform acrobatic acts:

PLAYERS, Entertainers or MUSICIANS **9157**
Separately rate off stage orchestras as Code 9159.

ALL OTHER EMPLOYEES **9158**
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 **9159**

ALL OTHER EMPLOYEES **9160**
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."

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THERMOMETER MFG.	3685
<i>Applies to professional or scientific instruments.</i>	
THREAD or Yarn DYEING or FINISHING	2416
<i>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.</i>	
★ THREAD or Yarn MFG. – cotton, linen, silk or wool	2302
TIE , Post or Pole YARD & Drivers	8232
<i>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.</i>	
TILE or Earthenware MFG. NOC & Drivers	4024
<i>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.</i>	
★ TILE, Stone, Mosaic or Terrazzo WORK – inside – All Operations to Completion	5348
<i>Applies to interior construction work only. Not fireproof tile construction.</i>	
TIMEKEEPERS —construction or erection	5610
<i>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.</i>	
<i>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.</i>	
<i>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.</i>	
<i>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.</i>	
<i>Separately rate the removal of debris left by a demolition contractor as Code 6217.</i>	
TINNING or Galvanizing	3372
<i>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.</i>	
TIRE DEALER —Automobile— & Drivers	8391
<i>Includes repairing, recapping, vulcanizing and mounting of tires on or away from premises. Separately rate tire salespersons as Code 8748.</i>	
TOBACCO , Cigar or Cigarette MFG.	2172
<i>Includes the rehandling and warehousing of prepared tobacco.</i>	

TOOL MFG. –agricultural, construction, logging, mining, oil or artesian well	3126
TOOL MFG. NOC–DROP or MACHINE FORGED:	
FORGING <i>Includes trimming.</i>	3110
MACHINING or finishing of TOOLS or DIE MAKING operations	3114
TOOL MFG. NOC–NOT DROP or MACHINE FORGED	3113
TOWEL , Linen, Uniform or Apron, RENTAL and CLEANING COMPANY & Route Salespersons & Drivers	2594
TOWEL , Linen, Uniform or Apron SUPPLY COMPANY <i>No laundering at the same location.</i>	8032
TOWNSHIP EMPLOYEE NOC –See “MUNICIPAL”	
TRACTION ENGINE or Power Plow MFG.	3507
TRAILER or Mobile Home PARK <i>Includes maintenance and ordinary repairs of the recreational vehicle campgrounds or trailer or mobile park grounds.</i> <i>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.</i>	9029
★ TREE PRUNING, Repairing or Trimming – <u>All Operations to Completion</u> & Drivers <i>Separately rate tree spraying or fumigating as Code 0042.</i>	0106
★ TREE SPRAYING, and/or Fumigating – <u>All Operations to Completion</u> & Drivers <i>Includes grass cutting, weed control, lawn spraying, laying out grounds, tree spraying or fumigating, planting trees, shrubs, flowers or lawns.</i> <i>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.</i> <i>Separately rate excavation, filling or backfilling as Code 6217.</i> <i>Separately rate tree pruning, repairing and trimming as Code 0106.</i>	0042
TRUCKING: <i>These classifications include miscellaneous employees such as terminal employees and garage employees.</i>	
TRUCKING EXPLOSIVES or Ammunition– ALL EMPLOYEES–& Drivers	7219
TRUCKING NOC–ALL EMPLOYEES–& Drivers <i>Separately rate storage warehouse employees as Code 8292.</i>	7219
TRUCKING PARCELS or Packages–home delivery from retail stores– & Drivers	7197
TRUNK MFG. <i>Separately rate metal frames or fittings as Code 3146.</i>	2683
TUBE MFG. –See “PIPE or TUBE”	

TUNNEL (Vehicular) or Bridge OPERATIONS & Drivers	9019
<i>Includes all employees on approaches. Separately rate structural alterations or repairs, or the painting of the bridge structures.</i>	
★ TUNNELING – NOT PNEUMATIC – ALL OPERATIONS <u>TO COMPLETION</u>	6251
<i>Includes lining. Separately rate subway construction using the appropriate construction or erection code.</i>	
★ TUNNELING – PNEUMATIC – ALL OPERATIONS <u>TO COMPLETION</u>	6260
<i>Includes lining, all employees working under air pressure and all others working in the tunnel or in work on the apparatus connected therewith.</i>	
TWINE , Cord or Rope MFG. –cotton, linen, silk or wool	2302
TWISTED FIBER , Rattan or Willow PRODUCTS MFG.	2913
<i>Includes upholstery.</i>	
TYPE FOUNDRY	3336
TYPEWRITER MFG.	3574
TYPESETTING MACHINERY MFG.	3548
TYPEWRITER RIBBON or Carbon Paper MFG.	4251
<i>Separately rate paper manufacturing as Code 4239.</i>	
UMBRELLA MFG.	2501
<i>Separately rate the manufacturing of frames, handles or hardware.</i>	
★ UNDERPINNING BUILDINGS or Structures – ALL EMPLOYEES – <u>All Operations to Completion</u> & Drivers	5703
<i>Includes incidental shoring, removal or rebuilding of walls, foundations, columns or piers.</i>	
UNDERTAKER & Drivers	9620
UNIFORM , Linen, Towel or Apron RENTAL & CLEANING COMPANY & Route Salespersons & Drivers	2594
UNIFORM , Linen, Towel or Apron SUPPLY COMPANY	8032
<i>No laundering at the same location.</i>	
UPHOLSTERING	9522
<i>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.</i>	
UPHOLSTERY , Carpet or Rug CLEANING—shop or outside—& Route Salespersons, Drivers	2593

UTILITY COMPANY- METER READERS	7542
<i>Applies in conjunction with:</i>	
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.	3634
<i>Applies to automatic sprinklers.</i>	
VARNISH MFG. – OLEO – RESINOUS	4558
<i>Separately rate the manufacturing of solvents as Code 4828 or Code 4829 and spirit varnishes or lacquers as Code 4439.</i>	
VARNISH MFG. –SPIRIT –See “LACQUER or SPIRIT VARNISH MFG.”	
★ VAULT CONSTRUCTION or INSTALLATION – <u>All Operations to Completion</u>	5057
<i>Applies to fire or burglar proof vaults.</i>	
VEGETABLE, Berry or Grape FARM & Drivers	0031
<i>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.</i>	
VEGETABLE OIL MFG. –See “OIL MFG. –VEGETABLE”	
VEGETABLE PACKING & Drivers	8209
<i>Not canneries. Applies to buying or collecting from growers, sorting, grading, packing or otherwise preparing vegetables for transportation to market and to buyers.</i>	
VELVET or Plush MFG.	2302
VENDING or Coin Operated MACHINES–INSTALLATION, SERVICE or REPAIR–& Route Salespersons, Route Supervisors, Drivers	5192
<i>Includes storage, shop and outside operations.</i>	
VENEER MFG.	2714
VENEER PRODUCTS MFG.	2916
<i>Separately rate veneer manufacturing as Code 2714.</i>	
VENETIAN BLIND ASSEMBLY –from manufactured parts	2881
<i>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.</i>	

VESSELS*Refer to special manual rules "Maritime Employments."*

VETERINARY HOSPITAL & Drivers 8831

VIDEO TAPE DUPLICATING 4352

VINYL LETTER PROCESSING 8802

*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.*

★ VINYL, Plastic or Aluminum SIDING INSTALLATION – All Operations to Completion & Drivers 5648

*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.*

VIRUS, Anti-Toxin or Serum MFG. & Drivers 5951

WAGON or Carriage MFG. or ASSEMBLY 3808

Separately rate baby carriage manufacturing as Code 3865.

★ WALL COVERING or Metal Ceiling INSTALLATION & – shop, – All Operations to Completion & Drivers 5538

★ WALLBOARD INSTALLATION – within buildings – All Operations to Completion & Drivers 5445

★ WALLPAPER HANGING – All Operations to Completion & Drivers 5491

WALLPAPER MFG. 4301

Includes designing, printing or finishing. Separately rate paper manufacturing as Code 4239.

WAREHOUSE–FURNITURE STORAGE–& Drivers 8293

Includes packing or handling household goods away from insured's premises.

WAREHOUSE–STORAGE–COLD 8291

WAREHOUSE NOC 8292

Applies to general merchandise. Separately rate drivers as Code 7219.

WAREHOUSING–FIELD BONDED–& Drivers 7723

No handling, moving or shipping of goods or merchandise at the field location.

WATCH CASE MFG. 3381

WATCH MFG. 3385

Separately rate watch case manufacturing as Code 3381.

WATCHGUARD—construction or erection

5610

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

6319

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.

3634

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**7520***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** **5428****WEBBING MFG.****2380***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****8709F**Coverage under **STATE ACT ONLY****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** **3365***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.****4902****WHITING MFG.****5954***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.****2913***Includes upholstery.***WINERY—ALL OPERATIONS****2143***Includes bottling.***WIPING CLOTH DEALER & Drivers****8103***Separately rate laundry operations as Code 2591.***WIRE CLOTH MFG.****3257***Separately rate wire drawing as Code 1924 or Code 3241.***WIRE DRAWING—IRON or STEEL****3241***Includes wire rope or cable manufacturing.***WIRE DRAWING or Cable Mfg. —NOT IRON or STEEL****1924**

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WIRE GOODS MFG. NOC	3257
<i>Separately rate wire drawing as Code 1924 or Code 3241. Separately rate the manufacturing of insulated electrical cable as Code 4470.</i>	
WIRE INSULATING or Covering	4470
<i>Includes incidental wire stranding. Separately rate wire drawing as Code 1924 or Code 3241.</i>	
WIRE MATTRESS SPRING MFG.	3257
<i>Separately rate box spring manufacturing as Code 2570.</i>	
WIRE ROPE or Cable MFG. –IRON or STEEL	3257
<i>Separately rate wire drawing as Code 1924 or Code 3241. Separately rate the manufacturing of insulated electrical cable as Code 4470.</i>	
WOOD PRESERVING & Drivers	8232
<i>Includes yard or incidental woodworking operations.</i>	
WOOD TURNED PRODUCTS MFG. NOC	2841
★ WOODEN FINISHED or Parquet FLOOR INSTALLATION – All Operations to Completion	5429
<i>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.</i>	
WOODENWARE MFG. NOC	2841
WOOL COMBING or Scouring	2600
WOOL MERCHANT & Drivers	8103
<i>Includes warehouse.</i>	
WOOL PULLING	2623
WOOL SEPARATING	2211
<i>Applies to chemical separation of wool from cotton.</i>	
WOOL SPINNING AND WEAVING	2286
WRECKING:	
★ WRECKING – BUILDINGS – & Drivers – not marine – All Operations to Completion & Drivers	5701
WRECKING–MARINE & SALVAGE OPERATIONS: <i>Refer to manual Rule XIII.A.5</i>	
★ WRECKING – NOT BUILDING or MARINE wrecking – All Operations to Completion	5709
YACHT CLUB –See "CLUB–COUNTRY–& Clerical"	

Section II

*Issued October 1, 2012 Effective January 1, 2018**2nd 1st Reprint***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**C****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 reintering remains—incl. drivers 9220**Charitable Organizations**—*See Developmental Organizations*

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**

E**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**

Section II

*Issued October 1, 2008 Effective January 1, 2018 1st Reprint Original Printing***Linings**—sewing into coats by hand2501**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 buildings5429**Locksmiths**—including operations away from premises7998**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.

M**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:

a. New York manufacturers: Assign to appropriate manufacturing classification.

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.

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.

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, birdbaths, 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:

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.
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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.

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

1. Stores ***principally*** engaged in the wholesale selling of cellular telephones, smartphones and pagers. Assign Code 8018 "Wholesale Store NOC."
 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."
 4. Stores ***principally*** engaged in the wholesale selling of cellular telephone battery chargers. Assign Code 7999 "Hardware Store Wholesale."
 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."
 - ★ 11. Installation of Cellular Tower. Assign Code 5040 "Iron or Steel Erection – Radio, Television or Water Towers – Smokestacks or Gasholders – All Operations to Completion."
 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."
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SECTION IV

Effective ~~April 1, 2017~~ January 1, 2018~~3rd 2nd~~ Reprint**Operations Covered**

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	Display cases	Restaurant booths
Architectural Windows or Doors	Kitchen cabinets	Room dividers
Architectural woodwork	Library cabinets	Showcases
Bathroom vanities	Parquet flooring	Store counters
Bookcases	Partitions	Toys-wood
Bulletin boards	Picture frames	Walk-in refrigerators
Counter tops		

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.

SECTION IV

Effective ~~April 1, 2017~~ January 1, 2018~~1st~~ 2nd Reprint**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.

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Effective ~~April 1, 2017~~ January 1, 2018~~2nd~~ 1st Reprint**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.

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- ★ 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
3365

Code

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 **dwelling**s two stories or less. Assign Code 5069 "Iron or Steel Erection–Construction of Dwellings not over two stories in height – All Operations to Completion."

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- ★ 5040Iron or Steel Erection–Exterior – All Operations to Completion
- ★ 5040Iron or Steel Erection–Frame Structures – All Operations to Completion
- ★ 5040Iron or Steel Erection–Metal Bridges – All Operations to Completion
- ★ 5040Iron or Steel Erection–Radio, Television or Water Towers–smokestacks or gas holders – All Operations to Completion

Operations Not Covered (Continued)

- ★ 2. Iron or steel erection in connection with **non-dwelling** frame structures two stories or less. Assign Code 5059 "Iron or Steel Erection–Frame Structures not over two stories – 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 erection of railings or fencing on ground level and up to the first story. Assign Code 6400 "Fence Erection–metal – All Operations to Completion." The erection of railings on a building exterior above the first story level is assigned to Code 5102 "Iron or Steel Erection–Iron, Brass or Bronze Erection–non-structural–interior – All Operations to Completion."
- ★ 5. The erection of non-expanding tanks on or below ground level, including the gasoline storage type, is assigned to Code 5057 "Iron or Steel Erection NOC – All Operations to Completion." Excavation for below ground tanks is assigned to Code 6217 "Excavation NOC – All Operations to Completion & Drivers." Tanks erected on building roofs that are not elevated are assigned to Code 5057 "Iron or Steel Erection NOC – All Operations to Completion."
- 6. The placing of reinforcing steel in connection with concrete work. Assign the appropriate concrete construction classification.
- ★ 7. Specialist contractors only engaged in erecting, repairing or removal of scaffolds, hod hoists or construction elevators built up from the ground. Assign Code 9526 "Scaffolds, Hod Hoist or Construction Elevators–built up from the ground–installation, repair or removal – All Operations to Completion & Drivers."
- ★ 8. Sheet metal smoke stack erection on the exterior of buildings. Assign Code 5538 "Sheet Metal Work Erection, Installation or Repair NOC–shop or outside – All Operations to Completion & Drivers."

★ 5057Iron or Steel Erection NOC – All Operations to Completion

★ 5057Derrick or Oil Rig Erection or Dismantling – All Operations to Completion

★ 5057Oil 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.

★ 5057Vault Construction or Installation – All Operations to Completion

Applies to fire or burglar proof vaults.

Operations Covered

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

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

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- ★ 5057Iron or Steel Erection NOC – All Operations to Completion
- ★ 5057Derrick or Oil Rig Erecting or Dismantling – All Operations to Completion
- ★ 5057Vault Construction or Installation – All Operations to Completion

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 **dwelling**s 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."

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- ★ 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.

SECTION IV

Effective ~~April 1, 2015~~ January 1, 20182nd 1st Reprint★ **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 grates. Assign Code 5040 "Iron or Steel Erection–Metal Bridges – All Operations to Completion."
- ★ 6. The erection of greenhouses. Assign Code 5402 "Greenhouse Erection – 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."

- 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.

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:

Employees**Assignment**

Clerical Office

Code 8810–Clerical Office Employees

Maintenance, Security,

Code 9026–Building Operation–Commercial

Elevator Operators

Cafeteria or Restaurant

Code 9072–Restaurant–Fast Food & Drivers

7. Construction or Erection Operations

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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.

