

NYCIRB
New York Compensation
Insurance Rating Board

NEW YORK MANUAL FOR WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY INSURANCE

2020 EDITION

New York Compensation Insurance Rating Board
875 Third Avenue
New York, New York 10022
(212) 697-3535



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TABLE OF CONTENTS

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TABLE OF CONTENTS

	INTRODUCTION	
	PART ONE: RULES	
	RULE I: GENERAL	
	A. WORKERS' COMPENSATION	R-1
	B. STANDARD POLICY	R-1
	C. NEW YORK ENDORSEMENTS	
	1. Forms	R-2
	2. Notes on Forms	R-3
	D. REPORTING REQUIREMENTS	
	1. Policies and Renewals	R-3
	2. Endorsements	R-3
	3. Cancelations or Reinstatements	R-4
	4. Classifications	R-4
	(a) Authorized Classifications	R-4
	(b) Non-Authorized Classifications	R-4
★	**(c)** Applicability	R-4
	E. PROVISIONS FOR CANCELATIONS, REINSTATEMENTS, AND NOTICE OF INTENTION NOT TO RENEW	
	1. Cancelations	R-5
	2. Reinstatements	R-5
	3. Notice of Intention Not to Renew	R-5
	4. Conditional Renewal for Carriers Under Common Control	R-6
	F. POLICY VALIDATION AND NOTICE OF CRITICISM	R-6
	G. INCORRECT UNDERWRITING	
	1. Policies, Renewals, or Endorsements	R-6
	2. Inquiries Regarding Incorrect Policy Issuance	R-7
	H. RESPONSES TO RATING BOARD LETTERS AND CRITICISMS	R-7
	I. INQUIRIES	
	1. Written	R-8
	2. Telephone	R-8
	3. Letters of Authority	R-8
	J. APPEAL PROCESS	R-9

RULE II: EXPLANATION OF COVERAGES AND METHOD OF INSURING

	A. PART ONE: WORKERS' COMPENSATION INSURANCE	
	1. Description of Coverage	R-10
	2. Statutory Coverage	R-10
	3. Longshore Coverage	R-10
	B. PART TWO: EMPLOYERS' LIABILITY INSURANCE	
	1. Description of Coverage	R-10
	2. Employers' Liability for Diseases	R-11
	3. Admiralty Law or Federal Employers' Liability Act	R-11
	4. Employers' Liability Insurance With Workers' Compensation Insurance	R-11
	5. Employers' Liability Insurance Without Workers' Compensation Insurance	R-11
	C. PART THREE: OTHER STATES	
	1. Description of Coverage	R-12
	2. States Where Not Available	R-12
	3. Restriction on Use	R-12
	4. Premium	R-12
	D. VOLUNTARY COMPENSATION INSURANCE	
	1. Description of Coverage	R-13
	2. How Provided	R-13
	E. FOREIGN VOLUNTARY COMPENSATION AND EMPLOYERS' LIABILITY INSURANCE	
	1. Description of Coverage	R-13
	2. How Provided	R-13
	F. VOLUNTEER FIREFIGHTERS' COVERAGE	
	1. Description of Coverage	R-14
	2. Group Insurance	R-14
	3. Premium	R-15
	G. VOLUNTEER AMBULANCE WORKERS' COVERAGE	
	1. Description of Coverage	R-15
	2. Group Insurance	R-16
	3. Premium	R-17
	H. PROFESSIONAL EMPLOYER ORGANIZATION (PEO), CO-EMPLOYMENT	
	1. Definitions	R-18
	(a) Client	R-18
	(b) Person	R-18
	(c) Professional Employer Agreement	R-18
	(d) Professional Employer Organization	R-19
	(e) Temporary Help Firm	R-19
	(f) Worksite Employee	R-19

	2. Registration	R-19
	(a) Professional Employer Organization – Option 1: Single Client Policy	R-20
	(b) Professional Employer Organization – Option 2: Leased Employee Only Policy	R-20
	(i) Professional Employer Organization/Client Policy	R-20
	(ii) Separate Policy For Client	R-21
	(iii) Separate Policy for the Professional Employer Organization	R-21
	(c) Premium for Leased Workers	R-21
	(i) Professional Employer Organization – Single Client Policy	R-21
	(A) Client's Policy	R-21
	(B) Professional Employer Organization as Policyholder	R-21
	3. Professional Employer Organization – Option 2	R-22
	4. Policy Filing	R-22
	5. Audit	R-22
	6. Statistical Data	R-22
	7. Experience Rating Factors	R-22
	8. Premium Discount	R-23
	9. Retrospective Rating	R-23
	10. Cancelations/Non-Renewals by The Carrier	R-23

	RULE III: POLICY PREPARATION – INSURED, POLICY PERIOD AND STATE OF OPERATIONS	
	A. EXPLANATION OF TERMS	
	1. Employer	R-24
	2. Insured	R-24
	3. Majority Ownership Interest	R-24
	4. Risk	R-25
	B. NAME, ADDRESS AND OTHER WORKPLACES OF INSURED	
	1. Combination of Legal Entities	R-26
	2. Single Location	R-26
	3. Multiple Locations	R-26
	C. POLICY PERIOD	
	1. Normal Policy Period	R-26
	2. Policy for One Year	R-26
	3. Policy Longer Than One Year	R-27
★		
	D. STATE LAWS DESIGNATED IN THE POLICY	
	1. Listing of States	R-27
	2. Longshore Act	R-27
	3. Additional States	R-28

RULE IV: CLASSIFICATIONS

	A. EXPLANATION OF THE CLASSIFICATION SYSTEM	R-29
	B. EXPLANATION OF TYPES OF CLASSIFICATIONS	
	1. Basic Classifications	R-29
	2. Standard Exception Classifications	R-30
	(a) "Clerical Office Employees NOC" – Code 8810	R-30
	(b) "Telecommuter Clerical Employees" – Code 8871	R-31
	(c) "Drivers, Chauffeurs and Helpers NOC – Commercial" – Code 7380	R-33
	(d) "Salespersons, Collectors or Messengers – Outside" – Code 8742	R-33
	(e) "Route Salespersons and Route Supervisors" – Code 8751	R-33
	(f) "Executive Officers – NOC – Not Foremen, Workers or Outside Salespersons – Code 8809	R-33
	3. Inclusions	R-33
	4. Exclusions	R-35
	C. GOVERNING CLASSIFICATIONS	R-37
	D. CLASSIFICATION WORDING	
	1. "All Employees", "All Other Employees", "All Operations", or "All Operations to Completion"	R-38
	2. "Includes" or "&"	R-38
	3. "No" or "Not"	R-38
	4. "NOC"	R-38
	5. "Or" or "And"	R-38
	6. "To Be Separately Rated"	R-38
	7. "Story in Height"	R-38
	E. CLASSIFICATION PROCEDURE	
	1. Object of Classification Procedure	R-39
	2. Business Not Described by a Manual Classification	R-39
	3. Assignment of Additional Basic Classification	R-39
	4. Classifications Limited to Separate Businesses	R-41
	5. Standard Excepton and General Exclusion Operations	R-41
	6. Business Described by a Standard Exception Classification	R-41
	7. Construction or Erection Operations	R-42
	8. Manufacturing and/or Assembling	R-42
	9. Repair Operations	R-43
	10. Mercantile Business	R-43
	11. Professional Employer Organization, Leasing Firms, Labor Contractors, and Temporary Labor Firms	R-45
	F. PAYROLL ASSIGNMENT: MULTIPLE CLASSIFICATIONS	
	1. Miscellaneous Employees	R-45
	2. Interchange of Labor	R-45

	G. HOW TO SHOW CLASSIFICATIONS	
	1. Business Described by a Classification	R-47
	2. Business Not Described by any Classification	R-47
	H. CHANGES OR CORRECTIONS IN CLASSIFICATIONS	R-47
	RULE V: PREMIUM BASIS	
	A. BASIS OF PREMIUM: TOTAL REMUNERATION	R-48
	B. REMUNERATION	
	1. Definition	R-49
	2. Inclusions	R-49
	3. Exclusions	R-52
	4. Wages Paid For Time Not Worked	R-54
	(a) Idle Time	R-54
	(b) Wages Paid to Key Employees	R-55
	(c) Idle Time Other than by Construction, Erection or Stevedoring	R-55
	C. ESTIMATED PAYROLLS	
	1. Estimated Payrolls by Classification	R-55
	2. Determination of Estimated Payrolls	R-55
	D. WHOLE DOLLAR: REMUNERATION	R-55
	E. OVERTIME	
	1. Definition	R-56
	2. Exclusion of Overtime Remuneration	R-56
	F. PAYROLL LIMITATION: OTHER THAN CONSTRUCTION CLASSIFICATIONS	
	1. Other Than Construction Classifications Contained in Rule V (G)	R-57
	(a) To Whom Payroll Limitation Applies	R-57
	(b) When Payroll Limitation Applies	R-57
	(c) How Payroll Limitation Applies	R-57
	2. Partial Weeks	R-58
	G. PAYROLL LIMITATION: CONSTRUCTION EMPLOYMENT CLASSIFICATIONS	
	1. To Whom Payroll Limitation Applies	R-58
	2. When Payroll Limitation Applies	R-59
	3. How Payroll Limitation Applies	R-59
	4. Partial Weeks	R-61
	RULE VI: RATES AND PREMIUM DETERMINATION	
	A. RATES	
	1. Definition	R-62
	2. Carrier Approved Rate Components	R-62
	(a) Loss Cost	R-62
	(b) Loss Cost Multiplier (LCM)	R-63

	3. Show Carrier Approved Rate in Item 4. of the Information Page (WC 00 00 01 A)	R-63
	4. Non-Ratable Elements	R-63

	B. PREMIUM DETERMINATION	R-64

	C. EXPENSE CONSTANT	
	1. Explanation	R-64
	2. Amount	R-64
★	**3.** Premium Discount, Experience Rating, Retrospective Rating	R-65
	4. Minimum Premium	R-65
	5. Information Page	R-65

	D. MINIMUM PREMIUM	
	1. Explanation	R-65
	2. How Determined	R-65
★	**3.** Experience Rating	R-66
	4. Adjustment Upon Audit	R-66
	5. Special Minimum Premium Requirements	R-66
	6. Employers' Liability Policies	R-66
	7. Multiple State Policies	R-66
	8. Premium Charges Applicable to Policies for Which No New York Exposure Is Developed	R-66

	E. STANDARD PREMIUM	
	1. Definitions	R-67
	(a) Standard Premium	R-67
	(b) Total Standard Premium	R-67

	F. DETERMINATION OF PREMIUM DISCOUNT	
	1. Without Retrospective Rating	R-68
	(a) Single State Policy	R-68
	(b) Multiple State Policy	R-68
	2. With Retrospective Rating	R-68
	3. Combination of Policies	R-69

	G. DEPOSIT PREMIUM	R-69

	H. RATING MODIFICATION	
★	Experience Rating	R-69
★		

	I. AUDIT OF REMUNERATION AND ADJUSTMENT OF PREMIUM	R-70

	J. PREMIUM DETERMINATION FOR CONSTRUCTION EMPLOYMENT SUBJECT TO RULE V (G)	R-71

	K. FEDERAL AND MARITIME INSURANCE	R-71

	L. FINAL EARNED PREMIUM DETERMINATION	R-72
	1. Actual Remuneration	R-72
	2. Premium Determination	R-72
	3. Audit Rights of Carrier	R-72

	M. WRAP-UP CONSTRUCTION PROJECTS	
	1. General Explanation	R-72
	2. Application of Premium Discount Rule	R-73
	(a) Insurance Carrier	R-73
	(b) Policy Limitation	R-73
	(c) Eligible Entities	R-73
	(d) Premium Requirements	R-73
	(e) Location Requirements	R-74
	(f) Duration Requirements	R-74

	N. NEW YORK STATE LOSS PREVENTION PROGRAMS: SURCHARGE AND CREDITS	
	1. Definition of Modified Premium	R-74
	2. Compulsory Workplace Safety and Loss Consultation Program (Code Rule 59): Premium Surcharge	R-74
	3. Workplace Safety and Loss Prevention Incentive Program (WCL Section 134 and Code Rule 60)	R-75
	(a) Safety Incentive Program	R-75
	(b) Drug and Alcohol Prevantion Program	R-75
	(c) Return to Work Program	R-76
	4. New York Safe Patient Handling Act Program (NYSPHAP)	R-76
	5. New York Schedule Rating Plan	R-77
	(a) Eligibility	R-77
	(b) Application	R-78
	(c) Schedule Rating Table	R-79

	NEW YORK SCHEDULE RATING WORKSHEET	R-80

	O. PREMIUM ALGORITHM	R-81

	RULE VII: LIMITS OF LIABILITY

	A. WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY POLICY	
	1. Part One – Workers' Compensation	R-88
	2. Part Two – Employers' Liability	R-88
	(a) Limit of Liability	R-88
	(b) Accident Limit – Non-Subject Employees	R-88
	(c) Disease Limit – Non-Subject Employees	R-89
	(d) Show Limits on the Information Page	R-89
	(e) Increased Limits – Non-Subject Employees	R-89

	MINIMUM PREMIUMS TO BE USED WHEN INCREASING THE LIMITS	R-91

	WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY INCREASED LIMITS PERCENTAGES	R-92

	B. EMPLOYERS' LIABILITY INSURANCE: WITHOUT WORKERS' COMPENSATION INSURANCE	
	1. Coverage	R-93
	2. Standard Limits	R-93
	3. Increased Limits of Liability	R-93
	4. Premium Determination	R-94

	C. VOLUNTARY COMPENSATION INSURANCE	
	1. Standard Limits	R-95
	2. Increased Limits	R-95
	3. Premium Determination	R-95
	4. Payroll Records	R-95

	D. FOREIGN VOLUNTARY COMPENSATION AND EMPLOYERS' LIABILITY INSURANCE	
	1. Standard Limits	R-96
	2. Limits of Liability Repatriation Expense	R-96
	3. Increased Limits	R-97
	4. Premium Determination	R-97
	5. Payroll Records	R-97

	RULE VIII: SPECIAL CONDITIONS OR OPERATIONS AFFECTING COVERAGE AND PREMIUM	

	A. EXECUTIVE OFFICERS	
	1. Definition	R-98
	2. Law and Status	R-98
	3. Exempt Executive Officers	R-98
	4. Corporations with One or Two Executive Officers	R-99
	(i) Where Coverage is Required	R-99
	(ii) Where Coverage is Not Required	R-99
	5. Executive Officers – Not-For-Profit Organizations	R-100
	6. Premium Determination	R-100
	(a) Corporations	R-100
	(b) Not-For-Profit Unincorporated Associations	R-101
	7. Assignment of Payroll	R-101
	8. Flight Duties	R-102
	9. Domiciled in Other States	R-103
	10. Inactive	R-103
	11. Multiple Corporations or Policies – Multiple Carriers	R-104
	12. Multiple Corporations or Policies – Single Carrier	R-104

	B. SOLE PROPRIETORS AND PARTNERS	
	1. Definitions	R-105
	2. Law and Status	R-105
	3. Coverage	R-105
	4. Premium Determination	R-106
	(a) Sole Proprietor and Partners Not Subject to the Construction Employment Payroll Limitation	R-106
	(b) Sole Proprietor and Partners Subject to the Construction Employment Payroll Limitation	R-106
	5. Assignment of Remuneration	R-106

	C. SUBCONTRACTORS/INDEPENDENT CONTRACTORS	
	1. Law on Contractors, Subcontractors, and Owner of Timber	R-107
	2. Coverage	R-107
	3. Premium for Uninsured Subcontractors	R-107
	4. Piece Work, Drivers, Chauffeurs, and Helpers Under Contract	R-109
	5. Law on Independent Contractors	R-110
	6. Independent Contractors Status for Non-Construction or Trucking Industry	R-110

	D. AUXILIARY POLICE	
	1. Law and Status	R-111
	2. Coverage	R-111
	3. Premium Determination	R-111

	E. EXCLUSION OF STATUTORY MEDICAL BENEFITS: EX-MEDICAL COVERAGE	
	1. Explanation	R-111
	2. Documentation Required	R-111
	3. Rates and Premium	R-111

	F. EXCESS COVERAGE FOR MEDICAL PAYMENTS UNDER EX-MEDICAL POLICIES	
	1. Coverage	R-112
	2. Form of Endorsement	R-112
	3. Rates	R-112
	4. Premium	R-112

	G. ENDORSEMENTS TO BE USED FOR EXCLUSION OR MODIFICATION OF OTHER COVERAGES	R-113

	H. DEDUCTABLE PROGRAM	
	1. Coverage	R-115
	2. Premium	R-116
	3. Forms of Endorsement	R-116
	4. Exclusion	R-116

	I. CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM	
	1. Explanation	R-117
	2. Application	R-117
	3. Payroll and Credit Determination	R-118
	(a) Payroll Determination	R-118

	(b) Credit Determination	R-118
	4. Experience Modification	R-120
	5. Audit	R-120
	6. Information Page	R-120
	7. Form of Endorsement	R-120
	8. Notification to Employer	R-120

	J. LOSS COST TRANSITION PROGRAM	R-121

	K. WAIVER OF RIGHT TO RECOVER FROM OTHERS	
	1. Waivers	R-121
	2. Premium	R-121
	(a) Specific	R-121
	(b) Blanket	R-121

	L. NEW YORK STATE ASSESSMENT	
	1. Explanation	R-122
	2. General Information	R-122
	3. Determination of Assessment	R-122
	4. Assessment Charge	R-122

	M. WORKERS' COMPENSATION SECURITY FUND SURCHARGE	
	1. Explanation	R-123
	2. General Information	R-123
	3. Premium Base for Calculating the Security Fund Surcharge	R-123

	N. CATASTROPHE PROVISIONS	
	1. Terrorism	R-124
	2. Natural Disasters and Catastrophic Industrial Accidents	R-124

	RULE IX: CANCELATION	

	A. WHO MAY CANCEL	R-125

	B. CANCELATION PROCEDURES	R -125

	C. PREMIUM DETERMINATION: CANCELATION	
	1. By the Insurance Carrier	R-126
	(a) Rates and Payroll	R-126
★	**(b)** Experience Rating	R-126
	(c) Expense Constant	R-126
	(d) Minimum Premium	R-126
	2. By the Employer When Retiring from Business	R-126
	3. By the Employer When Not Retiring from Business	R-127
	(a) Actual Payroll	R-127
	(b) Extended Payroll and Number of Days	R-127
	(i) Extended Payroll	R-127
	(ii) Extended Number of Days	R-127

	(c) Rates	R-128
	(d) Experience Rating or Merit Rating	R-128
	(e) Premium Discount	R-128
	(f) Determination of Short Rate Manual Premium	R-128
	(i) Option I - Short Rate Percentage	R-128
	(ii) Option II - Short Rate Factor Alternative Method	R-128
	(g) Expense Constant	R-128
	(h) Minimum Premium	R-128
	D. SHORT RATE CANCELATION EXAMPLES	R-129
	E. CANCELATION TABLES	R-131
	SHORT RATE CANCELATION TABLE	R-131
	ALTERNATIVE SHORT RATE CANCELATION TABLE	R-132
	PRO RATA CANCELATION TABLE	R-136
★		
★		
★		
★		
★		
★		
★		
★		
★		
★		
★		
★		
★		
★		
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	RULE XI: U.S. LONGSHORE AND HARBOR WORKERS' COMPENSATION ACT	
	A. GENERAL EXPLANATION	R-141
	B. WORKERS' COMPENSATION INSURANCE: PART ONE	R-141
	C. EMPLOYERS' LIABILITY INSURANCE: PART TWO	
	1. Explanation	R-141
	D. CLASSIFICATIONS AND RATES	
	1. Classifications	R-142
	2. Rates: Federal "F" Classifications and Admiralty/FELA Classifications That Include USL & HW Act Benefits	R-143
	3. Rates: Non-Federal "Non-F" Classifications and Admiralty That Do Not Include USL & HW Act Benefits	R-143
	(a) Admiralty/FELA Classifications	R-143
	(b) All Other Classifications	R-143
	(c) Non-Federal "Non-F" Construction Classifications	R-143
	E. EXTENSION OF THE USL & HW ACT	
	1. Defense Base Act	R-144
	2. Outer Continental Shelf Lands Act	R-144
	3. Civilian Employees of Nonappropriated Fund Instrumentalities Act	R-144
	4. Premium Determination	R-145
	RULE XII: THE ADMIRALTY LAW AND THE FEDERAL EMPLOYERS' LIABILITY ACT	
	A. ADMIRALTY LAW (Jones Act or Merchant Marine Act of 1920)	
	1. General Explanation	R-146
	2. Description of Coverage Programs	R-146
	(a) Program I	R-146
	(b) Program II	R-147
	3. Coverage Endorsements	R-147
	(a) Admiralty Law	R-147
	(b) USL & HW Act	R-147
	4. Limits of Liability	R-147
	(a) Standard Limit	R-147
	(i) Accident Limit	R-147
	(ii) Disease Limit	R-148
	(iii) Show Limits on Endorsement	R-148
	(b) Increased Limits	R-148
	(c) Minimum Premium	R-149
	5. Classifications and Loss Costs	R-149
	6. Water Not Under Admiralty Jurisdiction	R-151
	(a) Coverage	R-151
	(b) Premium Determination	R-151
	(c) Admiralty Law or USL & HW Act Liability	R-151

	B. FEDERAL EMPLOYERS' LIABILITY ACT	
	1. General Explanation	R-151
	2. Description of Coverage	R-152
	(a) Program I	R-152
	(b) Program II	R-152
	3. Coverage Endorsements	R-153
	(a) FELA Endorsements	R-153
	(b) Voluntary Coverage	R-153
	4. Limits of Liability	R-153
	(a) Standard Limit	R-153
	(b) Increased Limits	R-153
	5. Classifications and Loss Costs	R-154

	RULE XIII: DOMESTIC WORKERS - RESIDENCES

	A. DEFINITIONS	
	1. Inside Domestic Workers	R-156
	2. Outside Domestic Workers	R-156
	3. Occasional Domestic Workers	R-156

	B. COVERAGE	
	1. Workers' Compensation and Employers' Liability Insurance	R-156
	2. Voluntary Compensation	R-156

	C. NAME OF INSURED	R-157

	D. CLASSIFICATIONS	
	1. Domestic Workers	R-157
	2. Maintenance, Repair or Construction Operations	R-157

	E. RATES AND PREMIUM	
	1. Rates	R-157
	2. Records Required	R-158
	3. Full-Time Domestic Workers	R-158
	4. Occasional Domestic Workers	R-158

	F. EXPENSE CONSTANT	R-158

	G. MINIMUM PREMIUM	R-158



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INTRODUCTION

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INTRODUCTION

NEW YORK COMPENSATION INSURANCE RATING BOARD

The New York Compensation Insurance Rating Board was created by the Workers' Compensation Law of 1914. It is licensed as the official rate service organization consistent with Section 2313 of the New York Insurance Law. Regulated by the New York State Department of Financial Services, the Rating Board is tasked with a broad range of objectives that include the following:

- Establish, maintain, and administer advisory manuals of loss costs, rules, classifications and rating plans; develop policy and other forms; make filings of these with the regulatory authority.
- Collect loss, premium, and payroll data from all carriers, summarize the information, and develop an adequate rate structure.
- Collect, compile, and analyze statistical and other data.
- Establish and maintain classifications for individual risks.
- Inspect the workplaces of employers to determine proper classifications for the actual exposure of their business operations.
- Examine and audit employers' records. These include ledgers, journals, registers, vouchers, contracts, tax reports, payroll, disbursement documents, and programs for storing and retrieving data.
- Devise rating systems.

Refer to the "Constitution of the New York Compensation Insurance Rating Board" for further information.

MANUAL

The New York Workers' Compensation and Employers' Liability Manual contains rules, loss costs, policy forms and endorsements, and classification interpretations that have been filed by the Rating Board on behalf of its members and approved by the New York State Department of Financial Services pursuant to the provisions of Section 2305 of the New York State Insurance law.

All references to the ("Manual") mean the "New York Workers' Compensation and Employers' Liability Manual."

ORGANIZATION OF THE MANUAL

This Manual has six sections:

1. Table of Contents
2. Introduction
3. Part One – Rules
4. Part Two – Classifications
5. Part Three – Loss Costs and Miscellaneous Values
6. Part Four – Policy Forms and Endorsements

APPLICATION OF MANUAL RULES AND EFFECTIVE DATE

Rules apply separately to each policy, except as allowed by Rule VI (F).

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

BULLETINS

Matters of general information and amendments to this Manual are distributed to members and subscribers via R.C. Bulletins.

MATERIAL SENT TO THE RATING BOARD

It is essential that all material submitted to the Rating Board contain the complete name of the employer, whether the material is a policy, endorsement, cancelation, reinstatement or correspondence. The name of the insured is essential as it is used to identify the Rating Board's record of an employer. The complete name of the employer on all documents will avoid material from being returned requesting additional information.

It is requested that a carrier not issue a policy using the term "et al" as the name of the employer when a risk covers several entities. If, however, a policy must be issued with the employer's name as "et al," an endorsement must be attached to the policy listing the individual employer name(s).

The Rating Board assigns unique numbers to each employer. The first number is a seven-digit "Coverage ID" and the second number is a nine-digit "Combinable ID." The handling of correspondence and other inquiries will be handled more expeditiously if either the Coverage ID or the Combinable ID and carrier policy number are referenced.

Material sent to the Rating Board should be addressed to the attention of an individual or department, if known, to ensure prompt handling.

RATING INFORMATION

Experience Rating Worksheet

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



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PART ONE – RULES

New York Compensation Insurance Rating Board
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New York, New York 10022
(212) 697-3535

RULE I: GENERAL

A. WORKERS' COMPENSATION

The system by which no-fault statutory benefits prescribed in state law are provided by an employer to an employee (or the employee's family) due to a job-related injury (including death) resulting from an accident or occupational disease.

A workers' compensation insurance policy provides coverage for an employer's two key exposures arising out of injuries (or death) sustained by employees. Part One of the policy covers the employer's statutory liabilities under workers' compensation laws; Part Two of the policy covers the employer's liabilities arising out of employees' work-related injuries (or death) that do not fall under workers' compensation statutory benefit structure laws.

B. STANDARD POLICY

Standard Policy means the standard provisions of the "Workers' Compensation and Employers' Liability Insurance Policy" (WC 00 00 00 C) and the "Information Page" (WC 00 00 01 A) approved by the New York State Department of Financial Services. Every policy affording coverage under the New York State Workers' Compensation Law must include the following endorsements and premium elements.

MANDATORY ENDORSEMENTS

	Number	Version	Name	Effective
	WC 00 04 14	A	90-Day Reporting Requirement – Notification of Change in Ownership Endorsement	01/01/19
★	WC 00 04 19		Premium Due Date Endorsement	01/01/19
	WC 00 04 21	E	Catastrophe (Other Than Certified Acts of Terrorism) Premium Endorsement	01/01/21
	WC 00 04 22	C	Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement	01/01/21
★	WC 31 03 08*		New York Limit of Liability Endorsement	01/01/00
★				
★	WC 31 03 23*		New York Construction Classification Premium Adjustment Program Explanatory Endorsement	10/01/25
★	WC 31 06 18	A	New York Workers' Compensation Policyholder Notice of Right to Appeal	05/01/20

*These endorsements are not mandatory for the Volunteer Firefighters' Benefit Law Policy and the Volunteer Ambulance Workers' Benefit Law Policy.

Exception: Policies covering employees subject to the New York Volunteer Firefighters' Benefit Law or the New York Volunteer Ambulance Workers' Benefit Law must be written only by means of a "Volunteer Firefighters' Benefit Law Policy" (WC 31 00 00 B) or a "Volunteer Ambulance Workers' Benefit Law Policy" (WC 31 00 02 B), respectively.

MANDATORY PREMIUM ELEMENTS

Statistical Code	Description	Effective
9740	Terrorism Premium Charge	02/24/06
9741	Natural Disaster & Catastrophic Industrial Accidents Premium Charge	10/01/05
9749	New York Workers' Compensation Security Fund Surcharge	10/01/05
	Note: The Mandatory Premium Elements also apply to the "Volunteer Firefighters' Benefit Law Policy" (WC 31 00 00 B) and the "Volunteer Ambulance Workers' Benefit Law Policy" (WC 31 00 02 B).	

C. NEW YORK ENDORSEMENTS

1. Forms

Part Four of this Manual contains copies of the following Forms and Endorsements:

- Standard Workers' Compensation and Employers' Liability Insurance Policy
- Volunteer Firefighters' Benefit Law Policy
- Volunteer Ambulance Workers' Benefit Law Policy
- Information Pages
- United States Longshore and Harbor Workers' Compensation Act Forms
- Admiralty Law Forms
- Federal Employers' Liability Act Forms
- All endorsement forms approved for use in New York, both countrywide and New York specific

All forms approved for use in New York may be obtained by contacting the Rating Board or visiting the Rating Board's website at www.nycirb.org.

The titles and numbers of all available New York forms and endorsements are shown in the Alphabetical Index and Numeric Index of Endorsements. Refer to Part Four of this Manual for listings.

Rating Board approval is not required for carriers to use their own attachment clause, letterheads, and/or form numbers. However, any deviation from, modification of, or customization to the wording of any standard form, whether national or New York specific, requires submission to and approval by the Rating Board in addition to filing with and obtaining approval from the New York State Department of Financial Services ("DFS").