****CLASSIFICATION INDEX****

	CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
	0005	00	C	8	Nursery Employees & Drivers
	0006	00	C	8	Farm NOC & Drivers
	0007	00	B	8	Fruit Farm & Drivers
	0031	00	E	8	Vegetable, Berry or Grape Farm & Drivers
	0034	00	C	8	Poultry Farm & Drivers
	0035	00	B	8	Florist—Cultivating or Gardening—& Drivers
★	0042	00	E	4	Landscape Gardening — All Operations to Completion & Drivers
★	0042	01	E	4	Domestic Service Contractor—Outside — All Operations to Completion & Drivers
★	0042	02	E	4	Silviculture — All Operations to Completion & Drivers
★	0042	03	E	4	Tree Spraying, and/or Fumigating All Operations to Completion & Drivers
★	0050	00	C	4	Farm Machinery Operation — By Contractor All Operations to Completion & Drivers
★	0050	01	C	4	Hay Baling — By Contractor — All Operations to Completion & Drivers
★	0106	00	D	4	Tree Pruning, Repairing or Trimming — All Operations to Completion & Drivers
	0251	00	C	8	Irrigation Works Operation & Drivers
	0908	00	C	7	Domestic Workers—Inside—Occasional
	0909	00	B	7	Domestic Workers—Outside—Occasional—Including Occasional Chauffeurs
	0912	00	D	7	Domestic Workers—Outside—Including Private Chauffeurs
	0913	00	E	7	Domestic Workers—Inside
	0917	00	C	7	Domestic Service Contractor—Inside
	1170	00	E	8	Mining NOC—With Shafts, Tunnels or Drifts—& Drivers
	1320	00	F	8	Gas or Oil Lease Operator—Natural Gas—All Operations—& Drivers
	1320	01	F	8	Oil or Gas Lease Operator—Natural Gas—All Operations—& Drivers
	1430	00	E	3	Smelting, Sintering or Refining Lead & Drivers
	1430	01	E	3	Lead Mfg. & Drivers

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
3257	00	C	3	Wire Goods Mfg. NOC
3257	01	C	3	Cable or Wire Rope Mfg.—Iron or Steel
3257	02	C	3	Wire Rope or Cable Mfg.—Iron or Steel
3257	03	C	3	Bed Spring Mfg.
3257	04	C	3	Wire Mattress Spring Mfg.
3257	05	C	3	Wire Cloth Mfg.
3257	06	C	3	Spring Mfg.
3270	00	C	3	Fastener Mfg.—Metal
3270	01	C	3	Eyelet Mfg.
3270	02	C	3	Nail Mfg.
3270	03	C	3	Pin Mfg.
3270	04	C	3	Razor Mfg.—Safety
3270	05	C	3	Tack Mfg.
3307	00	C	3	Heat Treating—Metal
3315	00	B	3	Brass or Copper Goods Mfg.
3315	01	B	3	Cartridge or Shell Case Mfg.—Metal
3315	02	B	3	Copper or Brass Goods Mfg.
3315	03	B	3	Explosives or Ammunition Mfg. – Cartridge or Shell Case Mfg. —Metal
3336	00	E	3	Type Foundry
3365	00	E	4	Welding or Cutting NOC — All Operations to Completion & Drivers
3372	00	D	3	Electroplating
3372	01	D	3	Detinning
3372	02	D	3	Galvanizing or Tinning
3372	03	D	3	Tinning or Galvanizing
3381	00	C	3	Silverware Mfg.
3381	01	C	3	Automobile Wheel Mfg.—Metal—Not Cast
3381	02	C	3	Watch Case Mfg.
3383	00	B	3	Jewelry Mfg.
3383	01	B	3	Gold Leaf Mfg.
3383	02	B	3	Needle Mfg.
3383	03	B	3	Pen Point Mfg.
3384	00	E	3	Precious Stone Setting
3384	01	E	3	Custom Jewelry Mfg.—Exclusively
3384	02	E	3	Diamond Cutting or Polishing

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CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
3629	00	D	3	Precision Machined Parts Mfg. NOC
3632	00	B	3	Machine Shop NOC
3632	01	B	3	Explosives or Ammunition Mfg.—Projectile or Shell Mfg.
3632	02	B	3	Ship Building—Iron or Steel NOC—Machine Shop—Other than Maintenance Machine Shop
3634	00	C	3	Valve Mfg.
3634	01	C	3	Automatic Sprinkler Head Mfg.
3634	02	C	3	Soda Water Fountain or Apparatus Mfg.
3634	03	C	3	Sprinkler Head Mfg.
3634	04	C	3	Water Meter Mfg.
3635	00	C	3	Gear Mfg. or Grinding
3638	00	B	3	Ball or Roller Bearing Mfg.
3638	01	B	3	Roller or Ball Bearing Mfg.
3642	00	C	2	Battery Mfg.—Dry
3643	00	C	3	Electric Power or Transmission Equipment Mfg.
3647	00	D	2	Battery Mfg.—Storage
3648	00	B	3	Automobile Lighting, Ignition or Starting Apparatus Mfg. NOC
3681	00	D	3	Radio, Telephone or Television Mfg. NOC
3681	01	D	3	Electrical Cord Set, Radio or Ignition Harness Assembly
3681	02	D	3	Telecommunications Device Mfg. NOC
3681	03	D	3	Telephone, Television, Radio or Telecommunications Device Mfg. NOC
3681	04	D	3	Television, Radio, Telephone or Telecommunications Device Mfg. NOC
3685	00	B	3	Instrument Mfg. NOC
3685	01	B	3	Air Pressure or Steam Gauge Mfg.
3685	02	B	3	Speedometer or Taximeter Mfg.
3685	03	B	3	Steam or Air Pressure Gauge Mfg.
3685	04	B	3	Taximeter or Speedometer Mfg.
3685	05	B	3	Thermometer Mfg.
3686	00	B	3	Musical Instrument Mfg. NOC—Metal
3724	00	E	4	Machinery or Equipment Erection or Installation NOC — All Operations to Completion & Drivers
3724	01	E	4	Electrical Apparatus Installation — All Operations to Completion & Drivers

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	CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
★	3724	02	F	4	Equipment or Machinery Erection or Installation NOC — All Operations to Completion & Drivers
★	3724	03	F	4	Satellite Dish Installation — Erection of Dish and Auxiliary Equipment — All Operations to Completion & Drivers
★	3726	00	G	4	Boiler Installation or Repair — Steam — All Operations to Completion
★	3726	01	G	4	Boiler Scaling — All Operations to Completion
★	3726	02	G	4	Tank Erection or Repair – Metal – Within Buildings – Exclusively — All Operations to Completion
★	3737	00	E	4	Machinery or Equipment Repair or Servicing at Customers' Premises NOC — All Operations to Completion & Drivers
★	3737	01	E	4	Electrical Apparatus Repair or Servicing at Customers' Premises — All Operations to Completion & Drivers
★	3737	02	E	4	Equipment or Machinery Repair or Servicing at Customers' Premises NOC — All Operations to Completion & Drivers
	3807	00	B	3	Automobile Radiator Mfg.
	3807	01	B	3	Radiator Mfg.—Automobile
	3808	00	D	3	Automobile Mfg. or Assembly
	3808	01	D	3	Carriage or Wagon Mfg. or Assembly
	3808	02	D	3	Motorcycle Mfg. or Assembly
	3821	00	D	8	Automobile Dismantling & Drivers
	3823	00	C	3	Automobile, Bus, Truck or Trailer Body Mfg.—Riveted or Welded
	3824	00	D	3	Automobile, Bus, Truck or Trailer Body Mfg.—NOC
	3826	00	C	3	Aircraft Engine Mfg.
	3826	01	C	3	Engine Mfg.—Aircraft
	3827	00	D	3	Automobile Engine Mfg.
	3830	00	D	3	Airplane Mfg.
	3832	00	E	3	Sheet Metal Airplane Parts Mfg.
	3832	01	E	3	Airplane or Aircraft Parts Mfg. - Sheet Metal
	3865	00	A	3	Baby Carriage Mfg.
	3865	01	A	3	Bicycle Mfg. or Assembly
	3881	00	C	3	Car Mfg. – Railroad—& Drivers
	3881	01	C	3	Railroad Car Mfg. & Drivers
	4000	00	F	8	Sand or Gravel Digging & Drivers
	4000	01	F	8	Clay or Shale Digging & Drivers
	4000	02	F	8	Gravel or Sand Digging & Drivers
	4000	03	F	8	Shale or Clay Digging & Drivers

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
4710	00	B	3	Candle Mfg.
4712	00	E	2	Grease or Oil Mixing or Blending
4712	01	E	2	Oil or Grease Mixing or Blending
4720	00	C	2	Soap or Synthetic Detergent Mfg.
4751	00	E	3	Synthetic Rubber Mfg.
4771	00	G	2	Explosives or Ammunition Mfg. including Cartridge Charging or Loading NOC & Drivers
4825	00	E	2	Drug, Medicine or Pharmaceutical Preparation Mfg.—Includes Mfg. of Ingredients
4825	01	E	2	Medicine, Drug or Pharmaceutical Preparation Mfg.—Includes Mfg. of Ingredients
4825	02	E	2	Pharmaceutical, Drug or Medicine Preparation Mfg.—Includes Mfg. of Ingredients
4828	00	D	2	Chemical Blending or Mixing NOC—All Operations—& Drivers
4829	00	F	2	Chemical Mfg. NOC—All Operations—& Drivers
4829	01	F	2	Synthetic Rubber Intermediate Mfg. & Drivers
4902	00	B	3	Sporting Goods Mfg. NOC
4902	01	B	3	Fishing Rod and Tackle Mfg.
4902	02	B	3	Harness or Saddle Mfg.
4902	03	B	3	Saddle or Harness Mfg.
4902	04	B	3	Tackle and Fishing Rod Mfg.
4902	05	B	3	Whip Mfg.
4923	00	C	3	Photographic Supplies Mfg.
4923	01	C	3	Audio or Visual Recording Media Mfg.
4923	02	C	3	Recording Tape or Disk Mfg.
5000	00	G	4	Chimney Construction — Not Metal — All Operations to Completion
5000	01	G	4	Smokestack or Chimney Lining — Not Metal — All Operations to Completion
5022	00	F	4	Masonry NOC — All Operations to Completion
5022	01	F	4	Plastering or Stucco Work — On Outside of Buildings — All Operations to Completion
5022	02	F	4	Stucco or Plastering Work — On Outside of Buildings — All Operations to Completion
5022	03	F	4	Waterproofing — Exterior of Buildings — By Trowel — All Operations to Completion
5037	00	G	4	Painting — Metal Structures — Over Two Stories in Height — All Operations to Completion & Drivers
5037	01	G	4	Painting — Metal Bridges & Shop Operations — All Operations to Completion & Drivers

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★	5040	00	G	4	Iron or Steel Erection — Frame Structures — All Operations to Completion
★	5040	01	G	4	Iron or Steel Erection — Exterior — All Operations to Completion
★	5040	02	G	4	Iron or Steel Erection — Metal Bridges—All Operations to Completion
★	5040	03	G	4	Iron or Steel Erection — Radio, Television or Water Towers — Smokestacks or Gasholders — All Operations to Completion
★	5057	00	G	4	Iron or Steel Erection NOC — All Operations to Completion
★	5057	01	G	4	Derrick or Oil Rig Erection or Dismantling – Applies to Rigs or Derricks of Metal — All Operations to Completion
★	5057	02	G	4	Oil Rig or Derrick Erection or Dismantling – Applies to Rigs or Derricks of Metal — All Operations to Completion
★	5057	03	G	4	Vault Construction or Installation — All Operations to Completion
★	5059	00	G	4	Iron or Steel Erection — Frame Structures — Not Over Two Stories in Height — All Operations to Completion
★	5069	00	G	4	Iron or Steel Erection — Construction of Dwellings — Not Over Two Stories in Height — All Operations to Completion
★	5102	00	G	4	Door, Door Frame or Sash Erection—Metal or Metal Covered — All Operations to Completion
★	5102	01	G	4	Iron or Steel Erection — Door, Door Frame or Sash Erection — Metal or Metal Covered — All Operations to Completion
★	5102	02	G	4	Iron or Steel Erection — Iron, Brass or Bronze Erection — Decorative or Artistic — All Operations to Completion
★	5102	03	G	4	Iron or Steel Erection — Iron, Brass or Bronze Erection — Non – Structural — Interior — All Operations to Completion
★	5160	00	E	4	Elevator Erection or Repair—All Operations to Completion
★	5183	00	F	4	Plumbing NOC — All Operations to Completion & Drivers
★	5183	01	F	4	Carrier System Installation or Repair — All Operations to Completion & Drivers
★	5183	02	F	4	Sewer — Cleaning — of Building Connections Using Portable Equipment — All Operations to Completion & Drivers
★	5184	00	E	4	Boiler or Steam Pipe Insulating — All Operations to Completion & Drivers
★	5184	01	E	4	Insulating — Steam Pipe or Boiler — All Operations to Completion & Drivers
★	5184	02	E	4	Steam Pipe or Boiler Insulating — All Operations to Completion & Drivers
★	5188	00	E	4	Automatic Sprinkler Installation — All Operations to Completion & Drivers
★	5190	00	F	4	Electrical Wiring—Within Buildings — All Operations to Completion & Drivers
★	5190	01	F	4	Satellite Dish Installation — Electrical Wiring Within Buildings— All Operations to Completion & Drivers

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5191	00	C	7	Office Machine Installation, Inspection, Adjustment or Repair	
5191	01	C	7	Computer Device Installation, Inspection, Service or Repair	
5191	02	C	7	Piano Tuning—Away from Shop	
5192	00	C	7	Vending or Coin Operated Machines—Installation, Service or Repair—& Route Salespersons, Route Supervisors, Drivers	
5193	00	E	4	Oil or Gas Burner Installation, Service or Repair & Shop – All Operations to Completion & Drivers	★
5213	00	F	4	Concrete Construction NOC — All Operations to Completion	★
5213	01	F	4	Guniting — Not Chimneys — All Operations to Completion	★
5213	02	F	4	Oil or Gas Well—Acidizing — All Operations to Completion	★
5213	03	F	4	Oil or Gas Well—Cementing — All Operations to Completion	★
5213	04	F	4	Satellite Dish Installation — Concrete Pouring	
5213	05	F	4	Waterproofing — By Means of Spray Gun, Cement Gun, Concrete Gun or Other Pressure Apparatus — All Operations to Completion	★
5221	00	F	4	Concrete or Cement Work — Floors, Driveways, Yards or Sidewalks — All Operations to Completion & Drivers	★
5221	01	F	4	Cement or Concrete Work — Floors, Driveways, Yards or Sidewalks — All Operations to Completion & Drivers	★
5221	02	F	4	Paving or Repaving — Floors, Driveways, Yards or Sidewalks — All Operations to Completion & Drivers	★
5222	00	F	4	Concrete Construction in Connection with Bridges or Culverts — All Operations to Completion	★
5223	00	E	4	Swimming Pool Construction — Not Iron or Steel — All Operations to Completion & Drivers	★
5348	00	F	4	Marble or Stone Setting — Inside — All Operations to Completion	★
5348	01	F	4	Mosaic, Stone, Terrazzo or Tile Work — Inside — All Operations to Completion	★
5348	02	F	4	Stone or Marble Setting — Inside — All Operations to Completion	★
5348	03	F	4	Stone, Mosaic, Terrazzo or Tile Work — Inside — All Operations to Completion	★
5348	04	F	4	Terrazzo, Mosaic, Stone or Tile Work — Inside — All Operations to Completion	★
5348	05	F	4	Tile, Stone, Mosaic or Terrazzo Work — Inside — All Operations to Completion	★
5402	00	B	4	Greenhouse Erection — All Operations to Completion	★
5402	01	B	4	Hot House Erection — All Operations to Completion	★
5403	00	G	4	Carpentry NOC — All Operations to Completion	★
5403	01	G	4	Concrete or Cement Distributing Tower Installation, Repair or Removal — All Operations to Completion	★
5403	02	G	4	Scaffolds — Outrigger — Installation, Repair or Removal — All Operations to Completion	★

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★	5403	03	G	4	Cement Distributing Tower Installation, Repair or Removal — All Operations to Completion
★	5403	04	G	4	Oil Rig or Derrick Erection or Dismantling — Applies to Rigs or Derricks of Wood — All Operations to Completion
★	5428	00	D	4	Storm Door, Storm Sash, Screens or Weather Stripping Installation — All Operations to Completion
★	5428	01	D	4	Weather Stripping, Storm Door, Storm Sash or Screens Installation — All Operations to Completion
★	5429	00	F	4	Cabinet Works Installation — All Operations to Completion
★	5429	01	F	4	Floor Installation — Parquet or Wooden Finished — All Operations to Completion
★	5429	02	F	4	Furniture or Fixture Installation NOC — All Operations to Completion
★	5429	03	F	4	Parquet or Finished Wooden Floor Installation — All Operations to Completion
★	5429	04	F	4	Wooden Finished or Parquet Floor Installation — All Operations to Completion
★	5429	05	F	4	Architectural Wood Window or Door Installation — All Operations to Completion
★	5443	00	C	4	Lathing — All Operations to Completion & Drivers
★	5445	00	F	4	Wallboard Installation — Within Buildings — All Operations to Completion & Drivers
★	5445	01	F	4	Sheet Rock Installation — Within Buildings — All Operations to Completion & Drivers
★	5462	00	E	4	Glazier — Away From Shop — All Operations to Completion & Drivers
★	5473	00	G	4	Asbestos Contractor — All Operations to Completion
★	5474	00	G	4	Painting or Decorating NOC — All Operations to Completion & Drivers
★	5474	01	G	4	Decorating or Painting NOC — All Operations to Completion & Drivers
★	5474	02	G	4	Waterproofing —By Means of Brush or Hand Pressured Caulking Gun—All Operations to Completion & Drivers
★	5479	00	D	4	Insulation Work NOC — All Operations to Completion & Drivers
★	5480	00	F	4	Plastering NOC — All Operations to Completion & Drivers
★	5480	01	F	4	Waterproofing —Interior of Buildings—By Trowel—All Operations to Completion & Drivers
★	5491	00	F	4	Wallpaper Hanging — All Operations to Completion & Drivers
★	5506	00	G	4	Street or Road Construction — Paving or Repaving — All Operations to Completion & Drivers
★	5507	00	F	4	Street or Road Construction — Sub-Surface Work — All Operations to Completion & Drivers
★	5508	00	E	4	Excavation — Rock — All Operations to Completion & Drivers
★	5508	01	E	4	Geophysical Exploration — Seismic — All Operations to Completion & Drivers

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY	
5508	02	E	4	Oil or Gas Well — Perforating of Casing — All Operations to Completion & Drivers	★
5508	03	E	4	Oil or Gas Well — Shooting — All Operations to Completion & Drivers	★
5508	04	E	4	Rock Excavation — All Operations to Completion & Drivers	★
5508	05	E	4	Street or Road Construction — Rock Excavation — All Operations to Completion & Drivers	★
5536	00	E	4	Air Conditioning and Heating Duct Work — Shop and Outside — All Operations to Completion & Drivers	★
5536	01	E	4	Heating and Air Conditioning Duct Work — Shop and Outside — All Operations to Completion & Drivers	★
5538	00	E	4	Sheet Metal Work Erection, Installation or Repair NOC — Shop or Outside All Operations to Completion & Drivers	★
5538	01	E	4	Metal Ceiling or Wall Covering Installation & Shop — All Operations to Completion & Drivers	★
5538	02	E	4	Wall Covering or Metal Ceiling Installation—Shop — All Operations to Completion & Drivers	★
5545	00	G	4	Roofing NOC — All Operations to Completion & Drivers	★
5547	00	G	4	Roofing—Built-Up — All Operations to Completion & Drivers	★
5606	00	F	4	Contractor—Executive Supervisor, Construction Executive, Construction Manager, Construction Superintendent or Project Manager	
5606	01	F	4	Executive Supervisor—Construction Executive, Construction Manager, Construction Superintendent or Project Manager	
5610	00	E	4	Cleaner—Debris Removal—Construction or Erection	
5610	01	E	4	Debris Removal — Construction or Erection	
5610	02	E	4	Timekeepers—Construction or Erection	
5610	03	E	4	Watchguard—Construction or Erection	
5645	00	F	4	Carpentry—Detached One or Two-Family Dwellings — All Operations to Completion	★
5648	00	G	4	Aluminum, Plastic or Vinyl Siding Installation — All Operations to Completion & Drivers	★
5648	01	G	4	Siding Installation — Aluminum, Plastic or Vinyl — All Operations to Completion & Drivers	★
5648	02	G	4	Plastic, Vinyl or Aluminum Siding Installation — All Operations to Completion & Drivers	★
5648	03	G	4	Vinyl, Plastic or Aluminum Siding Installation — All Operations to Completion & Drivers	★
5651	00	F	4	Carpentry — Dwellings — Three Stories or Less — All Operations to Completion	★
5701	00	B	4	Wrecking — Buildings — Not Marine — All Operations to Completion & Drivers	★
5703	00	E	4	Building Raising or Moving — All Employees — All Operations to Completion & Drivers	★
5703	01	E	4	Shoring—All Employees — All Operations to Completion & Drivers	★
5703	02	E	4	Underpinning Buildings or Structures — All Employees — All Operations to Completion & Drivers	★
5709	00	D	4	Wrecking — Not Building or Marine Wrecking — All Operations to Completion	★
5709	01	D	4	Salvage Operations & Incidental Wrecking — All Operations to Completion	★

	CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
	5951	00	B	3	Anti-Toxin, Virus or Serum Mfg. & Drivers
	5951	01	B	3	Serum, Anti-Toxin or Virus Mfg. & Drivers
	5951	02	B	3	Virus, Anti-Toxin or Serum Mfg. & Drivers
	5954	00	F	3	Color Grinding, Blending or Testing
	5954	01	F	3	Whiting Mfg.
★	6003	00	E	4	Pile Driving NOC — All Operations to Completion & Drivers
	6005	00	E	4	Breakwater or Jetty Construction — All Operations to Completion & Drivers
	6005	01	E	4	Dike or Revetment Construction — All Operations to Completion & Drivers
	6005	02	E	4	Jetty or Breakwater Construction — All Operations to Completion & Drivers
	6005	03	E	4	Revetment or Dike Construction — All Operations to Completion & Drivers
★	6017	00	E	4	Dam or Lock Construction — Concrete Work — in Connection with Dams or Locks — All Types — All Operations to Completion & Drivers
★	6018	00	E	4	Dam or Lock Construction — Earth Moving or Placing — — in Connection with Dams or Locks — All Types — All Operations to Completion & Drivers
	6045	00	E	4	Levee Construction — All Operations to Completion & Drivers
★	6204	00	F	4	Drilling NOC — All Operations to Completion & Drivers
★	6216	00	G	4	Gas or Oil Lease Work NOC — Natural Gas — By Contractor — All Operations to Completion & Drivers
★	6216	01	G	4	Oil or Gas Lease Work NOC — Natural Gas — By Contractor — All Operations to Completion & Drivers
★	6217	00	F	4	Excavation NOC — All Operations to Completion & Drivers
★	6217	01	F	4	Grading of Land NOC — All Operations to Completion & Drivers
★	6229	00	F	4	Irrigation System Construction — All Operations to Completion & Drivers
★	6229	01	F	4	Drainage or Irrigation System Construction & — All Operations to Completion Drivers
★	6233	00	F	4	Gas or Oil Pipeline Construction — All Operations to Completion & Drivers
★	6233	01	F	4	Oil or Gas Pipeline Construction — All Operations to Completion & Drivers
★	6235	00	G	4	Oil or Gas Well — Drilling or Redrilling — All Operations to Completion & Drivers
★	6235	01	G	4	Drilling or Redrilling of Oil or Gas Wells & Installation of Casing — All Operations to Completion & Drivers
★	6235	02	G	4	Oil or Gas Well — Installation or Recovery of Casing — All Operations to Completion & Drivers

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY	
6251	00	F	4	Tunneling — Not Pneumatic — All Operations to Completion	★
6252	00	G	4	Caisson Work — All Operations to Completion	
6252	01	G	4	Cofferdam Work — All Operations to Completion	
6252	02	G	4	Shaft Sinking — All Operations to Completion	
6260	00	(a)	4	Tunneling — Pneumatic — All Operations to Completion	★
6306	00	F	4	Sewer Construction — All Operations to Completion & Drivers	★
6319	00	F	4	Gas Main or Connection Construction — All Operations to Completion & Drivers	★
6319	01	F	4	Steam Main or Connection Construction — All Operations to Completion & Drivers	★
6319	02	F	4	Water Main or Connection Construction — All Operations to Completion & Drivers	★
6325	00	F	4	Conduit Construction — For Cables or Wires — All Operations to Completion & Drivers	★
6400	00	D	4	Fence Erection — Metal — All Operations to Completion	★
6504	00	C	1	Food Sundries Mfg. NOC—No Cereal Milling	
6504	01	C	1	Baking Powder Mfg.	
6504	02	C	1	Coconut Shredding or Drying	
6504	03	C	1	Coffee Cleaning, Roasting or Grinding	
6504	04	C	1	Nut Cleaning or Shelling	
6504	05	C	1	Oil Mfg. NOC—Vegetable	
6504	06	C	1	Spice Mills	
6504	07	C	1	Yeast Mfg.	
6701	00	E	4	Railroad Construction — All Operations to Completion & Drivers	★
6801F	00	E	9	Boat Building NOC—Wood—& Drivers—Coverage under U.S. Act	
6811	00	E	9	Boat Building NOC—Wood—& Drivers—Coverage under State Act Only	
6824F	00	F	9	Boat Building or Repair & Drivers—Coverage under U.S. Act	
6826F	00	E	9	Marina Operations & Drivers—Coverage under U.S. Act	
6834	00	D	9	Boat Building or Repair & Drivers—Coverage under State Act Only	
6836	00	E	9	Marina Operations & Drivers—Coverage under State Act Only	

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY	
7431	00	G	8	Aviation Air Charter or Air Taxi: —Flying Crew	
7502	00	E	8	Gas Company—Natural Gas—Local Distribution—All Operations—& Drivers	
7502	01	E	8	Gas Company—Gas Distributing—L.P.G.—Local—All Operations—& Drivers	
7502	02	E	8	Gas Company—Gas Works—All Operations—& Drivers	
7515	00	G	8	Gas or Oil Pipeline Operation & Drivers	
7515	01	G	8	Oil or Gas Pipeline Operation & Drivers	
7520	00	C	8	Waterworks Operation & Drivers	
7536	00	D	4	Cable Installation — All Operations to Completion & Drivers	★
7538	00	G	4	Electric Light or Power Line Construction — All Operations to Completion & Drivers	★
7539	00	D	8	Electric Light or Power Co.—All Employees - & Drivers	
7539	01	D	8	Steam Heating or Power Co. —All Employees-& Drivers	
7542	00	B	8	Meter Readers—Utility Company	
7542	01	B	8	Utility Company—Meter Readers	
7580	00	E	8	Sewage Disposal Plant Operation & Drivers	
7590	00	D	8	Garbage Works	
7600	00	B	8	Telephone or Telegraph Co.—All Other Employees—& Drivers	
7601	00	F	4	Telephone or Telegraph or Fire Alarm Line Construction — All Operations to Completion & Drivers	★
7601	01	F	4	Fire Alarm, Telephone or Telegraph Line Construction — All Operations to Completion & Drivers	★
7610	00	B	6	Radio or Television Broadcasting Station—All Employees—& Clerical, Outside Salespersons, Drivers	
7610	01	B	6	Television or Radio Broadcasting Station—All Employees—& Clerical, Outside Salespersons, Drivers	
7710	00	G	8	Firefighters—Not Volunteer—& Drivers	
7710	01	G	8	Fire Patrol or Protective Corps—Not Salvage Operations—& Drivers	
7711	00	G	8	Firefighters—Volunteer—& Drivers	

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
7716	00	G	8	Firefighters—Volunteer—& Drivers—Elective Coverage for Assistance From Individual Volunteer Firefighters
7720	00	E	8	Police Officers & Drivers
7720	01	E	8	Sheriffs or Deputy Sheriffs & Drivers
7723	00	C	8	Detective or Patrol Agency & Drivers
7723	01	C	8	Field Bonded Warehousing—& Drivers
7723	02	C	8	Patrol or Detective, Agency & Drivers
7723	03	C	8	Warehousing—Field Bonded—& Drivers
7855	00	E	4	Railroad Construction—Laying or Relaying Tracks—No Work on Elevated Railroads — All Operations to Completion & Drivers
7855	01	E	4	Railroad Construction — Maintenance of Way — By Contractor — No Work on Elevated Railroads — All Operations to Completion & Drivers
7998	00	A	5	Hardware Store—Retail
7999	00	C	5	Hardware Store—Wholesale
7999	01	C	5	Auto Parts and Accessories Store—Wholesale
7999	02	C	5	Bicycle Store—Wholesale – including rental, incidental service or repair
7999	03	C	5	Ship Chandler—Wholesale
8001	00	B	5	Florist Store & Drivers
8001	01	B	5	Edible Fruit and/or Vegetable Floral type Arrangements – Wholesale or Retail - & Drivers
8006	00	B	5	Grocery Store—Retail—No Fresh Meat
8006	01	B	5	Coffee, Tea or Spice Store—Retail
8006	02	B	5	Dairy Products Store—Retail
8006	03	B	5	Delicatessen Store—Retail
8006	04	B	5	Frozen or Frosted Food Store—Retail
8006	05	B	5	Fruit or Vegetable Store—Retail
8008	00	B	5	Clothing or Wearing Apparel Store—Retail
8008	01	B	5	Dry Goods Store—Retail
8008	02	B	5	Shoe Store—Retail
8012	00	B	7	Quick Printing
8013	00	C	5	Jewelry Store
8016	00	C	7	Photocopy Shops—All Employees—& Clerical, Outside Salespersons, Drivers
8017	00	B	5	Retail Store NOC—No Service of Food
8017	01	B	5	Drug or Cigar Store—No Service of Food—Retail

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CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
9157	00	A	8	Theatrical Production in Which Any Players or Entertainers Dance, Skate or Perform Acrobatic Acts—Players, Entertainers or Musicians
9158	00	B	8	Theatrical Production in Which Any Players or Entertainers Dance, Skate or Perform Acrobatic Acts—All Other Employees
9159	00	B	8	Theatrical Production NOC—Players, Entertainers or Musicians
9160	00	B	8	Theatrical Production NOC—All Other Employees
9178	00	A	8	Athletic Team or Park—Non-Contact Sports
9179	00	B	8	Athletic Team or Park—Contact Sports
9180	00	E	8	Amusement Device Operation NOC—Not Traveling—& Drivers
9180	01	E	8	Club—Shooting—& Drivers
9180	02	E	8	Shooting Gallery & Drivers
9182	00	C	8	Athletic Team or Park—Operation of Park—& Drivers
9186	00	F	8	Carnival, Circus or Amusement Device Operator—Traveling—All Employees—& Drivers
9186	01	F	8	Circus, Carnival or Amusement Device Operator—Traveling—All Employees—& Drivers
9186	02	F	8	Amusement Device Operator, Carnival or Circus—Traveling—All Employees—& Drivers
9220	00	D	7	Cemetery Operation & Drivers
9402	00	D	4	Street Cleaning — All Operations to Completion & Drivers
9402	01	D	4	Sewer — Cleaning — All Operations to Completion & Drivers
9402	02	D	4	Snow Plowing — All Operations to Completion & Drivers
9403	00	E	7	Garbage, Ashes or Refuse Collection & Drivers
9403	01	E	7	Refuse, Ashes or Garbage Collection & Drivers
9410	00	C	7	Municipal, Township, County or State Employee NOC
9501	00	D	7	Painting—Shop Only—& Drivers
9501	01	D	7	Sign Painting or Lettering in Buildings & Drivers
9505	00	D	3	Automobile, Bus, Truck or Trailer Body Mfg.—Painting
9505	01	D	3	Painting—Automobile or Carriage Bodies
9519	00	C	7	Household Appliances—Electrical—Installation, Service or Repair—& Drivers
9519	01	C	7	Radio or Television Set Installation, Service or Repair & Drivers
9519	02	C	7	Television or Radio Set Installation, Service or Repair & Drivers

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	CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
★	9521	00	E	4	House Furnishings Installation NOC & Upholstering — All Operations to Completion
★	9521	01	E	4	Carpet Installation — All Operations to Completion
	9522	00	C	3	Upholstering
	9522	01	C	3	Automobile, Bus or Truck—Upholstering
	9522	02	C	3	Burial Garment Mfg. and Casket or Coffin Upholstering
	9522	03	C	3	Casket or Coffin Upholstering and Burial Garment Mfg.
	9522	04	C	3	Coffin or Casket Upholstering and Burial Garment Mfg.
	9522	05	C	3	Furniture Upholstering
★	9526	00	E	4	Scaffolds, Hod Hoists or Construction Elevators — Built-Up from the Ground — Installation, Repair or Removal — All Operations to Completion & Drivers
★	9527	00	F	4	Scaffolds — Sidewalk Bridges — Not Over One Story in Height — Installation, Repair or Removal — All Operations to Completion & Drivers
★	9534	00	F	4	Mobile Crane and Hoisting Service Contractors NOC — All Operations to Completion & Drivers
★	9534	01	F	4	Scaffolds — Suspended or Swinging — Installation, Repair or Removal — All Operations to Completion & Drivers
★	9534	02	F	4	Concrete Pumping exclusively by Service Contractor — All Operations to Completion & Drivers
★	9539	00	D	4	Awning, Tent or Canvas Goods Erection, Removal or Repair — All Operations to Completion & Drivers
★	9539	01	D	4	Canvas Goods, Awning or Tent Erection, Removal or Repair — All Operations to Completion & Drivers
★	9539	02	D	4	Decorating — All Operations to Completion & Drivers
★	9539	03	D	4	Tent, Awning or Canvas Goods Erection, Removal or Repair — All Operations to Completion & Drivers
★	9545	00	E	4	Bill Posting — All Operations to Completion & Drivers
★	9549	00	D	4	Advertising Co. — All Operations to Completion & Drivers
★	9552	00	E	4	Sign Erection or Repair—Away from Shop—Not Outdoor Advertising Companies — All Operations to Completion & Drivers
★	9553	00	D	4	Sign Painting or Lettering on Buildings or Structures — All Operations to Completion & Drivers
	9585	00	B	7	Shoe Repair Shop
	9585	01	B	7	Hat Cleaning Establishment
	9585	02	B	7	Shoe Shine Parlor
	9586	00	B	7	Barber Shop
	9586	01	B	7	Beauty Parlor

PART TWO—CLASSIFICATIONS

ABRASIVE PAPER or Cloth PREPARATION	1860
<i>Separately rate paper or cloth manufacturing.</i>	
ABRASIVE WHEEL MFG. & Drivers	1748
<i>Separately rate ore milling as Code 1452. Separately rate the manufacture of artificial abrasives as Code 1439.</i>	
ACCOUNTANT , Auditor or Factory Cost or Office Systematizer— TRAVELING	8803
<i>Includes insurance company premium auditors.</i>	
ACETYLENE GAS MFG. & Drivers	4635
<i>Includes tank charging.</i>	
ADDRESSING or Mailing CO.	8800
<i>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.</i>	
<i>Refer to "Mailing or Addressing Companies," Section II of the Digest of Rulings and Interpretations.</i>	
ADMIRALTY CODES – See Manual Rule XIII.A.5.	
★ ADVERTISING CO. – All Operations to Completion & Drivers	9549
<i>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.</i>	
AGRICULTURAL or Construction MACHINERY MFG.	3507
★ AIR CONDITIONING and Heating DUCT WORK – shop and outside – All Operations to Completion & Drivers	5536
<i>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.</i>	
<i>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.</i>	
AIR PRESSURE or Steam GAUGE MFG.	3685
<i>Applies to professional or scientific instruments.</i>	
AIRCRAFT ENGINE MFG.	3826
AIRPLANE MFG.	3830
AIRPLANE or AIRCRAFT PARTS MFG. —sheet metal	3832
<i>Includes the manufacturing of sheet metal parts or subassemblies for airplanes or aircrafts.</i>	
ALCOHOL MFG.—wood—& Drivers	1470
<i>Includes distillation of alcohol, manufacturing of creosote from wood tar or acetates.</i>	
ALCOHOL or Drug REHABILITATION FACILITY—ALL EMPLOYEES—& Clerical	8865
<i>Shall not be assigned to a facility having nursing or medical personnel on staff where medical services are provided.</i>	
<i>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.</i>	

ALE or Beer DEALER—wholesale—& Drivers**7390**

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

★ ALUMINUM, Plastic or Vinyl SIDING INSTALLATION – All Operations to Completion & Drivers**5648**

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.

ALUMINUM WARE MFG.**3227**

Applies to goods manufactured from sheet aluminum. Separately rate rolling mills or smelting.

AMBULANCE OPERATION:**AMBULANCE WORKERS—NOT VOLUNTEER:****GARAGE EMPLOYEES****8385****ALL OTHER EMPLOYEES & Drivers****8394****VOLUNTEER AMBULANCE SERVICE COMPANY****7370**

Includes 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. Refer to Rule II Volunteer Ambulance Workers Coverage.

Applicable to all active volunteer members covered under the Volunteer Ambulance Workers' Benefit Law. The premium shall be based the amount shown per ambulance per year in the "Miscellaneous Values" pages.

Section 30 of the Volunteer Ambulance Workers' Benefit Law makes a county, city, town or village responsible for such benefits to volunteer ambulance workers of ambulance companies in their area.

Employers liability coverage is not automatically afforded under these circumstances to the volunteer ambulance companies whose workers are covered by the municipality's policy. The municipality may elect to extend employers liability coverage for an additional 10% of that premium which is developed for the volunteer ambulance workers of these ambulance companies. Use the New York Volunteer Ambulance Workers' Benefit Law—Extension of Employers Liability Insurance Endorsement (WC 31 06 13). This additional premium shall be assigned to Code 9851 "Premium for the Extension of Employers Liability Coverage to Additional Interests under a VAWBL Policy."

AMUSEMENT DEVICE OPERATION NOC—NOT TRAVELING—& Drivers**9180**

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.

AMUSEMENT DEVICE OPERATOR, Carnival or Circus—TRAVELING—ALL EMPLOYEES—& Drivers**9186**

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."