Note: In accordance with DFS' Review Standards for Workers' Compensation and Employers' Liability, carriers' policy forms or endorsements that differ from the standard approved forms of the Rating Board (including a change in the form identification number) should be submitted to DFS for approval. Prior to filing for DFS' approval, individual carrier forms (except where the only change is in the form identification number) should be submitted to the Rating Board in accordance with the Rating Board's Manual rules for review. Any correspondence a carrier receives from the Rating Board regarding the forms should be included in their submission to DFS.

2. Notes on Forms

Notes on the various forms and endorsements are for guidance only. They are not to be included as part of the form or endorsement.

D. REPORTING REQUIREMENTS

1. Policies and Renewals

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

2. Endorsements

(a) Except as noted in (i) and (ii) below, a copy of every endorsement affecting coverage in New York State must be reported to the Rating Board within thirty (30) days after issue. It is not necessary, however, to report a copy of any endorsement that does not require the insertion of any information relating to coverage on the endorsement, provided:

(i) Specimen copies of carrier-specific endorsements have previously been submitted to the Rating Board.

(ii) The identification number and title or authorized symbol of the endorsement is shown on the Information Page that was reported to the Rating Board.

(b) Endorsements showing a name change, additional insured, additional location, classifications or rates must be submitted within thirty (30) days of the applicable change date.

	3. Cancelations or Reinstatements As provided by Law, notice of cancellation or reinstatement must be reported to the Rating Board.
	4. Classifications **(a) Authorized Classifications** Authorized classifications are those that are determined by the Rating Board following a routine, random, or requested review of an employer's business operation. Each policy insuring a risk for which the classification has been authorized by the Rating Board must be written in accordance with that authorized classification.
	(b) Non-Authorized Classifications Non–Authorized classifications are those that have not been determined by the Rating Board. Each policy insuring a risk for which the classification has not been authorized by the Rating Board will be written in accordance with classification procedures contained in this Manual and bulletins issued by the Rating Board.
★	**(c) Applicability** Policies for any employer, regardless of experience rating status (i.e. experience rated and non-experience rated), must be written in accordance with classification procedures contained in this Manual. For these risks, prior Rating Board approval to use a specific classification is not required unless the classification(s) were previously authorized for the risk. **Note:** Experience rating factors promulgated by the Rating Board are to be reported on policies. Refer to the New York Experience Rating Plan Manual for rules and procedures applicable to the Experience Rating Plan.

E. PROVISIONS FOR CANCELATIONS, REINSTATEMENTS, AND NOTICE OF INTENTION NOT TO RENEW

1. Cancelations

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

(a) When cancelation is due to non-payment of premiums, the cancelation shall not become effective until at least ten (10) days after a Notice of Cancelation is served on the employer and is filed with the office of the Chair of the New York State Workers' Compensation Board.

(b) When cancelation is due to any reason other than non-payment of premiums, the cancelation shall not become effective until at least thirty (30) days after the Notice of Cancelation is served on the employer and filed with the office of the Chair of the New York State Workers' Compensation Board.

For items (a) and (b) above, if Notice of Cancelation is served on the employer by mail, then it must be by certified mail.

Note: Other Coverage

Cancelation of the current policy takes effect on the effective date of other coverage when an employer obtains insurance with another carrier and the effective date of this other coverage is prior to the cancelation date stated in the Notice of Cancelation.

2. Reinstatements

The policy may be reinstated at any time before the effective date of the cancelation, as shown in the notice. If a policy is to be reinstated, electronic notification of reinstatement must be sent to the Chair of the New York State Workers' Compensation Board.

3. Notice of Intention Not to Renew

The Law requires that no carrier shall refuse to renew a policy unless notification has been sent to the employer, by registered or certified mail, and has also been filed electronically with the Chair of the New York State Workers' Compensation Board at least thirty (30) days prior to the expiration of the policy.

Note: Copies of Notices of Cancelation, reinstatements, and non-renewals that have been filed with the Chair of the New York State Workers' Compensation Board must be reported by carriers to the Rating Board.

4. Conditional Renewal for Carriers Under Common Control

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

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

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

F. POLICY VALIDATION AND NOTICE OF CRITICISM

The Rating Board examines and validates policies to verify they are written in accordance with rules and forms contained in the various manuals published by the Rating Board. Carriers are notified when policies are not in compliance with Manual rules by the following means:

- Letters of Criticism and/or
- Online via Manage Data

G. INCORRECT UNDERWRITING

1. Policies, Renewals, or Endorsements

The Rating Board will notify carriers when policies, renewals, or endorsements are not written in accordance with Manual rules. Policies and renewal certificates must be reissued or endorsed while incorrect endorsements must be corrected by submitting a new endorsement as required by the Rating Board.

2. Inquiries Regarding Incorrect Policy Issuance

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

Anyone wishing to appeal a Rating Board decision about the application of a Manual rule or procedure may submit a written request for further review to the Rating Board. Refer to Section (J) of this Rule for further explanation.

★ H. RESPONSES TO RATING BOARD LETTERS AND CRITICISMS

Carriers are required to respond to criticisms within the following periods to avoid penalties for non-compliance.

★ Carriers must furnish the Rating Board with satisfactory evidence of corrections within ninety (90) days.

★ Carriers not furnishing satisfactory correcting evidence within ninety (90) days are subject to fines for each delinquent item. Additional fines will be levied monthly during which responses to the Rating Board criticisms remain outstanding.

Section 2313, Subdivision (q) of the New York Insurance Law requires the Rating Board to notify the Superintendent of Insurance of any case in which an insurer does not, within sixty (60) days, furnish satisfactory evidence to the Rating Board of the correction of any error or omission previously called to its attention by the Rating Board. Section 2315, Subdivision (e) also makes it an offense, punishable by fine imposed by the Superintendent of Insurance, for any carrier who willfully withholds information from or furnishes false or misleading information to the Rating Board.

	I. INQUIRIES
	1. Written The Rating Board will respond to written inquiries received from employers or their authorized representatives. Inquiries must be received by the Rating Board within twelve (12) months of the expiration date of the policy.
★	**2. Telephone** The Rating Board will accept telephone inquiries on matters such as classification assignments, Manual rule interpretations, ownership rules, and experience modification factors relating to an individual employer, however, it will only do so with authorized parties. Telephone inquiries of a general nature, not regarding a specific employer, are answered by Rating Board employees who are knowledgeable in specific subject areas.
	Phone based comments or views expressed by the Rating Board relating to an individual risk are not binding and should be regarded as advisory only.
	3. Letters of Authority Letters of Authority must be furnished to the Rating Board for non-authorized representatives of employers either: **(a)** On the employers' stationery, authorizing such individuals as their representative and must be signed by an officer, partner, or principal of the employer; or **(b)** Through an online application available on the Rating Board's website at www.nycirb.org.

J. APPEAL PROCESS

The application of a rule or procedure contained in this Manual may be appealed. Rules or procedures are defined as those determinations, made by a carrier or the Rating Board, that establish the variables that define policy conditions. Examples include: classification codes, ownership information, premium audits, and any other determination that may affect the policy. The appeal request must be submitted to the Rating Board department executive, with all relevant facts and supporting documentation.

The Rating Board will acknowledge, in writing, receipt of the written appeal request within five (5) business days. It then will communicate next steps – such as, corresponding with carriers, reviewing Rating Board files or, requirements for audits or inspections. The Rating Board will complete a review within sixty (60) days and provide its conclusion, in writing, to the parties.

A request for review will trigger one or more of the following actions:

1. The Rating Board will review the request and respond in writing to the parties within sixty (60) days, either granting the parties or their authorized representatives their request, or sustaining the Rating Board's original ruling.

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

3. If the dispute is not resolved by conference, the parties may then appeal to the Underwriting Committee of the Rating Board for a hearing to consider the staff ruling. This appeal must be in writing and must specify reasons for the appeal and the nature of the complaint.

Following the Committee's receipt of the appeal request, the parties will be notified about the time and place for a hearing. The appeal request will be heard at the next Underwriting Committee meeting for which appropriate time can be devoted to the matter.

After the hearing, the parties will be advised, in writing, of the Underwriting Committee's decision on the complaint.

4. If the Underwriting Committee ruling is not satisfactory to either party, then the aggrieved party may request a hearing at the New York State Department of Financial Services to consider the disputed decision.

5. The decision of the New York State Department of Financial Services may be appealed to a court of law, by the parties involved or the Rating Board.

RULE II: EXPLANATION OF COVERAGES AND METHODS OF INSURING

A. PART ONE: WORKERS' COMPENSATION INSURANCE

1. Description of Coverage

Workers' Compensation Insurance provides coverage for the statutory obligation of an employer to provide benefits for employees as required by:

(a) Workers' Compensation Law or Occupational Disease Law of any state or territory of the United States of America, including the District of Columbia; and

(b) United States Longshore and Harbor Workers' Compensation Act.

2. Statutory Coverage

New York Workers' Compensation Insurance may be provided only by the Standard Policy.

3. Longshore Coverage

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

B. PART TWO: EMPLOYERS' LIABILITY INSURANCE

1. Description of Coverage

Employers' Liability insurance provides coverage for liability arising from a workplace injury or death by accident or disease when legal action is brought seeking damages, other than those benefits provided under the workers' compensation law. Employers' liability coverage applies only if the injury or death of an employee arises out of and in the course of employment and is sustained:

(a) In the United States of America, its territories or possessions, or Canada; or

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

2. Employers' Liability for Diseases

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

3. Admiralty Law or Federal Employers' Liability Act

Employers' Liability Insurance for liability of an employer under admiralty law or the Federal Employers' Liability Act is not provided by the Standard Policy. Refer to Rule XII of this Manual for rules and endorsements to cover or limit this exposure.

4. Employers' Liability Insurance with Workers' Compensation Insurance

Employers' Liability Insurance written with workers' compensation insurance is provided by the Standard Policy.

5. Employers' Liability Insurance Without Workers' Compensation Insurance

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

(b) Employers' liability insurance without workers' compensation insurance is permissible only:

(i) Where all employees of the employer are excluded from the Workers' Compensation Law; and

(ii) Where there is no law or regulation which makes it illegal to issue such a policy.

C. PART THREE: OTHER STATES

1. Description of Coverage

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

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

(c) Part Three - Other States Insurance does not provide U.S. Longshore and Harbor Workers' Compensation Act coverage. It may be afforded only in accordance with Rule XI of this Manual.

2. States Where Not Available

Other States Coverage is not available in states:

(a) With a monopolistic state fund; or

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

3. Restriction on Use

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

4. Premium

Premium developed for operations covered under Part Three - Other States Insurance shall be based on workers' compensation rules and rates.

D. VOLUNTARY COMPENSATION INSURANCE

1. Description of Coverage

Voluntary compensation insurance provides workers' compensation benefits to employees who are not required to be covered under the Workers' Compensation Law.

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

2. How Provided

Voluntary compensation insurance is provided by attaching the "Voluntary Compensation and Employers' Liability Coverage Endorsement" (WC 00 03 11 A) to the Standard Policy.

E. FOREIGN VOLUNTARY COMPENSATION AND EMPLOYERS' LIABILITY INSURANCE

1. Description of Coverage

Foreign voluntary compensation and employers' liability insurance provides benefits similar to or identical to those benefits provided under the statutory workers' compensation system, repatriation expense and endemic disease coverage to employees temporarily working outside the United States of America, its territories or possessions, or Canada.

2. How Provided

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

F. VOLUNTEER FIREFIGHTERS' COVERAGE

★ **1. Description of Coverage**

The "Volunteer Firefighters' Benefit Law Policy" (WC 31 00 00 B) provides coverage for the statutory obligations required under the Volunteer Firefighters' Benefit Law and must provide employers' liability coverage comparable to Part Two of the Standard Policy. In addition, the "Catastrophe (Other Than Certified Acts of Terrorism) Premium Endorsement" (WC 00 04 21 E) and "Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement" (WC 00 04 22 C) must be attached to each Volunteer Firefighters' Benefit Law policy.

2. Group Insurance

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

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

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

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

(d) the cost of such insurance be apportioned among the group's members based on population; and

(e) the county treasurer shall pay for the cost of such insurance.

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

(i) be homogenous in nature;

(ii) be formed for purposes other than obtaining insurance; and

(iii) consist of at least ten (10) members; or a smaller group of at least five members provided that each member generates at least $5 million in annual revenue or the annual premiums for all lines of such group exceeds $500,000.

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

3. Premium

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

G. VOLUNTEER AMBULANCE WORKERS' COVERAGE

★ **1. Description of Coverage**

The "Volunteer Ambulance Workers' Benefit Law Policy" (WC 31 00 02 B) provides coverage for the statutory obligations required under the Volunteer Ambulance Workers' Benefit Law and must provide employers' liability coverage comparable to Part Two of the Standard Policy. The "Catastrophe (Other Than Certified Acts of Terrorism) Premium Endorsement" (WC 00 04 21 E), and the "Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement" (WC 00 04 22 C) must be attached to each Volunteer Ambulance Workers' Benefit Law policy.

2. Group Insurance

The Volunteer Ambulance Workers' Benefit Law (VAWBL) contains provisions that allow for group insurance. Under Section 32.1 of the VAWBL, any town may obtain a single policy covering all ambulance districts within the town. Under Section 32.2, a group policy may be issued to a group of cities, villages, ambulance districts or town boards located within one county. Section 32.2 group insurance requires that:

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

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

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

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

(e) the county treasurer shall pay for the cost of such insurance.

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

(i) to be homogeneous in nature;

(ii) to be formed for purposes other than obtaining insurance; and

(iii) to consist of at least ten (10) members; or a smaller group of at least five members provided that each member generates at least $5 million in annual revenue or the annual premiums for all lines of such group exceeds $500,000.

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

3. Premium

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

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

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

The premium and losses incurred are reported under Code 7370. The loss cost per ambulance is shown under "Miscellaneous Values" pages in Part Three - Loss Costs of this Manual.

H. PROFESSIONAL EMPLOYER ORGANIZATION (PEO), CO-EMPLOYMENT

Note: Carriers have the option of using Sections (H)(2)(b) of this Rule in lieu of Rule specified below.

1. Definitions

As defined in the New York State Professional Employer Act, Article 31, Section 916 of the New York State Labor Law.

(a) Client

"Client" means a person who enters into a professional employer agreement with a professional employer organization.

(b) Person

"Person" means an individual, an association, a company, a firm, a partnership, a corporation, or any form of legally recognized entity.

(c) Professional Employer Agreement

"Professional Employer Agreement" means a written contract whereby:

(i) A professional employer organization expressly agrees to co-employ all or a majority of the employees providing services for the client;

(ii) The contract is intended to be on-going rather than temporary in nature;

(iii) Employer responsibilities for worksite employees, including those of hiring, firing and disciplining, are expressly allocated by and between the professional employer organization and the client in the agreement; and

(iv) The professional employer organization expressly assumes the rights and responsibilities as required in Section 922 of Article 31 of the New York State Labor Law.

(d) Professional Employer Organization

"Professional employer organization" means any person whose business is entering into professional employer agreements with clients and is registered to do so by the New York State Department of Labor. In determining whether the professional employer organization employs all or a majority of the employees of a client, any person employed pursuant to the terms of the professional employer agreement after the initial placement of client employees on the payroll of the professional employer organization shall be included. Temporary help firms and employment agencies, as defined in Article 11 of the New York State General Business Law, shall not be deemed to be professional employer organizations for purposes of Article 31 of the New York State Labor Law.

(e) Temporary Help Firm

"Temporary help firm" means a business which recruits and hires its own employees, and assigns those employees to perform work at or services for other organizations, to support or supplement the other organization's workforce, or to provide assistance in special work situations such as, but not limited to, employee absences, skill shortages, seasonal workloads, or to perform special assignments or projects. A temporary help firm shall not be deemed to be a professional employer organization for the purposes of Article 31 of the New York State Labor Law.

(f) Worksite Employee

"Worksite employee" means a person having an employment relationship with both the professional employer organization and the client. Such term may also include the client's officers, directors, shareholders or partners to the extent such persons act as operational managers or perform services for the client.

2. Registration

In accordance with the New York Professional Employer Act, Article 31, Section 918 of the New York State Labor Law, professional employer organizations are required to be registered with the New York State Department of Labor.

The PEO is statutorily required to provide workers' compensation coverage for its client either in the name of the PEO or the client. Both the PEO and its client are deemed employers for Workers' Compensation Law purposes and are both immunized from suit under the exclusive remedy provision. In event of a claim by an employee, the New York State Workers' Compensation Board will determine the percentage of liability attributable to each employer (from 0% to 100%), as the PEO will be considered the general employer, and the client will be considered the special employer.

Insurance carriers have the option of adopting Section (H)(2)(b) "Professional Employer Organization – Option 2: Leased Employee Only Policy" of this Rule in lieu of Section (H)(2)(a) "Professional Employer Organization – Option 1: Single Client Policy" as specified below:

(a) Professional Employer Organization – Option 1: Single Client Policy

(i) The professional employer organization must secure and provide required workers' compensation coverage for its worksite employees in the client's name in accordance with the New York State Labor Law Section 922(3)(c). The policy must cover the client's leased and non-leased workers. The policy must include the "New York Professional Employer Organization (PEO) Endorsement" (WC 31 03 17 A) in each of its client's policies naming the professional employer organization as an additional insured employer on such policies.

(ii) The professional employer organization must obtain a standard workers' compensation insurance policy to cover only its non-leased workers and such policy must include the "New York Professional Employer Organization (PEO) Exclusion Endorsement" (WC 31 03 18 A).

(b) Professional Employer Organization – Option 2: Leased Employee Only Policy

(i) Professional Employer Organization /Client Policy

All insurance companies affording workers' compensation coverage for a professional employer organization must issue a separate policy for each client to cover the client's leased workers. If the policy is in the PEO's name, the client is to be named as an additional named insured with respect to employees leased from the professional employer organization. Item 1. of the Information Page must include the name of the professional employer organization as the insured and identify the client as follows:

ABC Leasing Company P/E/O for XYZ Machine Shop
(where P/E/O stands for "Professional Employer Organization")

Each policy shall expire on the same date. Such policy shall not include coverage for non-leased workers of the client or direct employees of the professional employer organization. Each policy shall include the "New York Optional Professional Employer Organization (PEO) Endorsement" (WC 31 03 20 A).

Each policy will be sent to the professional employer organization as the named insured.

(ii) Separate Policy for Client

The client is obligated to provide a separate policy for any non-leased workers. Such policy shall include the "New York Optional Client Exclusion Endorsement" (WC 31 03 22 A).

(iii) Separate Policy for the Professional Employer Organization

A separate policy shall be issued in the name of the professional employer organization to provide coverage for their direct employees. The policy shall include the "New York Optional Professional Employer Organization (PEO) Exclusion Endorsement" (WC 31 03 21 A).

(c) Premium for Leased Workers

(i) Professional Employer Organization – Single Client Policy

(A) Client's Policy

Premium shall be charged on the client's policy for the workers that are leased from each professional employer organization and its non-leased workers.

The "New York Professional Employer Organization (PEO) Endorsement" (WC 31 03 17 A) is to be attached to the client's policy.

The following rules apply to premium:

(1) The client shall provide a complete payroll record of the workers leased to them from the professional employer organization in addition to the payroll record of its non-leased employees.

(2) If the client does not supply the payroll records of the workers leased to them from the professional employer organization, 100% of the full co-employer arrangement price shall be established as the payroll of the workers leased to the client. The premium will be charged at the carrier's highest rate for the classifications that apply to the client's operations.

(B) Professional Employer Organization as Policyholder

Premium shall be charged on the professional employer organization's policy for its direct employees.

	The "New York Professional Employer Organization (PEO) Exclusion Endorsement" (WC 31 03 18 A) must be attached to the professional employer organization's policy.
	3. Professional Employer Organization – Option 2 Premium for all policies issued under Section (H)(2)(b)(i), (ii) and (iii) of this Rule, shall be calculated according to Rule VI of this Manual.
	4. Policy Filing The carrier shall submit separate Information Pages to the Rating Board for each policy providing coverage in accordance with Section (H)(2)(b)(i) of this Rule. The carrier issuing the policy for the client's leased employees must attach the "New York Optional Client Exclusion Endorsement" (WC 31 03 22 A). The effective date of the policy issued must coincide with endorsement WC 31 03 22 A issued by the carrier of the client's non-leased employees. **Note:** Master policies are not acceptable in New York State.
	5. Audit The carrier shall conduct periodic audits to verify that all Rating Board authorized classifications, rates, experience modification factors and payrolls are appropriate.
	6. Statistical Data Statistical information shall be filed separately for every policy written pursuant to this Section and in accordance with the rules of the New York Workers' Compensation Statistical Plan.
★	**7. Experience Rating Factor** **(a)** Separate factors will be promulgated for each qualifying client and professional employer organization.
	(b) The experience rating factor, if any, shall apply to any policy issued to a professional employer organization under Section (H)(2)(b)(iii) of this Rule and in accordance with the New York Experience Rating Plan.

(c) The change of ownership rules, as contained under Rule 3 – Ownership Changes and Combination of Entities in the New York Experience Rating Plan Manual, shall be applied to the policies described in Section (H)(2)(a)(i) of this Rule as though the named insured is only that of the client.

8. Premium Discount

All individual professional employer organization/client policies written in accordance with Section (H)(2)(b)(i) of this Rule by the same carrier, which reference the same professional employer organization, shall be combined for premium discount purposes in accordance with Rule VI of this Manual.

9. Retrospective Rating

When individual professional employer organization/client policies issued in accordance with Section (H)(2)(b)(i) of this Rule are written by the same carrier, the carrier and the professional employer organization may agree to a retrospective rating program in accordance with the provisions of the New York Retrospective Rating Plan.

10. Cancelations/Non-Renewals by The Carrier

Where a professional employer organization/client policy written in accordance with Section (H)(2)(b)(i) of this Rule, is canceled, the carrier shall provide individual notices to the professional employer organization and to each of the professional employer organization's clients.

Refer to the Cancelation Rules of this Manual.

RULE III: POLICY PREPARATION – INSURED, POLICY PERIOD AND STATE OF OPERATIONS
Items 1., 2. and 3.A. of the Information Page

A. EXPLANATION OF TERMS

1. Employer

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

2. Insured

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

3. Majority Ownership Interest

Majority Ownership Interest, as defined in the New York Experience Rating Plan Manual, also applies to this Manual. The phrase "Majority Ownership Interest" means more than 50%.

The determination of Majority Ownership Interest is based on the following:

(a) Majority of issued voting stock.

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

(c) Majority of the board of directors or comparable governing body if (a) or (b) above are not applicable.

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

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

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

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

4. Risk

Risk as used in this Manual, means all insured operations subject to New York premium that are conducted by one entity, or by two or more entities, in which there is a majority ownership interest by these entities.

Exceptions:

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

(b) A policy may be written to cover more than one risk, as provided in Section 32 of the New York State Volunteer Ambulance Workers' Benefit Law. However, whether a combination policy is written, each risk will be rated in accordance with Manual rules. A town and ambulance districts and unorganized areas wholly within the town are considered as one risk for coverage under both the New York State Workers' Compensation Law and the New York State Volunteer Ambulance Workers' Benefit Law. Cities, villages, and ambulance districts within a town are risks separate from the town risk, even though they may be combined in the same policy.

B. NAME, ADDRESS, AND OTHER WORKPLACES OF INSURED

1. Combination of Legal Entities

Separate legal entities may be insured in one policy only if the same person(s), or group of persons, owns the majority interest in the entities.
For additional details refer to the New York Experience Rating Plan Manual.

2. Single Location

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

3. Multiple Locations

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

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

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

C. POLICY PERIOD: Item 2.

1. Normal Policy Period

While the normal policy period is one year, a policy may be issued for any period not longer than three years.

2. Policy for One Year

(a) Manual rules are based on a policy period of one year.

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

	3. Policy Longer Than One Year **(a)** The policy period is divided into consecutive 12-month units. **(b)** If the policy is not a multiple of 12 months, use the "Policy Period Endorsement" (WC 00 04 05) to specify the first or last unit of less than 12 months as a short-term policy. **(c)** All Manual rules and procedures apply to each unit as if a separate policy had been issued for each unit, including the need to submit an annual endorsement providing carrier approved rates, payrolls, and other premium charges.
★	

	D. STATE LAWS DESIGNATED IN THE POLICY: Item 3.A.
	1. Listing of States Insurance for operations conducted in a state is provided by listing the state in Item 3.A. of the Information Page.
	2. Longshore Act The U.S. Longshore and Harbor Workers' Compensation Act shall not be entered in Item 3.A. of the Information Page. Refer to Rule XI of this Manual.

	3. Additional States A state may be added after the effective date of the policy. For the additional state operations, apply:
	(a) The authorized rates in effect in the state to be added on the effective date of the policy;
	(b) Any approved rate change that applies to outstanding policies for the state being added; and
	(c) Any applicable experience rating modification for the policy in the state to be added. Refer to the New York Experience Rating Plan Manual.

RULE IV: CLASSIFICATIONS
Item 4. of the Information Page

A. EXPLANATION OF THE CLASSIFICATION SYSTEM

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

B. EXPLANATION OF TYPES OF CLASSIFICATIONS

Classifications are divided into two types – Basic Classifications and Standard Exception Classifications.

1. Basic Classifications

Basic classifications describe the business of an employer, such as:

	Business	Classification
	Manufacture of a Product	2883 "Furniture Mfg. NOC – Wood"
	A Process	3372 "Electroplating"
	Construction or Erection	5057 "Iron or Steel Erection NOC"
	A General Type or Character of Business	7998 "Hardware Store – Retail"
	A Service	9586 "Barber Shop"

2. Standard Exception Classifications

Standard exception classifications describe those occupations that are common to many businesses. Employees within the definition of a standard exception classification are not included in a basic classification unless the basic classification wording specifically includes those employees. The standard exception classifications are defined below:

(a) "Clerical Office Employees NOC" – Code 8810 – are employees whose duties include the creation or maintenance of financial or other records of the employer, the handling of correspondence, technical drafting, telephone work which includes sales by phone, and any other related duties, provided the employee is not:

(i) regularly or frequently exposed to an operative hazard of the business;

(ii) a stock or tally clerk whose work is necessary, incidental, or part of any other operation of the business other than clerical office;

(iii) a cashier in a store whose duties include the handling of merchandise or is otherwise exposed to the store operations; or

(iv) an executive officer, outside salesperson, or representative.

If the employee performs any of the duties described in (i), (ii), (iii), or (iv) above, then the entire payroll of the employee is assigned to the carrier's highest rated classification of work to which the employee is exposed.

	A clerical office is a work area separated by floors and walls and is distinguishable from all other work areas and hazards of the employer.
	(b) "Telecommuter Clerical Employees" – Code 8871 are employees whose duties include the creation or maintenance of financial or other records of the employer, the handling of correspondence, technical drafting, telephone work which includes sales by phone, and any other related duties of the employer from their residence office provided the employee is not:
	(i) regularly or frequently exposed to an operative hazard of the business;
	(ii) a stock or tally clerk whose work is necessary, incidental, or part of any other operation of the business other than clerical office;
	(iii) a cashier in a store whose duties include the handling of merchandise or who is otherwise exposed to the store operation; and
	(iv) an executive officer, outside salesperson, or representative.
	If the employee performs any of the duties described in (i), (ii), (iii), or (iv) above, then the entire payroll of the employee is assigned to the carrier's highest rated classification of work to which the employee is exposed.
	A residence office is a clerical work area located in the dwelling of the clerical telecommuter employee or telecommuter drafting employee. The dwelling of the employee must be separate and distinct form the location of the employer.

Special Conditions

The payroll of clerical office employees on a multiple classification risk, in which one or more classifications specifically include "clerical" and others do not, shall be assigned to the predominant classification to which their work pertains if such classification includes clerical, otherwise to Code 8810.

If an employer conducts an operation that includes clerical, such clerical employees would be inclusive under that class. However, if the employer also conducts another business operation, at the same or another location, that would otherwise be subject to Code 8810, then Code 8810 applies to the additional business.

In the case of a classification which specifically includes clerical office employees, such employees shall be included under that classification regardless of whether their work is conducted at the same or a separate location.

If a classification includes clerical office employees in its phraseology, Code 8871 "Clerical Telecommuter Employees" cannot be assigned to such employees even if such work is performed from their residence office. The payroll of clerical telecommuter employees, on a multiple classification risk, in which one or more classifications specifically include "clerical" and others do not, shall be assigned to the predominant classification to which their work pertains if such classification includes clerical, otherwise to Code 8871.

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

(c) "Drivers, Chauffeurs and Helpers NOC – Commercial" – Code 7380 are employees engaged principally (more than 50% of their time) in such duties on or in connection with a vehicle. This classification also includes garage employees and employees using bicycles in their operations.

(d) "Salespersons, Collectors or Messengers – Outside" – Code 8742 are employees who perform these duties away from the employer's premises. It shall not be assigned to employees who deliver or pick up goods. Employees who deliver merchandise by vehicle shall be classified as route salespersons or drivers. If they walk or use public transportation, they shall be assigned to the classification to which such delivery of merchandise is incidental.

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

(f) "Executive Officers – NOC – Not Foremen, Workers or Outside Salespersons" – Code 8809

This classification is applicable to executive officers of a corporation, appointed in accordance with the charter or bylaws of such corporation, whose duties are of an executive, clerical or supervisory character. This classification shall not apply to any executive officer who regularly and frequently performs duties which are ordinarily undertaken by a foreman, worker or outside salesperson.