AMUSEMENT PARK or Exhibition OPERATION & Drivers	9016
<i>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.</i>	
<i>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.</i>	
ANALYTICAL CHEMIST	4511
<i>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.</i>	
ANTI-TOXIN, Serum or Virus MFG. & Drivers	5951
ARCHITECT or Engineer-CONSULTING	8601
<i>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.</i>	
ARCHITECTURAL Wood Window or Door Mfg.	2818
ARCHITECTURAL Wood Window or Door Installation – All Operations to Completion	5429
★ <i>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 Stores or Less – All Operations to Completion" at the same job or location.</i>	
ARMS MFG. NOC	3200
<i>Separately rate steel making, forging, shell manufacturing or shell loading-See "EXPLOSIVES."</i>	
ART or Cathedral Glass WINDOW MFG.	4133
<i>Includes glass manufacturing.</i>	
ART Gallery & Clerical	8068
<i>Applies to wholesale or retail sales of artwork. Includes appraising of the artwork on the premises of the art gallery.</i>	
★ ASBESTOS CONTRACTOR – All Operations to Completion	5473
<i>Includes employees engaged in sealing off work areas, removal, repair, enclosure or encapsulation of asbestos materials.</i>	
ASPHALT or Tar DISTILLING or REFINING & Drivers	1463
<i>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.</i>	
ASPHALT WORKS & Drivers	1463
<i>Includes grinding, pulverizing or mixing asphalt. Separately rate digging, mining or quarrying.</i>	
ASSAYING	4511
<i>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.</i>	
ASSISTED LIVING FACILITY-ALL EMPLOYEES-& Clerical	8866
<i>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.</i>	
<i>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.</i>	

AUTOMATIC SCREW MACHINE PRODUCTS MFG. **3145**
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. **3634**

★ **AUTOMATIC SPRINKLER INSTALLATION - All Operations to Completion & Drivers** **5188**

AUTOMOBILE BODY REPAIR SHOP—ALL OPERATIONS—& Drivers **8391**
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 **3823**
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 **3824**
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 **9505**

UPHOLSTERING **9522**

AUTOMOBILE CAR WASH & DRIVERS **8391**

AUTOMOBILE DISMANTLING & Drivers **3821**
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. **3827**

AUTOMOBILE GASOLINE and/or SERVICE STATIONS:

FULL or FULL and SELF-SERVICE GASOLINE & Drivers **8391**
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

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AWNING or Tent MFG. –SHOP only	2576
<i>Separately rate the installation, removal or repair of awnings or tents away from the shop as Code 9539.</i>	
★ AWNING , Tent or Canvas Goods ERECTION , Removal or Repair – All Operations to Completion & Drivers	9539
<i>Applies to operations away from the shop.</i>	
BABY CARRIAGE MFG.	3865
BAG MFG. –PAPER or PLASTIC	4273
<i>Separately rate paper manufacturing as Code 4239 and plastic film mfg. as Code 4459.</i>	
BAG or Sack MFG. –cloth	2578
<i>Applies to the manufacture, renovation or repair of cotton, burlap or gunny bags or sacks.</i>	
BAG RENOVATING	2578
<i>Applies to the renovating or repairing of cotton, burlap or gunny bags or sacks.</i>	
BAGEL MFG. & Route Salespersons, Route Supervisors, Drivers	2003
<i>Applies to shops engaged in making bagels from raw ingredients, not received frozen.</i>	
BAKERY & Route Salespersons, Route Supervisors, Drivers	2003
BAKING POWDER MFG.	6504
<i>Separately rate the manufacturing of ingredients as Code 4829.</i>	
BALL or Roller BEARING MFG.	3638
<i>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.</i>	

BAR , Dance Club, Lounge, Nightclub or Tavern—including entertainers and/or musicians <i>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.</i> <i>Refer to Section III of the Digest of Rulings and Interpretations to determine the application of the appropriate restaurant and/or bar classification.</i>	9074
BARBER SHOP	9586
BARREL ASSEMBLY <i>Separately rate stock manufacturing as Code 2710.</i>	2759
BARREL STOCK MFG. <i>Applies to the manufacture of heads, hoops or staves. Separately rate barrel assembly as Code 2759.</i>	2710
BATHS <i>Applies to showers and bath facilities including those located at public beaches and lakes.</i>	9015
BATTERY MFG. –DRY	3642
BATTERY MFG. –STORAGE	3647
BEAN SORTING or HANDLING	8102
BEAUTY PARLOR	9586
BED SPRING or Wire Mattress Spring MFG. <i>Separately rate box spring manufacturing as Code 2570.</i>	3257
BEDSTEAD MFG. or ASSEMBLY—metal	3076
BEER or Ale DEALER-wholesale—& Drivers <i>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.</i>	7390
BICYCLE MFG. or ASSEMBLY	3865
★ BILL POSTING - All Operations to Completion & Drivers <i>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.</i>	9545
BILLIARD HALL <i>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.</i>	9089

BOAT BUILDING NOC—wood—& Drivers:

Coverage under **U.S. ACT** **6801F**

Coverage under **STATE ACT ONLY** **6811**

Includes shop and yard work.

BOAT SALESPERSON **8748**

BOILER INSPECTION **8731**

★ **BOILER INSTALLATION or REPAIR – Steam All Operations to Completion** **3726**
Includes the construction or repair of foundations.

★ **BOILER or Steam Pipe INSULATING – All Operations to Completion & Drivers** **5184**
Includes shop. Applies to the application of cork, asbestos or other non-conducting materials.

★ **BOILER SCALING – All Operations to Completion** **3726**
Includes the construction or repair of foundations.

BOILERMAKING **3620**

BOLT or Nut MFG. **3132**
Separately rate steel making as Code 1438 or Code 3004. Separately rate rolling mill as Code 3027 or Code 3018.

BONE or Ivory GOODS MFG. **4452**

BOOKBINDING **4307**

BOOKBINDING or Printing MACHINERY MFG. **3548**

BOOT or Shoe MFG. NOC **2660**

BOOT or Shoe PATTERN MFG. **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.

BORAX, Potash or Salt PRODUCING or REFINING & Drivers **4568**
Includes driving of wells and pumping. Separately rate mining as Code 1170.

BOTTLE, Rubber, Paper Stock or Rag DEALER—SECOND-HAND—& Drivers **8264**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8264 are conducted as a separate and distinct business.

BOTTLING NOC & Drivers **2157**
Includes sign erection or repair.

BUILDING or Roofing PAPER or Felt PREPARATION —no installation—& Drivers	1463
<i>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.</i>	
★ BUILDING RAISING or MOVING — ALL EMPLOYEES — All Operations to Completion & Drivers	5703
<i>Includes incidental shoring, and removal or rebuilding of walls, foundations, columns or piers.</i>	
BUILDING SERVICE CONTRACTOR	9030
<i>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.</i>	
BURIAL GARMENT MFG. and Casket or Coffin Upholstering	9522
BUS COMPANY:	
GARAGE EMPLOYEES	8385
ALL OTHER EMPLOYEES & Drivers	8394
BUTCHERING	2081
<i>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.</i>	
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
<i>Includes installation of components.</i>	
★ CABINET WORK INSTALLATION — All Operations to Completion	5429
<i>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.</i>	
CABINET WORK—NO POWER WOODWORKING MACHINERY	2881
<i>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.</i>	
CABINET WORK—WITH POWER MACHINERY	2816
	2817
	2818
★ CABLE INSTALLATION — All Operations to Completion & Drivers	7536
<i>Applies to cable installation in conduits or subways. Conduit construction to be separately rated as Code 6325.</i>	

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CABLE MFG. –insulated electrical	4470
<i>Separately rate wire drawing as Code 1924 or Code 3241.</i>	
CABLE MFG. or Wire Drawing–NOT IRON or STEEL	1924
CABLE or Wire Rope MFG. –IRON or STEEL	3257
<i>Separately rate wire drawing as Code 1924 or Code 3241.</i>	
CAISSON WORK–ALL OPERATIONS to completion	6252
<i>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.</i>	
CALCIUM CARBIDE MFG. & Drivers	1438
<i>Separately rate mining, slag excavation, quarrying or coke manufacturing.</i>	
CAMP OPERATION–RECREATIONAL or educational–ALL EMPLOYEES–& Drivers	9048
<i>Separately rate the operation of a commercial farm. See "Farms."</i>	
CAMPGROUNDS and Recreational Vehicle PARK	9029
<i>Includes maintenance and ordinary repairs of the recreational vehicle campgrounds or trailer or mobile park grounds.</i>	
<i>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.</i>	
CAMP OPERATION–TOURIST–Assign appropriate HOTEL CLASSIFICATION	
CAN MFG.	3220
CANDLE MFG.	4710
<i>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.</i>	
CANDY, Chocolate or Cocoa MFG.	2041
<i>Applies to, but not limited to, the manufacturing of candy bars, chocolate bars, chewing gum, glaceed fruit, jellybeans, lollipops, licorice, breath mints and taffy.</i>	
<i>Includes manufacturing from cocoa beans.</i>	
CANNERY NOC	2111
★ CANVAS GOODS, Awning or Tent ERECTION, Removal or Repair - All Operations to Completion & Drivers	9539
<i>Applies to operations away from the shop.</i>	
CANVAS GOODS MFG. NOC–shop	2576
<i>The installation, removal or repair of canvas products away from the shop shall be assigned to Code 9539.</i>	
CAR MFG. –RAILROAD–& Drivers	3881
CARBON PAPER or Typewriter Ribbon MFG.	4251
<i>Separately rate paper manufacturing as Code 4239.</i>	
CARBONATED BEVERAGE MFG. NOC & Drivers	2157
<i>Includes sign erection or repair.</i>	

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CARBONIC ACID GAS MFG. & Drivers <i>Includes tank charging.</i>	4635
CARNIVAL, Circus or Amusement Device Operator—TRAVELING—ALL EMPLOYEES—& Drivers <i>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."</i>	9186
★ CARPENTRY – DETACHED one or two - family DWELLINGS – All Operations to Completion <i>Includes garages constructed in connection with the dwellings.</i>	5645
★ CARPENTRY – DWELLINGS – THREE STORIES or LESS – All Operations to Completion <i>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.</i>	5651
CARPENTRY—SHOP ONLY—& Drivers <i>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.</i>	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 <i>Separately rate baby carriage manufacturing as Code 3865.</i>	3808
★ CARRIER SYSTEM INSTALLATION or REPAIR – All Operations to Completion & Drivers <i>Applies to work inside of buildings only. Separately rate the installation of freight carrier systems as Code 3724.</i>	5183
CARTRIDGE MFG. or LOADING—See "EXPLOSIVES"	
CASE WORKERS—social services or medical work—traveling <i>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.</i> <i>No medical, rehabilitation or other related services provided.</i>	8857
INSIDE WORK ONLY	8810

CASH REGISTER MFG.	3574
CASINO GAMBLING—ALL EMPLOYEES—& Clerical	9061
<i>Includes food, beverage and entertainment employees.</i>	
<i>Separately rate the transport of patrons as Code 8394.</i>	
<i>Separately rate casino gambling operations in conjunction with a hotel as Code 9044.</i>	
CASINO GAMBLING—HOTEL—ALL OTHER EMPLOYEES—& Outside Salespersons	9044
<i>Includes, but not limited to desk clerks, bellhops and maids.</i>	
<i>Musicians, players or entertainers to be separately rated only when restaurant operations are not conducted.</i>	
<i>See Code 9157 or Code 9159 "Theatrical Production."</i>	
RESTAURANT EMPLOYEES	9058
<i>Includes musicians, players or entertainers.</i>	
<i>Separately rate the transport of patrons as Code 8394.</i>	
<i>Separately rate casino gambling operations without a hotel as Code 9061.</i>	
<i>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.</i>	
CASKET or Coffin MFG. or ASSEMBLY—metal	3076
CASKET or Coffin MFG. or ASSEMBLY—wood	2883
<i>Includes the manufacturing of metal fittings.</i>	
CASKET or Coffin UPHOLSTERING and Burial Garment Mfg.	9522
CATERING—including entertainers and/or musicians	9071
<i>Applies to full-service restaurants, buffet-type establishments, banquet halls, cafes, diners and other food establishments that provide wait service.</i>	
<i>Refer to Section III of the Digest of Rulings and Interpretations to determine the application of the appropriate restaurant and/or bar classification.</i>	
CATHEDRAL or Art Glass WINDOW MFG.	4133
<i>Includes glass manufacturing.</i>	
CATTLE DEALER & Outside Salespersons, Drivers	8288
<i>Not operating farm or ranches.</i>	
CELLULAR Telephone Store—Retail	8069
<i>Includes incidental service or repair of cellular telephones</i>	
CEMENT MFG.	1701
<i>Separately rate excavation or digging, dredging, mining or quarrying.</i>	
★ CEMENT or Concrete Distributing Tower Installation, repair or removal – All Operations to Completion	5403
<i>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.</i>	

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★ CEMENT or Concrete Work - Floors, Driveways, yards or sidewalks – All Operations to Completion & Drivers	5221
<i>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.</i>	
CEMETERY OPERATION & Drivers	9220
CHAIN MFG. –FORGED	3110
CHARCOAL MFG. & Drivers	1470
<i>Includes distillation of alcohol, manufacturing of creosote from wood tar or acetates.</i>	
CHAUFFEURS & Helpers NOC–commercial	7380
<i>Subject to the standard exception manual rule.</i>	
CHEESE or Butter MFG. & Route Salespersons, Route Supervisors, Drivers	2070
CHEMICAL BLENDING or MIXING NOC–ALL OPERATIONS–& Drivers	4828
<i>Shall not be assigned to a risk engaged in the manufacture of chemicals.</i>	
CHEMICAL MFG. NOC–ALL OPERATIONS–& Drivers	4829
<i>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.</i>	
CHEWING GUM MFG.	2041
<i>Applies to, but not limited to, the manufacturing of candy bars, chocolate bars, chewing gum, glaceed fruit, jellybeans, lollipops, licorice, breath mints and taffy.</i>	
<i>Includes manufacturing from cocoa beans.</i>	
CHILD DAY CARE CENTERS	
<i>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.</i>	
<i>Not applicable to elementary schools that provide day care services at the same location.</i>	
PROFESSIONAL EMPLOYEES & Clerical, Salespersons	8869
ALL OTHER EMPLOYEES & Drivers	9059
★ CHIMNEY CONSTRUCTION—not metal – All Operations to Completion	5000
<i>Includes foundation and applies to stone, brick or concrete chimneys. Also includes guniting and lining operations.</i>	
CHOCOLATE, Candy, or Cocoa MFG.	2041
<i>Applies to, but not limited to, the manufacturing of candy bars, chocolate bars, chewing gum, glaceed fruit, jellybeans, lollipops, licorice, breath mints and taffy.</i>	
<i>Includes manufacturing from cocoa beans.</i>	

COMPUTING, Recording or Office MACHINE MFG. NOC**3574**★ **CONCRETE CONSTRUCTION in connection with BRIDGES or CULVERTS – All Operations to Completion** **5222**

Applies only when clearance is more than 10 feet at any point or entire distance between terminal 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** **5213**

Includes foundations or 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** **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.

★ **CONCRETE or Cement Work – Floors, Driveways, yards or sidewalks – All Operations to Completion & Drivers** **5221**

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 **4034**

Applies to shop or yard work only. Includes the manufacturing of concrete blocks, bricks, poles, 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** **9534**★ **CONDUIT CONSTRUCTION – FOR CABLES or WIRES – All Operations to Completion & Drivers** **6325****CONFECTION MACHINERY MFG.** **3559****CONFECTION MFG.** **2041**

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.

CONSTRUCTION ELEVATORS—See "SCAFFOLDS"**CONSTRUCTION MACHINERY, Dredge or Steam Shovel MFG. NOC** **3507****CONSTRUCTION or Agricultural MACHINERY MFG.** **3507**

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** **2702**
Includes incidental brush cutting and removal.
-
- 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** **5610**
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)

Effective January 1, 2018

3rd Reprint**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	9539
<i>Applies to interior or exterior work, including the hanging of flags or bunting for conventions or celebrations.</i>	
★ DECORATING or Painting NOC – All Operations to Completion & Drivers	5474
<i>Includes incidental shop operations. Also includes the painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash.</i>	
<i>Separately rate painting of ship hulls. Separately rate metal structures over two stories in height or bridges as Code 5037.</i>	
DENTAL LABORATORY	4692
DENTIST & Clerical	8832
<i>Separately rate employees engaged in any type of service in or about premises, other than premises used for professional purposes.</i>	
★ DERRICK or Oil Rig ERECTION or DISMANTLING – All Operations to Completion	
<i>Applies to rigs or derricks of metal, the construction of foundations or structures and the installation of equipment.</i>	
	5057
<i>Applies to rigs or derricks of wood, the construction of foundations or structures and the installation of equipment.</i>	
	5403
DETECTIVE or Patrol AGENCY & Drivers	7723
<i>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.</i>	
DETINNING	3372
<i>Includes incidental manufacturing of tin or tin compounds.</i>	
DEVELOPMENTAL ORGANIZATIONS—ALL EMPLOYEES & SALESPERSONS, DRIVERS	8864
<i>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.</i>	
<i>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.</i>	
DIAMOND CUTTING or Polishing	3384
DIAPER SERVICE & Route Salespersons, Drivers	2594
<i>Includes the rental and cleaning of diapers.</i>	
DIE CASTING MFG.	1925
<i>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.</i>	

DIGITAL or Magnetic RECORDING/STORAGE MEDIA MFG.	4431
<i>Applies to audio or visual recording media manufacturing and recording tape or disk manufacturing.</i>	
DIKE or Revetment CONSTRUCTION-ALL OPERATIONS to completion- & Drivers	6005
<i>Applies to river work only. Separately rate pile driving as Code 6003.</i>	
DISTILLATION-wood-& Drivers	1470
<i>Includes distillation of alcohol, manufacturing of creosote from wood tar or acetates.</i>	
DIVING-SUBMARINE-NOT MARINE WRECKING	
<i>Refer to special manual rules "Maritime Employments."</i>	
DOG SHOW:	
KENNEL EMPLOYEES & Drivers	8831
OPERATION by owner or lessee & Drivers	9016
<i>Includes musicians and box office employees. Separately rate the operation or maintenance of amusement devices as Code 9180.</i>	
<i>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.</i>	
DOLL CLOTHING or Cloth Dolls or Cloth Parts MFG.	2501
<i>Includes dressing of dolls.</i>	
DOLL or Doll Parts MFG. - plastic	4475
<i>Separately rate the manufacturing of glass, metal or cloth parts, cloth dolls, doll clothing or dressing of dolls. Separately rate assembling as Code 4476.</i>	
DOMESTIC SERVICE CONTRACTOR-inside	0917
<i>Applicable to employers furnishing employees under contract for domestic service performed inside customers' residence and includes operation of training schools.</i>	
★ DOMESTIC SERVICE CONTRACTOR - outside - All Operations to Completion & Drivers	0042
<i>Includes grass cutting, weed control, lawn spraying, laying out grounds, tree spraying or fumigating, planting trees, shrubs, flowers or lawns.</i>	
<i>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.</i>	
<i>Separately rate excavation, filling or backfilling as Code 6217.</i>	
<i>Separately rate tree pruning, repairing and trimming as Code 0106.</i>	
DOMESTIC WORKERS:	
INSIDE	0913
INSIDE-Occasional	0908
OUTSIDE-including private chauffeurs	0912
OUTSIDE-Occasional-including occasional chauffeurs	0909
★ DOOR, Door Frame or SASH ERECTION - metal or metal covered - All Operations to Completion	5102
<i>Separately rate the installation of storm doors or storm sash as Code 5428.</i>	