3. Inclusions

(a) Some operations appear to be separate businesses, but are included within the scope of classifications other than the standard exception classifications. These operations are called general inclusions and are not separately classified unless specifically directed by classification wording. They include the following:

	(i) Cafeterias, restaurants, stores, or day care centers operated by the employer for the employees' use only. If these operations are conducted in connection with construction, erection, lumbering or mining operations they must be separately classified.
	(ii) Manufacturing of containers such as bags, barrels, bottles, boxes, cans, cartons or packing cases for sole use in their own operations.
	(iii) Hospitals or medical facilities operated by the employer for its employees.
	(iv) Maintenance or repair and/or cleaning of the employer's buildings, vehicles or equipment when performed by employees of an employer.
	(v) Printing by the employer on its own products.
	(vi) Stevedoring and tallymen, or checking clerks.
	(vii) Research laboratories operated by the employer to develop, test and/or improve products manufactured by the employer.
	(viii) Examining and/or inspecting products manufactured by the employer (quality control).
	(ix) Warehousing **(A)** A warehouse operated by a mercantile risk as a distributing point for merchandise which is used principally for its stores located in New York State shall be assigned to the governing classification of the stores served. **(B)** A warehouse used primarily for the distributing point for merchandise to the employer's stores located outside of New York State shall be assigned to the appropriate wholesale store classification.
	(x) Tools, dies, molds or fixtures made and/or repaired by an insured that are used in the insured's product manufacturing operations.
	(xi) Aircraft travel by employees, other than members of the flying crew, including employees whose payroll is assigned to the Standard Exception Classifications.

	(xii) Security guards protecting their employer's premises and property.
	(xiii) Counter personnel, cashiers, and service writers.
	(b) Some employees may perform general inclusion duties for more than one basic classification. A general inclusion operation shall be separately classified only if any one of the following conditions apply:
	(i) The operation is conducted as a separate and distinct business of the employer as provided in Section (E)(3) of this Rule; or
	(ii) The operation is specifically excluded in the classification wording; or
	(iii) The principal business is described by a standard exception classification.
	4. Exclusions Some operations in a business are so unusual that they are excluded from basic classifications. They are classified separately unless specifically included in the basic classification wording. These operations are called general exclusions and are:
	(a) Aviation – all operations of the flying and ground crews.
	(b) Sawmill operations – sawing logs into lumber by equipment such as circular carriage or band carriage saws, including operations of the sawmill.

	(c) New construction work including erection of permanent new buildings or additions to existing buildings.
	(d) Alterations of existing buildings, including structural alterations, erection, removal of interior walls, partitions, or store fronts.
	(e) Extraordinary repairs such as installation or replacement of heating, plumbing or electrical wiring systems.
	(f) Installation of machinery, equipment, or fixtures in premises not previously occupied or operated by the employer.
	(g) Painting in connection with any of the foregoing items.
	5. Locations where all business operations are subject to standard exception classifications If an employer has a separate location at which the only employees engaged in business operations of the employer are subject to standard exception classifications, all other business operations being performed away from such location, the following operations, which are normally treated as general inclusions, shall be separately rated under the appropriate manual classifications describing such operations provided such operations are wholly incidental to the work performed at such location:
	(a) maintenance or ordinary repair of employer's building or equipment; **(b)** restaurants; and **(c)** hospitals or dispensaries.
	If any operation specified under 5(a), (b), or (c) above which is performed at such location is incidental in whole or part to any other operation of the employer, it shall be treated as a general inclusion in the usual way.

C. GOVERNING CLASSIFICATIONS

The governing classification, at a specific job or location, is the classification that produces the greatest amount of payroll, other than a standard exception classification. In instances where no basic classification is applicable, the governing classification is the standard exception classification that produces the greatest amount of payroll.

The governing classification is determined in accordance with the Governing Classification Determination Table.

GOVERNING CLASSIFICATION DETERMINATION TABLE

If…	Then the governing classification is the…
A single basic classification produces payroll	Basic classification
A basic classification is applicable, but no payroll is assigned	
Multiple basic classifications apply	Basic classification that is assigned the greatest amount of payroll
Multiple basic classifications apply but no payroll is assigned to any of the basic classifications	Basic classification that is the highest rated classification
A basic classification is not applicable	Standard exception classification that is assigned the greatest amount of payroll

D. CLASSIFICATION WORDING

The classification wording, including the caption and note, controls, restricts, or explains the classification usage. This wording is also referred to as the phraseology.

Words and Phrases

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

   Exceptions to (1) above:

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

   (b) Any separate and distinct business shall be separately classified when conditions of Section (E)(3) of this Rule applies.

2. **"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 the operations or employees described in the inclusion shall not render the classification inapplicable to the risk.

3. **"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.

4. **"NOC":** means "not otherwise classified." A classification designated "NOC" shall apply only if no other classification more specifically describes the employer's business.

5. **"Or" or "And":** The terms "or" or "and" mean and/or.

6. **"To Be Separately Rated":** If a classification requires operations or employees "to be separately rated," all such operations or employees shall be separately classified.

7. **"Story in Height":** A story is defined as 15 feet in height. It is measured from the lowest point above ground level to the highest point above ground level. The New York Manual contains several classifications that refer to "stories in height."

E. CLASSIFICATION PROCEDURE

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 that is classified, not the individual employments, occupations or operations within the business. Classifications shall be assigned as provide 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 Section (G)(2) of this Rule.

3. Assignment of Additional Basic Classification

Some businesses may conduct more than one operation that may be subject to an additional classification. The term "operation" for this Rule also means activity, enterprise, process, secondary business, or undertaking, either in singular or plural form. More than one classification shall be assigned to an employer's operations if conditions shown in (a), (b) or (c) below exist.

(a) The employer's principal business is described by a basic classification that requires certain operations to be separately rated.

(b) The employer is engaged in conducting one or more of the following operations:

(i) Construction or erection
(ii) Farming
(iii) Mercantile business
(iv) Temporary labor services
(v) Professional Employment Organization (PEO)

Refer to Section (E)(7)(10) and (11) of this Rule for conditions under which additional basic classifications may be assigned to these operations.

	(c) The employer conducts more than one operation in New York State or conducts an operation(s) that is not ordinarily contemplated by the classification applicable to the employer's principal business operations. The principal business is the business with the greatest amount of payroll, excluding standard exception or general exclusion operations. An additional classification may only be assigned if all the following conditions are met:
	(i) Operations conducted are not inclusive under the classification wording of the principal operation.
	(ii) Operations conducted are not a general inclusion. Refer to Section (B)(3)(a)(i) through (xiii) of this Rule.
	(iii) Assignment of the separate classification is not prohibited by the wording of the classification or any other classification assigned to the policy.
	(iv) Separate payroll records are maintained for each business.
	(v) Each business is physically segregated, having employees who do not interchange between the operations of each business.
	(vi) The additional operation must be able to exist as a separate business if the employer's principal operation ceased to exist.
	If all the above conditions do not exist:

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

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

Policies with more than one classification may involve employees working in connection with several classifications. Payroll assignment for such employees is subject to Section (F) of this Rule.

4. Classifications Limited to Separate Businesses

Separate and distinct business means an additional operation of the employer that is not included in the basic classification on the policy.

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

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 basic classification which most closely describes their operations per location.

	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 with the carrier's highest approved rate which applies to the job or location where the operation is performed.
	A separate construction or erection classification shall not be assigned to any operation which is within the scope of another classification assigned to such job or location.
	The construction or installation of temporary facilities, such as equipment storage yards, shall be assigned to the governing classification of the job. The construction of temporary buildings such as contractors' offices, restaurant buildings, and bunk houses, at the site of a construction project shall be assigned to the appropriate manual classifications describing such work. A separate classification shall not be allowed for any operation performed in a shop established in connection with a construction or erection job. The shop operations shall be assigned to the construction or erection classification in connection with which such shop operations are performed. If more than one classification is involved, assign the one classification carrying the greatest amount of payroll.
	8. Manufacturing and/or Assembling The **manufacturing** and/or **assembling** of a product involves the fabrication of a finished product from raw materials and/or parts purchased from others or manufactured by the employer. Manufacturing and assembly processes shall be assigned to the appropriate manufacturing classification of the finished product. The subsequent assembly of products manufactured by the same employer is included under the appropriate manufacturing classification and not separately rated unless specifically directed by the classification wording. Employers engaged only in assembling parts that are manufactured by others, and require finishing operations such as, gluing, bolting, soldering, welding, or interlocking pieces by hand or machine, shall be assigned to the classification that would normally apply to the manufacturing of the finished product.

9. Repair Operations

Risks having shop operations that involve the repair of products for others, for which there is no repair classification, are to be assigned to the classification that applies to the manufacture of the products, unless such repair work is specifically referred to by another classification phraseology, footnote, or definition in this Manual.

10. Mercantile Business

A mercantile business is defined as any store or dealer engaged in the sale of purchased goods or merchandise.

The assignment of a classification to a mercantile business is based upon the type of merchandise sold and whether the operations are wholesale or retail.

The following definitions and instructions are to be observed in determining the appropriate mercantile classification:

Type of Product Sold

If a store sells several types of merchandise, each of which may be subject to a different classification, the store is to be assigned on the basis of the principal category of merchandise sold. The term **"principal"** or **"principally"** means more than 50% of the gross receipts.

Please note the following:

- If a store sells several types of merchandise, none of which are more than 50% of the gross receipts, the store classification that describes the majority of the type of merchandise sold is assigned.

- If a store sells several types of merchandise, each of which may be subject to a different classification, and the percentage of items sold is not kept, the store classification producing the carrier's highest approved rate is assigned.

Location

Only one store or dealer classification can be applied to a single location, except for lumber yards.

	Retail v. Wholesale The term **"retail"** applies to the sale of merchandise to individual customers for their personal use only. Sales are typically made in store-type premises where clerks assist customers in selecting displayed merchandise after which the goods are paid for and usually taken from the store by the customers themselves. Retail sales are also made in self-service stores. Retail sales do not include shipping and packing.
	The term **"wholesale"** applies to all other types of sales. Wholesale transactions include:
	(a) Sales to others for resale.
	(b) Sales of raw materials, supplies, or parts to builders, contractors, commercial or industrial firms, repair shops, institutions, schools, municipalities, or others for use in their operations.
	(c) Sales made by firms that conduct sales via mail order, catalog, or the Internet provided that handling or shipping of the actual merchandise to the customer is involved and regardless of whether the sales are made on a retail or wholesale basis. Packaging merchandise by specialist contractors shall be assigned to the appropriate wholesale store classification depending upon the principal type of merchandise being packaged. If no merchandise is handled or shipped by the insured from the same or from another location and the orders to involve written responses only, Code 8810 "Clerical Office Employees" shall apply. Sales conducted in a salesroom or showroom from samples or catalogs, where no merchandise is manufactured, handled or shipped by the insured from the same location, shall be assigned to Code 8747 "Showroom Salespersons."
	(d) The rental of general merchandise shall be assigned to the appropriate store or dealer classification as if they were sold.
	A "wholesale" classification code does not apply to manufacturers for the distribution of their own manufactured products; this activity is considered incidental to the manufacture of the product.

11. Farms

For the purpose of the application of farm classifications, a farm is defined as any parcel(s) of land used for the purpose of agriculture, horticulture, viticulture, dairying, or stock or poultry raising as a business or commercial venture.

12. Recycling

Risks engaged in collecting, sorting, handling and weighing recyclable materials, for the purpose of reselling such materials to others, shall be assigned to the appropriate second-hand dealer classification or to the appropriate store classification.

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

13. Professional Employer Organization, Leasing Firms, Labor Contractors, and Temporary Labor Firms

Workers assigned to clients shall be classified to the same classification as if the workers were direct employees of the client.

F. PAYROLL ASSIGNMENT: MULTIPLE CLASSIFICATIONS

1. Miscellaneous Employees

Miscellaneous employees may perform duties which are incidental to more than one basic classification.

Miscellaneous employees include but are not limited to:

a. General superintendents
b. Foremen
c. Maintenance or power plant employees
d. Elevator operators
e. Receiving or shipping clerks
f. Yard employees

The payroll of miscellaneous employees shall be assigned to the classification with the greatest amount of payroll for the group of classifications to which their work pertains. For employees subject to payroll limitation, Rule V Section (F), limited payroll shall be used. In the application of this Rule to construction or erection employers, the governing classification shall be determined on the basis of the job if payrolls are kept separately by job; otherwise on the basis of the entire policy period.

2. Interchange of Labor

Some employees, who are not miscellaneous employees, may perform duties directly related to more than one classification. When there is such an interchange of labor, the entire payroll of employees who interchange shall be assigned to the carrier's highest rated classification, with the highest carrier rate, representing any part of their work. In addition, the following applies:

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

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

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

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

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

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

1. Business Described by a Classification

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

2. Business Not Described by any Classification

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

H. CHANGES OR CORRECTIONS IN CLASSIFICATIONS

When a change in classification is warranted following a routine, random, or requested inspection, or by internal Rating Board review of an employer's operations, the change in classification is effective for the term of insurance in effect at the time the inspection was conducted as well as for the current term of insurance, if not the same. The Rating Board is also permitted to make a change in classification for the twelve-month period preceding the actual date of inspection if the change is warranted for such term of insurance.

Notification of the change will be given to the insurance carrier(s) that insured the employer for the term(s) of insurance that are affected by the change. If the carrier(s) disagree with the Rating Board's determination, the carrier(s) may request, in writing, a reevaluation of the classification assignment stating the reason(s) for their disagreement.

Note: The Rating Board will not consider a change in classification(s) for an employer that may have been improperly classified when the inquiry is received at the Rating Board later than twelve (12) months after the expiration date of the policy term in question.

RULE V: PREMIUM BASIS
Item 4. of the Information Page – continued

A. BASIS OF PREMIUM: TOTAL REMUNERATION

Premium is the amount an insurer charges to provide the coverage described in the policy.

Premium is calculated based on the total remuneration paid by the employer for the services of employees who are eligible for New York State workers' compensation benefits as provided by the policy.

Exception(s):

1. The following classifications have a premium basis other than total remuneration.

Classification	Phraseology	Premium Basis
0908 0909 0912 0913	Domestic Workers – Inside – Occasional Domestic Workers – Outside – Occasional – Including Occasional Chauffeurs Domestic Workers – Outside – Including Private Chauffeurs Domestic Workers – Inside	Per Capita
★		
7711	Firefighters – Volunteer & Drivers	Population
7716	Firefighters – Volunteer & Drivers – Elective Coverage for Assistance from Individual Volunteer Firefighters	Per Policy
7370	Ambulance Operation: Volunteer Ambulance Service Company	Per Ambulance

2. Premium for certain construction classifications is computed based on limited remuneration.

B. REMUNERATION

1. Definition

Compensation or substitutes for compensation are forms of remuneration. These terms are used interchangeably in all rules, classifications and endorsement references, and all shall mean remuneration.

2. Inclusions

(a) Wages or salaries including retroactive wages or salaries;

(b) Charitable Institutions – any money or lodging received by any individual providing services to a charitable institution is to be considered remuneration for premium determination purposes;

(c) Consumer Cooperatives – computation of replacement wages for unsalaried members of a consumer cooperative who may be entitled to workers' compensation insurance benefits shall be based upon a formula using the actual number of hours worked by each member. The actual hours worked are then multiplied by a replacement value equal to the minimum of an hourly wage that would ordinarily be paid to a salaried employee performing the same or similar duties in the community where the work is performed. The classifications to be used are the same as the classifications that would apply to a paid employee;

(d) Deficiency or Retroactive Wages – deficiency or retroactive wage payments are to be included as remuneration for premium determination purposes for the policy term(s) in effect to which the wage payments apply. These payments can be included only for the policy period in which the wage payment was made and for the preceding twelve-month period, if applicable;

(e) Volunteer Remuneration – if volunteers in for-profit corporations are employed by such entity to perform work in connection with the operations of the employer, the work performed is subject to a minimum amount equal to the wages that would ordinarily be paid to another employee performing the same or similar work. If no other employees perform similar work, the carrier is to apply an appropriate replacement wage. This amount shall be included in the basis of premium computation. Volunteers for non-profits are ordinarily not covered unless an election is made;

	(f) Hospitals – Volunteer Workers – when insurance is provided for volunteer workers performing duties in hospitals, whether for-profit or not-for-profit, the premium for these volunteer workers is to be based upon the same wage rate that would be paid to a regular employee performing the same or similar work. Such volunteer workers shall also be assigned to the classification applicable to such regular employees;
	(g) Relatives of Individuals, Copartners or Corporate Officers – if a spouse or relative of an individual proprietor, member of a co-partnership, or an officer of a corporation is employed by such entity to perform work in connection with the operations of the employer, the actual remuneration of such relative or spouse, subject to a minimum amount equal to the wages that would ordinarily be paid to another employee performing the same or similar work, shall be included in the basis of premium computation. If the records fail to disclose remuneration, the minimum specified above shall be included as remuneration;
	(h) Travel Time – Payments made by an employer to an employee representing compensation for time spent traveling to or from work, or to or from a specific job, are to be considered as remuneration and assigned to the manual classification which applies to the work normally performed by such employee;
	(i) Expenses Which Are Not Incidental to Employment – Payments made by an employer to an employee, which are not incurred as incidental to the employer's business, are to be considered as remuneration and assigned to the manual classification which applies to the work normally performed by such employee;
	(j) Total cash received by employees for commissions and draws against commissions;
	(k) Bonuses including stock bonus plans;
	(l) Extra pay for overtime work except as provided in Section (E) of this Rule;
	(m) Pay for holidays, vacations or periods of sickness. Refer to Rule IV Section (F)(2) of this Manual for allocation of remuneration for employees subject to more than one classification code;
	(n) Payment by an employer for amounts otherwise required by law to be paid by employees to statutory insurance or pension plans, such as the Federal Social Security Act;

	(o) Payment to employees on any basis other than time worked, such as piecework, profit sharing or incentive plans;
	(p) Payment or allowance for hand tools or power tools used by hand provided by employees either directly or through a third party and used in their work or operations for the insured;
	(q) The rental value of an apartment or a house provided for an employee based on comparable accommodations, including any rent reductions;
	(r) The value of lodging, other than an apartment or house, received by employees as part of their pay, to the extent shown in the employer's records;
	(s) The value of meals received by employees as part of their pay to the extent shown in the employer's records;
	(t) The value of store certificates, merchandise, credits or any other substitute for compensation received by employees as part of their pay. Refer to exclusions below for certain fringe benefits that are not considered to be remuneration;
	(u) Payments for salary reduction, health savings accounts, flexible spending accounts, employee savings plans, employee contributions, retirement or cafeteria plans (IRC 125); which are made through employee authorized salary deductions from the employee's gross pay, other than noted exclusions;
	(v) Davis-Bacon wages or wages from a similar prevailing wage laws paid directly to an employee;
	(w) Annuity plans;
	(x) Expense reimbursements to employees to the extent that an employer's records do not substantiate that the expense was incurred as a valid business expense;
	Note: When it can be verified that the employee was away from home overnight on the business of the employer, but the employer did not maintain verifiable receipts for incurred expenses, a reasonable expense allowance, limited to a maximum of $75 for each such day, will be permitted. The remaining reimbursements of non-verifiable expenses are included as remuneration.

	(y) Payment for filming of commercials excluding subsequent residuals which are earned by the commercial's participant(s) each time the commercial appears in print or is broadcast.
★	**(z)** Payout of deferred compensation to current employees from an employer's contributions to previously deferred payroll. **Example:** The payout of an employer's contribution from a non-qualified deferred compensation plan to the extent these payments are available in payroll records. **Rationale:** Payouts are considered additional income.
★	**(aa)** Payment by an employer in connection with an employee's cashless exercise of stock options. **Note:** A cashless exercise is the purchase of shares of stock from a company by using the proceeds of a pending sale. **Example:** An employee uses his or her options to buy shares of stock, which they simultaneously sell in order to pay the exercise cost, transaction fees and any withholding taxes due at exercise. They may sell all the shares and retain any remaining cash or sell just enough shares to pay all costs and then keep the remaining shares. For example, an employee exercises his or her option to purchase 1,000 shares of XYZ Corp. at $2.00 per share and then immediately sells these shares in the market for $5.00 per share. The employee uses the proceeds of the sale to pay the purchase costs of the shares of stock. **Rationale:** Cashless exercises of employee stock options are completed without making a cash payment. The company essentially lends the employee the money needed for the option exercise for the fraction of a second that the employee owns the shares.
★	**(bb)** The amount by which an employee's salary is reduced to fund a pension, deferred compensation plan, equity-based compensation plan, Qualified or Non-Qualified Employee Stock Purchase Plan (ESPP), stock options or other employee-elected deferral plan, when earned, even though such plan is a portion of a cafeteria plan. **Rationale:** Since employees' salary dollars fund these plans, those dollars should count in the payroll base to determine premium.

	(cc) The amount by which an employee's salary is reduced to contribute to the purchase of stock options or Qualified or Non-Qualified Employee Stock Purchase Plans (ESPP), when earned. **Rationale:** Since employees' salary dollars contribute to these plans, those dollars should count in the payroll base to determine premium.
	(dd) The value of equity-based compensation plans (other than Stock Options and Stock Purchase Plans), including but not limited to Stock Transfers, Stock Warrants, Restricted Stock, Restricted Stock Units, Phantom Stock Plans and Stock Appreciation Rights, shall be included at the time of vesting when vesting is on a scheduled or annual basis, such as graded vesting or scheduled cliff vesting, or when vesting is based on the achievement of performance goals or milestone anniversaries. **Note:** Amounts contributed by employees are not to be double counted. **Rationale:** Easily verifiable by audit.
	(ee) The amount by which an employee's salary is reduced to contribute to an equity-based compensation plan. **Rationale:** Since employees' salary dollars contribute to these plans, those dollars should count in the payroll base to determine premium.
	3. Exclusions
	(a) Tips and other gratuities received by employees;

	(b) Payments by an employer to group insurance or group pension plans for employees, other than payments covered by Section (B)(2)(n) and (u) of this Rule;
	(c) The value of special rewards for individual invention or discovery;
	(d) Dismissal or severance payments except for time worked or accrued vacation;
	(e) Reimbursed expenses and allowances paid to employees shall be excluded, provided all three of the following conditions are met:
	(i) The expenses or allowances were incurred in the course of the employer's business;
	(ii) The amounts are shown separately for each employee in the employer's records; and
	(iii) The amount of each expense reimbursement or allowance payment approximates the actual expenses incurred.
	(f) Payments for active military duty, including subsistence allowance paid by the federal government to veterans in training;
	(g) Employee discounts on goods purchased from the employee's employer;
	(h) Meal allowance when working late;
	(i) Work uniform allowances;

	(j) Sick pay paid to an employee by a third party such as an insured's group insurance carrier which is paying disability income benefits to a disabled employee;
	(k) Employer provided perquisites ("perks") such as:
	(i) An automobile;
	(ii) An airplane flight;
	(iii) An incentive vacation (e.g. contest winner);
	(iv) A discount on property or services;
	(v) Club memberships;
	(vi) Tickets to entertainment events;
	(vii) Educational assistance; and
	(viii) Relocation and moving expenses.
	(l) Employer contributions to salary reduction, employee savings plans, retirement, or cafeteria plans (IRC 125); contributions made by the employer, at the employer's expense, that are determined by the amount contributed by the employee; and
★	**(m)** Payout of deferred compensation to retired or terminated employees who are not employed during the current policy period, provided the employer maintains records that segregate such payments. **Example**: The payout from a non-qualified deferred compensation plan to a retiree. **Rationale:** Retired / terminated employees are not reflective of the employer's current policy exposure.

	(n) Employer contributions in connection with: • Qualified or Non-Qualified Employee Stock Purchase Plans (ESPP) • The exercise of stock options, other than the cashless exercise of stock options • Deferred compensation plans **Rationale:** This is in line with industry practice of not counting these employer contributions in the payroll base to determine premium.
	(o) The difference between the market price of stock and any discounted price paid by the employee. **Rationale:** This is in line with industry practice of not counting these amounts in the payroll base to determine premium.
	(p) The market value of equity-based compensation plans shall not be included as remuneration when accelerated cliff vesting is triggered by (1) an Initial Public Offering (IPO) of stock, or (2) a change in majority ownership where the owners(s) prior to the change own less than one-half interest after the change. **Example**: A change in majority ownership could include a merger or acquisition if the owner(s) prior to the change own less than a one-half interest after the change. **Rationale:** This recognizes that these types of payouts are infrequent, possibly once in lifetime events. As such, they should not trigger a significant increase in premium for a given policy year that is not commensurate with the exposure.

	4. Wages Paid for Time Not Worked
	(a) Idle Time The entire amount of wages paid for idle time is to be included as remuneration. Wages for idle time, due to the following circumstances, are to be assigned in their entirety to the classification which applies to the work normally performed by the employee involved:
	(i) Suspension or delay of work due to weather conditions;
	(ii) Delays while waiting for materials;
	(iii) Delays while waiting for another contractor to complete certain work;
	(iv) Delays arising from the breakdown of equipment;
	(v) "Stand-by" time where employees such as operators of cranes, hoists or other equipment are on the job, but they are not continuously working;
	(vi) Special union requirements or agreements between an employer and his/her employee when this employee is paid for idle time;
	(vii) Holidays or vacation periods;
	(viii) Inability of non-striking employees to perform duties due to other employees who are on strike. If non-striking employees perform absolutely no work for their employer and are not present at their employer's premises or job sites during a strike period, their remuneration shall be assigned to Code 8810 Clerical Office Employees, provided adequate records are maintained by the employer; and
	(ix) Other causes of a similar nature.

(b) Wages Paid to Key Employees

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

Exception:

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

(c) Idle Time Other than by Construction, Erection or Stevedoring

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

★ **(d) Temporarily Reassigned Employees**

Payments made to employees temporarily reassigned as a result of a request or direct order by civil authorities are to be reported to Code 8873 "Telecommuter Reassigned Employees" for the actual duration of the reassignment, not to exceed thirty (30) days after the expiration or revocation of the aforementioned order by civil authorities.

Code 8873 applies to employees who are unable to report to their regular place of business at the instruction of civil authorities and are either:

(i) idle and not performing any work duties; or
(ii) performing clerical work duties at home.

Separate payroll records must be kept for this reclassification to be authorized.

C. ESTIMATED PAYROLLS

1. Estimated Payrolls by Classification

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

2. Determination of Estimated Payrolls

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

D. WHOLE DOLLAR: REMUNERATION

All remuneration shall be shown to the nearest dollar. A remainder equal to or greater than $.50 shall be rounded to the next higher dollar.

E. OVERTIME

1. Definition

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

(a) For work in any day or in any week in excess of the number of hours normally worked; or

(b) For hours worked in excess of 8 hours in any day or 40 hours in any week; or

(c) For work on Saturdays, Sundays or holidays.

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

2. Exclusion of Overtime Remuneration

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

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

(b) If the records show the total pay earned for overtime (regular pay plus overtime pay) in one combined amount, one-third (1/3) of this total pay shall be excluded.

(c) If double time is paid for overtime and the total pay for such overtime is recorded separately, one-half (1/2) of the total pay for double time shall be excluded.

Exception to (2) above:

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

F. PAYROLL LIMITATION: OTHER THAN CONSTRUCTION CLASSIFICATIONS

Payroll limitation in workers' compensation typically applies only to sole proprietors, executive officers, partners, and employees in certain noted classifications.

1. Other Than Construction Classifications Contained in Rule V (G)

(a) To Whom Payroll Limitation Applies

This rule applies to executive officers, members of LLC's, partners, and sole proprietors, and to classifications with notes that indicate "maximum remuneration."

Employers with payroll in the following classifications are subject to payroll limitation:

7610	9157	9178
8280	9158	9179
9071	9159	9186
9074	9160	9610

Exception: For Code 9071 "Restaurant – Full Service – Including Entertainers and/or Musicians" and Code 9074 "Bar, Dance Club, Lounge, Nightclub or Tavern – including Entertainers and/or Musicians," the payroll limitation only applies to the entertainers or musicians.

(b) When Payroll Limitation Applies

Payroll limitation applies after applying all remuneration inclusions and any exclusions and after any deductions of extra pay for overtime.

When applying the payroll limitation rule, the "total time employed during the policy period" of any employee shall be considered to be the sum of the portions of all contracts of employment of such employee falling within the policy period.

(c) How Payroll Limitation Applies

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

Refer to "Miscellaneous Values" of Part Three – Loss Costs of this Manual for current weekly maximum amounts.

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

(ii) Separate records are maintained in summary by classification for such employees; and

(iii) For multi-state risks, the excess payroll deduction is determined by state, by classification and by individual employee, combining the gross payroll for the states approving such limitation and computing a total percentage excess deduction factor to be applied to such payrolls by classification.

2. Partial Weeks

Partial weeks are considered full weeks when determining average weekly pay.

G. PAYROLL LIMITATION: CONSTRUCTION EMPLOYMENT CLASSIFICATIONS

The New York State Insurance Law, Section 2304 ("Payroll Limitation Law") applies a maximum payroll limitation for eligible construction classification codes but excludes employments engaged in the construction of one or two family residential housing.

An executive officer engaged in the construction of commercial structures and assigned to an eligible payroll limitation classification code is subject to the Payroll Limitation Law and not the executive officer minimum/maximum remuneration.

If the executive officer is engaged in employments of one or two-family residential housing, then Rule VIII Section (A)(6)(a)(i) thru (vii)of this Manual applies.

A sole proprietor or partner engaged in the construction of commercial structures and assigned to an eligible payroll limitation classification code is subject to the Payroll Limitation Law and not the sole proprietor or partner minimum/maximum remuneration. If the sole proprietor or partner is engaged in employments of one or two-family residential housing, then Rule VIII Section (B)(4) of this Manual applies.

1. To Whom Payroll Limitation Applies

Employers with payroll in the following construction classifications, excluding any employments engaged in the construction of one or two-family residential housing, are subject to payroll limitation.

Note: Construction, for purposes of this Rule, includes new construction, as well as remodeling, repairs, and maintenance of existing structures.

★

0042		5223	5479	5606	6018		8227
3365	5102	5348	5480	5610	6045	6306	9526
3724	5160	5402	5491	5648	6204	6319	9527
3726	5183	5403	5506	5651	6216	6325	9534
3737	5184	5428	5507	5701	6217	6400	9539
5000	5188	5429	5508	5703	6229	6701	9545
5022	5190	5443	5536	5709	6233	7536	9549
5037	5193	5445	5538	6003	6235	7538	9553
5040	5213	5462	5545	6005	6251	7601	
5057	5221	5473	5547	6017	6252	7855	
5059	5222	5474					

2. When Payroll Limitation Applies

Payroll limitation applies after applying all remuneration inclusions and any exclusions and after any deductions of extra pay for overtime.

For purposes of applying the payroll limitation rule, bonuses paid during the policy term must be earned during the policy term.

3. How Payroll Limitation Applies

For the classifications and employments specified in (1) above, an employer's payroll shall be the actual weekly payroll per employee determined in accordance with the rules of this Manual. This is subject to a maximum of the greater of the current New York payroll limitation value or the weekly wage upon which the maximum weekly benefit is based. The payroll limitation value is typically updated annually. Refer to "Miscellaneous Values" of Part Three – Loss Costs of this Manual for current weekly maximum amounts.

Note:

(a) Actual weekly payroll per employee shall be used to determine the limited payroll for those construction classifications subject to this Rule. Annual payroll cannot be divided by 52 weeks to arrive at a weekly payroll. Payroll from construction of one or two-family residential housing shall be excluded from the employee's weekly payroll prior to the application of any payroll limitation required by this Rule.

(b) If an employee is paid other than on a weekly basis, the employee's remuneration is divided by the number of weeks.

For example: The payroll amount for the employee earning $1,650 bi-weekly is divided by 2 to arrive at a weekly payroll and the appropriate payroll limitation is then applied to each week's portion.

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

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

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

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

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

(g) Employees who perform shop work or driving are eligible for payroll limitation under this Rule only if such employees are included under the eligible classifications subject to "Payroll Limitation."

(h) When payroll is available for uninsured subcontractors, payroll limitation, including the application of territory differentials, applies.

When actual payroll is not available, and the contract price is used in lieu of payroll, as set forth in Rule VIII Section (C)(3) of this Manual, limited payroll does not apply. However, the territory differential applies to that portion of the contract price considered to be payroll.

(i) All rules pertaining to payroll limitation also apply to casual labor.

	(j) Commercial construction wrap-up projects are subject to payroll limitation.
	4. Partial Weeks Partial weeks are considered full weeks when determining average weekly pay.

RULE VI: RATES AND PREMIUM DETERMINATION

A. RATES

1. Definition

The carrier approved rate for each classification is derived by multiplying the approved loss cost by the carrier specific loss cost multiplier (LCM) approved by the New York State Department of Financial Services.

The carrier approved rate for a given classification is the charge for each $100 of remuneration.

Exceptions: The premium for all classifications is determined on the basis of remuneration except for the following:

★

Classification	Premium Basis
Domestic Workers Codes 0908, 0909, 0912, 0913	Per Capita
Volunteer Firefighters	
Code 7711	Population
Code 7716	Per Policy
Volunteer Ambulance Service Company Code 7370	Per Ambulance

2. Carrier Approved Rate Components

Each carrier approved rate is comprised of a Loss Cost and a Loss Cost Multiplier.

(a) Loss Cost

The loss cost is the portion of Workers' Compensation Insurance rates intended to represent the anticipated costs of claim payments and loss adjustment expenses associated with such claim payments, and may include one or more trend factors. Loss costs do not include provisions for expenses (other than loss adjustment expenses) such as acquisition costs, overhead and taxes, or profit, but reflect industry-wide losses and directly related expenses.

The loss costs published in this Manual are promulgated by the Rating Board and approved by the Superintendent of the New York State Department of Financial Services.

	(b) Loss Cost Multiplier (LCM) The Loss Cost Multiplier is a factor, including a carrier's expenses relating to Workers' Compensation Insurance, by which the carrier adjusts, via multiplication, the approved loss costs to arrive at its filed rates. The LCM may include a Loss Cost Modifier which is an adjustment to the approved loss costs that represents a carrier's own loss and loss adjustment expense experience. Each carrier must separately file its LCM with the Superintendent of New York State Department of Financial Services for approval. All approved loss cost multipliers are listed on the Department's website www.dfs.ny.gov or can be found at www.nycirb.org.
	3. Show Carrier Approved Rate in Item 4. of the "Information Page" (WC 00 00 01 A) For each classification shown in Item 4., the carrier's approved rate shall be stated in the column named "Rate per $100 of Remuneration."
★	
★	**4. Non-Ratable Elements** Non-ratable elements are charges that are based on catastrophic type exposures and are thus excluded from ordinary ratemaking and are also not subject to experience rating and retrospective rating. A separate statistical code is assigned for each non-ratable element. This Statistical Code and corresponding charge are applied in addition to the basic classification when determining premium. Refer to the "Loss Costs" pages in Part Three – Loss Costs of this Manual for class codes designated with an "N" that are part of a ratable/non-ratable group. The footnotes provide the separate statistical code for each non-ratable element to reflect the non-ratable catastrophe loading.

B. PREMIUM DETERMINATION

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

★ **Example:**

Remuneration	=	$90,000		
Carrier	=	x 1.500	$\frac{\$90{,}000 \times 1.500}{100}$	= $1,350
Premium	=	$ 1,350		

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

C. EXPENSE CONSTANT

1. Explanation

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

2. Amount

The Expense Constant is the carrier's approved expense constant as shown on the Information Page. Refer to Rule IX for the Expense Constant charge on a canceled policy, Rule X for the Expense Constant on a long-term policy, and to Rule XIII for Expense Constant on a policy that insures only domestic workers of this Manual.

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

Full expense constant must be charged for short-term policies.

Exceptions:

Expense constant is prorated when short-term policies are issued:

- To replace a binder; or
- Solely to establish consistent effective dates with other insurance policies.

Note: The expense constant shall not be prorated because of any change in operations during the term of the policy.

The expense constant charged at the inception of the policy will not change when a state is added or deleted during the policy term.

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

The Expense Constant is not subject to premium discount, experience rating modification, retrospective rating adjustment, or the additional charge for the Terrorism Risk Insurance Program Reauthorization Act of 2019.

4. Minimum Premium

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

5. Information Page

The Expense Constant shall be shown on the Information Page.

D. MINIMUM PREMIUM

★ **1. Explanation**

The minimum premium is the carrier's minimum premium and the lowest premium amount required to provide insurance under the Standard Policy. The minimum premium shall be stated on the Information Page on an estimated basis. It is the lowest total policy premium for a policy period not longer than one year.

2. How Determined

The minimum premium for a policy shall be determined as follows:

(a) For a policy with only one classification, apply the carrier's minimum premium for that classification.

(b) For a policy with two or more classifications, apply the carrier's highest minimum premium for any classification shown on the policy.

Full minimum premiums are charged for short-term policies, subject to the following:

The minimum premium is prorated when:

- A short-term policy is issued to replace a binder; or
- A short-term policy is issued to establish consistent effective dates with other insurance policies.

	Note: The carrier's minimum premium shall not be prorated because of any change in operations during the term of the policy. This charge is adjusted based on the actual premium developed for the policy period at the time of audit.
★	**3. Experience Rating** The minimum premium is determined after the application of the experience rating modification factor.
★	**4. Adjustment Upon Audit** The carrier's minimum premium is subject to final adjustment and shall be determined upon audit, based on those classifications that developed the premium. If the final earned premium is less than the carrier's minimum premium determined upon audit, that minimum premium shall be charged. If no classification develops premium, the premium charged shall be the carrier's minimum premium of the code with the highest minimum premium applicable to the business of the employer. For canceled policies, refer to Rule IX of this Manual,
	5. Special Minimum Premium Requirements **(a)** For increased limits of employers' liability on a Standard Policy, refer to Rule VII of this Manual. **(b)** For admiralty or federal employments, refer to Rule XII of this Manual. **(c)** For domestic workers, refer to Rule XIII of this Manual.
	6. Employers' Liability Policies For a policy providing only employers' liability insurance with increased limits, the carrier's minimum premium shall be increased by the factor that applies to the rate(s) for that policy. Refer to Rule VII of this Manual.
	7. Multiple State Policies For a multiple state policy, the applicable minimum premium for the policy would be that of the state with the single highest minimum premium, even if that state is on an "if any" basis. If two or more states have the same highest minimum premium, the minimum premium is determined by the state with the largest amount of standard premium.
	8. Premium Charges Applicable to Policies for Which No New York Exposure Is Developed The following rules govern the determination of premium in the case of policies for which no New York premium is developed upon audit:

(a) If no New York remuneration develops upon audit for a multistate policy, and the earned premium for other states exceeds the carrier's New York minimum premium for the code with the highest minimum premium applicable to the business of the employer, no carrier expense constant or carrier minimum premium for New York is charged.

(b) If no New York remuneration develops upon audit for a multistate policy, and the earned premium for other states is less than the carrier's New York minimum premium for the code with the highest minimum premium applicable to the business of the employer, the minimum premium for the code with the highest minimum premium applicable to the business of the employer is charged for the policy. The New York premium is the difference between the carrier's minimum premium for the code with the highest minimum premium applicable to the business of the employer and the earned premium for the other states. The premium assigned to New York is considered the carrier's expense constant premium and shall not be greater than the expense constant premium for New York.

(c) If under conditions (a) and (b) above, New York coverage is provided by endorsement for only part of the policy period, the pro rata portion of the carrier's expense constant and the carrier's minimum premium for the code with the highest minimum premium applicable to the business of the employer shall be used in applying the above rules.

E. STANDARD PREMIUM

1. Definitions

(a) Standard Premium

★ Standard premium is determined based on carrier approved rates, any experience rating modification, New York Construction Classification Premium Adjustment Program credits, surcharges and credits under the Workplace Safety Programs, New York Safe Patient Handling Act Program (NYSPHAP), other programs as shown in the Premium Algorithm, non-ratable elements, premium for increased limits of liability, and carrier minimum premiums.

Premium discount, expense constant, New York State Assessment, Workers' Compensation Security Fund Surcharge, and the charges for terrorism, natural disasters, and catastrophic industrial accidents as shown in Rule VIII of this Manual, shall be excluded from determination of the standard premium.

(b) Total Standard Premium

Total standard premium is the sum of standard premium for all states covered by the policy.

F. DETERMINATION OF PREMIUM DISCOUNT

Premium discount recognizes that the relative expense of issuing and servicing larger premium policies is less than for smaller premium policies.

Premium discount is a per policy premium credit calculated based upon the carrier's expense provision as of the effective date of the policy and policy standard premium.

If a policy develops total standard premium of more than $5,000, the standard premium is subject to premium discount in the following ways:

1. Without Retrospective Rating

(a) Single State Policy

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

(b) Multiple State Policy

If premium discount applies on a multistate policy, methods of computing premium discount are determined and defined within the carrier's filing.

2. With Retrospective Rating

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

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

(b) Determine the discount based on only that premium which is subject to retrospective rating;

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

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

3. Combination of Policies

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

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

(a) The Rating Board shall determine the effective date for the application of premium discount.

(b) All such policies in force prior to such effective date shall be canceled and rewritten as of the effective date.

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

G. DEPOSIT PREMIUM

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

H. EXPERIENCE RATING MODIFICATIONS

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

★

I. AUDIT OF REMUNERATION AND ADJUSTMENT OF PREMIUM

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

1. The carrier shall conduct a physical audit, whether at the employer's location or at a remote site, of the employer's records to determine the premium subject to the following:

(a) Each employer producing an annual premium of $10,000 or more shall be audited at least once a year.

★ **(b)** Except as provided in (c) and (d) below, each employer producing an annual premium of less than $10,000 shall be audited the first year a policy is written by a carrier, then at least once every three years thereafter. In each year when a physical audit is not conducted, a signed payroll statement shall be obtained from the employer.

(c) In instances where an audit is clearly impracticable, such as for private residences or building operations served by one or two employees, an audit may be waived and a signed payroll statement from the employer may be accepted.

★ **(d)** In instances where the total annual premium attributable to the auditable exposure base is not reasonably expected to exceed $1,500 an audit may be waived.

2. The auditor shall complete an audit report directly from the books of account and original payroll records (in either electronic or hard copy form) of the employer. In every instance, audited information shall coincide with the policy effective and expiration dates. Reasonable deviations from this standard that do not affect the earned premium are permitted to coordinate the audit with the first of the nearest month. On policies subject to monthly, quarterly, or semi-annual audit, the Deposit Premium shall be determined and paid in accordance with Section (G) of this Rule. The carrier shall then:

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

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

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

Note: Maintenance of Records

The words "are maintained," as used in this Manual, mean the books and records used in the premium verification shall be the same books and records that were maintained during the policy period being audited. If the books and the records were revised for auditing purposes, the employer is not entitled to any exclusions of remuneration for the policy period(s) being audited.

3. For construction employers subject to the provisions of Rule V Section (G) of this Manual, a carrier may enter into agreement with the New York State Department of Taxation and Finance ("DTF") for the purpose of verifying an employer's remuneration records. Note that this verification is limited to a representation by DTF that the employer's remuneration information, submitted to DTF by the carrier, is either overstated or understated.

J. PREMIUM DETERMINATION FOR CONSTRUCTION EMPLOYMENTS SUBJECT TO RULE V (G)

Employers subject to Rule V Section (G) of this Manual shall have their manual premiums adjusted to reflect payroll limitation in the following manner:

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

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

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

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

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

K. FEDERAL AND MARITIME INSURANCE

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

L. FINAL EARNED PREMIUM DETERMINATION

1. Actual Remuneration

Final earned premium for the policy shall be determined based on actual, instead of estimated remuneration or other premium bases.

2. Premium Determination

The determination of final earned premium is governed by rules and classifications in this Manual, subject to modification by applicable Rating Plans. Carriers shall also refer to their filed and approved rates as instructed and noted throughout this Manual for premium determination.

3. Audit Rights of Carrier

The insurance carrier has the right to compute earned premium based on an examination of original remuneration records and books of account of the employer, in accordance with Part Five - Premium of the Standard Policy.

M. WRAP-UP CONSTRUCTION PROJECTS

1. General Explanation

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

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

Note: "Wrap-up" must be indicated on the policy reported to the Rating Board.

2. Application of Premium Discount Rule

The following application of the premium discount is optional for wrap-up construction projects which are not under a Retrospective Rating Plan.

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

(a) Insurance Carrier

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

(b) Policy Limitation

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

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

(c) Eligible Entities

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

(d) Premium Requirement

Estimated total standard premium for the project to be done by the combined entities shall be $500,000 or more.

(e) Location Requirement

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

(f) Duration Requirement

The project shall be of definite duration involving work to be performed continuously to completion.

N. NEW YORK STATE LOSS PREVENTION PROGRAMS: SURCHARGE AND CREDITS

1. Definition of Modified Premium

★ Modified premium, for the purpose of this Rule, is premium determined on the basis of carrier rates authorized by the New York State Department of Financial Services, and any experience rating modification factor.

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

The premium surcharge applicable to employers subject to Section 134 of the Workers' Compensation Law and New York State Department of Labor Code Rule 59 shall be determined as follows:

The premium surcharge imposed on an employer for failure to initiate a safety program or implement the recommendations of a certified loss consultant shall be a 5% charge applied to modified premium as defined in (1) above. The premium surcharge is not subject to experience rating and is to be reported to the Rating Board under Statistical Code 9747 "Workplace Safety – Loss Consultation Premium Surcharge," Code Rule 59 can be found at: NYDOL Code Rule 59 Regulations.

Note: An additional 5% charge shall be made in each successive year of non-compliance (e.g., 5% in the first year; 10% in the second year; 15% in the third year, etc.)

3. Workplace Safety and Loss Prevention Incentive Program (WCL Section 134 and Code Rule 60)

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

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

(a) **Safety Incentive Program** – For those employers with an approved safety incentive program that meets the requirements of Industrial Code Rule 60, the credit shall be:

(i) four percent in the first full year in which the employers are entitled to a credit; and
(ii) two percent in each consecutive full year thereafter.

The premium credit to qualified employers for the implementation of an approved safety incentive program shall be applied to the modified premium as defined in (1) above. The premium credit is not subject to experience rating and is to be reported to the Rating Board under Statistical Code 9748 "Safety Incentive Program Premium Credit - WSLPIP."

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

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

The premium credit as a result of a qualified employer implementing an approved drug and alcohol prevention program is applied to modified premium as defined in (1) above. The premium credit is not subject to experience rating and is to be reported to the Rating Board under Statistical Code 9753 "Drug & Alcohol Prevention Program Premium Credit - WSLPIP."

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

(i) four percent in the first full year for which the employers are entitled to a credit; and
(ii) two percent in each consecutive full year thereafter.

The premium credit as a result of a qualified employer implementing an approved return to work program is applied to modified premium as defined in (1) above. The premium credit is not subject to experience rating and is to be reported to the Rating Board under Statistical Code 9743 "Return to Work Program Premium Credit."

4. New York Safe Patient Handling Act Program (NYSPHAP)

The NYSPHAP applies to health care facilities, as defined by Section 2997-h(1) of the New York State Public Health Law, that are in compliance with the provisions of the New York State Safe Patient Handling Act, codified in Article 29-D, Title 1-A of the New York State Public Health Law ("Safe Patient Handling Act"), which can be found at: Safe Patient Handling Act.

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

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

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

(a) A flat 2.5% credit ("Flat Credit"); or
(b) A tiered credit in accordance with the following table ("Tiered Credit"):

Percentage of Policy Premium Subject to NYSPHAP	% Credit
95% or more	2.5
Greater than or equal to 70%, but less than 95%	2
Greater than or equal to 35% but less than 70%	1.25
Greater than or equal to 10% but less than 35%	0.5
Less than 10%	0.1

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

NYSPHAP credit applies to the entire modified policy premium and is to be reported to the Rating Board under Statistical Code 9651 "Safe Patient Handling Program Premium."

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

The following endorsements are to be used:

(a) New York State Safe Patient Handling Act Program Explanatory Endorsement (Flat Credit) (WC 31 04 05 A) is used to reflect the flat credit methodology.

(b) New York State Safe Patient Handling Act Program Explanatory Endorsement (Tiered Credit) (WC 31 04 06 A) is used to reflect the tiered credit methodology.

5. New York Schedule Rating Plan

(a) Eligibility

To be eligible for this Plan, which is applied on an optional basis by the carrier, the annual manual premium shall be $2,500 or greater.

	(b) Application **(i)** The maximum schedule rating modification adjustment is limited to plus or minus 5% and is exclusive of any other approved New York credit or debit programs, such as the Workplace Safety and Loss Prevention Incentive Programs (i.e. Safety Incentive Program, Drug and Alcohol Prevention Program, and Return to Work Program), the New York Safe Patient Handling Act Program (NYSPHAP), and Compulsory Workplace Safety and Loss Consultation Program. Credits derived from the NYCCPAP or Deductible Program are also exclusive of a schedule rating plan.
★	**(ii)** The schedule rating factor is applied in a multiplicative manner after the application of the experience rating factor (if applicable) and before the application of premium discount and the expense constant.
	(iii) The credit or debit shall be in the range for each specific risk characteristic as provided in the Plan.
	(iv) Schedule rating plans shall provide for an objective analysis of the risk and be based on factual information that supports the rating. Schedule rating plans shall be based only on rating characteristics not already reflected in the carrier rates, experience modification, or any other program. Schedule rating plans should not include debits or credits to reflect past loss experience.
	(v) At the time that the schedule rating factor is applied, the carrier shall have documentation on file detailing the basis for the credit or debit. The New York Schedule Rating Worksheet shown below is provided for your use and information. Carrier documentation shall be provided to the employer upon request.
	(vi) The effective date of the schedule rating factor shall be on or after the date of the carrier's receipt of the documentation supporting the basis for the schedule rating factor.
	(vii) If the employer can correct the reason for any schedule debit to the satisfaction of the carrier, the debit may be removed effective on the date that documentation for the correction is received in the carrier's office.
	(viii) Schedule rating credits may not be awarded for any safety feature for which any credit, discount or dividend was already provided under an approved Safety Group program.

(ix) New York schedule rating credit or debit applies to the entire modified policy premium and is to be reported to the Rating Board under Statistical Codes 9887 "Schedule Rating Credit" and 9889 "Schedule Rating Debit."

(c) Schedule Rating Table

The premium for an employer may be modified according to the Schedule Rating Table to reflect such risk characteristics that are not reflected in its experience. Seven categories may be considered when determining the schedule rating factor. The examples of risk characteristics shown in the table are indicative of each category but are not inclusive of all items to be considered and may be used to help evaluate the proper credit or debit to be assigned.

SCHEDULE RATING TABLE

RISK CHARACTERISTICS	Range of Modifications	
	Credit	Debit
Premises/Work Environment Physical condition, preventive maintenance, loss control, hazards controlled, housekeeping, security, disaster recovery, industrial hygiene, ergonomics, workplace and workflow design, documented inspections	2%	2%
Classification Peculiarities Technology or methodology variations, exposure identification, employee distribution or segregation, assigned by analogy	2%	2%
Medical Facilities First aid or medical assistance, emergency or disaster plans, return-to-work policy, industrial hygiene and ergonomics, alcohol or substance abuse programs, trained nursing, medical devices	2%	2%
Safety Devices Type and condition, guarding, personal protective equipment, routine inspection and maintenance reviews, required training with documentation	2%	2%
Employees Selection, training, experience, supervision, employee turnover and interchange, motivation, morale, employee enrichment programs and workshops	2%	2%
Management Commitment to workplace safety, involvement in loss control programs, cooperation with insurer, emergency and disaster plans	2%	2%
Safety Organization Accident investigation and analysis, record keeping, safety committee organization and effectiveness, employee involvement, health and safety policy	2%	2%

NEW YORK SCHEDULE RATING WORKSHEET	
(Risk Name)	(Policy Number)
(Risk Address)	(Policy Effective Date)
	(Effective Date of Schedule Rating Applicability)
(Carrier Name)	

CATEGORY	AVAILABLE RANGE OF MODIFICATION (CREDIT TO DEBIT)	CREDIT APPLIED	DEBIT APPLIED	REASON/BASIS
Premises	2% to 2%			
Classification Peculiarities	2% to 2%			
Medical Facilities	2% to 2%			
Safety Devices	2% to 2%			
Employees	2% to 2%			
Management	2% to 2%			
Safety Organization	2% to 2%			
	TOTAL			Maximum = +/- 5% exclusive of any other approved New York credit or debit programs.

(Estimated New York Standard Premium)

(Total Schedule Rating Modification)

O. PREMIUM ALGORITHM

The following algorithm provides an outline of the sequence and calculation procedures for determining New York workers' compensation policy premiums.

	Sequence of Presentation & / or Calculation	Statistical Codes	Premium Element Name	Calculation Procedure
	1	**Various**	Classification	N/A
	2	**N/A**	Exposure	N/A
	3	**N/A**	Classification Rate	From carrier's rate manual.
	4	**None**	USL & HW Percentage for Non-F Classes	USL & HW percentage **x** Non-F class rate.
	5	**None**	Deviation Method 1 (Percentage of rate)	Rate **x** deviation percentage **=** carrier rate; not applicable as of October 1, 2008.
	6	**9126 9127 9128**	Construction Class Territory Differential Premium	Construction class manual premium for commercial work **x** territory differential in NY WC&EL Manual.
			MANUAL PREMIUM	**Exposure X Rate / 100 + Line 6**
	7	**0994 0998**	Outstanding Rate Decrease/Increase	Manual Premium for all classifications **x** Outstanding Rate Change Factor.
	8	**9803 thru 9816, 9837**	Employers' Liability Increased Limits Charge, with Workers' Compensation	Manual Premium for Non-Subject Employees **x** Increased Limits Factor.
	9	**9823 thru 9836**	Employers' Liability Increased Limits Charge, without Workers' Compensation	Manual Premium for the policy **x** Increased Limits Factor.
	10	**9817 thru 9822, 9840**	Employers' Liability Increased Limits Charge – Admiralty or FELA Coverage	Manual Premium for employees subject to Admiralty Law/FELA **x** Increased Limits Factor.
	11	**9848**	Employer Liability Minimum Premium Charge	Minimum Premium less Increased Limits Premium if applicable.
	12	**9850**	Extension of Employers' Liability Coverage to Additional Interests – Volunteer Firefighters' Benefit Law policy	10% of the manual premium of Code 7711 – Volunteer Firefighters.
	13	**9851**	Extension of Employers' Liability Coverage to Additional Interests – Volunteer Ambulance Workers' Benefit Law policy	10% of the manual premium of Code 7370–Volunteer Ambulance Workers'.
	14	**0930**	Waiver of Subrogation Premium	Percentage of the manual premium subject to a minimum charge of $250 per policy.
★	**15**	**9664**	Deductible Premium Credit (Prior to Experience Rating)	Manual Premium for all classifications (including Outstanding Rate Change) **x** deductible credit factor for the NYCIRB's small deductible program; as per carrier filing for large deductibles.

PREMIUM ALGORITHM (Continued)

	Sequence of Presentation & / or Calculation	Statistical Codes	Premium Element Name	Calculation Procedure
	16	**9037** **9039**	Deviation Method 2 (Before Experience Modification)	(Manual Premium for all classifications and statistical codes subject to experience rating) **x** deviation factor; not applicable as of October 1, 2008.
	17	**9841**	Drug-Free Workplace Credit	As per carrier filing (Subject to Experience Rating).
	18	**9606**	Repatriation Expense Premium	Flat charge as per Rule VII (D)(4) of the NY WC&EL Manual.
			TOTAL SUBJECT PREMIUM	Sum of Manual Premium for all classifications + lines 7 thru 18
	19	**None**	Experience Modification	As per Experience Rating Plan; Promulgated by NYCIRB for intra-state risks; by NCCI for inter-state risks.
			TOTAL MODIFIED PREMIUM	Total Subject Premium **x** Experience Modification
	20	**9884** **9885** **9886** **9896**	Merit Rating Adjustment	Total Subject Premium **x** Merit Rating Factor; Factor calculated by NYCIRB.
	21	**9046**	New York Construction Classification Premium Adjustment Program (NYCCPAP)	Total Modified Premium x NYCCPAP Factor; Factor calculated by NYCIRB
	22	**9846**	Drug-Free Workplace Credit	As per carrier filing (not Subject to Experience Rating).
	23	**9874**	Managed Care/PPO Premium Credit	As per carrier filing.
	24	**9747**	Compulsory Workplace Safety Program Surcharge	Total Modified Premium per Rule VI (N)(2) of the NY WC&EL Manual **x** Workplace Safety Surcharge Factor.
	25	**Various**	Non-ratable elements	Remuneration x Applicable Rate / 100.
	26	**9985**	Radiation Exposure NOC	Supplemental rate **x** Remuneration for operations subject to radiation exposure / 100.
	27	**9663**	Deductible Premium Credit (After Experience Modification)	As per carrier filing with the New York State Department of Financial Services.
	28	**0931**	Short Rate Cancelation Penalty	As per Rule IX (C) of the NY WC&EL Manual.
	29	**0990**	Minimum Premium Balance Amount	Amount required to balance to risk minimum premium
	30	**9849**	Employers' Liability Increased Limits Minimum Premium – Admiralty or FELA Coverage	Minimum Premium less increased Limits Premium if applicable.
	31	**9034** **9036**	Rate Deviation – Method 3 (After Experience Modification)	(Modified Premium plus statistical codes not subject to experience rating) **x** deviation factor; not applicable as of October 1, 2008.
	32		Reserved for future use	

PREMIUM ALGORITHM (Continued)

	Sequence of Presentation & / or Calculation	Statistical Codes	Premium Element Name	Calculation Procedure
	33	**9753**	WSLPIP Drug & Alcohol Prevention Program Credit	Total modified premium per Rule VI (N)(3)(b). of the NY WC&EL Manual **x** Drug & Alcohol Prevention Credit Factor.
	34	**9743**	WSLPIP Return-To-Work Program Premium Credit	Total modified premium per Rule VI (N)(3)(c). of the NY WC&EL Manual **x** Return-To-Work Credit Factor.
	35	**9748**	WSLPIP Safety Incentive Program Premium Credit	Total modified premium per Rule VI (N)(3)(a). of the NY WC&EL Manual **x** Safety Incentive Credit Factor.
	36	**9651**	Safe Patient Handling Act Program Premium Credit (NYSPHAP)	Total modified premium x SPHA Credit Factor as per Rule VI (N)(4) of the NY WC&EL Manual.
★	**37**	**9887** **9889**	New York Schedule Rating Plan	(Modified Premium plus statistical codes not subject to experience rating) **x** (SR Credit %) or (SR Debit %).
		NONE	**TOTAL STANDARD PREMIUM**	Total Modified Premium **+** all premium from classifications and statistical codes not subject to experience rating (items 20 thru 37)
	38	**0063** **0064**	Premium Discount	Tabular or formula value as specified by the carrier; not applicable in conjunction with retrospective rating.
	39	**0900**	Expense Constant	A fixed dollar amount per policy as specified by the carrier.
	40	**9740**	Terrorism	Rate per $100 of total policy remuneration; % of class premium for non-remuneration classes.
	41	**9741**	Natural Disasters and Catastrophic Industrial Accidents	Rate per $100 of total policy remuneration; % of class premium for non-remuneration classes.
		NONE	**TOTAL ESTIMATED ANNUAL PREMIUM**	Premium combining all applicable elements above
	42	**0932**	New York State Assessment	A percentage of Standard Premium as defined in Rule VIII (L)(3) of the NY WC&EL Manual.
	43	**NONE**	Total Estimated Premium and Assessment	Total Estimated Annual Premium **+** NY State Assessment Charge
	44	**9749**	New York Workers' Compensation Security Fund	A percentage of the Total Estimated Annual Premium.
	45	**NONE**	**TOTAL ESTIMATED POLICY COST**	Total Estimated Annual Premium **+** NY State Assessment Charge **+** NY WC Security Fund Charge

PREMIUM ALGORITHM (Continued)
PREMIUM ELEMENT DEFINITIONS

	Sequence of Presentation & / or Calculation	Premium Element Name	Premium Element Definition
	1	Classification	Employer Business Classification.
	2	Exposure	Estimated or audited exposures generally remunerations.
	3	Classification Rate	Charge per unit of exposure.
	4	USL & HW Percentage for Non-F Classes	Charge applicable to Non-F class rate to include USL & HW Act coverage.
	5	Deviation Method 1 (Percentage of rate)	Specific percentage of the rate as per carrier filing with the New York State Department of Financial Services; not applicable as of 10/1/08.
	6	Construction Class Territory Differential Premium	Adjusts commercial construction manual premium for payroll limitation.
		MANUAL PREMIUM	
	7	Outstanding Rate Decrease/Increase	A flat percentage adjustment to the manual premium earned on or after a specified date to reflect law changes regarding workers' compensation benefits.
	8	Employers' Liability Increased Limits Charge, with Workers' Compensation	Part Two coverage premium for selecting higher coverage limits for employees not subject to the New York Workers' Compensation Law.
	9	Employers' Liability Increased Limits Charge, without Workers' Compensation	Premium for selecting higher coverage limits for employers' liability policies written without workers' compensation.
	10	Employers' Liability Increased Limits Charge – Admiralty of FELA Coverage	Part Two coverage, premium for selecting higher coverage limits for employees subject to Admiralty Law or the Federal Employers' Liability Act.
	11	Employers' Liability Minimum Premium Charge	Additional premium to balance to minimum charge for Part Two increased limits.
	12	Extension of Employers' Liability Coverage to Additional Interests – Volunteer Firefighters' Benefit Law policy	Provides Part Two coverage to volunteer fire departments/companies and their fire chiefs, fire commissioners, and board of trustees.
	13	Extension of Employers' Liability Coverage to Additional Interests – Volunteer Ambulance Workers' Benefit Law policy	Provides Part Two coverage to volunteer ambulance companies and their officers and board of trustees.
	14	Waiver of Subrogation Premium	Premium for the carrier waiving its right to recover payments from entities if they are liable for injuries covered by the policy.
	15	Deductible Premium Credit (Prior to Experience Rating)	Apply at carrier/employer option.
	16	Deductible Method 2 (Before Experience Modification)	Specified percentage premium adjustment per carrier filing with the New York State Department of Financial Services; not applicable as of 10/1/08.