DOOR, Door Frame or Sash MFG. –wood–metal covered **3060**

DOOR, Sash or ASSEMBLED MILLWORK MFG. & Drivers **2737**

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 **8235**

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 **9072**

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
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★ DRILLING NOC – All Operations to Completion & Drivers <i>Shall not be assigned at a single job or location to a risk engaged in operations described by another classification.</i>	6204
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DRIVERS and Helpers NOC—Commercial <i>Subject to the standard exception manual rule.</i>	7380
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DRUG , Medicine or Pharmaceutical Preparation MFG. –includes mfg. of ingredients <i>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.</i>	4825
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DRUG , Medicine or Pharmaceutical PREPARATION —no mfg. of ingredients <i>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.</i>	4611
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DRUG or Alcohol REHABILITATION FACILITY—ALL EMPLOYEES—& Clerical <i>Shall not be assigned to a facility having nursing or medical personnel on staff, where medical services are provided.</i> <i>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.</i>	8865
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DRY CLEANING or Laundry Collecting or DISTRIBUTING STORE <i>No dry cleaning or laundering at the same location.</i>	8017
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DRY CLEANING or Laundry— COMMERCIAL—& Route Salespersons, Drivers <i>Applies to risks principally engaged (more than 50%) in commercial dry cleaning or laundry operations</i> <i>Includes incidental alterations and pressing of items.</i> <i>Separately rate collecting or distributing stores (no dry cleaning or laundering at the same location) as Code 8017.</i>	2591
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DRY CLEANING or Laundry— RETAIL—& Route Salespersons, Drivers <i>Applies to risks principally engaged (more than 50%) in retail dry cleaning or laundry operations.</i> <i>Includes incidental alterations and pressing of items. Separately rate alterations or tailoring performed by a tailor (no dry cleaning or laundering) as Code 2503.</i> <i>Separately rate collecting or distributing stores (no dry cleaning or laundering at the same location) as Code 8017.</i>	2590
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DRY CLEANING or Laundry STORE—SELF-SERVICE <i>No dry cleaning or laundering at the same location.</i>	8017
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DRY DOCK OPERATION —See "SHIP REPAIR or CONVERSION"	
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EARTHENWARE or Tile MFG. NOC & Drivers**4024**

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**7539**

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****7538**

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****3190****ALL OTHER OPERATIONS****3191****ELECTRIC POWER or Transmission EQUIPMENT MFG.****3643**

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****3724**

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**3179**

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****3737**

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**3681**

★	ELECTRICAL WIRING – within buildings – All Operations to Completion & Drivers <i>Includes installation or repair of fixtures or appliances. Separately rate the installation of electrical machinery or auxiliary apparatus as Code 3724.</i>	5190
	ELECTROPLATING <i>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.</i>	3372
★	ELEVATOR ERECTION or REPAIR – All Operations to Completion	5160
	ELEVATOR INSPECTING	8731
	ELEVATOR or Escalator MFG.	3042
	EMBROIDERY MFG.	2388
	EMERY WORKS & Drivers <i>Applies to crushing or grinding. Separately rate digging, mining or quarrying.</i>	1747
	ENGINE MFG. –AIRCRAFT	3826
	ENGINE MFG. –AUTOMOBILE	3827
	ENGINE MFG. NOC <i>Separately rate foundry work in connection with manufacturing engine blocks (no engine manufacturing) as Code 3081.</i>	3612
	ENGINEER or Architect–CONSULTING <i>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.</i>	8601
	ENGRAVING	4352
★	EQUIPMENT or Machinery ERECTION or INSTALLATION NOC – All Operations to Completion & Drivers <i>Applies to the erection or installation of machinery at customers' premises.</i> <i>Separately rate the repair or servicing of machinery at customers' premises as Code 3737.</i> <i>Separately rate the repair or servicing of machinery at the insureds premise.</i>	3724
★	EQUIPMENT or Machinery REPAIR or Servicing at Customers' Premises NOC – All Operations to Completion & Drivers <i>Applies to the repair or servicing of machinery at a customer's premises.</i> <i>Separately rate the erection or installation of machinery at a customer's premises as Code 3724.</i> <i>Separately rate the repair or servicing of machinery at the insured's premises.</i>	3737
	ESCALATOR or Elevator MFG.	3042
	ESSENTIAL OILS MFG. & distillation	4628

★ EXCAVATION NOC – All Operations to Completion & Drivers <i>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.</i>	6217
★ EXCAVATION – ROCK – All Operations to Completion & Drivers <i>Includes incidental quarrying or stone crushing. No tunneling.</i>	5508
EXECUTIVE OFFICERS NOC —not foremen, workers or salespersons <i>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.</i>	8809
EXECUTIVE SUPERVISOR—CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER, CONSTRUCTION SUPERINTENDENT or PROJECT MANAGER <i>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.</i> <ol style="list-style-type: none"> <i>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.</i> <i>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.</i> <i>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.</i> 	5606
EXERCISE or Health INSTITUTE	9055
EXHIBITION —See “AMUSEMENT PARK”	
EXPLOSIVES or AMMUNITION MFG.:	
CARTRIDGE or SHELL CASE MFG. —metal <i>Separately rate shell case loading and cartridge charging or loading as Code 4771. Separately rate testing with explosives.</i>	3315

Explosives or Ammunition Mfg. continued on the next page.

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 operation 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.

Effective January 1, 2018

1st Reprint**FARMS:** (continued)

VEGETABLE, Berry or Grape FARM & Drivers	0031
<i>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.</i>	
FARM or FEED SUPPLY DEALER—retail—exclusively	8199
FASTENER MFG. —metal	3270
<i>Includes the manufacturing of snap or slide fasteners, hooks and eyes or paper fasteners.</i>	
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
<i>Includes the preparation of cereal or compound feeds for livestock.</i>	
FELT or Building or Roofing Paper PREPARATION—no installation—& Drivers	1463
<i>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.</i>	
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
<i>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.</i>	
FIBER GOODS MFG.	4263
<i>Separately rate fiberboard manufacturing as Code 4239.</i>	
FIBERBOARD or Corrugated CONTAINER MFG.	4244
<i>Includes corrugating or laminating of paper. Separately rate paper or paper board manufacturing as Code 4239.</i>	
FIELD BONDED WAREHOUSING & Drivers	7723
<i>No handling, moving or shipping of goods or merchandise at the field location.</i>	
FILE MFG.	3118
FILM EXCHANGE—MOTION PICTURE—& Clerical	4362
<i>Includes projecting rooms. Separately rate film exchanges located at motion picture studios as Code 4360.</i>	

★ FIRE ALARM, Telephone or Telegraph LINE CONSTRUCTION – All Operations to Completion & Drivers	7601
<i>Shall not be assigned to a risk engaged in operations described by Code 7600 "Telephone or Telegraph Co. All Other Employees & Drivers."</i>	

FIRE PATROL or Protective CORPS—not salvage operations—& Drivers	7710
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FIREFIGHTERS—NOT VOLUNTEER—& Drivers	7710
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FIREFIGHTERS—VOLUNTEER—& Drivers	7711
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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.

FIREFIGHTERS—VOLUNTEER—& Drivers—ELECTIVE Coverage for Assistance from Individual Volunteer Firefighters	7716
<i>Available only for a political subdivision (county, city, town, village or fire district) which has a paid fire department insured under Code 7710 "Firefighters—Not Volunteer—& Drivers." It covers such a political subdivision for its liability under the Volunteer Firefighters' Benefit Law for volunteer firefighters who offer their services on an individual basis. Coverage under this classification shall be afforded only by a separate Volunteer Firefighters' Benefit Law Policy.</i>	
FIREPROOF EQUIPMENT MFG.	3076
<i>Includes metal furniture, filing equipment and incidental woodworking. Separately rate the manufacturing of fireproof doors that are wood covered with metal as Code 3060. Separately rate wood shutter manufacturing as Code 2737.</i>	
FIREWORKS EXHIBITION & Drivers	9088
FIREWORKS MFG. —See "EXPLOSIVES"	
FISH CURING	2101
<i>Applies to shore or dock work only.</i>	
FISHING CLUB —See "CLUB—COUNTRY—& Clerical"	
FISHING ROD and Tackle MFG.	4902
FLAX SPINNING AND WEAVING	2302
FLINT or Spar GRINDING & Drivers	1741
<i>Separately rate digging, mining or quarrying. Risks engaged in grinding materials which do not contain more than 5% free silica shall be assigned to Code 1747.</i>	
★ FLOOR INSTALLATION — Parquet or Wooden Finished — All Operations to Completion	5429
<i>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.</i>	
FLORIST —cultivating or gardening—& Drivers	0035
FLOWER or Feather MFG. —artificial	2534
FOOD SUNDRIES MFG. NOC —no cereal milling	6504
<i>Includes cleaning, grinding, sorting or mixing of coffee, sugars, confections, pastry flours, spices or nuts.</i>	

FUEL AND MATERIAL DEALER NOC —no second-hand building materials or lumber—& local managers, Drivers <i>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:</i>	8232
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. <i>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.</i>	3581
FUNERAL DIRECTORS & Drivers	9620
FUR MFG. —preparing skins	2600
FURNISHING GOODS MFG. NOC —from textile fabrics	2553
FURNITURE ASSEMBLY- wood – from manufactured parts <i>Includes finishing. Code 2881, 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.</i>	2881
FURNITURE MFG. —metal	3076
FURNITURE MFG. NOC —wood	2883
FURNITURE MOVING and/or storage, Drivers <i>Includes packing or handling household goods away from insured's premises.</i>	8293
★ FURNITURE or FIXTURE INSTALLATION NOC – All Operations to Completion <i>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.</i>	5429
FURNITURE STOCK MFG.	2883
FURNITURE UPHOLSTERING	9522
GALVANIZING or Tinning <i>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.</i>	3372
GARBAGE, Ashes or Refuse COLLECTION & Drivers <i>Separately rate reduction, rendering or fertilizer plants.</i>	9403
GARBAGE WORKS <i>Applies to reduction or incineration. Separately rate drivers as Code 9403.</i>	7590
GAS BURNER INSTALLATION —See "OIL or GAS BURNER INSTALLATION"	

Effective January 1, 2018

GAS COMPANY:

GAS CO. –NATURAL GAS—local distribution—**ALL OPERATIONS—& Drivers** **7502**
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 **7502**
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 **8353**
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.

GAS DISTRIBUTING—L.P.G. —local—ALL OPERATIONS—& Drivers **7502**
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 **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.

GAS or Oil 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.

★ **GAS or Oil 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.

★ **GAS or Oil PIPELINE CONSTRUCTION – All Operations to Completion & Drivers** **6233**
Separately rate pile driving, dredging or tunneling.

GAS or Oil PIPELINE OPERATION & Drivers **7515**
Separately rate construction, operation of wells, or oil refining.

★	GAS MAIN or Connection CONSTRUCTION - All Operations to Completion & Drivers	6319
	<i>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.</i>	
	<i>Not available for division of payroll with Code 7502 "Gas Co. — Natural Gas - local distribution — All Operations & Drivers."</i>	
	GAS METER MFG.	3574
	GAS WELL or PIPELINE —See "OIL or GAS"	
	GASOLINE or Oil DEALER & Drivers	8350
	<i>Separately rate retail gasoline stations as Code 8391, Code 8381 or Code 8382.</i>	
	GASOLINE RECOVERY & Drivers	1463
	<i>Applies to recovery from casing head or natural gas.</i>	
	GEAR MFG. or GRINDING	3635
	<i>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.</i>	
★	GEOPHYSICAL EXPLORATION – Seismic – All Operations to Completion & Drivers	5508
	GEOPHYSICAL EXPLORATION NOC	8601
	<i>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.</i>	
	GLASS MFG. –CUT	4111
	GLASS MFG. NOC & Drivers	4101
	<i>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.</i>	
	GLASS MERCHANT	4130
	<i>Includes bending, grinding, beveling or silvering of plate glass.</i>	
	GLASS WINDOW MFG. –stained	4133
	<i>Includes glass manufacturing.</i>	
	GLASSWARE MFG. –NO AUTOMATIC BLOWING MACHINES	4111
	<i>Separately rate sand digging as Code 4000 and quarrying as Code 1624.</i>	
	GLASSWARE MFG. NOC	4114
	<i>Separately rate sand digging as Code 4000 and quarrying as Code 1624.</i>	
★	GLAZIER – AWAY FROM SHOP – All Operations to Completion & Drivers	5462
	GLOVE MFG. –leather or textile	2670
	<i>Separately rate tanning of leather as Code 2623. Separately rate the manufacturing of textile fabric.</i>	

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	GLOVE or Mitten MFG. –knit	2362
	<i>Separately rate yarn manufacturing.</i>	
	GLUE MFG. & Drivers	4653
	<i>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.</i>	
	GOLD LEAF MFG.	3383
	GOLF CLUB—See "CLUB—COUNTRY—& Clerical"	
★	GRADING OF LAND NOC – All Operations to Completion & Drivers	6217
	<i>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.</i>	
	GRAIN ELEVATOR OPERATION	8102
	<i>Separately rate floating elevators under the appropriate vessel classification.</i>	
	GRAIN, Feed or Hay or Fertilizer DEALER & LOCAL MANAGERS, Drivers	8215
	GRAIN MILLING	2014
	GRAPHITE MFG. –not artificial—& Drivers	1452
	<i>Separately rate artificial graphite manufacturing as Code 1439.</i>	
	GRAVEL or Sand DIGGING & Drivers	4000
	<i>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.</i>	
	GREASE or Oil MIXING OR BLENDING	4712
	<i>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.</i>	
★	GREENHOUSE ERECTION – ALL OPERATIONS TO COMPLETION	5402
	GREETING CARD MFG.	4310
	GUM MFG.—Chewing	2041
	<i>Applies to, but not limited to, the manufacturing of candy bars, chocolate bars, chewing gum, glaceed fruit, jellybeans, lollipops, licorice, breath mints and taffy.</i>	
	<i>Includes manufacturing from cocoa beans.</i>	
★	GUNITING - not chimneys – All Operations to Completion	5213
	<i>Separately rate guniting on chimneys as Code 5000.</i>	

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HAIR GOODS MFG. <i>Applies to products made from human hair.</i>	2534
HAIR SALON	9586
HARDWARE MFG. NOC	3146
HARNESS or Saddle MFG.	4902
HAT CLEANING Establishment	9585
HAT MFG. NOC	2501
HATTERS' FUR MFG.	2600
★ HAY BALING – by contractor — All Operations to Completion & Drivers	0050
HAY , Grain, Feed or Fertilizer DEALER & LOCAL MANAGERS, Drivers	8215
HEALTH or Exercise INSTITUTE	9055
HEALTH CARE SERVICES: <i>Applies to an establishment providing health care services for individuals or families in their residences, nursing homes, hospitals or schools.</i>	
MEDICAL or OTHER PROFESSIONAL SERVICES—traveling <i>Includes private duty registered and licensed practical nurses, physical, speech and/or occupational therapists.</i>	8854
DAILY LIVING SKILL SERVICES—traveling <i>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.</i>	9051
MEDICAL & social CASE WORKERS—traveling <i>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.</i> <i>No medical, rehabilitation or other related services provided.</i>	8857
INSIDE WORK ONLY—medical & social case workers	8810
HEAT TREATING—metal <i>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.</i>	3307
HEATER or Radiator MFG. <i>Applies to cast iron heaters or radiators.</i>	3081
★ HEATING and Air Conditioning DUCT WORK – shop and outside – All Operations to Completion & Drivers <i>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.</i> <i>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.</i>	5536

HEMP or Jute SPINNING AND WEAVING	2302
HOD HOISTS —See "SCAFFOLDS"	
HOMELESS SHELTER—ALL EMPLOYEES—& Clerical <i>Shall not be assigned to a facility having nursing or medical personnel on staff where medical services are provided.</i> <i>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.</i>	8865
HOMES FOR THE MENTALLY IMPAIRED—ALL EMPLOYEES—& Clerical <i>Shall not be assigned to a facility having nursing or medical personnel on staff where medical services are provided.</i> <i>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.</i>	8865
HONE or Oil STONE MFG. & Drivers <i>Separately rate quarrying as Code 1624.</i>	1748
HORN GOODS MFG. —Fabricated Products Mfg. <i>Applies to the manufacturing of horn goods by machining, bending, buffing or polishing.</i>	4452
HORSE SHOE MFG. <i>Separately rate steel making as Code 1438 or Code 3004. Separately rate rolling mills as Code 3018 or Code 3027.</i>	3146
HORSE SHOW:	
STABLE EMPLOYEES & Drivers	7201
OPERATION by owner or lessee & Drivers <i>Includes musicians and box office employees. Separately rate the operation or maintenance of amusement devices as Code 9180.</i> <i>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.</i>	9016
HOSIERY MFG. <i>Separately rate yarn manufacturing.</i>	2362
HOSPITAL:	
PROFESSIONAL EMPLOYEES	8833
ALL OTHER EMPLOYEES <i>Code 8833 and Code 9040 include the operation of a convalescent or nursing home when operated by a hospital at the same or an adjacent location.</i> <i>Separately rate ambulance drivers employed by a hospital as Code 7380</i>	9040
HOSPITAL—VETERINARY—& Drivers	8831
★ HOT HOUSE ERECTION – ALL OPERATIONS TO COMPLETION	5402

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HOTEL–CASINO GAMBLING–ALL OTHER EMPLOYEES–& Outside Salespersons 9044*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** 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.*

HOTEL NOC–ALL OTHER EMPLOYEES & Drivers 9052*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** 9058*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 9052*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** 9058*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 9052*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** 9058*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 9521

HOUSEHOLD APPLIANCES–ELECTRICAL–INSTALLATION, Service or Repair–& Drivers 9519*Includes shop or outside employees and incidental parts department employees. Separately rate electrical wiring as Code 5190.*

HYDROGEN or Oxygen MFG. & Drivers 4635*Includes tank charging.*

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ICE CREAM MFG. & Route Salespersons, Route Supervisors, Drivers	2039
ICE MFG.	2150
INCANDESCENT LAMP MFG.	4112
INK MFG. –PRINTING	4557
INK (writing), Mucilage or Paste MFG.	4597
INSPECTION of Risks FOR INSURANCE or Valuation PURPOSES NOC	8720
INSPECTORS, Samplers, or Weighers OF MERCHANDISE ON VESSELS or DOCKS or Railway Stations or Warehouses:	
Coverage under U.S. ACT	8709F
Coverage under STATE ACT ONLY	8719
<i>These classifications include mending or repacking of damaged containers. Separately rate the operation of warehouses as Code 8292 or Code 8291.</i>	
INSTRUMENT MFG. NOC	3685
<i>Applies to professional or scientific instruments.</i>	
★ INSULATING - STEAM PIPE or BOILER – All Operations to Completion & Drivers	5184
<i>Includes shop. Applies to the use of cork, asbestos or other non-conducting materials.</i>	
★ INSULATION WORK NOC - All Operations to Completion & Drivers	5479
<i>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.</i>	
IRON or STEEL:	
MANUFACTURING:	
ROLLING MILL & Drivers	3018
<i>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.</i>	

Iron or Steel continued on the next page

IRON or STEEL: (continued)**STEEL MAKING & Drivers****3004**

Applies to electric or open hearth furnaces, bessemer or crucible process. Includes blooming mills or forging or rolling mills. 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****3041**

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**3040**

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**3030**

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**3030**

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.