PREMIUM ALGORITHM (Continued)
PREMIUM ELEMENT DEFINITIONS

	Sequence of Presentation & / or Calculation	Premium Element Name	Premium Element Definition
	17	Drug-Free Workplace Credit	Premium credit in conjunction with independently filed carrier drug-free workplace programs.
	18	Repatriation Expense Premium	Premium charge for repatriation expense in conjunction with the "New York Foreign Voluntary Coverage Endorsement" (WC 31 06 17 B).
		TOTAL SUBJECT PREMIUM	
	19	Experience Modification	Increases or decreases premium based on employer's prior loss experience.
		TOTAL MODIFIED PREMIUM	
	20	Merit Rating Adjustment	Non-rated employer program. Premium adjustment based on number of claims.
	21	New York Construction Classification Premium Adjustment Program (NYCCPAP)	A factor that reduces the total modified premium – based on employer's average wages for contracting classifications.
	22	Drug-Free Workplace Credit	Premium credit in conjunction with independently filed carrier drug-free workplace programs.
	23	Managed Care/PPO Premium Credit	Premium credit in conjunction with independently filed carrier Managed Care or PPO programs.
	24	Compulsory Workplace Safety and Loss Consultation Program Surcharge	Employers failing to initiate a Compulsory Safety Consultation or implement the recommendations of a certified loss consultant are charged 5% for each year of non-compliance.
	25	Non-ratable elements	Certain classifications have a catastrophe load that is not subject to experience rating. This premium is reported under separate statistical codes.
	26	Radiation Exposure NOC	Premium for operations involving research, manufacture, handling, transportation, use of or exposure to radioactive materials not performed for or under the direction of the Nuclear Regulatory Commission or any governmental agency.
	27	Deductible Premium Credit (After Experience Modification)	Premium credit for employer election to reimburse carrier for losses below specified limit.

PREMIUM ALGORITHM (Continued)
PREMIUM ELEMENT DEFINITIONS

	Sequence of Presentation & / or Calculation	Premium Element Name	Premium Element Definition
	28	Short Rate Cancelation Penalty	Penalty charge employer for canceling policy before expiration date.
	29	Minimum Premium Balance Amount	Additional premium to balance to minimum.
	30	Employers' Liability Increased Limits Minimum Premium – Admiralty or FELA Coverage	Additional premium to balance to minimum charge for Part Two – increased limits.
	31	Rate Deviation – Method 3 (After Experience Modification)	Specified percentage premium adjustment per carrier filing with the New York State Department of Financial Services; not applicable as of 10/1/08.
	32	Reserved for future use	
	33	Drug & Alcohol Prevention Program Premium Credit	Eligible employers who implement an approved WSLPIP drug and alcohol prevention program can received authorized premium credits.
	34	WSLPIP Return-To-Work Program Premium Credit	Eligible employers who implement an approved WSLPIP return-to-work program can receive authorized premium credits.
	35	WSLPIP Safety Incentive Program Premium Credit WSLPIP	Eligible employers who implement an approved WSLPIP safety incentive program can receive authorized premium credits.
	36	Safe Patient Handling Act Program Premium Credit (NYSPHAP)	Total modified premium x SPHA Credit Factor as per Rule VI (N)(4) of the NY WC&EL Manual.
	37	New York Schedule Rating Plan	Premium credits or debits to reflect characteristics of a risk that are not reflected in its experience.
		TOTAL STANDARD PREMIUM	
	38	Premium Discount	Premium adjustment to expense provisions based on size of standard premium.
	39	Expense Constant	Premium charge which covers expense such as policy issuing, recording and auditing.
	40	Terrorism	Premium for losses due to certified acts of terrorism.
	41	Natural Disasters and Catastrophic Industrial Accidents	Premium for losses due to natural disasters and catastrophic accidents.
		TOTAL ESTIMATED ANNUAL PREMIUM	**Information Page Value**

PREMIUM ALGORITHM (Continued)
PREMIUM ELEMENT DEFINITIONS

	Sequence of Presentation & / or Calculation	Premium Element Name	Premium Element Definition
	42	New York State Assessment	A charge to fund the administration of the New York State Workers' Compensation Board and Special Funds.
	43	Total Estimated Premium and Assessment	Total Estimated Annual Premium + NY State Assessment Charge.
	44	New York Workers' Compensation Security Fund	When applicable a charge to fund deficiencies in the New York Workers' Compensation Security Fund.
	45	**TOTAL ESTIMATED POLICY COST**	Information Page Value

RULE VII: LIMITS OF LIABILITY

A. WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY POLICY

1. Part One – Workers' Compensation

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

2. Part Two – Employers' Liability

(a) Limit of Liability

(i) There is no limit of liability for employees subject to the New York Workers' Compensation Law. The "New York Limit of Liability Endorsement" (WC 31 03 08), which must be attached to every policy affording New York coverage, provides for unlimited liability for employees subject to the New York Workers' Compensation Law. Since there is no limit of liability for these employees, no additional or minimum premium is to be charged.

(ii) A Standard limit of liability of $100,000 is applicable to non–subject employees.

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

(b) Accident Limit – Non-Subject Employees

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

	(c) Disease Limit – Non-Subject Employees The limit of liability under Part Two for Bodily Injury by Disease – each employee – applies as a separate limit to bodily injury by disease to any one employee. The limit of liability for Bodily Injury by Disease – policy limit – applies as an aggregate limit for all bodily injury by disease, regardless of the number of employees who sustain bodily injury by disease.
	(d) Show Limits on the Information Page The limits of liability under Part Two, which must be stated in 3.B. of the Information Page, apply only to Non-Subject Employees.
	(e) Increased Limits – Non-Subject Employees The limits under Part Two may be increased, subject to the following:
	(i) The limits of liability must be the same for all states specified in Item 3.A. of the Information Page.
★	**(ii)** The additional premium for increased limits is determined by multiplying the total premium for employees not subject to the New York Workers' Compensation Law by the percentage in the following "Table for Increased Limits." It should not be less than the minimum premium shown in the Table. This minimum premium is in addition to the policy minimum premium at standard limits of liability. The minimum premium for increased limits applies even though coverage for increased limits may have been added during the policy term. The increased limits percentage shall be applied to the total premium prior to the application of the expense constant, experience rating modification, premium discount, retrospective rating adjustment, schedule rating, and deductible credits. Additional premium generated by application of the applicable increased limits factor must be reported to the Rating Board using statistical codes shown in Part VI (B) (3) of the New York Workers' Compensation Statistical Plan.

TABLE FOR INCREASED LIMITS		
Limits of Liability	**Percentage**	**Minimum Premium for Increased Limits**
(000 omitted)		
$500/500/500	1.7%	100.00
1,000/1,000/1,000	2.8%	150.00
2,000/2,000/2,000	4.3%	175.00
3,000/3,000/3,000	5.3%	200.00
4,000/4,000/4,000	6.1%	225.00
5,000/5,000/5,000	6.8%	250.00
6,000/6,000/6,000	7.4%	260.00
7,000/7,000/7,000	7.9%	270.00
8,000/8,000/8,000	8.3%	280.00
9,000/9,000/9,000	8.7%	290.00
10,000/10,000/10,000	9.0%	300.00

★ **(iii)** The premium for increased limits is subject to experience rating modification, adjustment for premium discount, retrospective rating, schedule rating, and deductible credits.

(iv) Percentages and minimum premiums for limits not shown in the Table above can be found in the Table 1 below.

TABLE 1
MINIMUM PREMIUMS TO BE USED WHEN INCREASING THE LIMITS OF EMPLOYERS' LIABILITY UNDER PART TWO OF A WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY POLICY

LIMITS OF LIABILITY ARE GREATER THAN:			BUT NOT MORE THAN:			
Bodily Injury By Accident (Each Accident Limit)	**Bodily Injury By Disease (Each Employee Limit)**	**Bodily Injury By Disease (Policy Limit)**	**Bodily Injury By Accident (Each Accident Limit)**	**Bodily Injury By Disease (Each Employee Limit)**	**Bodily Injury By Disease (Policy Limit)**	**Minimum Premium For Increased Limits**
100,000	100,000	500,000	500,000	500,000	500,000	$100
500,000	500,000	500,000	1,000,000	1,000,000	1,000,000	$150
1,000,000	1,000,000	1,000,000	5,000,000	5,000,000	5,000,000	$150 plus $25 for each 1,000,000 or part thereof in excess of a Bodily Injury By Disease (Policy Limit) of 1,000,000.
5,000,000	5,000,000	5,000,000	----	----	----	$250 plus $10 for each 1,000,000 or part thereof in excess of a Bodily Injury By Disease (Policy Limit) of 5,000,000.

WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY
INCREASED LIMITS PERCENTAGES
(REFER TO TABLE 1 FOR MINIMUM PREMIUMS)
Aggregate Disease Limit Per Policy ($000)

	500	1,000	2,000	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000	15,000	20,000	25,000	30,000	35,000	40,000	45,000	50,000
100	0.0	0.6	1.3	1.8	2.2	2.5	2.7	2.8	2.9	3.0	3.1	3.4	3.6	3.7	3.8	3.9	4.0	4.1	4.2
200	0.5	1.1	1.8	2.3	2.7	3.0	3.2	3.3	3.4	3.5	3.8	3.9	4.1	4.2	4.3	4.4	4.5	4.6	4.7
300	0.9	1.5	2.2	2.7	3.1	3.4	3.6	3.7	3.8	3.9	4.0	4.3	4.5	4.6	4.7	4.8	4.9	5.0	5.1
400	1.3	1.9	2.6	3.1	3.5	3.8	4.0	4.1	4.2	4.3	4.4	4.7	4.9	5.0	5.1	5.2	5.3	5.4	5.5
500	1.7	2.3	3.0	3.5	3.9	4.2	4.4	4.5	4.6	4.7	4.8	5.1	5.3	5.4	5.5	5.6	5.7	5.8	5.9
1,000		2.8	3.5	4.0	4.4	4.7	4.8	5.0	5.1	5.2	5.3	5.6	5.8	5.9	6.0	6.1	6.2	6.3	6.4
2,000			4.3	4.8	5.2	5.5	5.7	5.8	5.9	6.0	6.1	6.4	6.6	6.7	6.8	6.9	7.0	7.1	7.2
3,000				5.3	5.7	6.0	6.2	6.3	6.4	6.5	6.6	6.9	7.1	7.2	7.3	7.4	7.5	7.6	7.7
4,000					6.1	6.4	6.6	6.7	6.8	6.9	7.0	7.3	7.5	7.6	7.7	7.8	7.9	8.0	8.1
5,000						6.8	7.0	7.1	7.2	7.3	7.4	7.7	7.9	8.0	8.1	8.2	8.3	8.4	8.5
6,000							7.4	7.5	7.6	7.7	7.8	8.1	8.3	8.4	8.5	8.6	8.7	8.8	8.9
7,000								7.9	8.0	8.1	8.2	8.5	8.7	8.8	8.9	9.0	9.1	9.2	9.3
8,000									8.3	8.4	8.5	8.8	9.0	9.1	9.2	9.3	9.4	9.5	9.6
9,000										8.7	8.8	9.1	9.3	9.4	9.5	9.6	9.7	9.8	9.9
10,000											9.0	9.3	9.5	9.6	9.7	9.8	9.9	10.0	10.1
15,000												10.3	10.5	10.6	10.7	10.8	10.9	11.0	11.1
20,000													11.3	11.4	11.5	11.6	11.7	11.8	11.9
25,000														12.1	12.2	12.3	12.4	12.5	12.6
30,000															12.8	12.9	13.0	13.1	13.2
35,000																13.4	13.5	13.6	13.7
40,000																	13.9	14.0	14.1
45,000																		14.3	14.4
50,000																			14.7

Bodily injury by accident each accident limit and bodily injury by disease each employee limit ($000 omitted).

B. EMPLOYERS' LIABILITY INSURANCE: WITHOUT WORKERS' COMPENSATION INSURANCE

1. Coverage

A policy may be written to provide employers' liability insurance exclusively, not in combination with workers' compensation insurance. Such a policy shall exclude any obligation to pay workers' compensation benefits.

2. Standard Limits

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

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

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

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

Note: An aggregate limit is the maximum amount of damages that an insurer will pay for claims occurring during the policy period.

3. Increased Limits of Liability

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

TABLE FOR INCREASED LIMITS EMPLOYERS' LIABILITY INSURANCE ONLY	
Limit of Liability	**Factor**
(000 omitted)	
$100/100/1,000	1.053
100/100/2,500	1.127
100/100/5,000	1.225
100/100/10,000	1.284
500/500/500	1.186
500/500/1,000	1.206
500/500/2,500	1.286
500/500/5,000	1.368
500/500/10,000	1.424
1,000/1,000/1,000	1.280
1,000/1,000/2,500	1.357
1,000/1,000/5,000	1.436
1,000/1,000/10,000	1.509

★ **(a)** The premium for increased limits is subject to experience rating modification adjustment for premium discount, retrospective rating, schedule rating, and deductible credits.

(b) Factors for limits greater than shown above are available upon request to the Rating Board, by email: increasedlimits@nycirb.org

4. Premium Determination

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

C. VOLUNTARY COMPENSATION INSURANCE

1. Standard Limits

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

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

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

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

★ 2. Increased Limits

The standard limits under Part Two – Employers' Liability Insurance for employees subject to voluntary compensation insurance may be increased. The premium for the limits is determined by using the Table for Increased Limits in Rule VII (B) (3).

3. Premium Determination

The premium is determined based on the workers' compensation rules and classifications of this Manual, and the carrier's approved rates for the state Workers' Compensation Law designated in the schedule in the "Voluntary Compensation and Employers' Liability Coverage Endorsement" (WC 00 03 11 A).

4. Payroll Records

When voluntary compensation insurance is provided for a group of employees, separate payroll records must be maintained by the employer for the designated group of employees.

D. FOREIGN VOLUNTARY COMPENSATION AND EMPLOYERS' LIABILITY INSURANCE

1. Standard Limits

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

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

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

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

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

2. Limits of Liability for Repatriation Expense

Repatriation expense is the cost of transporting an employee who sustained bodily injury or death by accident or bodily injury or death by disease, back to his/her home country.

The policy does not afford coverage for repatriation expenses unless a specific limit of liability for each covered employee and accident is reported in Item 2. in the Schedule of the "New York Foreign Voluntary Compensation and Employers' Liability Coverage Endorsement" (WC 31 06 17 B).

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

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

The premium charge for the above limits of liability for the repatriation expense coverage is $375. This premium charge of $375 is to be reported under Statistical Code 9606 "Repatriation Expense Premium Charge."

★	**3. Increased Limits** The standard limits under Part Two – Employers' Liability Insurance for employees subject to foreign voluntary compensation insurance may be increased. The premium for the increased limits shall be determined by using the Table for Increased Limits in Rule VII (B) (3). The limits of liability for Repatriation Expense may not be increased and are subject to the limits shown in (2) above.
	4. Premium Determination The premium is determined based on the workers' compensation rules and classifications of this Manual, and carrier's approved rates for the state Workers' Compensation Law designated in the schedule in the "New York Foreign Voluntary Compensation and Employers' Liability Coverage Endorsement" (WC 31 06 17 B).
	5. Payroll Records When foreign voluntary coverage is provided, payroll records must be maintained for any employees covered by the provisions of the "New York Foreign Voluntary Compensation and Employers' Liability Coverage Endorsement" (WC 31 06 17 B).

RULE VIII: SPECIAL CONDITIONS OR OPERATIONS AFFECTING COVERAGE AND PREMIUM

A. EXECUTIVE OFFICERS

1. Definition

Executive officers of a corporation or unincorporated association are the president, vice president, secretary, treasurer, or any other officer appointed in accordance with the charter or bylaws of the corporation or unincorporated association.

2. Law and Status

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

3. Exempt Executive Officers

(a) Executive officers of religious, charitable, educational, or municipal corporations, and officers of any post or chapter of organizations of veterans of any war of the United States are excluded from the policy coverage. Such corporations and organizations may elect to provide coverage by filing a notice with the carrier, on a form prescribed by the New York State Workers' Compensation Board, that the officers named in this form are to be voluntarily included under the policy.

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

4. Corporations with One or Two Executive Officers

If a corporation has only one or two executive officers that:

(a) Hold all executive offices; and also
(b) Hold all of the issued and outstanding stock of the corporation, with each executive officer of a two-person corporation holding at least one share of stock in the corporation.

The following statutory conditions apply with respect to the exclusion of such officer(s):

(i) Where Coverage is Required

When a corporation employs one or more persons who are required to be covered under the law, the executive officers are statutorily covered. However, the sole officer or, in the case of a corporation with two executive officers, one or both executive officers may be excluded if an election is made by the corporation, by filing a notice with the carrier on a form prescribed by the New York State Workers' Compensation Board.

Attach the "New York Exclusion of Executive Officer Endorsement" (WC 31 03 05 B) when the sole officer or one or both officers of a two-person corporation are to be excluded.

(ii) Where Coverage is Not Required

Officers of a corporation that does not employ any person who is required to be covered under the law is statutorily excluded from coverage. However, coverage may be elected for such executive officer(s) by obtaining a standard workers' compensation policy.

Attach the "New York Inclusion of Executive Officer Endorsement" (WC 31 03 06 A), when such officers are to be included.

5. Executive Officers – Not-For-Profit Organizations

Not-for-profit unincorporated associations or not-for-profit corporations may elect to exclude unsalaried executive officers from coverage. A written notice must be made by the organization and filed with the carrier on a form prescribed by the New York State Workers' Compensation Board.

Attach the "New York Executive Officers Exclusion Endorsement" (WC 31 03 04) when such officers are to be excluded.

Note: Code 8810 "Clerical Office Employees NOC" applies to executive officers of not-for-profit unincorporated associations subject to the limitations stated in Section (A)(7) and (A)(8) shown below. Code 8809 "Executive Officers NOC-Not Foremen, Workers or Salespersons" applies only to executive officers of corporations.

6. Premium Determination

(a) Corporations

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

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

(ii) The maximum individual payroll for an executive officer is shown under "Miscellaneous Values" in Part Three – Loss Costs. Refer to Section (A)(7) of this Rule for executive officers subject to construction classifications as provided in Rule V Section (G)(1) of this Manual.

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

(iv) An inactive executive officer is to be included at the fixed amount of $100 payroll per year. Refer to Section (A)(10) of this rule for definition of "Inactive Executive Officers."

(v) In the case of elected or appointed officers of municipal corporations or other political subdivisions of the State, covered by the policy, the minimum individual payroll and the fixed amount to be included for each officer who serves without pay will be $100 per year. If such executive officers serve with pay, then provisions (i), (ii) and (iii) above of this Rule apply.

(vi) The maximum and minimum payroll limitations in (i) and (ii) above of this Rule are applicable to executive officers regardless of the classification(s) to which the executive officers are assigned.

(vii) The maximum payroll for executive officers subject to construction classifications, as provided in Rule V Section (G)(1) is based on the payroll limitations set forth in Rule V Section (G)(3) of this Manual.

Note: Executive officer payrolls resulting from work performed with respect to one or two-family residential housing are subject to maximums as provided in Section (A)(6)(a)(ii) through (vi) of this Rule.

(b) Not-for-Profit Unincorporated Associations

Premium for executive officers is based on the greater of either (i) or (ii) below:

(i) The actual payroll of the officer during the policy period.

(ii) One-half of the minimum remuneration for executive officers as shown under "Miscellaneous Values" pages in Part Three – Loss Costs of this Manual.

Note: Unsalaried officers are subject to Section(A)(6)(b)(ii) above.

7. Assignment of Payroll

(a) The payroll of executive officers whose duties are of an executive, clerical, or supervisory character, and who do not regularly and frequently perform such duties as are ordinarily undertaken by a foreman, worker, or salesperson, is to be assigned to Code 8809 "Executive Officers NOC - Not Foremen, Workers or Salespersons," without division of payroll except as provided in Sections (A)(7)(b) and (c) of this Rule.

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

(c) In connection with a classification which specifically includes salespersons in its phraseology, any executive officer who regularly and frequently engages in the duties of a salesperson, as described by the standard exception classification Code 8742 "Salespersons, Collectors or Messengers-Outside," is to be assigned to Code 8742 and not Code 8809.

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

8. Flight Duties

The payroll of an executive officer who is a pilot or member of the crew on any aircraft used in the employer's business is to be assigned to the appropriate aviation classification. Where Code 7421 "Aviation – Transport of Personnel in Conduct of Employer's Business – Flying Crew" applies, the executive officer's payroll is to be assigned as follows:

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

(b) For each week during which the executive officer performed flight duties, assign the officer's payroll for that week to Code 7421 "Aviation – Transport of Personnel in Conduct of Employer's Business – Flying Crew." If an executive officer's non-flying duties in that week are subject to a higher rated classification, that higher rated classification is to be assigned for that week.

Note: Sections (A)(8)(a) and (b) above applies based on the pilot's log book required under Federal regulations or other verifiable records.

If Code 7421 "Aviation – Transport of Personnel in Conduct of Employer's Business – Flying Crew" applies and verifiable records are not maintained to indicate those weeks during which flying is performed by the executive officer, assign the executive officer's payroll to the highest rated classification that applies to any of their duties.

	9. Domiciled in Other States An executive officer of a corporation who is domiciled and employed outside of New York State should not be included in the audit of the New York policy if:
	(a) The officer performs no duties in New York State; or
	(b) The officer visits New York occasionally, but only performs clerical duties in New York and is included under a workers' compensation policy insuring that corporation in another state.
	10. Inactive **(a)** An executive officer of a corporation is considered inactive if:
	(i) his/her office is merely nominal or honorary;
	(ii) the officer does not exercise any function of the office; or
	(iii) the officer does not perform any other duties on behalf of the corporation except as a director thereof, and the officer rarely enters the premises except to attend directors' meetings.
	(b) Examples of executive officers who may be considered inactive, provided the required conditions stated above are met, include:
	(i) An officer who is elected for the value of name or because of stock holdings.
	(ii) An officer who is required to retire or has ceased to perform any duties.
	(iii) A member of the principal stockholder's family who is given an honorary official title.

11. Multiple Corporations or Policies – Multiple Carriers

If the New York operations of a corporation or of two or more corporations that are combinable with each other in accordance with Rule 3 of the New York Experience Rating Plan Manual and are insured by more than one carrier, the premium charge specified in the Manual for each executive officer who performs any duties at New York locations covered by different carriers should be divided equally among the carriers involved.

An exception to this Rule is if one of the carriers has agreed to hold harmless, in whole or in part, the other carrier or carriers with respect to such officer(s). In this case, the premium charge is to be divided in accordance with the hold harmless agreement. Refer to "New York Executive Officers Hold Harmless Endorsement" (WC 31 06 03).

12. Multiple Corporations or Policies – Single Carrier

If the New York operations of a corporation or of two or more corporations are combinable with each other, in accordance with Rule 3 of the New York Experience Plan Manual and are insured by one or more policies issued by the same carrier, a single premium charge is made for each insured executive officer based upon entire remuneration received from all such corporations, subject to the minimum/maximum remuneration for executive officers shown on the "Miscellaneous Values" pages in Part Three – Loss Costs of this Manual.

B. SOLE PROPRIETORS AND PARTNERS

1. Definitions

(a) A sole proprietor is a self-employed person. A partnership is an association of two or more persons to carry on as co-workers a business for profit as defined in Section Ten of the New York Partnership Law.

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

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

2. Law and Status

Sole proprietors and partners may elect to be covered under the policy by filing with the New York State Workers' Compensation Board a notice of the election identifying the named individuals on a form prescribed by the New York State Workers' Compensation Board.

3. Coverage

(a) Coverage for a sole proprietor or partner having other persons covered under a policy may be afforded by attaching the "New York Sole Proprietors, Partners and Members of LLC's, PSLC's, and RLLP's Coverage Endorsement" (WC 31 03 13 C).

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

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

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

4. Premium Determination

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

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

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

Premium for each sole proprietor or partner that has elected coverage is based on the minimum payroll as shown under "Miscellaneous Values" pages in Part Three – Loss Costs of this Manual. The maximum payroll for premium determination is based on the payroll limitations set forth in Rule V Section (G)(3) of this Manual.

5. Assignment of Remuneration

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

C. SUBCONTRACTORS/INDEPENDENT CONTRACTORS

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

The New York Workers' Compensation Law (Section 56) provides that contractors are responsible for payment of benefits to employees of uninsured subcontractors. When a subcontractor is uninsured, the contractor who retained the subcontractor is liable. If that entity is also uninsured, the New York State Workers' Compensation Board will assign responsibility to the first insured contractor in the chain of contract. It further provides that owners of timber, other than farmlands, are responsible for payment of benefits to employees of uninsured contractors or uninsured subcontractors.

2. Coverage

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

3. Premium for Uninsured Subcontractors

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

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

	For non-contracting operations, any uninsured subcontractor, or individual determined to be an employee, is to be classified either under the appropriate classification on the policy if the phraseology of the classification includes the subcontracted operation (such as entertainers in a restaurant/bar or drivers) or under the classification to which their work pertains if the classification does not include the operation in the phraseology.
	Any executive officer, sole proprietor, partner, or member of an LLC, etc., who has been excluded from coverage under their own company policy, via an exclusion endorsement, is to be included on the policy of the hiring company when they perform duties that pertain to the operations of the hiring company.
	(b) The contractor must provide complete payroll records of the employees of each uninsured subcontractor, or individual determined to be an employee, for the purposes of establishing the appropriate premium. If the contractor does not supply the payroll records of its subcontractor, premium is to be determined as follows:
	(i) 33 1/3% of the subcontract price shall be considered payroll if the subcontract is for mobile equipment with operators (such as, but not limited to earth movers, graders, bulldozers, or log skidders).
	(ii) 50% of the subcontract price shall be considered payroll if the subcontract is for labor and material.
	(iii) 90% of the subcontract price shall be considered payroll if the subcontract is for labor only.
	Exception to (3)(b) above: In any case where investigation of a specific job discloses that a definite amount of the subcontract price represents payroll, premium shall be based on that amount.
	(c) Uninsured construction subcontractors are subject to payroll limitation, as set forth in Rule V Section (G), when payroll is utilized for premium determination purposes. When the contract price is used in lieu of payroll records, in accordance with Section (3)(b) of this Rule, that portion of the contract price considered as payroll shall be subject to territory differentials in accordance with Rule VI Section (J) of this Manual.