ERECTION:**EXTERIOR****5040**

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

FRAME STRUCTURES**5040****METAL BRIDGES****5040****RADIO, Television or Water TOWERS—smokestacks or gasholders****5040****NOC****5057**★ **FRAME STRUCTURES – not over two stories in height – All Operations to Completion****5059**

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****5069**★ **DOOR, Door Frame or SASH ERECTION – METAL or metal covered – All Operations to Completion****5102**

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****5102**★ **IRON, Brass or Bronze ERECTION – NON-STRUCTURAL – INTERIOR – All Operations to Completion****5102**

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IRON or Steel MERCHANT & Drivers	8106
<i>Not applicable to junk dealers or iron or steel scrap dealers. Applies to dealers of iron, steel or non-ferrous metal.</i>	
IRON or Steel SCRAP DEALER & Drivers	8265
<i>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.</i>	
★ IRRIGATION or Drainage SYSTEM CONSTRUCTION – All Operations to Completion & Drivers	6229
<i>Separately rate pile driving, dredging, tunneling or dam or sewer construction.</i>	
IRRIGATION WORKS OPERATION & Drivers	0251
<i>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.</i>	
IVORY or Bone GOODS MFG.	4452
JETTY or Breakwater CONSTRUCTION—ALL OPERATIONS to completion—& Drivers	6005
<i>Separately rate caisson, cofferdam work or pile driving.</i>	
JEWELRY MFG.	3383
JUNK DEALER & Drivers	8263
<i>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.</i>	
JUTE or Hemp SPINNING AND WEAVING	2302
KNIT GOODS MFG. NOC	2362
<i>Separately rate yarn manufacturing.</i>	
LABOR UNION—ALL EMPLOYEES	8755
<i>Includes business agents and organizers.</i>	
LACE MFG.	2388
LACQUER or Spirit Varnish MFG.	4439
<i>Includes mixing of thinners or solvents, but no nitrocellulose manufacturing. Separately rate the manufacturing of nitrocellulose, thinners or solvents as Code 4829.</i>	
LAMP or Lantern MFG.:	
ASSEMBLY & Finishing	3190
ALL OTHER OPERATIONS	3191

★	LANDSCAPE GARDENING - All Operations to Completion & Drivers	0042
	<i>Includes grass cutting, weed control, lawn spraying, laying out grounds, tree spraying or fumigating, planting trees, shrubs, flowers or lawns.</i>	
	<i>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.</i>	
	<i>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.</i>	
	<i>Separately rate excavation, filling or backfilling as Code 6217.</i>	
	<i>Separately rate tree pruning, repairing and trimming as Code 0106.</i>	
	LAST BLOCK MFG.	2710
	LAST or Shoe Form MFG.	2790
★	LATHING – All Operations to Completion & Drivers	5443
	<i>Separately rate metal lathing used as reinforcement for concrete using the appropriate concrete construction classification.</i>	
	LAUNDRY or Dry Cleaning Collecting or DISTRIBUTING STORE	8017
	<i>No laundering or dry cleaning at the same location.</i>	
	LAUNDRY or Dry Cleaning-COMMERCIAL–& Route Salespersons, Drivers	2591
	<i>Applies to risks principally engaged (more than 50%) in commercial laundry or dry cleaning operations.</i>	
	<i>Includes incidental alterations and pressing of items. Separately rate alterations or tailoring performed by a tailor – no dry cleaning or laundering as Code 2503.</i>	
	<i>Separately rate collecting or distributing stores, no laundering or dry cleaning at the same location as Code 8017.</i>	
	LAUNDRY or Dry Cleaning–RETAIL–& Route Salespersons, Drivers	2590
	<i>Applies to risks principally engaged (more than 50%) in retail laundry or dry cleaning operations.</i>	
	<i>Includes incidental alterations and pressing of items. Separately rate alterations or tailoring performed by a tailor – no dry cleaning or laundering as Code 2503.</i>	
	<i>Separately rate collecting or distributing stores, no laundering or dry cleaning at the same location as Code 8017.</i>	
	LAUNDRY or Dry Cleaning STORE–SELF-SERVICE	8017
	<i>No laundering or dry cleaning at the same location.</i>	
	LAW OFFICE–ALL EMPLOYEES–& Clerical, Messengers, Drivers	8820
	<i>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.</i>	

LUMBER YARD —no second-hand materials—& local managers, Drivers	8232
MACARONI MFG. <i>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.</i>	2002
MACHINE SHOP NOC <i>Separately rate foundry operations as Code 3081 or Code 3085.</i>	3632
MACHINERY DEALER NOC —store or yard—& Drivers <i>Operations include repair of machinery and parts sales at the insured's premises.</i> <i>For operations performed at the customers' premises, see the entry in Section II of the Digest of Rulings and Interpretations under "Machinery Installation, Service or Repair."</i>	8107
★ MACHINERY or Equipment ERECTION or INSTALLATION NOC – All Operations to Completion & Drivers <i>Applies to the erection or installation of machinery at customers' premises.</i> <i>Separately rate the repair or servicing machinery at a customers' premises as Code 3737.</i> <i>Separately rate the repair or servicing machinery at the insureds premises.</i>	3724
★ MACHINERY or Equipment REPAIR or Servicing at Customers' Premises NOC – All Operations to Completion & Drivers <i>Applies to the repair or servicing of machinery at a customers' premises.</i> <i>Separately rate the erection or installation of machinery at a customers' premises as Code 3724.</i> <i>Separately rate the repair or servicing machinery at the insureds premises.</i>	3737
MAGNESIUM METAL MFG. & Drivers <i>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.</i>	1438
MAGNETIC or Digital RECORDING/STORAGE MEDIA MFG. <i>Applies to audio or visual recording media manufacturing and recording tape or disk manufacturing.</i>	4431
MAILING or Addressing CO. <i>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.</i> <i>Refer to "Mailing or Addressing Companies," Section II of the Digest of Rulings and Interpretations.</i>	8800
MALT HOUSE & Drivers <i>Includes distributing stations.</i>	2121
★ MARBLE or Stone SETTING – inside – All Operations to Completion <i>Applies to interior construction only. Not fireproof tile construction.</i>	5348
MARINA OPERATIONS & Drivers:	
Coverage under U.S. ACT	6826F
Coverage under STATE ACT ONLY	6836

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. <i>Separately rate lumbering operations as Code 2702.</i>	4279
MATTRESS MFG. <i>Includes pillow, quilt or cushion manufacturing. Separately rate wire spring manufacturing as Code 3257. Separately rate excelsior as Code 2916.</i>	2570
MEAT PRODUCTS MFG. NOC <i>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.</i>	2095
MEDICAL or social REFERRAL SERVICES—advocate—traveling <i>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.</i>	8857
INSIDE WORK ONLY	8810
MEDICAL SOCIAL WORKERS or social case workers—traveling <i>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.</i>	8857
INSIDE WORK ONLY	8810
MEDICINE, Drug or Pharmaceutical Preparation MFG. —includes mfg. of ingredients <i>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.</i>	4825
MEDICINE, Drug or Pharmaceutical PREPARATION—no mfg. of ingredients <i>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.</i>	4611

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 **8742**

Subject to the standard exception manual rule.

★

METAL CEILING or Wall Covering INSTALLATION & shop - All Operations to Completion & Drivers **5538**

METAL MERCHANT & Drivers **8106**

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 **8500**

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 **1853**

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.	3507
MINING NOC —with shafts, tunnels or drifts—& Drivers <i>Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery.</i>	1170
MINING NOC —not coal— SURFACE —& Drivers <i>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.</i>	1624
MIRROR MFG. <i>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.</i>	4131
MITTEN or Glove MFG. —knit <i>Separately rate yarn manufacturing.</i>	2362
★ MOBILE CRANE and Hoisting Service Contractors NOC - All Operations to Completion & Drivers <i>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.</i> <i>This classification is not applicable to a risk engaged in the actual construction at the same job or location.</i>	9534
MOBILE HOME or Trailer PARK <i>Includes maintenance and ordinary repairs of the recreational vehicle campgrounds or trailer or mobile park grounds.</i> <i>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.</i>	9029
MOLASSES or Syrup REFINING, BLENDING or MFG. <i>Not glucose or beet sugar manufacturing.</i>	2021
MOLDING or Planing MILL <i>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.</i>	2731
★ MOSAIC, Stone, Terrazzo or Tile WORK – inside - All Operations to Completion <i>Applies to interior construction work only. Not fireproof tile construction.</i>	5348
MOTELS, MOTOR COURTS, TOURIST COURTS or CABINS —See "HOTEL"	

OIL MFG. NOC-VEGETABLE

6504

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- ★ **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.
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- 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.
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- 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.
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- ★ **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.
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- ★ **OIL or Gas PIPELINE CONSTRUCTION – All Operations to Completion & Drivers** **6233**
Separately rate pile driving, dredging or tunneling.
-

- ★ **OIL or Gas PIPELINE OPERATION – All Operations to Completion & 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

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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.*

**NEW YORK WORKERS COMPENSATION
AND EMPLOYERS LIABILITY MANUAL**

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ORE MILLING & Drivers	1452
<i>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.</i>	
ORE MILLING or Mining MACHINERY MFG.	3507
ORGAN BUILDING & INSTALLATION	2923
ORNAMENT or Plaster Statuary MFG.	4038
OXYGEN or Hydrogen MFG. & Drivers	4635
<i>Includes tank charging.</i>	
OYSTER PROCESSING	2114
<i>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.</i>	
PACKING HOUSE—ALL OPERATIONS	2089
<i>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.</i>	
PAINT MFG.	4558
<i>Separately rate pigment or lead compound manufacturing.</i>	
PAINTING:	
AUTOMOBILE or Carriage BODIES	9505
<i>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.</i>	
★ METAL BRIDGES & Shop Operations - All Operations to Completion & Drivers	5037
★ METAL STRUCTURES – OVER TWO STORIES in height – All Operations to Completion & Drivers	5037
<i>Includes shop operations. Separately rate the painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash as Code 5474.</i>	
SHIP HULLS:	
Coverage under U.S. ACT	6874F
Coverage under STATE ACT ONLY	6884
SHOP ONLY & Drivers	9501
<i>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.</i>	
★ PAINTING or Decorating NOC – All Operations to Completion & Drivers	5474
<i>Includes incidental shop operations. Also includes the painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash.</i>	
<i>Separately rate painting of ship hulls. Separately rate metal structures over two stories in height or bridges as Code 5037.</i>	

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PAPER BAG MFG. <i>Separately rate paper manufacturing as Code 4239.</i>	4273
PAPER BOX MACHINERY MFG.	3548
PAPER COATING <i>Not building, roofing paper or felt preparation.</i>	4250
PAPER CORRUGATING or LAMINATING <i>Code 4250 and Code 4244 "Corrugated or Fiberboard Container Mfg." 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.</i>	4250
PAPER CREPING <i>Separately rate paper manufacturing as Code 4239.</i>	4250
PAPER GOODS MFG. NOC <i>Separately rate paper manufacturing as Code 4239.</i>	4279
PAPER MFG. <i>Includes card, bristol, paper, straw, fiber or leatherboard. Separately rate wood pulp manufacturing as Code 4263 or Code 4207.</i>	4239
PAPER OILING, Paraffining, Parchmentizing or WAXING <i>Separately rate paper manufacturing as Code 4239.</i>	4250
PAPER STOCK, Bottle, Rubber or Rag DEALER—SECOND-HAND—& Drivers <i>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.</i>	8264
PARK NOC—ALL EMPLOYEES—& Drivers <i>Separately rate the operation, care and maintenance of amusement devices as Code 9180.</i>	9102
PARKING LOT—AUTOMOBILE & Drivers <i>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.</i>	8392
★ PARQUET or Finished Wooden FLOOR INSTALLATION – All Operations to Completion <i>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.</i>	5429
PASTA or Noodle MFG. <i>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.</i>	2002

PASTE , Ink (writing) or Mucilage MFG.	4597
PATROL or Detective, AGENCY & Drivers <i>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.</i>	7723
PATTERN MAKING NOC <i>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.</i>	2790
PAVING —See “STREET or ROAD”	
★ PAVING or REPAVING – floors, driveways, yards or sidewalks – All Operations to Completion & Drivers <i>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.</i>	5221
PEANUT HANDLING <i>Applies to cleaning, grading or shelling. Separately rate hull grinding or manufacturing as Code 2014.</i>	8102
PEN MFG. –fountain or ballpoint	4432
PEN POINT MFG.	3383
PENCIL MFG. –mechanical	4432
PENCIL , Penholder or Crayon MFG.	2942
PENCIL STOCK MFG. – wood.	2841
PENHOLDER , Crayon or Pencil MFG.	2942
PET GROOMING & Drivers	8831
PHARMACEUTICAL or Surgical GOODS MFG. NOC	4693
PHARMACEUTICAL , Drug or Medicine Preparation MFG. –includes mfg. of ingredients <i>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.</i>	4825
PHARMACEUTICAL , Drug or Medicine PREPARATION —no mfg. of ingredients <i>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.</i>	4611

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PHONOGRAPH RECORD MFG.	4431
PHOSPHATE WORKS & Drivers <i>Separately rate mining as Code 1170 or Code 1624.</i>	1452
PHOTOCOPY SHOPS—ALL EMPLOYEES—& Clerical, Outside Salespersons, Drivers <i>Shall not be assigned to any risk also engaged in offset printing, lithographic reproduction or any other type of printing at the same location.</i> <i>Refer to Code 4299 "Printing" and Code 8012 "Quick Printing" for additional classifications.</i>	8016
PHOTOENGRAVING	4351
PHOTOGRAPHER—ALL EMPLOYEES—& Drivers <i>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.</i> <i>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.</i>	4361
PHOTOGRAPHIC SUPPLIES MFG. <i>Separately rate chemical manufacturing plants or concerns manufacturing pyroxylin or pyroxylin plastic as Code 4828 or Code 4829.</i>	4923
PHYSICIAN & Clerical <i>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.</i>	8832
PIANO CASE MFG. <i>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.</i>	2883
PIANO MFG. <i>Includes assembling or finishing operations, and manufacturing of the piano action. Also applies to player pianos.</i>	2923
PIANO TUNING—away from shop	5191
PICKLE MFG.	2101
★ PILE DRIVING NOC - All Operations to Completion & Drivers <i>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.</i>	6003
PILLOW, Quilt or Cushion MFG.	2571
PIN MFG.	3270

PIPE BENDING AND CUTTING 3111

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3111 are conducted as a separate and distinct business.

PIPE MFG. –wooden, TOBACCO	2790
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PIPE or Tube MFG. –IRON or STEEL–& Drivers	3028
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Separately rate iron or steel making as Code 1438 or Code 3004. Separately rate soil pipe foundries as Code 3081.

PIPE or Tube MFG. –lead & Drivers	3027
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Separately rate smelting.

PIPE or Tube MFG. NOC & Drivers	3022
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PLANING or Molding MILL	2731
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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.

PLASTER BOARD or Plaster Block MFG.	1701
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Separately rate excavation or digging, dredging, mining or quarrying.

PLASTER MILL	1701
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Separately rate excavation or digging, dredging, mining or quarrying.

PLASTER or Staff MIXING	1701
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Separately rate excavation or digging, dredging, mining or quarrying.

PLASTER STATUARY or Ornament MFG.	4038
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★ PLASTERING NOC – All Operations to Completion & Drivers	5480
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★ PLASTERING or Stucco WORK – on outside of buildings – All Operations to Completion	5022
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PLASTIC BAG MFG.	4273
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Separately rate plastic film manufacturing as Code 4459.

★ PLASTIC, Vinyl or Aluminum SIDING INSTALLATION – All Operations to Completion & Drivers	5648
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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.

PLASTICS MFG.:**FABRICATED PRODUCTS NOC****4452**

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."

MOLDED PRODUCTS NOC**4475**

Separately rate assembling and subsequent finishing operations as Code 4476.

MOLDED PRODUCTS NOC--ASSEMBLING and subsequent finishing only**4476****SHEETS, RODS, or TUBES****4459**

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."

PLAYING CARDS MFG.**4299**

Separately rate paper or cardboard manufacturing as Code 4239.

PLUMBERS' SUPPLIES DEALER & Drivers**8111**

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.

PLUMBERS' SUPPLIES MFG. NOC**3188**

Not applicable to any risk whose operations are substantially described by another classification.

★ **PLUMBING NOC - All Operations to Completion & Drivers****5183**

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.

PLUSH or Velvet MFG.**2302****POCKETBOOK MFG.****2689**

Applies to the manufacturing of leather or fabric pocketbooks. Separately rate pocketbook frame manufacturing as Code 3146.

POLE, Post or Tie YARD & Drivers**8232**

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.

POLICE OFFICERS & Drivers**7720****POLISH or Dressing MFG.****4597**

Applies to shoe, stove, harness, furniture, automobile or metal polish or dressing manufacturing.