	(d) Vehicles Under Contract: If vehicles with drivers, chauffeurs or helpers are engaged under contract and the owner of such vehicles has not furnished evidence that the workers' compensation obligation has been insured, the total payroll of such drivers, chauffeurs, or helpers must be included as payroll of the insured employer which contracted for such vehicles. If that payroll cannot be obtained, one-third (1/3) of the total contract price for the vehicles shall be considered as payroll of the drivers, chauffeurs or helpers.
	If the owner of a vehicle under contract is also a driver who may be entitled to workers' compensation benefits and has not furnished evidence that such workers' compensation obligation has been insured, 33 1/3% of the total contract price for that vehicle shall be included as payroll of the insured employer which contracted for the vehicle.
	Total contract price, for purposes of this Rule, includes the cost of fuel, maintenance, or other services provided to the owner or owner-operator of a vehicle under contract.
★	**(e)** If an experience rating modification factor has been established for the contractor, such factor is to be applied to the premium developed for the uninsured subcontractor.
	(f) The above premium determination procedures are also applicable in the case of uninsured contractors or subcontractors engaged by owners of timber other than farmlands.
	4. Piece Work, Drivers, Chauffeurs, and Helpers Under Contract This rule on subcontractors does not apply to contracts for piece work, nor to drivers, chauffeurs, or helpers on vehicles engaged under contract:
	(a) The entire amount paid to piece workers is the payroll, as provided in Rule V Section (B)(2)(o) of this Manual.
	(b) The rules on standard exceptions apply to drivers, chauffeurs or helpers on contract vehicles.

5. Law on Independent Contractors

The 2010 Construction Industry Fair Play Act of the New York State Labor Law (Article 25-b) provides that an individual or worker may be considered an independent contractor, if all the following criteria are met:

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

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

(c) The worker is engaged in an independently established trade, occupation, profession, or business that is similar to the service performed.

These criteria apply only to risks within the construction industry and are enforced by the New York State Workers' Compensation Board.

6. Independent Contractors Status for Non-Construction or Trucking Industry

The factors to be considered to determine whether an individual is an independent contractor, and thus not an employee, are enforced by the New York State Workers' Compensation Board. Refer to the New York State Workers' Compensation Board at www.wcb.ny.gov for the current criteria.

Under the New York State Commercial Goods Transportation Industry Fair Play Act (New York State Labor Law Article 25-c), for a driver to be an independent contractor, the alleged employer must be required to pay the driver via a Federal Income Tax form 1099, and the driver must be working under circumstances that meet all of the following criteria:

(a) The individual is free from control and direction in performing the job, both under his or her contract and in fact;
(b) The service must be performed outside the usual course of business for which the service is performed; and
(c) The individual is customarily engaged in an independently established trade, occupation, profession, or business that is similar to the service at issue.

Refer to the New York State Labor Law § 862-b[1].

D. AUXILIARY POLICE

1. Law and Status

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

2. Coverage

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

3. Premium Determination

Premium is determined based on the reasonable value of services by auxiliary police and assigned to Code 7720 "Police Officers & Drivers."

E. EXCLUSION OF STATUTORY MEDICAL BENEFITS: EXCLUDING MEDICAL COVERAGE

★ **1. Explanation**

A Standard Policy with the provision that the employer will pay for all medical and hospital services required by law, when the employer is operating a properly equipped hospital or medical facility which is authorized or licensed by the New York State Workers' Compensation Board, may only be issued in conjunction with an independently filed large deductible plan or as a retrospectively rated policy subject to the rules of the New York Retrospective Rating Plan. Attach the "New York Medical Benefits Reimbursement Endorsement" (WC 31 03 10) to such policy. Any deductible credits or retrospective rating parameters used in the determination of premiums for such policy must reflect the exclusion of medical losses from coverage.

★ **2. Documentation Required**

A carrier which intends to issue a policy excluding medical coverage must obtain documentation that an employer has received authorization by the New York State Workers' Compensation Board to furnish medical and hospital services. If the insured is a hospital, approval is not required.

★ **3. Rates and Premium**

For any location insured on an excluding medical basis, use the carrier's approved excluding medical rate to compute premium for the applicable classifications. To obtain the excluding medical loss cost for the applicable classification, contact the Rating Board at ex-med@nycirb.org.

F. EXCESS COVERAGE FOR MEDICAL PAYMENTS UNDER EXCLUDING MEDICAL POLICIES

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

★ **1. Coverage**

The coverage shall provide indemnification to the employer for the amount that is agreed upon by the employer and documented in the required endorsement as noted in item (2) below.

★ **2. Form of Endorsement**

Excess medical coverage shall be provided by attaching the "New York Excess Medical Coverage Endorsement" (WC 31 03 03 A) to the excluding medical policy. A separate premium charge must be made for this coverage.

★ **3. Rates**

The carrier's approved rate per $100 of payroll, or other unit of exposure for each classification, is calculated by multiplying the appropriate statutory medical coverage carrier's approved rate by the excess medical factor for such classification and carried out to three decimal places. The derivation of such excess medical factor shall (i) reflect the specific terms of the excess medical coverage, and (ii) be properly documented by the carrier. The final rate for the excess medical coverage must be agreed to by the employer.

4. Premium

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

	G. ENDORSEMENTS TO BE USED FOR EXCLUSION OR MODIFICATION OF OTHER COVERAGES
	1. "New York Executive Officers Exclusion Endorsement" (WC 31 03 04), and "New York Executive Officers Hold Harmless Endorsement" (WC 31 06 03).
	2. "New York Exclusion for Designated Officers and Employees of Fire Districts Endorsement" (WC 31 06 02).
	3. "New York Designated Workplace Cancelation Endorsement and Notice of Partial Cancelation" (WC 31 03 02 A).
	4. "New York Non-Subject Employees Exclusion Endorsement" (WC 31 03 11).
	5. "New York Liability of Municipalities to Police Officers or Paid Firefighters' Exclusion Endorsement" (WC 31 03 07).
	6. "New York Exclusion for Designated Officers and Employees of Ambulance Districts Endorsement" (WC 31 06 11 A).
	7. "New York Ambulance and Fire District Liability Exclusion Endorsement for County or Town Policies" (WC 31 06 12).
	8. "New York Ambulance District Liability Exclusion Endorsement for County or Town Policies" (WC 31 06 09 A).
	9. "New York Fire District Liability Exclusion Endorsement for County or Town Policies" (WC 31 06 04 A).
	10. "New York Sole Proprietors, Partners and Members of LLC's, PSCL's, RLLP's Exclusion Endorsement" (WC 31 03 16 C).
	11. "Designated Workplaces Exclusion Endorsement" (WC 00 03 02).

	12. "New York Professional Employer Organization (PEO) Exclusion Endorsement" (WC 31 03 18 A).
	13. "New York Optional Professional Employer Organization (PEO) Exclusion Endorsement" (WC 31 03 21 A).
	14. "New York Optional Client Exclusion Endorsement" (WC 31 03 22 A).

H. DEDUCTIBLE PROGRAM

1. Coverage

Under the deductible program, the insurer pays all amounts in their entirety applicable to each compensable claim under Part One of the policy. The insurer then obtains reimbursement from the policyholder subject to the limits of the deductible amount for each occurrence. The policyholder is liable to the insurer for the deductible amount regarding benefits paid for compensable claims, and failure by a policyholder to reimburse any deductible amounts to the insurer is treated in the same manner as nonpayment of premiums.

A carrier shall offer, at the option of the policyholder, a deductible for benefits payable under a workers' compensation policy with an annual premium of $12,000 or more either as part of the policy or by endorsement, if in the opinion of the carrier the policyholder has paid the entire billed premium on the policy for all policy periods within 45 days of each billing for the past three years.

One of the following deductible amounts, per occurrence, shall be offered to a policyholder: $100, $200, $300, $400, $500, $1,000, $1,500, $2,000, $2,500 or $5,000.

A policyholder will continue to be eligible for a deductible provided that no part of any premium is more than 45 days overdue from the date billed or reimbursement for any deductible amount is unpaid by the policyholder to such insurer.

A carrier that has issued a policy with a deductible may revoke the policyholder's entitlement to a deductible if the policyholder fails to reimburse any deductible amounts, or pay any billed premium, within 45 days after such reimbursement or premium payment has become due. Upon such revocation of a policyholder's entitlement to a deductible, the policyholder shall be entitled to cancel such policy and such policyholder will forfeit eligibility for entitlement to a deductible as provided above.

A carrier may, at its option, offer a deductible in an amount specified above to any policyholder who is not otherwise eligible for a deductible under this Rule.

	2. Premium The election of a deductible by a policyholder results in a premium credit being applied against the policy premium. The credit reflects both the chosen deductible amount, and the hazard group of the classification with the highest estimated amount of premium developed for any classification on the policy. The appropriateness of this credit, as it relates to the proper hazard group, is subject to verification upon audit. The deductibles paid by the insured employer during any one-year policy of insurance shall not exceed the estimated annual premium at inception for such policy of insurance.
	A table of loss elimination ratios, which can be used to determine deductible credit amounts, is shown in the "Miscellaneous Values" in Part Three – Loss Costs of this Manual. The premium reduction for the deductible is determined before application of any experience modification, premium discount or policy charge.
	3. Form of Endorsement Attach the "New York Benefits Deductible Endorsement" (WC 31 03 15 A) to a policy written under this deductible program and state the appropriate deductible amount.
	4. Exclusion Policies written to provide Ex-Medical coverage, under Section (E) of this Rule, are not eligible for inclusion under this deductible program.

I. CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM

★ **1. Explanation**

The New York Construction Classification Premium Adjustment Program (CPAP) provides a premium credit for a policy (a) with Subject Premium in New York State (as defined in Rule VI (O)) of $5,000 or more, (b) that contains one or more construction classifications listed in the table below, and (c) that satisfies the hourly wage requirement.

Retrospective rating plan policies, including those written under the Large Risk Rating Option (LRRO), and policies written in accordance with a carrier's independently filed Large Deductible programs, along with all policies related thereto (e.g., LRRO wrap-up policies, large deductible wrap-up policies), are not eligible for a CPAP credit.

Credits will be calculated by the Rating Board for each individual policy and will only be applicable to that policy.

Construction classification codes that are eligible for the CPAP program are listed in the table below.

★

CPAP Program Eligible Construction Classification Codes						
0042	5160	5403	5507	5703	6235	8227
3365	5183	5428	5508	5709	6251	9526
3724	5184	5429	5536	6003	6252	9527
3726	5188	5443	5538	6005	6306	9534
3737	5190	5445	5545	6017	6319	9539
5000	5193	5462	5547	6018	6325	9545
5022	5213	5473	5606	6045	6400	9549
5037	5221	5474	5610	6204	6701	9553
5040	5222	5479	5645	6216	7536	
5057	5223	5480	5648	6217	7538	
5059	5348	5491	5651	6229	7601	
5102	5402	5506	5701	6233	7855	

★	**2. Credit Determination** A CPAP credit percentage will be determined for each employee on a CPAP eligible policy. Each employee's CPAP credit percentage will be calculated by utilizing the CPAP Classification Code and Hourly Wage Table, which is contained under "Miscellaneous Values" of Part Three – Loss Costs of this Manual. Employees in non-CPAP eligible classes will be assigned a 0% credit. The weighted average credit for all employees (using the loss cost level premiums for each employee as weights) will serve as the final CPAP credit for the policy.
★	**3. Estimated CPAP Credits at Policy Issuance** Estimates of CPAP credits may be obtained prior to policy quotation by utilizing the Rating Board's CPAP Estimator online application, another tool that the Rating Board or carriers make available, or an employer's most recent final CPAP credit. To generate an estimated CPAP Credit utilizing the Rating Board's CPAP Estimator online application or other Rating Board tool(s), the following data elements are required: (a) an estimate of total remuneration by class code for the policy; and (b) either the average base hourly wage by class code or the number of full-time employees by class code for the policy.

★ **4. CPAP Calculation at Premium Audit**

At final premium audit, carriers will obtain the final CPAP credit from the Rating Board. The following information must be submitted to the Rating Board to derive CPAP credits:

For Each Employee in CPAP Eligible Classification Codes

(a) CPAP classification code;
(b) Number of hours worked during the policy period (including overtime); and
(c) Either (i) remuneration (as defined in Rule V Section (B) of this Manual) during the policy period or (ii) average base hourly wage.

* For the purposes of CPAP credit determination, employees with hours worked in multiple classification codes during a policy period shall be assigned to the classification code with the most hours worked during the policy period. For example, if during a policy period, an employee worked 1,000 hours in classification code A and 600 hours in classification code B, then for purposes of CPAP credit determination, that employee shall be treated as though all hours were worked in classification code A.

For Employees in Non-CPAP Eligible Classification Codes

(a) Total remuneration (as defined in Rule V Section (b) of this Manual) of all employees in each non-CPAP eligible classification code.

Upon receipt of the above-listed information, the Rating Board will calculate the CPAP credit and transmit it to the carrier.

A carrier is not required to apply a CPAP credit to a CPAP eligible policy if an employer does not submit the necessary information for the calculation of the CPAP credit within a reasonable timeframe (which shall not be less than 10 business days) following a carrier's request for that information. A carrier may require that employers submit CPAP information in a particular format or utilize a template provided.

★ **5. Information Page**

If an estimated CPAP credit is provided at policy issuance, such estimated credit will be reported in Item 4. of the Information Page and will be subject to revision at premium audit. Following final premium audit, the credit authorized by the Rating Board must be reported in Item 4. of the Information Page using Statistical Code 9046 "Premium Adjustment Credit Factor."

RESERVED FOR FUTURE USE

J. LOSS COST TRANSITION PROGRAM

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

Refer to the New York Experience Rating Plan Manual for the Transition Program applicable to expected loss rates.

K. WAIVER OF RIGHT TO RECOVER FROM OTHERS

1. Waivers

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

2. Premium

(a) Specific

Specific waiver means that the carrier waives the right to recover from specific third parties listed on the policy who may be liable for an injury covered by the policy. A premium charge of 5% to 10% of the manual premium developed in conjunction with the work for which the waiver is provided shall apply for each person or organization named in the endorsement, subject to a minimum premium of $250 per policy.

(b) Blanket

Blanket waiver means the carrier waives the right to recover from any third party liable for an injury covered by the policy. A premium charge equal to 2% to 10% of the policy manual premium shall apply, subject to a minimum premium of $250 per policy.

Note: If a premium charge other than the minimum percentage is used, the underwriting file shall include documentation of the reason for the higher percentage.

L. NEW YORK STATE ASSESSMENT

1. Explanation

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

2. General Information

The New York State Assessment amount must be displayed as a separate identifiable charge on the policy Information Page. Statistical Code 0932 "New York State Assessment" must be used in conjunction with this charge for policy reporting purposes only.

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

3. Determination of Assessment

Refer to the New York State Workers' Compensation Board at www.wcb.ny.gov for procedures to determine the New York State Assessment.

4. Assessment Charge

The assessment percentages to be applied to each policy can be found in the "Miscellaneous Values" pages in Part Three – Loss Costs of this Manual.

M. WORKERS' COMPENSATION SECURITY FUND SURCHARGE

1. Explanation

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

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

2. General Information

When applicable, the New York Workers' Compensation Security Fund Surcharge amount must be displayed as a separate identifiable charge on the policy Information Page. Statistical Code 9749 "New York WC Security Fund Surcharge," must be used in conjunction with this charge.

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

The New York Workers' Compensation Security Fund Surcharge amount is charged in conjunction with the effective date of the carrier's approved rates used on each policy.

3. Premium Base for Calculating the Security Fund Surcharge

The total policy premium is the premium base to which the surcharge percentage, shown in the "Miscellaneous Values" pages in Part Three – Loss Costs section of this Manual, applies.

	N. CATASTROPHE PROVISIONS
	1. Terrorism For payroll based classifications, the terrorism premium is calculated by dividing the risk's total payroll by units of $100 and multiplying by the carrier terrorism rate. The calculation is expressed as (Payroll/100 x Terrorism Rate = Premium). For non-payroll based classifications, the premium for terrorism is calculated as a percentage, multiplied by the non-payroll classification premium. The terrorism premium is not subject to any other modifications including, but not limited to, carrier premium discount, experience rating or retrospective rating.
	Unless an "If Any" policy develops premium during the policy term or at audit, policies issued on an "If Any" basis will not be charged this premium.
★	The "Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement" (WC 00 04 22 C) must be attached to the policy and Statistical Code 9740 "Cat Provision – Terrorism Premium Charge" must be reported.
	2. Natural Disasters and Catastrophic Industrial Accidents For payroll based classifications, the premium for Natural Disasters and Catastrophic Industrial Accidents is calculated by dividing a risk's total payroll by units of $100 and multiplying by the carrier rate for Natural Disasters and Catastrophic Industrial Accidents. The calculation is expressed as (Payroll/100 x Rate = Premium). For non-payroll classifications the premium is calculated as a percentage, multiplied by the non-payroll classification premium. This premium is not subject to any other modifications including, but not limited to, carrier premium discount, experience rating or retrospective rating.
	Unless an "If Any" policy develops premium during the policy term or at audit, policies issued on an "If Any" basis will not be charged this premium.
★	The "Catastrophe (Other Than Certified Acts of Terrorism) Premium Endorsement" (WC 00 04 21 E) must be attached to the policy and Statistical Code 9741 "Cat Provision – Natural Disasters & Catastrophic Industrial Accidents" must be reported.

RULE IX: CANCELATION

A. WHO MAY CANCEL

The cancelation condition of the Standard Policy permits cancelation by the employer or by the insurance carrier.

B. CANCELATION PROCEDURES

1. If a policy is canceled by an employer who continues in business, but no longer has employees, premium should be adjusted in accordance with this Rule.

2. Procedures for cancelation notices for policies returned to the insurance carrier as "Not Wanted" or "Not Taken":

(a) If such policies are returned to an insurance carrier or to an agent (not broker) for flat cancelation before the effective date of the policy and the policy has not been filed with the Rating Board and/or New York State Workers' Compensation Board, a notification of cancelation does not have to be filed with the Chair of the New York State Workers' Compensation Board, or sent to the Rating Board or the employer.

(b) If such policies are returned to an insurance carrier or to its agent (not broker) for flat cancelation after the inception date of the policy, and the policy has been filed with the Rating Board and/or New York State Workers' Compensation Board, notice of cancelation must be sent to the employer and the Rating Board and must also be electronically sent to the Chair of the New York State Workers' Compensation Board.

(c) A retroactive cancelation of a policy is not permissible even if an employer has retired from business or his operations were concluded prior to the date the carrier was notified that coverage was not necessary.

	C. PREMIUM DETERMINATION: CANCELATION
	Premium for the canceled policy shall be computed as follows:
	1. By the Insurance Carrier **(a) Rates and Payroll** Apply the carrier's approved rates to the payroll or other basis of exposure developed during the period the policy was in effect.
★	**(b) Experience Rating** Apply any experience rating modification factor in accordance with the rules of the New York Experience Rating Plan Manual and Rule VI Section (I) of this Manual.
	(c) Expense Constant Add the pro rata portion of the carrier's expense constant. Refer to Rule VI Section (C) of this Manual.
	(d) Minimum Premium The total premium for the canceled policy shall not be less than the pro rata portion of the carrier minimum premium. Refer to Rule VI Section (D) of this Manual.
	2. By the Employer When Retiring from Business Compute the premium as provided in Section (C)(1) above if a policy is canceled by the employer when:
	(a) All the work covered by the policy has been completed, or
	(b) All interest in any business covered by the policy has been sold, or
	(c) The employer has retired from all business covered by the policy.

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

3. By the Employer When Not Retiring from Business

The premium for a policy canceled by an employer who continues in business shall be based on the Standard Short Rate Cancelation Table in this Rule and computed as follows:

(a) Actual Payroll

Determine the payroll developed during the period the policy was in effect.

(b) Extended Payroll and Number of Days

(i) Extended Payroll

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

Example:

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

(ii) Extended Number of Days

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

	(c) Rates Apply the carrier's approved rates to the payroll in (3)(b)(i) above.
★	**(d) Experience Rating** Apply any experience rating modification factor in accordance with the rules of the New York Experience Rating Plan Manual and Rule VI Section (I) of this Manual.
	(e) Premium Discount Apply the carrier's premium discount based on the final earned total standard premium.
	(f) Determination of Short Rate Manual Premium **(i) Option I – Short Rate Percentage** Based on the extended number of days calculated in (3)(b)(ii) above, apply the short rate percentage shown in the Short Rate Cancelation Table in this Rule to the premium computed based on the extended payroll to determine the short rate portion of the premium.
	(ii) Option II – Short Rate Factor Alternative Method The Alternative Method may be used for one-year policies. Apply the short rate factor shown in the Alternative Short Rate Cancelation Table in this Rule to the pro-rata premium computed based on the number of days the policy was in effect to determine the short rate portion of the premium.
	(g) Expense Constant Add the short rate portion of the carrier's expense constant. Refer to Rule VI Section (C) of this Manual.
	(h) Minimum Premium The total premium for the canceled policy shall not be less than the carrier's minimum premium. Refer to Rule VI Section (D) of this Manual.

D. SHORT RATE CANCELATION EXAMPLES

Example I: A Policy Originally Written For 250 Days

- The policy was in effect for 185 days;
- The policy developed actual payroll of $55,500;
★ - The carrier's rate is $.650;
- The carrier's expense constant is $180.

	a.	Payroll extended to full policy term	=	$55,500	x	250/185	=	$75,000
★	**b.**	Full policy term premium	=	$75,000 / 100	x	.650	=	$488
	c.	Extended number of days	=	185/250	x	365	=	270
	d.	Short rate percentage for 270 days	=	80%				
	e.	Short rate premium	=	$488	x	.80	=	$390
	f.	Short rate portion of carrier expense constant	=	$180	x	.80	=	$144
	g.	Total premium for canceled policy	=					$534
	h.	Carrier's minimum premium	=	$252	Not applicable to this policy.			

Example II: A Policy Originally Written for a One-Year Period

- A policy written for 365 days and in effect for 185 days;
- The policy developed actual payroll of $55,500;
★ - The carrier's rate is $.650;
★ - The carrier's expense constant is$180.

	a.	Payroll extended to full policy term	=	$55,500	x	365/185	=	$109,500
★	**b.**	Full policy term premium	=	$109,500/100	x	.650	=	$712
	c.	Short rate percentage for 185 days	=	61%				
	d.	Short rate premium	=	$712	x	.61	=	$434
	e.	Short rate portion of carrier expense constant	=	$180	x	.61	=	$110
	f.	Total premium for canceled policy						$544
	g.	Carrier's minimum premium		$252	Not applicable to this policy.			

Example III: A Policy Originally Written for One-Year Period Using Option II – Alternative Method

- A policy written for 365 days and in effect for 185 days;
★ - The policy developed actual payroll of $55,500;
★ - The carrier's rate is $.650;
★ - The carrier's expense constant is $180.

★ **a.**	Actual premium	=	$\frac{\$55,500}{100}$	x	.650	=	$361
b.	Short rate factor for 185 days	=	1.2035				
c.	Short rate premium	=	1.2035	x	$361	=	$434
d.	Short rate portion of carrier expense constant	=	$180	x	.61	=	$110
e.	Total premium for canceled policy	=					$544
f.	Carrier's minimum premium	=	$252	Not applicable to this policy.			

Example IV: A Policy Originally Written for One-Year Term

- A policy written for 365 days and in effect for 185 days;
★ - The policy developed $750,000 of payroll;
★ - The carrier's rate is $4.510;
★ - The experience modification of .90;
★ - The carrier's expense constant is $180;
★ - The carrier's premium discount percentage for this policy size is 9.4%.

a.	Payroll extended to full policy term	=	$750,000	x	$\frac{365}{185}$	=	$1,479,730
★ **b.**	Full term premium	=	$\frac{\$1,479,730}{100}$	x	4.510	=	$66,736
c.	Full term modified premium	=	$66,736	x	.90	=	$6,674
d.	Short rate percentage for 185 days	=	61%				
e.	Short rate premium	=	$60,062	x	.61	=	$36,638
f.	Carrier premium discount on short rate premium	=	.094	x	$36,638	=	$3,444
g.	Short rate portion of carrier's expense constant	=	$180	x	.61	=	$110
h.	Total premium for canceled policy	=	$33,304 ($36,638 - $3,444 + $110)				

Refer to short rate cancelation tables below for computation for policies originally written for a one-year period.

E. CANCELATION TABLES

SHORT RATE CANCELATION TABLE

TERM OF ONE YEAR					
Days Policy In Force	Percent of One Year Premium	Days Policy In Force	Percent of One Year Premium	Days Policy In Force	Percent of One Year Premium
1	5%	95 - 98	37%	219 - 223	69%
2	6	99 - 102	38	224 - 228	70
3 - 4	7	103 - 105	39	229 - 232	71
5 - 6	8	106 - 109	40	233 - 237	72
7 - 8	9	110 - 113	41	238 - 241	73
9 - 10	10	114 - 116	42	242 - 246	(8 mos.) 74
11 - 12	11	117 - 120	43	247 - 250	75
13 - 14	12	121 - 124	(4 mos.) 44	251 - 255	76
15 - 16	13	125 - 127	45	256 - 260	77
17 - 18	14	128 - 131	46	261 - 264	78
19 - 20	15	132 - 135	47	265 - 269	79
21 - 22	16	136 - 138	48	270 - 273	(9 mos.) 80
23 - 25	17	139 - 142	49	274 - 278	81
26 - 29	18	143 - 146	50	279 - 282	82
30 - 32	(1 mo.) 19	147 - 149	51	283 - 287	83
33 - 36	20	150 - 153	(5 mos.) 52	288 - 291	84
37 - 40	21	154 - 156	53	292 - 296	85
41 - 43	22	157 - 160	54	297 - 301	86
44 - 47	23	161 - 164	55	302 - 305	(10 mos.) 87
48 - 51	24	165 - 167	56	306 - 310	88
52 - 54	25	168 - 171	57	311 - 314	89
55 - 58	26	172 - 175	58	315 - 319	90
59 - 62	(2 mos.) 27	176 - 178	59	320 - 323	91
63 - 65	28	179 - 182	(6 mos.) 60	324 - 328	92
66 - 69	29	183 - 187	61	329 - 332	93
70 - 73	30	188 - 191	62	333 - 337	(11 mos.) 94
74 - 76	31	192 - 196	63	338 - 342	95
77 - 80	32	197 - 200	64	343 - 346	96
81 - 83	33	201 - 205	65	347 - 351	97
84 - 87	34	206 - 209	66	352 - 355	98
88 - 91	(3 mos.) 35	210 - 214	(7 mos.) 67	356 - 360	99
92 - 94	36	215 - 218	68	361 - 365	(12 mos.) 100

ALTERNATIVE SHORT RATE CANCELATION TABLE					
Days In Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period In Effect	Days In Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period In Effect
1	.05	18.2482	46	.23	1.8250
2	.06	10.9489	47	.23	1.7861
3	.07	8.5158	48	.24	1.8250
4	.07	6.3869	49	.24	1.7877
5	.08	5.8394	50	.24	1.7520
6	.08	4.8662	51	.24	1.7176
7	.09	4.6924	52	.25	1.7548
8	.09	4.1058	53	.25	1.7216
9	.10	4.0552	54	.25	1.6899
10	.10	3.6496	55	.26	1.7255
11	.11	3.6496	56	.26	1.6947
12	.11	3.3455	57	.26	1.6650
13	.12	3.3689	58	.26	1.6362
14	.12	3.1283	59	.27	1.6704
15	.13	3.1630	60	.27	1.6425
16	.13	2.9653	61	.27	1.6156
17	.14	3.0056	62	.27	1.5895
18	.14	2.8386	63	.28	1.6222
19	.15	2.8818	64	.28	1.5969
20	.15	2.7377	65	.28	1.5723
21	.16	2.7812	66	.29	1.6038
22	.16	2.6547	67	.29	1.5799
23	.17	2.6980	68	.29	1.5566
24	.17	2.5856	69	.29	1.5341
25	.17	2.4821	70	.30	1.5643
26	.18	2.5270	71	.30	1.5423
27	.18	2.4334	72	.30	1.5208
28	.18	2.3465	73	.30	1.5000
29	.18	2.2656	74	.31	1.5291
30	.19	2.3117	75	.31	1.5087
31	.19	2.2371	76	.31	1.4888
32	.19	2.1672	77	.32	1.5169
33	.20	2.2121	78	.32	1.4974
34	.20	2.1471	79	.32	1.4785
35	.20	2.0857	80	.32	1.4600
36	.20	2.0278	81	.33	1.4870
37	.21	2.0716	82	.33	1.4689
38	.21	2.0171	83	.33	1.4512
39	.21	1.9654	84	.34	1.4774
40	.21	1.9162	85	.34	1.4600
41	.22	1.9585	86	.34	1.4430
42	.22	1.9119	87	.34	1.4264
43	.22	1.8674	88	.35	1.4517
44	.23	1.9079	89	.35	1.4354
45	.23	1.8655	90	.35	1.4194

ALTERNATIVE SHORT RATE CANCELATION TABLE (CONTINUED)					
Days In Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period In Effect	Days In Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period In Effect
91	.35	1.4038	136	.48	1.2882
92	.36	1.4283	137	.48	1.2788
93	.36	1.4129	138	.48	1.2696
94	.36	1.3979	139	.49	1.2867
95	.37	1.4216	140	.49	1.2775
96	.37	1.4068	141	.49	1.2684
97	.37	1.3923	142	.49	1.2595
98	.37	1.3781	143	.50	1.2762
99	.38	1.4010	144	.50	1.2674
100	.38	1.3870	145	.50	1.2586
101	.38	1.3733	146	.50	1.2500
102	.38	1.3598	147	.51	1.2663
103	.39	1.3820	148	.51	1.2578
104	.39	1.3688	149	.51	1.2493
105	.39	1.3557	150	.52	1.2653
106	.40	1.3774	151	.52	1.2569
107	.40	1.3645	152	.52	1.2487
108	.40	1.3519	153	.52	1.2405
109	.40	1.3395	154	.53	1.2562
110	.41	1.3605	155	.53	1.2481
111	.41	1.3482	156	.53	1.2401
112	.41	1.3362	157	.54	1.2554
113	.41	1.3243	158	.54	1.2475
114	.42	1.3447	159	.54	1.2396
115	.42	1.3330	160	.54	1.2319
116	.42	1.3215	161	.55	1.2469
117	.43	1.3414	162	.55	1.2392
118	.43	1.3301	163	.55	1.2316
119	.43	1.3189	164	.55	1.2241
120	.43	1.3079	165	.56	1.2388
121	.44	1.3273	166	.56	1.2313
122	.44	1.3164	167	.56	1.2240
123	.44	1.3057	168	.57	1.2384
124	.44	1.2951	169	.57	1.2311
125	.45	1.3140	170	.57	1.2238
126	.45	1.3036	171	.57	1.2167
127	.45	1.2933	172	.58	1.2308
128	.46	1.3117	173	.58	1.2237
129	.46	1.3016	174	.58	1.2167
130	.46	1.2916	175	.58	1.2097
131	.46	1.2817	176	.59	1.2236
132	.47	1.2996	177	.59	1.2167
133	.47	1.2899	178	.59	1.2098
134	.47	1.2802	179	.60	1.2235
135	.47	1.2708	180	.60	1.2167

ALTERNATIVE SHORT RATE CANCELATION TABLE (CONTINUED)					
Days In Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period In Effect	Days In Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period In Effect
181	.60	1.2099	226	.70	1.1305
182	.60	1.2033	227	.70	1.1255
183	.61	1.2167	228	.70	1.1206
184	.61	1.2101	229	.71	1.1317
185	.61	1.2035	230	.71	1.1267
186	.61	1.1970	231	.71	1.1219
187	.61	1.1906	232	.71	1.1170
188	.62	1.2037	233	.72	1.1279
189	.62	1.1974	234	.72	1.1231
190	.62	1.1910	235	.72	1.1183
191	.62	1.1848	236	.72	1.1136
192	.63	1.1977	237	.72	1.1089
193	.63	1.1914	238	.73	1.1195
194	.63	1.1853	239	.73	1.1149
195	.63	1.1792	240	.73	1.1102
196	.63	1.1732	241	.73	1.1056
197	.64	1.1858	242	.74	1.1161
198	.64	1.1798	243	.74	1.1115
199	.64	1.1739	244	.74	1.1070
200	.64	1.1680	245	.74	1.1025
201	.65	1.1804	246	.74	1.0980
202	.65	1.1745	247	.75	1.1083
203	.65	1.1687	248	.75	1.1038
204	.65	1.1630	249	.75	1.0994
205	.65	1.1573	250	.75	1.0950
206	.66	1.1694	251	.76	1.1052
207	.66	1.1638	252	.76	1.1008
208	.66	1.1582	253	.76	1.0964
209	.66	1.1526	254	.76	1.0921
210	.67	1.1645	255	.76	1.0878
211	.67	1.1590	256	.77	1.0979
212	.67	1.1535	257	.77	1.0936
213	.67	1.1481	258	.77	1.0893
214	.67	1.1428	259	.77	1.0851
215	.68	1.1544	260	.77	1.0810
216	.68	1.1491	261	.78	1.0908
217	.68	1.1438	262	.78	1.0866
218	.68	1.1385	263	.78	1.0825
219	.69	1.1500	264	.78	1.0784
220	.69	1.1448	265	.79	1.0881
221	.69	1.1396	266	.79	1.0840
222	.69	1.1345	267	.79	1.0800
223	.69	1.1294	268	.79	1.0759
224	.70	1.1406	269	.79	1.0719
225	.70	1.1356	270	.80	1.0815

ALTERNATIVE SHORT RATE CANCELATION TABLE (CONTINUED)					
Days In Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period In Effect	Days In Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period In Effect
271	.80	1.0775	319	.90	1.0298
272	.80	1.0735	320	.91	1.0380
273	.80	1.0696	321	.91	1.0347
274	.81	1.0790	322	.91	1.0315
275	.81	1.0751	323	.91	1.0283
276	.81	1.0712	324	.92	1.0364
277	.81	1.0673	325	.92	1.0332
278	.81	1.0635	326	.92	1.0301
279	.82	1.0728	327	.92	1.0269
280	.82	1.0689	328	.92	1.0238
281	.82	1.0651	329	.93	1.0318
282	.82	1.0614	330	.93	1.0286
283	.83	1.0705	331	.93	1.0255
284	.83	1.0667	332	.93	1.0224
285	.83	1.0630	333	.94	1.0303
286	.83	1.0593	334	.94	1.0272
287	.83	1.0556	335	.94	1.0242
288	.84	1.0646	336	.94	1.0211
289	.84	1.0609	337	.94	1.0181
290	.84	1.0572	338	.95	1.0259
291	.84	1.0536	339	.95	1.0229
292	.85	1.0625	340	.95	1.0198
293	.85	1.0589	341	.95	1.0169
294	.85	1.0553	342	.95	1.0139
295	.85	1.0517	343	.96	1.0216
296	.85	1.0481	344	.96	1.0186
297	.86	1.0569	345	.96	1.0156
298	.86	1.0534	346	.96	1.0127
299	.86	1.0498	347	.97	1.0203
300	.86	1.0463	348	.97	1.0174
301	.86	1.0429	349	.97	1.0145
302	.87	1.0515	350	.97	1.0116
303	.87	1.0480	351	.97	1.0087
304	.87	1.0446	352	.98	1.0162
305	.87	1.0411	353	.98	1.0133
306	.88	1.0497	354	.98	1.0105
307	.88	1.0462	355	.98	1.0076
308	.88	1.0429	356	.99	1.0150
309	.88	1.0395	357	.99	1.0122
310	.88	1.0361	358	.99	1.0094
311	.89	1.0445	359	.99	1.0065
312	.89	1.0412	360	.99	1.0038
313	.89	1.0379	361	1.00	1.0111
314	.89	1.0346	362	1.00	1.0083
315	.90	1.0429	363	1.00	1.0055
316	.90	1.0396	364	1.00	1.0027
317	.90	1.0363	365	1.00	1.0000
318	.90	1.0330			

PRO RATA CANCELATION TABLE

JANUARY			FEBRUARY			MARCH			APRIL			MAY			JUNE		
DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			

PRO RATA CANCELATION TABLE (CONTINUED)

JULY			AUGUST			SEPTEMBER			OCTOBER			NOVEMBER			DECEMBER		
DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.000

RESERVED FOR FUTURE USE

RESERVED FOR FUTURE USE

RESERVED FOR FUTURE USE

RULE XI: U.S. LONGSHORE AND HARBOR WORKERS' COMPENSATION ACT

A. GENERAL EXPLANATION

The U.S. Longshore and Harbor Workers' Compensation Act (USL & HW) is a Federal law that provides for payment of compensation and other benefits to eligible maritime employees such as longshore and harbor workers, ship repairers, shipbuilders, shipbreakers, and other employees engaged in loading, unloading, repairing, or building a vessel.

The USL & HW Act applies to such maritime employees, while working on navigable waters of the United States and working on any adjoining pier, wharf, dry dock, terminal, building way, marine railway, or other area adjoining such navigable waters customarily used for loading, unloading, repairing, or building a vessel. Navigable waters are usually defined as those which form a continuous highway for interstate or international commerce.

The USL & HW Act does not cover masters or members of the crew of a vessel. It excludes repairers engaged in repairing a recreational vessel or dismantling any part of a recreational vessel in connection with repair of such vessel and excludes individuals employed to build any recreational vessel under sixty-five feet in length. For complete details see 33 U.S. Code Sections 901-950, as amended.

B. WORKERS' COMPENSTION INSURANCE: PART ONE

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

C. EMPLOYERS' LIABILITY INSURANCE: PART TWO

1. Explanation

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

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

D. CLASSIFICATIONS AND RATES

1. Classifications

Classifications for insurance under the USL & HW Act are listed as follows:

Phraseology	Code
Boat Building NOC – Wood & Drivers – Coverage under U.S. Act	6801F
Boat Building or Repair & Drivers – Coverage under U.S. Act	6824F
Marina Operations & Drivers – Coverage under U.S. Act	6826F
Ship Building – Iron or Steel NOC & Drivers – Coverage under U.S. Act	6843F
Ship Repair or Conversion – All Operations & Drivers – Coverage under U.S. Act	6872F
Painting – Ship Hulls – Coverage under U.S. Act	6874F
Ship Cleaning or Allied Operations & Drivers – Coverage under U.S. Act	6875F
Stevedoring NOC	7309F
Coal Dock Operation & Stevedoring	7313F
Stevedoring – By Hand or Hand Trucks – exclusively	7317F
Stevedoring – Containerized Freight & Drivers	7327F
Freight Handlers – On Piers or in Terminals or Areas Adjoining Piers	7366F
Stevedoring – Talliers and Checking Clerks Engaged in Connection with Stevedore Work – Coverage under U.S. Act	8709F
Steamship Line or Agency – Port Employees – Superintendents, Captains, Engineers, Stewards or their Assistants, Pay Clerks	8726F

2. Rates: Federal "F" Classifications and Admiralty/FELA Classifications That Include USL & HW Act Benefits

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

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

The carrier's approved rates for operations subject to the USL & HW Act, and not within the scope of classifications provided for in (2) above, are determined as follows:

(a) Admiralty/FELA Classifications

The carrier's approved rates for Admiralty/FELA classifications under Program I and Program II - State Act benefits do not include premium for operations subject to the USL & HW Act. If operations under such classifications involve some employees subject to the USL & HW Act, assign the classifications and carrier's approved rates for Program II – USL & HW Act benefits applicable to such operations subject to the USL & HW Act.

(b) All Other Classifications

Except as otherwise provided in (2) and (3)(a) above, the carrier's approved rates for classification codes not followed by the letter "F" do not include premium for operations subject to the USL & HW Act. If operations under other than Admiralty/FELA classifications involve some employees subject to the USL & HW Act, the carrier's approved rates and carrier's minimum premiums for such classifications shall be increased by the U.S. Longshore and Harbor Workers' Compensation Coverage Percentage shown on the "Miscellaneous Values" in Part Three – Loss Costs of this Manual. Such percentage does not apply to carrier expense constant. Such increased rates shall apply only to payroll of employees engaged in operations subject to the USL & HW Act.

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

(c) Non-Federal "Non-F" Construction Classifications

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

E. EXTENSIONS OF THE USL & HW ACT

1. Defense Base Act

The Defense Base Act extends the provisions of the USL & HW Act to employers and their employees on overseas military bases and on other overseas locations under public works contracts being performed by contractors with agencies of the United States Government. Employees who are not United States citizens may be exempted from coverage upon approval of a waiver by the Secretary of Labor. For complete details, see Defense Base Act, 42 Sections 1651-1654, Public Law 208, 77th Congress.

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

2. Outer Continental Shelf Lands Act

The Outer Continental Shelf Lands Act extends the provisions of the USL & HW Act to employers and their employees exploring for natural resources on the Outer Continental Shelf of the United States. That area is generally described as all submerged lands lying seaward and outside of the area of lands beneath navigable waters of the United States and subject to its jurisdiction. For complete details, see 43 U.S. Code, Sections 1331 et seq. Public Law 212, 83rd Congress, as amended.

To provide such insurance, a standard Workers' Compensation and Employers' Liability Policy shall be used with the "Outer Continental Shelf Lands Act Coverage Endorsement" (WC 00 01 09 C).

3. Civilian Employees of Nonappropriated Fund Instrumentalities Act

This Act extends the provisions of USL & HW Act to civilian employees of nonappropriated fund instrumentalities, such as post exchanges and service clubs of the United States Armed Forces. For complete details, see Nonappropriated Fund Instrumentalities Act, 5 U.S. Code Section 8171 – 8173 Public Law 397, 82nd Congress, as amended.

To provide such insurance, attach the "Nonappropriated Fund Instrumentalities Act Coverage Endorsement" (WC 00 01 08 A).

4. Premium Determination

For insurance under extensions of the USL & HW Act, determine premium as provided in Section (D) of this Rule.

RULE XII: THE ADMIRALTY LAW AND THE FEDERAL EMPLOYERS' LIABILITY ACT

A. ADMIRALTY LAW (Jones Act or Merchant Marine Act of 1920)

1. General Explanation

Masters and members of the crews of vessels are not covered under state workers' compensation laws or under the USL & HW Act. They are subject to admiralty law and, if injured, have the right to sue their employers for damages in the Admiralty Courts where the proceeding is in the nature of an employers' liability suit. They also have the right to transportation, wages, maintenance and cure.

Such seamen are subject to a Federal law, the Merchant Marine Act of 1920, known as the Jones Act (46 U.S. Code, Section 30101 et seq.), which applies the provisions of the Federal Employers' Liability Act to seamen.

Every person employed on board a vessel is deemed to be a seaman if connected with the operation or welfare of the vessel while in navigable waters.

Navigable waters are defined as those which form a continuous highway for interstate or international commerce.

2. Description of Coverage Programs

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

(a) Program I

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

(b) Program II

This program provides the same coverage as Program I, but with the addition of Voluntary Compensation. The insurance carrier will offer a settlement of a claim strictly in accordance with statutory benefits provided in the workers' compensation law designated in the voluntary compensation endorsement, which is attached to the policy as if the claim were subject to such law instead of subject to the laws of negligence. If the offer of settlement is rejected, employers' liability then applies to such claim or suit, with the same standard limit as for Program I.

3. Coverage Endorsements

(a) Admiralty Law

To provide Program I for admiralty law, attach the "Maritime Coverage Endorsement" (WC 00 02 01 B).

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

(b) USL & HW Act

When insurance is provided for liability under admiralty law, insurance for liability under the USL & HW Act may be necessary.

To provide such insurance, attach the "Longshore and Harbor Workers' Compensation Act Coverage Endorsement" (WC 00 01 06 A).

4. Limits of Liability

(a) Standard Limit

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

(i) Accident Limit

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

	(ii) Disease Limit The limit of liability also applies as a separate aggregate limit for all bodily injury by disease. The aggregate limit applies separately to bodily injury by disease arising out of work in each state shown in Item 3.A. of the Information Page.
	(iii) Show Limits on Endorsement The limits of liability must be stated in the "Maritime Coverage Endorsement" (WC 00 02 01 B).
★	**(b) Increased Limits** Increased limits of liability under Part Two – Employers' Liability Insurance are available. The total premium, including increased limits, shall be determined by applying the factor in the following Table for Increased Limits to the total premium for admiralty classifications under Programs I and II before application of: **(i)** Carrier expense constant **(ii)** Experience rating modification **(iii)** Carrier premium discount **(iv)** Retrospective rating adjustment The premium for increased limits is subject to an experience rating modification.

TABLE FOR INCREASED LIMITS

Factor			Minimum Premium For Increased Limits	
Limit Per Accident	Program I	Program II	Program I	Program II
$100,000	1.00	1.00	$115	$230
200,000	1.30	1.28	123	246
300,000	1.51	1.48	129	258
400,000	1.68	1.63	134	268
500,000	1.80	1.75	138	276

Refer to the Employers' Liability Insurance for Admiralty or FELA Table for Increased Limits of this Rule for limits higher than $500,000.

★ **(c) Minimum Premium**

The separate minimum premium shown in the above Table for Increased Limits applies to policies which include classifications for operations subject to admiralty law. Such minimum premium is the lowest premium for insuring admiralty operations, and it shall apply in addition to the carrier minimum premium or premium for other operations on such policies. It is not subject to an experience rating modification.

5. Classifications and Loss Costs

The classifications for Admiralty operations follow. The loss cost for each classification is shown in Part Three – Loss Costs of this Manual.

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

6. Waters Not Under Admiralty Jurisdiction

(a) Coverage

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

(b) Premium Determination

The admiralty classifications and loss costs for Program II apply to operations described in (1) above. Loss Costs are shown in pages in Part Three – Loss Costs of this Manual.

(c) Admiralty Law or USL & HW Act Liability

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

B. FEDERAL EMPLOYERS' LIABILITY ACT

1. General Explanation

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

2. Description of Coverage

In the case of a policy covering a railroad engaged in interstate commerce and subject to the Federal Employers' Liability Act, the premium rates include complete coverage for statutory workers' compensation benefits or voluntary compensation coverage for any operation subject to that Act.

Part Two – Employers' Liability, provides coverage for damages because of bodily injury or death by accident of one or more employees in any one accident. No such policy shall be written with limits less than the standard limits.

(a) Program I

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

(b) Program II

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

	3. Coverage Endorsements **(a) FELA Endorsements** Attach the "Federal Employers' Liability Act Coverage Endorsement" (WC 00 01 04 A) for employments subject to FELA.
	(b) Voluntary Coverage Attach the "Voluntary Compensation and Employers' Liability Coverage Endorsement" (WC 00 03 11 A) if voluntary compensation coverage is to be afforded.
	4. Limits of Liability **(a) Standard Limit** The standard of liability under Part Two – Employers' Liability for FELA coverage is $100,000.
★	**(b) Increased Limits** Increased limits of liability under Part Two – Employers' Liability are available. The total premium, including increased limits, shall be determined by applying the factor in the following Table For Increased Limits to the total premium for FELA classifications, before application of: **(i)** Carrier expense constant **(ii)** Experience rating modification **(iii)** Carrier premium discount **(iv)** Retrospective rating adjustment The premium for increased limits is subject to an experience rating modification.

TABLE FOR INCREASED LIMITS

Factor			Minimum Premium For Increased Limits	
Limit Per Accident	Program I	Program II	Program I	Program II
$100,000	1.00	1.00	$115	$230
200,000	1.30	1.28	123	246
300,000	1.51	1.48	129	258
400,000	1.68	1.63	134	268
500,000	1.80	1.75	138	276

Refer to the Employers' Liability Insurance for Admiralty or FELA Table for Increased Limits of this Rule for limits higher than $500,000.

5. Classifications and Loss Costs

The classifications for railroad operations appear in Part Two - Classifications under "Railroad." These classifications include 3881, 6701, 7133, and 7855. Loss Costs for these codes are shown in Part Three – Loss Costs of this Manual.

EMPLOYERS' LIABILITY INSURANCE FOR ADMIRALTY OR FELA TABLE FOR INCREASED LIMITS

Factor			Minimum Premium For Increased Limits	
Limit Per Accident	Program I	Program II	Program I	Program II
$100,000	1.00	1.00	$115	$230
150,000	1.17	1.15	119	238
200,000	1.30	1.28	123	246
250,000	1.42	1.39	126	252
300,000	1.51	1.48	129	258
400,000	1.68	1.63	134	268
500,000	1.80	1.75	138	276
600,000	1.91	1.85	141	282
700,000	2.00	1.94	143	286
800,000	2.08	2.01	145	290
900,000	2.15	2.07	146	292
1,000,000	2.21	2.13	148	296
1,500,000	2.43	2.33	153	306
2,000,000	2.57	2.46	157	314
2,500,000	2.67	2.56	160	320
3,000,000	2.74	2.63	163	326
3,500,000	2.79	2.67	166	332
4,000,000	2.83	2.71	169	338
4,500,000	2.87	2.75	172	344
5,000,000	2.90	2.77	175	350
6,000,000	2.94	2.81	181	362
7,000,000	2.97	2.84	187	374
8,000,000	2.99	2.86	193	386
9,000,000	3.01	2.87	199	398
10,000,000	3.02	2.88	205	410
15,000,000	3.06	2.92	230	460
20,000,000	3.07	2.93	255	510
25,000,000	3.08	2.94	280	560

RULE XIII: DOMESTIC WORKERS – RESIDENCES

A. DEFINITIONS

1. Inside Domestic Workers

Employees engaged exclusively in household or domestic work performed principally inside the residence. Examples: cooks, housekeepers, laundry workers, maids, butlers, companions, nurses, baby-sitters, and similar duties.

2. Outside Domestic Workers

Employees engaged exclusively in household or domestic work performed principally outside the residence. Examples: private chauffeurs and gardeners.

3. Occasional Domestic Workers

Inside or outside, who are employed part-time. Any domestic worker employed more than one-half (1/2) of the customary full-time shall be assigned and rated as a full-time domestic worker. Examples: persons engaged on certain days for gardening, cleaning, laundering, baby-sitting, and similar duties.

B. COVERAGE

1. Workers' Compensation and Employers' Liability Insurance

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

To restrict coverage only to those domestics who are mandatorily subject to the law, attach the "New York Domestic Workers Restricted Endorsement" (WC 31 06 01 A).

2. Voluntary Compensation

Those domestic workers who are not included under the law because they work less than forty (40) hours per week may be voluntarily insured:

(a) Using the Standard Policy or,

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

C. NAME OF INSURED

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

D. CLASSIFICATIONS

1. Domestic Workers

The following classifications apply to operations of domestic workers:

Classification	Code
Domestic Workers – Inside	0913
Domestic Workers – Inside – Occasional	0908
Domestic Workers – Outside – Including private chauffeurs	0912
Domestic Workers – Outside – Occasional – including occasional private chauffeurs	0909

Exception to (1) above:

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

2. Maintenance, Repair or Construction Operations

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

(b) Building maintenance or repair by employees hired only for that purpose shall be assigned to Code 9029 "Buildings NOC – maintenance or ordinary repairs."

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

E. RATES AND PREMIUM

1. Rates

The carrier approved rates for Codes 0913, 0908, 0912 and 0909 are per capita rates. Refer to Part Three - Loss Costs for per capita loss costs.

2. Records Required

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

3. Full-Time Domestic Workers

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

4. Occasional Domestic Workers

Premium for Codes 0908 and 0909 shall be computed on the estimated aggregate time of all occasional domestic workers who are to be employed during the policy period. Regardless of concurrent employment, a single per capita charge applies for each aggregate of employed time equivalent to one-half (1/2) of the customary full-time of each such domestic worker. An additional per capita charge applies to any remainder less than one-half (1/2) of full-time.

F. EXPENSE CONSTANT

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

G. MINIMUM PREMIUM

For a policy with two or more classifications, whether per capita rated or payroll rated, apply the highest carrier minimum premium for any classification in the policy.



NYCIRB
New York Compensation
Insurance Rating Board

NEW YORK MANUAL FOR WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY INSURANCE

2020 EDITION

PART TWO – CLASSIFICATIONS

New York Compensation Insurance Rating Board
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New York, New York 10022
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PART TWO
CLASSIFICATIONS

INTRODUCTION

The Classification Index and the Classification Code Interpretations are provided in this section.

The Classification Index is a listing of classification codes, associated phraseologies, hazard and industry groups that apply to each specific classification code as used within the New York Workers' Compensation Classification System.

The Classification Code Interpretations is a guide to aid in understanding and assigning classification codes in New York. It is intended to provide information on the types of operations that are included under a classification code.

The fields represented in the Classification Index and Classification Code Interpretations are defined below.

CLASSIFICATION INDEX

CLASS CODE

This is a unique four-digit number shown in the Class Code column representing a specific business operation type.

HAZARD GROUP

The letter shown in the Hazard Group column represents the type of hazard group that is applicable to the classification code. Below is a listing of hazard groups based on the level of severity (A being the lowest severity to G being the highest severity). These hazard group indications are utilized for the Retrospective Rating Plan. For further information, and specifically for the associated Hazard Group Differential Factors, refer to the Retrospective Rating Plan Manual.

NEW YORK HAZARD GROUPS	USL & HW FOR NON-F CLASSIFICATION CODES HAZARD GROUPS
A	C
B	D
C	E
D	F
E	G
F	G
G	G

INDUSTRY GROUP

The number in the Industry Group column represents the type of industry that is applicable to the classification code. The following is a listing of industry group numbers and the type of industry it represents.

1	Food and Beverage Manufacturing
2	Chemical Manufacturing
3	All Other Manufacturing
4	Contracting
5	Stores and Dealers
6	Professional and Office
7	Services
8	Miscellaneous
9	Admiralty, FELA, Federal

CLASSIFICATION CODE INTERPRETATIONS

Note: This section provides notes that further clarify the scope and limitations of certain classifications.

Description

This section of the interpretation provides detailed information on the types of operations that are included under a classification code.

Assignment By Analogy

This section provides operations that are assigned by analogy to the classification code.

Operations To Be Separately Rated

This section provides general information on types of operations that are not included under a classification code.

REFERENCE

The New York Workers' Compensation and Employers' Liability Manual ("Manual") includes rules such as Interchange of Labor, Assignment of Additional Basic Classification and other rules which must be referenced and applied when determining the applicable classification code(s) assignment. Refer to Rule IV of this Manual for further information.

CLASSIFICATION INDEX

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

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
★	1438	D	3	Smelting, Sintering or Refining – NOC – Metals – Not Iron or Lead & Drivers
★	1439	C	3	Smelting – Electric Process
★	1452	D	3	Ore Milling & Drivers
	1463	F	3	Asphalt Works & Drivers
★	1470	D	1	Alcohol Mfg. – Wood & Drivers
★	1624	D	8	Quarry – NOC & Drivers
★	1701	D	3	Cement Mfg.
★	1710	F	8	Stone Crushing & Drivers
★	1741	D	3	Flint or Spar Grinding & Drivers
★	1747	D	3	Emery Works & Drivers
★	1748	C	3	Abrasive Wheel Mfg. & Drivers
	1809	E	3	Stone Cutting or Polishing – Marble or Limestone & Drivers
★	1810	D	3	Stone Cutting or Polishing – NOC & Drivers
★	1860	D	3	Abrasive Paper or Cloth Preparation
★	1924	B	3	Wire Drawing or Cable Mfg. – Not Iron or Steel
	1925	D	3	Die Casting Mfg.
★	2001	B	1	Cookie Mfg.
★	2002	C	3	Macaroni Mfg.
	2003	C	1	Bakery & Route Salespersons, Route Supervisors, Drivers
★	2014	C	1	Feed Mfg.
★	2021	C	1	Sugar Refining

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
★	2039	B	1	Ice Cream Mfg. & Route Salespersons, Route Supervisors, Drivers
	2041	B	1	Candy, Chocolate or Cocoa Mfg.
★	2065	B	1	Milk Products Mfg. – NOC
	2070	C	1	Milk Depot or Milk Dealer & Route Salespersons, Route Supervisors, Drivers
★	2081	B	1	Butchering
	2089	C	1	Packing House – All Operations
★	2095	D	1	Meat Products Mfg. – NOC
★	2101	D	1	Fish Curing
	2105	B	1	Fruit Packing
★	2111	C	1	Cannery – NOC
★	2112	D	1	Fruit Evaporating or Preserving
★	2114	C	1	Oyster Processing
★	2121	D	1	Brewery & Drivers
★	2143	D	1	Fruit Juice Mfg. – All Operations
★	2150	C	1	Ice Mfg.
	2157	B	1	Bottling – NOC & Drivers
★	2172	C	3	Cigarette, Cigar or Tobacco Mfg.
★	2288	C	3	Felt Mfg.
	2302	C	3	Silk Thread or Yarn Mfg.
	2362	C	3	Knit Goods Mfg. – NOC
	2380	C	3	Net Mfg.