RADIATOR MFG—AUTOMOBILE	3807
<i>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.</i>	
RADIATOR or Heater MFG.	3081
<i>Applies to cast iron radiators or heaters.</i>	
RADIO or Television BROADCASTING STATION—ALL EMPLOYEES—& Clerical, Outside Salespersons, Drivers	7610
<i>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."</i>	
RADIO or Television Set INSTALLATION, SERVICE or REPAIR & Drivers	9519
<i>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.</i>	
RADIO, Television, Telephone or Telecommunications Device MFG. NOC	3681
RADIO TUBE MFG.	4112
RAG, Bottle, Paper Stock or Rubber DEALER-SECOND-HAND-& Drivers	8264
<i>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.</i>	
RAILROAD CAR MFG. & Drivers	3881
<i>For procedure in connection with "Federal Employers Liability Act" and Voluntary Coverage, see Rule XIII. B.</i>	
RAILROAD CONSTRUCTION:	
ALL OPERATIONS & Drivers	6701
<i>Separately rate bridge building, tunneling, laying or relaying of tracks or construction of elevated railroads.</i>	
★ LAYING or Relaying TRACKS — no work on elevated railroads — All Operations to Completion & Drivers	7855
★ MAINTENANCE of way — by contractor—no work on elevated railroads — All Operations to Completion & Drivers	7855
RAILROAD—ALL EMPLOYEES—& Drivers	7133
<i>Separately rate employees connected with the operation or maintenance of bus lines as Code 8394 or Code 8385.</i>	
RATTAN, Willow or Twisted Fiber PRODUCTS MFG.	2913
<i>Includes upholstery.</i>	
RAYON MFG.	2302
RAZOR MFG.—SAFETY	3270
RAZOR MFG. NOC	3122

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RESTAURANT:

FAST FOOD & DRIVERS

9072

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

FULL-SERVICE—including entertainers and/or musicians

9071

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

Tavern, Bar, Dance Club, Lounge or Nightclub serving food

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

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

Operated by a hotel or motel – See “Hotel”

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

RETIREMENT LIVING FACILITY—ALL EMPLOYEES—& Clerical

8866

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

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

REVTMENT or Dike CONSTRUCTION—ALL OPERATIONS to completion—& Drivers

6005

Applies to river work only. Separately rate pile driving as Code 6003.

RIDING ACADEMY or Club & Drivers

7207

ROAD or STREET CONSTRUCTION—See “STREET or ROAD CONSTRUCTION”

ROAD or Street MAKING MACHINERY MFG.

3507

★

ROCK EXCAVATION - All Operations to Completion & Drivers

5508

Includes incidental quarrying or stone crushing. No tunneling.

ROCK WOOL MFG.

1701

Separately rate excavation or digging, dredging, mining or quarrying.

ROLLER or Ball BEARING MFG.

3638

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3638 are conducted as a separate and distinct business.

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

ROLLING MILL NOC & Drivers 3027

Applicable to brass, copper or other soft metals. Not copper coated steel bars. 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.

★ **ROOFING – BUILT – UP – All Operations to Completion & Drivers** 5547
Applies to roofing requiring the use of felt or paper and pitch or other plastic material, with or without a finished surface of gravel or slag. Separately rate work on sloping roofs as Code 5545.

★ **ROOFING NOC – All Operations to Completion & Drivers** 5545

ROOFING or Building PAPER or Felt PREPARATION—no installation—& Drivers 1463

Not applicable to asphalt or tar distillation or refining plants, which include the saturating of paper or felt as a part of their operation. Separately rate paper as Code 4239. Separately rate felt manufacturing as Code 2288.

ROOFING SLATE MFG. or Slate Splitting & Drivers 1624

Includes: quarrying; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.

ROPE, Cord or Twine MFG. – cotton, linen, silk or wool 2302**ROUTE SALESPERSONS and Route Supervisors** 8751**RUBBER GOODS MFG. NOC** 4410**RUBBER RECLAIMING** 4410**RUBBER STAMP MFG. or ASSEMBLY** 4299

Separately rate the manufacturing of frames, backs or handles.

RUBBER STOCK DEALER-SECOND-HAND-& Drivers 8264

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8264 are conducted as a separate and distinct business.

RUBBER TIRE MFG. 4420**RUG, Carpet or Upholstery CLEANING—shop or outside—& Route Salespersons, Drivers** 2593**RUG or Carpet MFG. —JUTE or HEMP** 2302**RUG or Carpet MFG. NOC** 2402**SACK or Bag MFG. —cloth** 2578

Applies to the manufacturing, renovation or repair of cotton, burlap or gunny bags or sacks.

SADDLE or Harness MFG. 4902**SAFE MFG. or REPAIRING** 3507

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	SAIL MAKING <i>Separately rate the installation, removal or repair of sails or other similar products away from the shop as Code 9539.</i>	2576
	SALES STABLE & Outside Salespersons, Drivers	8288
	SALESPERSONS , Collectors or Messengers— outside <i>Subject to the standard exception manual rule.</i>	8742
	SALT , Borax or Potash PRODUCING or REFINING & Drivers <i>Includes driving of wells and pumping. Separately rate mining as Code 1170.</i>	4568
★	SALVAGE OPERATIONS & INCIDENTAL WRECKING – All Operations to Completion <i>Applies to operations in damaged buildings, including incidental wrecking, shoring or other structural work and the handling of machinery.</i>	5709
	SALVAGE OPERATIONS—NO WRECKING—& Drivers <i>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.</i>	8263
★	<i>Not available for division of payroll with Code 5709 "Salvage Operations & Incidental Wrecking - All Operations to Completion."</i>	
	SAMPLE CARD MFG.	4298
	SAND or Gravel DIGGING & Drivers <i>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.</i>	4000
	SASH , Door or ASSEMBLED MILLWORK MFG. & Drivers <i>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.</i> <i>Not applicable to the manufacturing of architectural wood windows or doors.</i>	2737
	SASH , Door or FINISHED MILLWORK DEALER & Drivers <i>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."</i>	8235
	SASH , Door or Door Frame MFG. —wood—metal covered	3060
	SATELLITE DISH INSTALLATION:	
	CONCRETE POURING	5213
	ELECTRICAL WIRING WITHIN BUILDINGS & Drivers	5190
	ERECTION OF DISH AND AUXILIARY EQUIPMENT & Drivers	3724

SAUSAGE or Sausage Casing MFG.		2095
<i>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.</i>		
SAW MFG.		3118
SAW MILL		2710
<i>Separately rate the storage and subsequent handling of processed lumber as Code 8232.</i>		
★	SCAFFOLDS, Hod Hoist or Construction Elevators—BUILT-UP from the ground—INSTALLATION, repair or removal - All Operations to Completion & Drivers	9526
<i>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.</i>		
★	SCAFFOLDS—OUTRIGGER—INSTALLATION, repair or removal – All Operations to Completion	5403
<i>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.</i>		
★	SCAFFOLDS—SIDEWALK BRIDGES—not over one story in height—INSTALLATION, repair or removal - All Operations to Completion & Drivers	9527
<i>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.</i>		
★	SCAFFOLDS—SUSPENDED or swinging—INSTALLATION, repair or removal – All Operations to Completion & Drivers	9534
<i>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.</i>		
SCHOOL:		
	PROFESSIONAL EMPLOYEES & Clerical	8868
	ALL OTHER EMPLOYEES & Drivers	9101
SCREW MFG.		3145
<i>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.</i>		
SECOND-HAND DEALER—Bottle, Paper Stock, Rag or Rubber—& Drivers		8264
<i>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.</i>		
SEED MERCHANT		8102
<i>Includes operation of seed sorting machinery.</i>		
SELF-SERVICE Gasoline STATION—retail with Convenience Store		
<i>Refer to Section II of the Digest of Rulings and Interpretations.</i>		

SENIOR CITIZEN LIVING FACILITY—ALL EMPLOYEES—& Clerical		8866
<i>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.</i>		
<i>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.</i>		
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
	<i>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.</i>	
SEWING MACHINE MFG.		3561
SHADE ROLLER MFG. —wood		2841
<i>Includes manufacturing of metal parts.</i>		
SHAFT SINKING—ALL OPERATIONS to completion		6252
<i>Includes pile driving, excavation, concrete work or lining.</i>		
SHALE or Clay DIGGING & Drivers		4000
<i>Includes construction, repair and maintenance of all buildings, structures or equipment, and installation of machinery. No canal, sewer or cellar excavation or underground mining.</i>		
SHEET METAL AIRPLANE PARTS MFG.		3832
<i>Includes the manufacturing of sheet metal parts or subassemblies for airplanes or aircrafts.</i>		
SHEET METAL WORK—SHOP only		3066-3067
★	SHEET METAL WORK ERECTION, Installation or Repair NOC—shop or outside – All Operations to Completion & Drivers	5538
	<i>Separately rate sheet metal roofing on sloping roofs as Code 5545.</i>	
★	SHEET ROCK INSTALLATION – within buildings – All Operations to Completion & Drivers	5445
SHELL or Projectile MFG. —See “EXPLOSIVES”		

SHIP SCALING:

Coverage under U.S. ACT	6874F
Coverage under STATE ACT ONLY	6884

SHIRT MFG. **2501**

SHODDY MFG. **2302**

SHOE FINDINGS MFG. **2688**
Applies to the manufacturing of tongues, linings or facings.

SHOE FORM or Last MFG. **2790**

SHOE or Boot MFG. NOC **2660**

SHOE or Boot PATTERN MFG. **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.

SHOE REPAIR SHOP **9585**

SHOE SHINE PARLOR **9585**

SHOE STOCK MFG. **2688**
Includes counter, heel or sole cutting.

SHOOTING GALLERY & Drivers **9180**
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.

★ **SHORING – ALL EMPLOYEES – All Operations to Completion & Drivers** **5703**
Separately rate caisson or cofferdam work or shaft sinking as Code 6252.

SHOULDER PAD MFG. **2501**

SHOWROOM SALESPERSONS**8747**

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.**2841****SIDEWALK BRIDGES—See "SCAFFOLDS"**★ **SIDING INSTALLATION – Aluminum, Plastic or Vinyl – All Operations to Completion & Drivers****5648**

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****9552**

Separately rate bill posting as Code 9545.

SIGN MFG. or REPAIR—metal—SHOP only**3064**★ **SIGN PAINTING or Lettering IN BUILDINGS – All Operations to Completion & Drivers****9501**

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****9553**

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	1741
	<i>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.</i>	
	SILK THREAD or YARN MFG.	2302
	SILK THROWING AND WEAVING	2302
	SILVERWARE MFG.	3381
★	SILVICULTURE – All Operations to Completion & Drivers	0042
	<i>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.</i>	
	SKATE MFG.	3146
	SLATE SPLITTING or Roofing Slate Mfg. & Drivers	1624
	<i>Includes: quarrying; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.</i>	
	SLAUGHTERING	2081
	<i>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.</i>	
	SMELTING—electric process	1439
	<i>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.</i>	
	SMELTING, Sintering or Refining LEAD & Drivers	1430
	SMELTING, Sintering or Refining—METALS—NOT IRON or LEAD—NOC—& Drivers	1438
	<i>Recovering lead in the process in any form or quantity shall be assigned to Code 1430.</i>	
★	SMOKESTACK or Chimney LINING – not metal – All Operations to Completion	5000
	<i>Includes foundation and applies to stone, brick or concrete chimneys. Also includes guniting and lining operations.</i>	
★	SNOW PLOWING – All Operations to Completion & Drivers	9402
	SOAP or Synthetic Detergent MFG.	4720
	<i>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.</i>	
	SOAPSTONE or Soapstone Products MFG. & Drivers	1748
	<i>Separately rate quarrying as Code 1624.</i>	

SOCIAL CASE WORKERS or social medical workers—traveling <i>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.</i>	8857
INSIDE WORK ONLY	8810
SODA WATER FOUNTAIN or Apparatus MFG.	3634
★ SOLAR PANEL INSTALLATION – All Operations to Completion <i>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.</i>	5102
SOUNDPROOFING —See “INSULATION WORK NOC”	
SPAR or Flint GRINDING & Drivers <i>Separately rate digging, mining or quarrying. Grinding of materials which do not contain more than 5% free silica shall be assigned to Code 1747.</i>	1741
SPEEDOMETER or Taximeter MFG. <i>Applies to professional or scientific instruments.</i>	3685
SPICE MILLS	6504
SPIKE MFG. <i>Separately rate steel making as Code 1438 or Code 3004 and rolling mills as Code 3018 or Code 3027.</i>	3132
SPIRITUOUS LIQUOR BOTTLING & Drivers <i>Includes sign erection or repair.</i>	2157
SPIRIT VARNISH or Lacquer MFG. <i>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.</i>	4439
SPORTING GOODS MFG. NOC	4902
SPORTS RELATED ENTERTAINMENT FACILITIES <i>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.</i> <i>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.</i>	9093
SPRING MFG. <i>Includes manufacturing and repairing springs in shop. Separately rate the removing or replacing of springs on automobiles or trucks as Code 8391.</i>	3257
SPRINKLER HEAD MFG. <i>Applies to automatic sprinklers.</i>	3634
★ SPRINKLER INSTALLATION – All Operations to Completion & Drivers <i>Applies to automatic sprinklers.</i>	5188
STATE EMPLOYEES NOC —See “MUNICIPAL”	
STATIONERY MFG. <i>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.</i>	4251
STEAM or Air Pressure GAUGE MFG. <i>Applies to professional or scientific instruments.</i>	3685

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	STEAM Heating or POWER CO. – ALL EMPLOYEES & Drivers	7539
	<i>Not electric. Includes store employees. Separately rate the construction of buildings.</i>	
	<i>Separately rate meter readers, not exposed to operative hazards, as Code 7542.</i>	
★	STEAM MAIN or Connection CONSTRUCTION – All Operations to Completion & Drivers	6319
	<i>Includes tunneling at street crossings when not performed under air pressure. Separately rate all other tunneling as Code 6251 or Code 6260.</i>	
★	STEAM PIPE or Boiler INSULATING – All Operations to Completion & Drivers	5184
	<i>Includes shop. Applies to the application of cork, asbestos or other non-conducting materials.</i>	
	STEAM SHOVEL, Dredge or Construction Machinery MFG. NOC	3507
	STEAMSHIP LINE or AGENCY–PORT EMPLOYEES:	
	SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS or their Assistants, PAY CLERKS	8726F
	TALLIERS, CHECKING CLERKS AND Employees engaged in mending or REPACKING OF DAMAGED CONTAINERS:	
	Coverage under U.S. ACT	8709F
	Coverage under STATE ACT ONLY	8719
	STEEL or Iron MERCHANT & Drivers	8106
	<i>Not applicable to junk dealers or iron or steel scrap dealers. Applies to dealers of iron, steel or non-ferrous metal.</i>	
	STEEL or Iron SCRAP DEALER & Drivers	8265
	<i>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.</i>	
	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.

	STOCKYARD & Outside Salespersons, Drivers	8288
	<i>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.</i>	
★	STONE, Mosaic, Terrazzo or Tile WORK – inside – All Operations to Completion	5348
	<i>Applies to interior construction work only. Not fireproof tile construction.</i>	
	STONE CRUSHING & Drivers	1710
	<i>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.</i>	
	STONE CUTTING or POLISHING–MARBLE or Limestone–& Drivers	1809
	<i>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.</i>	
	STONE CUTTING or POLISHING NOC & Drivers	1810
	<i>Separately rate stone cutting in quarries as Code 1624. Separately rate mining as Code 1170 or Code 1624 and quarrying as Code 1624.</i>	
★	STONE or Marble SETTING – inside – All Operations to Completion	5348
	<i>Applies to interior construction only. Not fireproof tile construction.</i>	
	STORAGE GARAGE or Parking Station–AUTOMOBILE & Drivers	8392
	<i>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.</i>	
	STORAGE WAREHOUSE–COLD	8291
	STORAGE WAREHOUSE–FURNITURE–& Drivers	8293
	<i>Includes packing or handling household goods away from insured's premises.</i>	
	STORAGE WAREHOUSE NOC	8292
	<i>Applies to general merchandise. Separately rate drivers as Code 7219.</i>	

POULTRY, Meat or Fish STORE—retail	8031
<i>Includes incidental preparation of meats and produce. Separately rate slaughtering operations as Code 2081.</i>	
POULTRY, MEAT or Fish DEALER—wholesale	8021
<i>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.</i>	
RECORD, Compact Disc, Video or Audio Cassette STORE—Retail	8072
<i>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.</i>	
RETAIL STORE NOC—INCLUDING SERVICE OF FOOD—not restaurants	8043
<i>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.</i>	
RETAIL STORE NOC—NO SERVICE OF FOOD	8017
<i>The service of ice cream and soft drinks is included under this classification.</i>	
SHEET MUSIC STORE—retail	8072
<i>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.</i>	
SHIP CHANDLER—wholesale	7999
SHOE STORE—retail	8008
SHOE STORE—wholesale	8032
SOFTWARE, Book, Record, Compact Disc, Video or Audio Cassette STORE—Retail	8072
<i>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.</i>	
SUPERMARKET—retail	8033
<i>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.</i>	
<i>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.</i>	
<i>Refer to "Supermarket – retail" Section III of the Digest of Rulings and Interpretations.</i>	
VIDEO Cassette, Record or Compact Disc STORE—Retail	8072
<i>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.</i>	
WHOLESALE STORE NOC	8018
★ STORM Door, Storm Sash, SCREENS or Weather Stripping INSTALLATION – All Operations to Completion	5428
STOVE MFG.	3169
★ STREET CLEANING – All Operations to Completion & Drivers	9402

STREET or ROAD CONSTRUCTION:

- ★ **PAVING or REPAVING – All Operations to Completion & Drivers** **5506**
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** **5508**
Includes incidental quarrying or stone crushing. No tunneling.
- ★ **SUB-SURFACE WORK – All Operations to Completion & Drivers** **5507**
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. **3507**

- ★ **STUCCO or Plastering WORK – on outside of buildings – All Operations to Completion** **5022**
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SUBWAY CONSTRUCTION*Use appropriate construction or erection classifications.*

SUGAR REFINING **2021**
Not glucose or beet sugar manufacturing.

SURGICAL or Pharmaceutical GOODS MFG. NOC **4693**

SURVEYOR **8601**
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. **2501**
Separately rate buckle, webbing or leather parts manufacturing.

- ★ **SWIMMING POOL CONSTRUCTION – not iron or steel – All Operations to Completion & Drivers** **5223**
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.
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SYNTHETIC RUBBER INTERMEDIATE MFG. & Drivers	4829
<i>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.</i>	
SYNTHETIC RUBBER MFG.	4751
<i>Separately rate synthetic rubber intermediate manufacturing as Code 4829.</i>	
SYRUP or Molasses REFINING, BLENDING or MFG.	2021
<i>Not glucose or beet sugar manufacturing.</i>	
TACK MFG.	3270
TACKLE and Fishing Rod MFG.	4902
TAILOR or Custom Clothing SHOP—alterations—no mass mfg., dry cleaning or laundering	2503
<i>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.</i>	
<i>Code 2503 includes alterations and tailoring of garments received from customers regardless if the articles were custom manufactured or not by the same risk.</i>	
<i>Separately rate alterations or tailoring performed by a dry cleaning and/or laundering establishment as Code 2590 or Code 2591.</i>	
<i>Separately rate a retail clothing store engaged in providing alterations of clothing items that are sold to their customers as Code 8008.</i>	
TALC MILL & Drivers	1747
<i>Separately rate digging, mining or quarrying.</i>	
TANK BUILDING—metal—SHOP	3620
★ TANK ERECTION or REPAIR – metal – within buildings – exclusively – All Operations to Completion	3726
<i>Includes the construction or repair of foundations.</i>	
TANNING	2623
TANNING SALON	9586
TAR or Asphalt DISTILLING or REFINING & Drivers	1463
<i>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.</i>	
TATTOO PARLOR	9586
TAVERN, Bar, Dance Club, Lounge or Nightclub—including entertainers and/or musicians	9074
<i>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.</i>	
<i>Refer to Section III of the Digest of Rulings and Interpretations to determine the application of the appropriate restaurant and/or bar classification.</i>	

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—& 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

Effective January 1, 2018

	TENNIS CLUB & Clerical <i>Applicable to private clubs with tennis, handball, paddleball, racquetball or squash as the principal activity of the club.</i>	9065
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★	TENT, Awning or Canvas Goods ERECTION, Removal or Repair - All Operations to Completion & Drivers <i>Applies to operations away from the shop.</i>	9539
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	TENT or Awning MFG. –SHOP only <i>Separately rate the installation, removal or repair of tents or awnings away from the shop as Code 9539.</i>	2576
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	TERRA COTTA MFG. <i>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.</i>	4053
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★	TERRAZZO, Mosaic, Stone or Tile WORK – inside - All Operations to Completion <i>Applies to interior construction work only. Not fireproof tile construction.</i>	5348
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	TEXTILE–Bleaching, Dyeing, Mercerizing, FINISHING <i>Applies to new goods. Separately rate the cleaning or dyeing of garments Code 2590 or Code 2591.</i>	2413
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	TEXTILE FIBER MFG. – synthetic <i>Applicable to the manufacture of rayon, acetate, nylon, polyester and similar textile fibers. Separately rate pyroxylin manufacturing as Code 4828 or Code 4829.</i>	2302
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	TEXTILE MACHINERY MFG.	3515
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	THEATER–DRIVE-IN–ALL EMPLOYEES–& Drivers	9149
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	THEATRICAL PRODUCTION in which any players or entertainers DANCE, SKATE or perform acrobatic acts:	
	PLAYERS, Entertainers or MUSICIANS <i>Separately rate off stage orchestras as Code 9159.</i>	9157
	ALL OTHER EMPLOYEES <i>Includes managers, stage hands, box office employees, ushers or motion picture operators.</i> <i>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."</i>	9158

	THEATRICAL PRODUCTION NOC:	
	PLAYERS, Entertainers or MUSICIANS	9159
	ALL OTHER EMPLOYEES <i>Includes managers, stage hands, box office employees, ushers or motion picture operators.</i> <i>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."</i>	9160

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THERMOMETER MFG.	3685
<i>Applies to professional or scientific instruments.</i>	
THREAD or Yarn DYEING or FINISHING	2416
<i>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.</i>	
THREAD or Yarn MFG. – cotton, linen, silk or wool	2302
TIE, Post or Pole YARD & Drivers	8232
<i>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.</i>	
TILE or Earthenware MFG. NOC & Drivers	4024
<i>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.</i>	
★ TILE, Stone, Mosaic or Terrazzo WORK – inside – All Operations to Completion	5348
<i>Applies to interior construction work only. Not fireproof tile construction.</i>	
TIMEKEEPERS—construction or erection	5610
<i>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.</i>	
<i>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.</i>	
<i>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.</i>	
<i>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.</i>	
<i>Separately rate the removal of debris left by a demolition contractor as Code 6217.</i>	
TINNING or Galvanizing	3372
<i>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.</i>	
TIRE DEALER—Automobile—& Drivers	8391
<i>Includes repairing, recapping, vulcanizing and mounting of tires on or away from premises. Separately rate tire salespersons as Code 8748.</i>	
TOBACCO, Cigar or Cigarette MFG.	2172
<i>Includes the rehandling and warehousing of prepared tobacco.</i>	

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AND EMPLOYERS LIABILITY MANUAL**

2nd Reprint

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TOOL MFG. –agricultural, construction, logging, mining, oil or artesian well	3126
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TOOL MFG. NOC–DROP or MACHINE FORGED:	
FORGING <i>Includes trimming.</i>	3110
MACHINING or finishing of TOOLS or DIE MAKING operations	3114
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TOOL MFG. NOC–NOT DROP or MACHINE FORGED	3113
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TOWEL , Linen, Uniform or Apron, RENTAL and CLEANING COMPANY & Route Salespersons & Drivers	2594
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TOWEL , Linen, Uniform or Apron SUPPLY COMPANY <i>No laundering at the same location.</i>	8032
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TOWNSHIP EMPLOYEE NOC –See “MUNICIPAL”	
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TRACTION ENGINE or Power Plow MFG.	3507
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TRAILER or Mobile Home PARK <i>Includes maintenance and ordinary repairs of the recreational vehicle campgrounds or trailer or mobile park grounds.</i> <i>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.</i>	9029
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★ TREE PRUNING, Repairing or Trimming – All Operations to Completion & Drivers <i>Separately rate tree spraying or fumigating as Code 0042.</i>	0106
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★ TREE SPRAYING, and/or Fumigating – All Operations to Completion & Drivers <i>Includes grass cutting, weed control, lawn spraying, laying out grounds, tree spraying or fumigating, planting trees, shrubs, flowers or lawns.</i> <i>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.</i> <i>Separately rate excavation, filling or backfilling as Code 6217.</i> <i>Separately rate tree pruning, repairing and trimming as Code 0106.</i>	0042
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TRUCKING: <i>These classifications include miscellaneous employees such as terminal employees and garage employees.</i>	
TRUCKING EXPLOSIVES or Ammunition– ALL EMPLOYEES–& Drivers	7219
TRUCKING NOC–ALL EMPLOYEES–& Drivers <i>Separately rate storage warehouse employees as Code 8292.</i>	7219
TRUCKING PARCELS or Packages–home delivery from retail stores– & Drivers	7197
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TRUNK MFG. <i>Separately rate metal frames or fittings as Code 3146.</i>	2683
<hr/>	
TUBE MFG. –See “PIPE or TUBE”	

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TUNNEL (Vehicular) or Bridge OPERATIONS & Drivers	9019
<i>Includes all employees on approaches. Separately rate structural alterations or repairs, or the painting of the bridge structures.</i>	
★ TUNNELING – NOT PNEUMATIC – ALL OPERATIONS TO COMPLETION	6251
<i>Includes lining. Separately rate subway construction using the appropriate construction or erection code.</i>	
★ TUNNELING – PNEUMATIC – ALL OPERATIONS TO COMPLETION	6260
<i>Includes lining, all employees working under air pressure and all others working in the tunnel or in work on the apparatus connected therewith.</i>	
TWINE , Cord or Rope MFG. –cotton, linen, silk or wool	2302
TWISTED FIBER , Rattan or Willow PRODUCTS MFG.	2913
<i>Includes upholstery.</i>	
TYPE FOUNDRY	3336
TYPEWRITER MFG.	3574
TYPESETTING MACHINERY MFG.	3548
TYPEWRITER RIBBON or Carbon Paper MFG.	4251
<i>Separately rate paper manufacturing as Code 4239.</i>	
UMBRELLA MFG.	2501
<i>Separately rate the manufacturing of frames, handles or hardware.</i>	
★ UNDERPINNING BUILDINGS or Structures – ALL EMPLOYEES – All Operations to Completion & Drivers	5703
<i>Includes incidental shoring, removal or rebuilding of walls, foundations, columns or piers.</i>	
UNDERTAKER & Drivers	9620
UNIFORM , Linen, Towel or Apron RENTAL & CLEANING COMPANY & Route Salespersons & Drivers	2594
UNIFORM , Linen, Towel or Apron SUPPLY COMPANY	8032
<i>No laundering at the same location.</i>	
UPHOLSTERING	9522
<i>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.</i>	
UPHOLSTERY , Carpet or Rug CLEANING—shop or outside—& Route Salespersons, Drivers	2593

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UTILITY COMPANY- METER READERS	7542
<i>Applies in conjunction with:</i>	
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.	3634
<i>Applies to automatic sprinklers.</i>	
VARNISH MFG. – OLEO – RESINOUS	4558
<i>Separately rate the manufacturing of solvents as Code 4828 or Code 4829 and spirit varnishes or lacquers as Code 4439.</i>	
VARNISH MFG. –SPIRIT– See “LACQUER or SPIRIT VARNISH MFG.”	
★ VAULT CONSTRUCTION or INSTALLATION – All Operations to Completion	5057
<i>Applies to fire or burglar proof vaults.</i>	
VEGETABLE, Berry or Grape FARM & Drivers	0031
<i>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.</i>	
VEGETABLE OIL MFG. –See “OIL MFG. –VEGETABLE”	
VEGETABLE PACKING & Drivers	8209
<i>Not canneries. Applies to buying or collecting from growers, sorting, grading, packing or otherwise preparing vegetables for transportation to market and to buyers.</i>	
VELVET or Plush MFG.	2302
VENDING or Coin Operated MACHINES–INSTALLATION, SERVICE or REPAIR–& Route Salespersons, Route Supervisors, Drivers	5192
<i>Includes storage, shop and outside operations.</i>	
VENEER MFG.	2714
VENEER PRODUCTS MFG.	2916
<i>Separately rate veneer manufacturing as Code 2714.</i>	
VENETIAN BLIND ASSEMBLY– from manufactured parts	2881
<i>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.</i>	

VESSELS*Refer to special manual rules "Maritime Employments."*

VETERINARY HOSPITAL & Drivers	8831
VIDEO TAPE DUPLICATING	4352
VINYL LETTER PROCESSING <i>Applies to the making of vinyl lettering used for signs by desktop computer that is attached to an electronic scoring apparatus.</i> <i>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.</i>	8802
★ VINYL, Plastic or Aluminum SIDING INSTALLATION – All Operations to Completion & Drivers <i>Applies to specialty contractors engaged in installation work only.</i> <i>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.</i>	5648
VIRUS, Anti-Toxin or Serum MFG. & Drivers	5951
WAGON or Carriage MFG. or ASSEMBLY <i>Separately rate baby carriage manufacturing as Code 3865.</i>	3808
★ WALL COVERING or Metal Ceiling INSTALLATION - shop - All Operations to Completion & Drivers	5538
★ WALLBOARD INSTALLATION – within buildings – All Operations to Completion & Drivers	5445
★ WALLPAPER HANGING – All Operations to Completion & Drivers	5491
WALLPAPER MFG. <i>Includes designing, printing or finishing. Separately rate paper manufacturing as Code 4239.</i>	4301
WAREHOUSE–FURNITURE STORAGE–& Drivers <i>Includes packing or handling household goods away from insured's premises.</i>	8293
WAREHOUSE–STORAGE–COLD	8291
WAREHOUSE NOC <i>Applies to general merchandise. Separately rate drivers as Code 7219.</i>	8292
WAREHOUSING–FIELD BONDED–& Drivers <i>No handling, moving or shipping of goods or merchandise at the field location.</i>	7723
WATCH CASE MFG.	3381
WATCH MFG. <i>Separately rate watch case manufacturing as Code 3381.</i>	3385

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WATCHGUARD—construction or erection

5610

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

6319

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.

3634

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	7520
<i>Includes store employees. Separately rate the construction of aqueducts, buildings, dams or reservoirs.</i>	
<i>Separately rate meter readers, not exposed to operative hazards, as Code 7542.</i>	
★ WEATHER STRIPPING, Storm Door, Storm Sash or Screens INSTALLATION – All Operations to Completion	5428
WEBBING MFG.	2380
<i>Separately rate jute webbing manufacturing as Code 2302.</i>	
WEIGHERS, Samplers or Inspectors of MERCHANDISE ON VESSELS or DOCKS or at Railway Stations or Warehouses:	
Coverage under U.S. ACT	8709F
Coverage under STATE ACT ONLY	8719
<i>These classifications include mending or prepacking of damaged containers. Separately rate the operation of warehouses as Code 8292 or Code 8291.</i>	
★ WELDING or Cutting NOC – All Operations to Completion & Drivers	3365
<i>Applies to both shop and outside work and incidental machine operations connected therewith.</i>	
<i>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).</i>	
<i>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.</i>	
WHIP MFG.	4902
WHITING MFG.	5954
<i>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.</i>	
WILLOW, Rattan or Twisted Fiber PRODUCTS MFG.	2913
<i>Includes upholstery.</i>	
WINERY—ALL OPERATIONS	2143
<i>Includes bottling.</i>	
WIPING CLOTH DEALER & Drivers	8103
<i>Separately rate laundry operations as Code 2591.</i>	
WIRE CLOTH MFG.	3257
<i>Separately rate wire drawing as Code 1924 or Code 3241.</i>	
WIRE DRAWING—IRON or STEEL	3241
<i>Includes wire rope or cable manufacturing.</i>	
WIRE DRAWING or Cable Mfg. —NOT IRON or STEEL	1924

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WIRE GOODS MFG. NOC	3257
<i>Separately rate wire drawing as Code 1924 or Code 3241. Separately rate the manufacturing of insulated electrical cable as Code 4470.</i>	
WIRE INSULATING or Covering	4470
<i>Includes incidental wire stranding. Separately rate wire drawing as Code 1924 or Code 3241.</i>	
WIRE MATTRESS SPRING MFG.	3257
<i>Separately rate box spring manufacturing as Code 2570.</i>	
WIRE ROPE or Cable MFG. –IRON or STEEL	3257
<i>Separately rate wire drawing as Code 1924 or Code 3241. Separately rate the manufacturing of insulated electrical cable as Code 4470.</i>	
WOOD PRESERVING & Drivers	8232
<i>Includes yard or incidental woodworking operations.</i>	
WOOD TURNED PRODUCTS MFG. NOC	2841
★ WOODEN FINISHED or Parquet FLOOR INSTALLATION – All Operations to Completion	5429
<i>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.</i>	
WOODENWARE MFG. NOC	2841
WOOL COMBING or Scouring	2600
WOOL MERCHANT & Drivers	8103
<i>Includes warehouse.</i>	
WOOL PULLING	2623
WOOL SEPARATING	2211
<i>Applies to chemical separation of wool from cotton.</i>	
WOOL SPINNING AND WEAVING	2286
WRECKING:	
★ WRECKING – BUILDINGS– not marine – All Operations to Completion & Drivers	5701
WRECKING–MARINE & SALVAGE OPERATIONS:	
<i>Refer to manual Rule XIII.A.5</i>	
★ WRECKING – NOT BUILDING or MARINE wrecking – All Operations to Completion	5709
YACHT CLUB–See "CLUB–COUNTRY–& Clerical"	

Section II

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2nd Reprint**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**C****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 reintering remains–incl. drivers 9220**Charitable Organizations**–*See Developmental Organizations*

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**

E**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**

Section II

*Effective January 1, 2018*1st Reprint**Linings**—sewing into coats by hand2501**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 buildings5429**Locksmiths**—including operations away from premises7998**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.

M**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:

a. New York manufacturers: Assign to appropriate manufacturing classification.

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.

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.

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, birdbaths, 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:

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.
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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.

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

1. Stores ***principally*** engaged in the wholesale selling of cellular telephones, smartphones and pagers. Assign Code 8018 "Wholesale Store NOC."
 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."
 4. Stores ***principally*** engaged in the wholesale selling of cellular telephone battery chargers. Assign Code 7999 "Hardware Store Wholesale."
 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."
 - ★ 11. Installation of Cellular Tower. Assign Code 5040 "Iron or Steel Erection – Radio, Television or Water Towers – Smokestacks or Gasholders – All Operations to Completion."
 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."
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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	Display cases	Restaurant booths
Architectural Windows or Doors	Kitchen cabinets	Room dividers
Architectural woodwork	Library cabinets	Showcases
Bathroom vanities	Parquet flooring	Store counters
Bookcases	Partitions	Toys-wood
Bulletin boards	Picture frames	Walk-in refrigerators
Counter tops		

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.

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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.

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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.

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★ 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 **dwelling**s two stories or less. Assign Code 5069 "Iron or Steel Erection–Construction of Dwellings not over two stories in height – All Operations to Completion."

- ★ **5040.....Iron or Steel Erection–Exterior – All Operations to Completion**
- ★ **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 Not Covered (Continued)

- ★ 2. Iron or steel erection in connection with non-dwelling frame structures two stories or less. Assign Code 5059 "Iron or Steel Erection–Frame Structures not over two stories – 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 erection of railings or fencing on ground level and up to the first story. Assign Code 6400 "Fence Erection–metal – All Operations to Completion." The erection of railings on a building exterior above the first story level is assigned to Code 5102 "Iron or Steel Erection–Iron, Brass or Bronze Erection–non-structural–interior – All Operations to Completion."
- ★ 5. The erection of non-expanding tanks on or below ground level, including the gasoline storage type, is assigned to Code 5057 "Iron or Steel Erection NOC – All Operations to Completion." Excavation for below ground tanks is assigned to Code 6217 "Excavation NOC – All Operations to Completion & Drivers." Tanks erected on building roofs that are not elevated are assigned to Code 5057 "Iron or Steel Erection NOC – All Operations to Completion."
- 6. The placing of reinforcing steel in connection with concrete work. Assign the appropriate concrete construction classification.
- ★ 7. Specialist contractors only engaged in erecting, repairing or removal of scaffolds, hod hoists or construction elevators built up from the ground. Assign Code 9526 "Scaffolds, Hod Hoist or Construction Elevators–built up from the ground–installation, repair or removal – All Operations to Completion & Drivers."
- ★ 8. Sheet metal smoke stack erection on the exterior of buildings. Assign Code 5538 "Sheet Metal Work Erection, Installation or Repair NOC–shop or outside – All Operations to Completion & Drivers."

- ★ **5057.....Iron or Steel Erection NOC – All Operations to Completion**
- ★ **5057 Derrick or Oil Rig Erection or Dismantling – All Operations to Completion**
- ★ **5057.....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.....Vault Construction or Installation – All Operations to Completion**
Applies to fire or burglar proof vaults.

Operations Covered

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

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

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- ★ 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 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.

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★ **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 grates. Assign Code 5040 "Iron or Steel Erection–Metal Bridges – All Operations to Completion."
- ★ 6. The erection of greenhouses. Assign Code 5402 "Greenhouse Erection – 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."