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
	2387	C	3	Braid or Fringe Mfg.
	2388	B	3	Embroidery Mfg.
	2402	C	3	Carpet or Rug Mfg. – NOC
	2413	C	3	Textile – Bleaching, Dyeing, Mercerizing, Finishing
	2417	C	3	Cloth Printing
	2501	D	3	Clothing Mfg.
	2503	C	3	Custom Clothing or Tailor Shop – Alterations – No Mass Mfg., Dry Cleaning or Laundering
	2553	D	3	Furnishing Goods Mfg. – NOC – From Textile Fabrics
	2570	C	3	Box Spring or Mattress Mfg.
★				
	2576	C	3	Awning or Tent Mfg. – Shop Only
	2590	D	7	Dry Cleaning or Laundry – Retail & Route Salespersons, Drivers
	2591	D	7	Dry Cleaning or Laundry – Commercial & Route Salespersons, Drivers
	2593	D	7	Carpet, Rug or Upholstery Cleaning – Shop or Outside & Route Salespersons, Drivers
	2594	B	7	Linen, Towel, Uniform or Apron Rental and Cleaning Company & Route Salespersons & Drivers
	2600	C	3	Fur Mfg. – Preparing Skins
	2623	C	3	Leather Mfg. – Patent or Enamel

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
	2640	C	3	Leather Embossing
	2660	C	3	Boot or Shoe Mfg. – NOC
★				
	2683	C	3	Luggage Mfg.
	2688	B	3	Leather Goods Mfg. – NOC
★				
	2702	F	8	Logging or Lumbering & Drivers
	2710	B	3	Saw Mill
	2714	B	3	Veneer Mfg.
	2731	C	3	Planing or Molding Mill
	2737	C	3	Door, Sash or Assembled Millwork Mfg. & Drivers
	2759	B	3	Box or Box Shook Mfg.
	2790	C	3	Pattern Making – NOC
	2802	C	3	Carpentry – Shop Only & Drivers
	2817	D	3	Cabinet Works – NOC – With Power Machinery
	2835	B	3	Brush or Broom Mfg. – NOC
	2841	B	3	Woodenware Mfg. – NOC
	2881	C	3	Furniture Assembly – Wood – From Manufactured Parts
	2883	C	3	Furniture Mfg. – NOC – Wood
★				
	2916	C	3	Veneer Products Mfg.
	2923	C	3	Musical Instrument Mfg. – NOC – Wood

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
★	3004	C	3	Iron or Steel Mfg. – Steelmaking & Drivers
	3018	D	3	Iron or Steel Mfg. – Rolling Mill & Drivers
★	3022	B	3	Pipe or Tube Mfg. – NOC & Drivers
★	3027	D	3	Rolling Mill – NOC & Drivers
★	3028	E	3	Pipe or Tube Mfg. – Iron or Steel & Drivers
★	3030	F	3	Iron or Steel Fabrication – Iron or Steel Works – Shop – Structural & Drivers
	3040	E	3	Iron or Steel Fabrication – Iron or Steel Works – Shop – Ornamental & Drivers
	3041	D	3	Iron or Steel Fabrication – Iron or Steel Works – Shop – Decorative or Artistic & Foundries, Drivers
★	3042	C	3	Elevator or Escalator Mfg.
★	3060	C	3	Door, Door Frame or Sash Mfg. – Wood – Metal Covered
	3064	D	3	Sign Mfg. or Repair – Metal – Shop Only
★	3066	B	3	Sheet Metal Work – Shop Only
★	3067	C	3	Sheet Metal Work – Shop Only
	3076	B	3	Fireproof Equipment Mfg.
★	3081	C	3	Foundry – NOC – Ferrous
★	3085	C	3	Foundry – Non-Ferrous
	3110	C	3	Tool Mfg. – NOC – Drop or Machine Forged – Forging
	3111	C	3	Blacksmith
	3113	C	3	Tool Mfg. – NOC – Not Drop or Machine Forged
	3114	C	3	Tool Mfg. – NOC – Drop or Machine Forged – Machining or Finishing of Tools or Die Making Operations

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
	3118	B	3	Saw Mfg.
	3122	B	3	Cutlery Mfg. – NOC
	3129	C	3	Buckle or Button Mfg. – Metal
★	3132	B	3	Bolt or Nut Mfg.
★	3145	B	3	Automatic Screw Machine Products Mfg.
	3146	C	3	Hardware Mfg. – NOC
	3169	C	3	Stove Mfg.
★	3179	C	3	Electrical Apparatus Mfg. – NOC
	3188	B	3	Plumbers' Supplies Mfg. – NOC
	3190	B	3	Electric Lighting Fixture, Lantern or Lamp Mfg. – Assembly & Finishing
★	3191	C	3	Electric Lighting Fixture, Lantern or Lamp Mfg. – All Other Operations
★	3200	C	3	Arms Mfg. – NOC
	3220	C	3	Can Mfg.
★	3227	C	3	Aluminum Ware Mfg.
★	3241	D	3	Wire Drawing – Iron or Steel
	3257	C	3	Wire Goods Mfg. – NOC
	3270	C	3	Fastener Mfg. – Metal
	3307	C	3	Heat Treating – Metal
★	3315	C	3	Brass or Copper Goods Mfg.
★	3336	C	3	Type Foundry

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
	3365	D	4	Welding or Cutting – NOC – All Operations to Completion & Drivers
	3372	C	3	Electroplating
★				
	3383	B	3	Jewelry Mfg.
★				
★				
	3400	D	3	Metal Stamped Products Mfg. – NOC
	3507	C	3	Agricultural or Construction Machinery Mfg.
	3515	B	3	Textile Machinery Mfg.
	3548	C	3	Printing or Bookbinding Machinery Mfg.
	3559	B	3	Confection Machinery Mfg.
	3574	B	3	Office, Computing or Recording Machine Mfg. – NOC
	3581	C	3	Fuel Injection Device Mfg.
	3612	C	3	Pump Mfg.
	3620	D	3	Tank Building – Metal – Shop
	3629	C	3	Precision Machined Parts Mfg. – NOC
	3632	C	3	Machine Shop – NOC
	3634	C	3	Valve Mfg.
	3635	C	3	Gear Mfg. or Grinding
	3638	B	3	Ball or Roller Bearing Mfg.
	3642	B	2	Battery Mfg. – Dry

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
★	3643	D	3	Electric Power or Transmission Equipment Mfg.
★	3647	C	2	Battery Mfg. – Storage
	3648	B	3	Automobile Lighting, Ignition or Starting Apparatus Mfg. – NOC
★	3681	B	3	Television, Radio, Telephone or Telecommunication Device Mfg. – NOC
★	3685	A	3	Instrument Mfg. – NOC
★	3686	C	3	Musical Instrument Mfg. – NOC – Metal
	3724	E	4	Machinery or Equipment Erection or Installation – NOC – All Operations to Completion & Drivers
★	3726	F	4	Boiler Installation or Repair – Steam – All Operations to Completion
	3737	E	4	Machinery or Equipment Repair or Servicing at Customers' Premises – NOC – All Operations to Completion & Drivers
	3807	B	3	Automobile Radiator Mfg.
★	3808	B	3	Automobile Mfg. or Assembly
★	3821	E	8	Automobile Dismantling & Drivers
	3823	C	3	Automobile, Bus, Truck or Trailer Body Mfg. – Riveted or Welded
★	3824	C	3	Automobile, Bus, Truck or Trailer Body Mfg. – NOC
	3826	C	3	Aircraft Engine Mfg.
★	3827	C	3	Automobile Engine Mfg.
	3830	D	3	Airplane Mfg.
★	3832	C	3	Sheet Metal Airplane Parts Mfg.
★	3865	B	3	Baby Carriage Mfg.
★	3881	D	3	Car Mfg. – Railroad & Drivers

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
★	4000	D	8	Sand or Gravel Digging & Drivers
★	4024	C	3	Brick Mfg. – NOC – Fire or Enameled & Drivers
★	4034	D	3	Concrete Products Mfg. & Drivers
★	4038	C	3	Plaster Statuary or Ornament Mfg.
	4053	C	3	Pottery Mfg. – China or Tableware
★	4061	D	3	Pottery Mfg. – Earthenware – Glazed or Porcelain – Hand Molded or Cast
	4062	C	3	Pottery Mfg. – Porcelain Ware – Mechanical Press Forming
★	4101	C	3	Glass Mfg. – NOC & Drivers
	4111	D	3	Glassware Mfg. – No Automatic Blowing Machines
★	4112	B	3	Incandescent Lamp Mfg.
	4114	C	3	Glassware Mfg. – NOC
	4130	C	3	Glass Merchant
★	4133	C	3	Cathedral or Art Glass Window Mfg.
★	4150	B	3	Optical Goods Mfg. – NOC
★	4207	C	2	Pulp Mfg. – Chemical Process
★	4239	D	3	Paper Mfg.
	4240	B	3	Box Mfg. – Set-Up Paper
★	4243	B	3	Box Mfg. – NOC – Folding Paper
	4244	C	3	Corrugated or Fiberboard Container Mfg.
★	4250	D	3	Paper Coating
★	4251	B	3	Stationery Mfg.

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
	4263	C	3	Fiber Goods Mfg.
	4273	D	3	Bag Mfg. – Paper or Plastic
	4279	C	3	Paper Goods Mfg. – NOC
	4282	C	3	Dress Pattern Mfg. – Paper
	4299	C	7	Printing – All Other Employees
	4304	C	3	Newspaper Publishing
	4307	C	3	Bookbinding
★				
	4351	C	7	Photoengraving
	4352	C	7	Engraving
	4360	D	2	Motion Picture – Development of Negatives, Printing and All Subsequent Operations
	4361	C	6	Photographer – All Employees & Drivers
★				
	4410	B	3	Rubber Goods Mfg. – NOC
	4420	C	3	Rubber Tire Mfg.
	4431	B	3	Magnetic and Optical Recording Media Mfg.
	4432	C	3	Fountain Pen Mfg.
	4452	B	3	Plastics Mfg. – Fabricated Products – NOC

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
	4459	C	3	Plastics Mfg. – Sheets, Rods, or Tubes
	4470	D	3	Cable Mfg. – Insulated Electrical
	4475	B	3	Plastics Mfg. – Molded Products – NOC
	4476	D	3	Plastics Mfg. – Molded Products – NOC – Assembling and Subsequent Finishing Only
	4493	C	3	Fabric Coating or Impregnating – NOC
	4511	D	8	Analytical Chemist
	4557	C	2	Ink Mfg.
	4558	D	2	Paint Mfg.
	4568	C	2	Salt, Borax or Potash Producing or Refining & Drivers
	4583	D	2	Fertilizer Mfg. & Drivers
★				
	4611	C	2	Drug, Medicine or Pharmaceutical Preparation – No Mfg. of Ingredients
	4628	D	2	Extract Mfg.
	4635	D	2	Oxygen or Hydrogen Mfg. & Drivers
	4653	C	2	Glue Mfg. & Drivers
	4665	C	2	Rendering Works – NOC & Drivers
	4692	C	3	Dental Laboratory
	4693	B	3	Pharmaceutical or Surgical Goods Mfg. – NOC
	4710	C	3	Candle Mfg.
	4712	D	2	Grease or Oil Mixing or Blending

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
	4720	C	2	Soap or Synthetic Detergent Mfg.
★	4751	D	3	Synthetic Rubber Mfg.
★	4771	E	2	Explosives or Ammunition Mfg. – NOC & Drivers
★	4825	C	2	Drug, Medicine or Pharmaceutical Preparation Mfg. – Includes Mfg. of Ingredients
	4828	D	2	Chemical Blending or Mixing – NOC – All Operations & Drivers
★	4829	B	2	Chemical Mfg. – NOC – All Operations & Drivers
	4902	B	3	Sporting Goods Mfg. – NOC
★	4923	B	3	Photographic Supplies Mfg.
★	5000	F	4	Chimney Construction – Not Metal – All Operations to Completion
★	5022	G	4	Masonry – NOC – All Operations to Completion
	5037	G	4	Painting – Metal Structures – Over Two Stories in Height – All Operations to Completion & Drivers
	5040	G	4	Iron or Steel Erection – Frame Structures – All Operations to Completion
★	5057	F	4	Iron or Steel Erection – NOC – All Operations to Completion
★	5059	F	4	Iron or Steel Erection – Frame Structures – Not Over Two Stories in Height – All Operations to Completion
	5102	G	4	Door, Door Frame or Sash Erection – Metal or Metal Covered – All Operations to Completion
★	5160	F	4	Elevator Erection or Repair – All Operations to Completion
	5183	F	4	Plumbing – NOC – All Operations to Completion & Drivers
★	5184	G	4	Boiler or Steam Pipe Insulating – All Operations to Completion & Drivers

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
★	5188	F	4	Automatic Sprinkler Installation – All Operations to Completion & Drivers
	5190	F	4	Electrical Wiring – Within Buildings – All Operations to Completion & Drivers
★	5191	E	7	Office Machine Installation, Inspection, Adjustment or Repair
★	5192	D	7	Vending or Coin Operated Machines – Installation, Service or Repair & Route Salespersons, Route Supervisors, Drivers
★	5193	F	4	Oil or Gas Burner Installation, Service or Repair Shop – All Operations to Completion & Drivers
★	5213	G	4	Concrete Construction – NOC – All Operations to Completion
	5221	F	4	Concrete or Cement Work – Floors, Driveways, Yards or Sidewalks – All Operations to Completion & Drivers
	5222	F	4	Concrete Construction in Connection with Bridges or Culverts – All Operations to Completion
★	5223	D	4	Swimming Pool Construction – Not Iron or Steel – All Operations to Completion & Drivers
	5348	F	4	Marble or Stone Setting – Inside – All Operations to Completion
★	5402	D	4	Greenhouse Erection – All Operations to Completion
	5403	G	4	Carpentry – NOC – All Operations to Completion
	5428	D	4	Storm Door, Storm Sash, Screens or Weather-Stripping Installation – All Operations to Completion
	5429	F	4	Cabinet Works Installation – All Operations to Completion
★	5443	F	4	Lathing – All Operations to Completion & Drivers
	5445	F	4	Wallboard Installation – Within Buildings – All Operations to Completion & Drivers
★	5462	F	4	Glazier – Away From Shop – All Operations to Completion & Drivers

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
	5473	G	4	Asbestos Removal Operations – Contractor – NOC – All Operations to Completion
	5474	G	4	Painting or Decorating – NOC – All Operations to Completion & Drivers
★	5479	E	4	Insulation Work – NOC – All Operations to Completion & Drivers
★	5480	G	4	Plastering – NOC – All Operations to Completion & Drivers
	5491	F	4	Wallpaper Hanging – All Operations to Completion & Drivers
★	5506	F	4	Street or Road Construction – Paving or Repaving – All Operations to Completion & Drivers
	5507	F	4	Street or Road Construction – Sub-Surface Work – All Operations to Completion & Drivers
★	5508	G	4	Excavation – Rock – All Operations to Completion & Drivers
	5536	E	4	Air Conditioning and Heating Duct Work – Shop and Outside – All Operations to Completion & Drivers
★	5538	G	4	Sheet Metal Work Erection, Installation or Repair – NOC – Shop or Outside – All Operations to Completion & Drivers
	5545	G	4	Roofing – NOC – All Operations to Completion & Drivers
★	5547	F	4	Roofing – Built-Up – All Operations to Completion & Drivers
★	5606	G	4	Contractor – Executive Supervisor, Construction Executive, Construction Manager, Construction Superintendent or Project Manager
★	5610	G	4	Cleaner – Debris Removal – Construction or Erection
★	5645	E	4	Carpentry – Detached One or Two-Family Dwellings – All Operations to Completion
★	5648	F	4	Aluminum, Plastic or Vinyl Siding Installation – All Operations to Completion & Drivers
★	5651	E	4	Carpentry – Dwellings – Three Stories or Less – All Operations to Completion

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
★	5701	G	4	Wrecking – Buildings – Not Marine – All Operations to Completion & Drivers
★	5703	F	4	Building Raising or Moving – All Employees – All Operations to Completion & Drivers
★	5709	G	4	Wrecking – Not Building or Marine Wrecking – All Operations to Completion
★	5951	C	3	Anti-Toxin, Virus or Serum Mfg. & Drivers
★	6003	G	4	Pile Driving – NOC – All Operations to Completion & Drivers
★	6005	F	4	Breakwater or Jetty Construction – All Operations to Completion & Drivers
★	6017	F	4	Dam or Lock Construction – Concrete Work – In Connection with Dams or Locks – All Types – All Operations to Completion & Drivers
★	6018	F	4	Dam or Lock Construction – Earthmoving or Placing – In Connection with Dams or Locks – All Types – All Operations to Completion & Drivers
★	6045	F	4	Levee Construction – All Operations to Completion & Drivers
	6204	F	4	Drilling – NOC – All Operations to Completion & Drivers
★	6216	E	4	Gas or Oil Lease Work – NOC – Natural Gas – By Contractor – All Operations to Completion & Drivers
	6217	F	4	Excavation – NOC – All Operations to Completion & Drivers
	6229	F	4	Irrigation System Construction – All Operations to Completion & Drivers
★	6233	E	4	Gas or Oil Pipeline Construction – All Operations to Completion & Drivers
★	6235	E	4	Oil or Gas Well – Drilling or Redrilling – All Operations to Completion & Drivers
	6251	F	4	Tunneling – All Operations to Completion

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
★	6252	E	4	Shaft Sinking – All Operations to Completion
★	6306	G	4	Sewer Construction – All Operations to Completion & Drivers
	6319	F	4	Gas Main or Connection Construction – All Operations to Completion & Drivers
★	6325	G	4	Conduit Construction – For Cables or Wires – All Operations to Completion & Drivers
★	6400	F	4	Fence Erection – Metal – All Operations to Completion
★	6504	D	1	Food Sundries Mfg. – NOC – No Cereal Milling
★	6701	F	4	Railroad Construction – All Operations to Completion & Drivers
★	6801F	F	9	Boat Building – NOC – Wood & Drivers – Coverage Under U.S. Act
	6811	E	9	Boat Building – NOC – Wood & Drivers – Coverage Under State Act Only
	6824F	F	9	Boat Building or Repair & Drivers – Coverage Under U.S. Act
★	6826F	D	9	Marina & Drivers – Coverage Under U.S. Act
	6834	D	9	Boat Building or Repair & Drivers – Coverage Under State Act Only
★	6836	D	9	Marina & Drivers – Coverage Under State Act Only
★	6843F	F	9	Shipbuilding – Iron or Steel – NOC & Drivers – Coverage Under U.S. Act
★	6854	F	9	Shipbuilding – Iron or Steel – NOC & Drivers – Coverage Under State Act Only
★	6872F	F	9	Ship Repair or Conversion – All Operations & Drivers – Coverage Under U.S. Act
★	6874F	F	9	Painting – Ship Hulls – Coverage Under U.S. Act

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
★	6875F	F	9	Ship Cleaning or Allied Operations & Drivers – Coverage Under U.S. Act
★	6882	F	9	Ship Repair or Conversion – All Operations & Drivers – Coverage Under State Act Only
★	6884	F	9	Painting – Ship Hulls – Coverage Under State Act Only
★	6885	F	9	Ship Cleaning or Allied Operations & Drivers – Coverage Under State Act Only
★	7016	F	9	Vessels – NOC – Program I
★	7024	F	9	Vessels – NOC – Program II – State Act
★	7038	F	9	Boat Livery – Boats Under 15 Tons – Program I
★	7046	F	9	Vessels – Not Self-Propelled – Program I
★	7047	F	9	Vessels – NOC – Program II – USL Act
★	7050	F	9	Boat Livery – Boats Under 15 Tons – Program II – USL Act
★	7090	F	9	Boat Livery – Boats Under 15 Tons – Program II – State Act
★	7098	F	9	Vessels – Not Self-Propelled – Program II – State Act
★	7099	F	9	Vessels – Not Self-Propelled – Program II – USL Act
★	7133	D	8	Railroad – All Employees & Drivers
	7197	D	7	Trucking – Parcels or Packages – Home Delivery From Retail Stores & Drivers
	7201	C	8	Boarding or Livery Stable – Not Sales Stable & Drivers
★	7207	C	7	Club or Riding Academy & Drivers
★	7219	D	7	Trucking – NOC – All Employees & Drivers
★	7231	A	7	Messenger Service Companies – Delivering Mail, Parcels or Packages – All Employees & Drivers

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
★	7309F	F	9	Stevedoring – NOC
★	7313F	F	9	Coal Dock Operation & Stevedoring
★	7317F	F	9	Stevedoring – By Hand or Hand Trucks – Exclusively
★	7327F	F	9	Stevedoring – Containerized Freight & Drivers
★	7333	F	9	Dredging – All Types – Program I
★	7335	F	9	Dredging – All Types – Program II – State Act
★	7337	F	9	Dredging – All Types – Program II – USL Act
★	7364	F	7	Independent Livery Drivers
★	7366F	D	9	Freight Handlers – On Piers or in Terminals or Areas Adjoining Piers
★	7367	C	9	Freight Handlers – NOC
★	7368	A	7	Taxicab or Livery Service – Public – All Other Employees & Drivers
★	7370	D	8	Ambulance Operation – Volunteer Ambulance Service Company
★	7377	D	7	Limousine or Livery Service – Private – All Other Employees & Drivers
	7380	D	7	Drivers, Chauffeurs and Their Helpers – NOC – Commercial
	7390	C	5	Beer or Ale Dealer – Wholesale & Drivers
★	7394	F	9	Diving – Marine – Program I
★	7395	F	9	Diving – Marine – Program II – State Act
★	7398	F	9	Diving – Marine – Program II – USL Act
★	7403	B	8	Aviation – Aerial Application, Seeding, Herding or Scintillometer Surveying – All Other Employees & Drivers

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
★	7405	B	8	Aviation – Air Carrier – Scheduled, Commuter or Supplemental – Flying Crew
★	7421	D	8	Aviation – Transportation of Personnel in Conduct of Employer's Business – Flying Crew
★	7422	F	8	Aviation – Aerial Application, Seeding, Herding or Scintillometer Surveying – Flying Crew
★	7431	D	8	Aviation – Air Charter or Air Taxi – Flying Crew
★	7502	D	8	Gas Company – Natural Gas – Local Distribution – All Operations & Drivers
★	7515	F	8	Gas or Oil Pipeline Operation & Drivers
★	7520	B	8	Waterworks Operation & Drivers
★	7536	F	4	Cable Installation – All Operations to Completion & Drivers
★	7538	D	4	Electric Light or Power Line Construction – All Operations to Completion & Drivers
★	7539	E	8	Electric Light or Power Co. – All Employees & Drivers
★	7542	D	8	Meter Readers – Utility Company
	7580	E	8	Sewage Disposal Plant Operation & Drivers
★	7590	E	8	Garbage Works
★	7600	C	8	Telephone or Telegraph Co. – All Other Employees & Drivers
★	7601	D	4	Telephone, Telegraph or Fire Alarm Line Construction – All Operations to Completion & Drivers
★	7610	D	6	Radio or Television Broadcasting Station – All Employees & Clerical, Outside Salespersons, Drivers
★	7710	D	8	Firefighters – Not Volunteer & Drivers
★	7711	E	8	Firefighters – Volunteer & Drivers
★	7716	E	8	Firefighters – Volunteer & Drivers – Elective Coverage for Assistance From Individual Volunteer Firefighters

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
★	7720	C	8	Police Officers & Drivers
	7723	C	8	Detective or Patrol Agency & Drivers
★	7855	F	4	Railroad Construction – Laying or Relaying Tracks – No Work on Elevated Railroads – All Operations to Completion & Drivers
★	7998	D	5	Hardware Store – Retail
	7999	C	5	Hardware Store – Wholesale
★	8001	C	5	Florist Store & Drivers
★	8006	A	5	Grocery Store – Retail – No Fresh Meat
	8008	B	5	Clothing or Wearing Apparel Store – Retail
★				
★	8013	D	5	Jewelry Store
★	8016	D	7	Photocopy Shops – All Employees & Clerical, Outside Salespersons, Drivers
	8017	B	5	Retail Store – NOC – No Service of Food
	8018	B	5	Wholesale Store – NOC
★	8021	C	5	Fish, Poultry or Meat Dealer – Wholesale
★	8025	B	5	Bicycle Store – Retail – Including Rental, Incidental Service or Repair
	8031	C	5	Fish, Poultry or Meat Store – Retail
	8032	C	5	Clothing or Wearing Apparel Store – Wholesale
★	8033	B	5	Supermarket – Retail
★	8034	B	5	Grocery Store – Wholesale
	8039	B	5	Department Store – Retail

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
	8043	B	5	Retail Store – NOC – Including Service of Food – Not Restaurants
★	8044	C	5	Furniture Store – Wholesale or Retail & Drivers
★	8046	C	5	Automobile Accessories Store – NOC – Retail & Drivers
★	8047	C	5	Drug Store – Wholesale
★	8048	C	5	Fruit or Vegetable Store – Wholesale
	8068	B	5	Art Gallery & Clerical
	8069	B	5	Cellular Telephone Store – Retail
	8072	B	5	Book Store – Retail
★	8090	D	7	Auctioneers & Salespersons – Outside
★	8102	C	5	Seed Merchant
	8103	D	5	Wool Merchant & Drivers
★	8105	C	5	Hide or Leather Dealer
★	8106	C	5	Iron or Steel Merchant & Drivers
★	8107	D	5	Machinery Dealer – NOC – Store or Yard & Drivers
★	8111	C	5	Plumbers' Supplies Dealer & Drivers
★	8116	D	5	Farm Machinery Dealer – All Operations & Drivers
★	8199	C	5	Farm or Feed Supply Dealer – Retail – Exclusively
	8209	C	1	Vegetable Packing & Drivers
★	8215	D	5	Hay, Grain, Feed or Fertilizer Dealer & Local Managers, Drivers
★	8227	F	4	Construction or Erection Permanent Yard
★	8232	D	5	Building Material Dealer – No Second-Hand Material & Local Managers, Drivers

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
★	8235	D	5	Door, Sash or Finished Millwork Dealer & Drivers
★	8263	C	5	Junk Dealer & Drivers
★	8264	D	5	Bottle, Rubber, Paper Stock or Rag Dealer – Second-Hand & Drivers
★	8265	D	5	Iron or Steel Scrap Dealer & Drivers
★	8280	D	8	Racing Stable & Drivers
★	8288	C	5	Livestock Dealer or Commission Merchant & Outside Salespersons, Drivers
★	8291	C	7	Storage Warehouse – Cold
★	8292	B	7	Storage Warehouse – NOC
	8293	D	7	Furniture Moving and/or Storage & Drivers
★	8350	E	5	Gasoline or Oil Dealer & Drivers
★	8353	D	5	Gas Company – Gas Dealer – L.P.G. – All Operations & Drivers
★	8381	B	7	Automobile Gasoline Station and/or Service Stations – Self-Service Gasoline Exclusively – No Convenience Store
★	8382	C	5	Automobile Gasoline and/or Service Stations – Self-Service Gasoline – With Convenience Store
★	8385	C	7	Bus Company – Garage Employees
★	8391	C	7	Automobile Sales or Service Agency – All Operations & Drivers
★	8392	D	7	Automobile Parking Lot & Drivers
★	8394	D	7	Bus Company – All Other Employees & Drivers
★	8500	D	5	Metal Scrap Dealer & Drivers
★	8601	F	6	Engineer or Architect – Consulting & Clerical

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
	8709F	F	9	Stevedoring – Talliers and Checking Clerks Engaged in Connection with Stevedore Work – Coverage Under U.S. Act
	8719	F	9	Stevedoring – Talliers and Checking Clerks Engaged in Connection with Stevedore Work – Coverage Under State Act Only
	8720	F	7	Inspection of Risks for Insurance or Valuation Purposes – NOC
	8723	C	6	Insurance Companies & Clerical, Salespersons
	8726F	E	9	Steamship Line or Agency – Port Employees – Superintendents, Captains, Engineers, Stewards or Their Assistants, Pay Clerks
	8731	E	7	Boiler Inspection
★	8741	D	6	Real Estate Agencies and Property Management Companies – Clerical & Outside Salespersons
	8742	E	6	Salespersons, Collectors or Messengers – Outside
	8745	E	5	News Agent or Distributor of Magazines or Other Periodicals – Not Retail Dealer & Outside Salespersons, Drivers
	8747	D	7	Showroom Salespersons
	8748	F	6	Automobile Salespersons
	8751	C	7	Route Salespersons and Route Supervisors
	8755	E	6	Labor Union – All Employees
	8800	C	7	Mailing or Addressing Co.
	8802	D	6	Vinyl Letter Processing
	8803	C	6	Clerical Service Contractor – All Employees & Clerical
	8809	E	6	Executive Officers – NOC – Not Foremen, Workers or Salespersons
	8810	D	6	Clerical Office Employees – NOC
	8813	D	6	Printing – Editing, Designing, Proofreading or Photographic Composing & Clerical

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
★	8820	D	6	Attorney – All Employees & Clerical, Messengers, Drivers
	8829	B	7	Convalescent or Nursing Home – All Employees
	8831	A	7	Veterinary Hospital – Including Receptionists & Drivers
	8832	D	6	Physician & Clerical
	8833	D	6	Hospital – Professional Employees
	8838	B	6	Public Library or Museum – Professional Employees – Includes Attendants & Ushers & Clerical
	8840	C	6	Religious House of Worship – Professional Employees
	8854	D	6	Health Care Services – Medical or Other Professional Services – Traveling
	8855	C	6	Bank, Investment and Trust Companies – All Employees & Clerical, Outside Salespersons, Drivers
	8857	C	6	Social Case Workers – Traveling
	8859	D	6	Computer Programming or Software Development – All Employees & Clerical and Outside Salespersons
	8864	A	6	Developmental Organizations – All Employees & Salespersons, Drivers
	8865	B	7	Alcohol or Drug Rehabilitation Facility – All Employees & Clerical
	8866	A	7	Assisted Living Facility – All Employees & Clerical
	8868	C	6	School or College – Professional Employees & Clerical
	8869	A	6	Day Care Centers – Children – Professional Employees & Clerical, Salespersons
	8871	D	6	Telecommuter Clerical Employees
	8873	B	6	Telecommuter Reassigned Employees
	8901	B	6	Telephone or Telegraph Co. – Office or Exchange Employees & Clerical
	9014	D	7	Exterminator & Drivers

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
★	9015	D	7	Baths
	9016	D	8	Amusement Park or Exhibition Operation & Drivers
	9019	D	8	Bridge or Vehicular Tunnel Operation & Drivers
	9025	F	7	Cleaning Outside Surfaces of Buildings & Drivers
	9026	E	7	Building Operation – Commercial – No Dwelling Occupancy Except by Owner or Custodian
	9027	D	7	Building Operation – Dwelling or Combined Dwelling and Commercial Occupancy Not More than One Story for Commercial Purposes
	9028	D	7	Building Operation – NOC – Dwelling or Combined Dwelling and Commercial Occupancy
	9029	D	7	Building – NOC – Maintenance or Ordinary Repair Only – Not Contractors
	9030	E	7	Building Service Contractor
	9040	B	7	Hospital – All Other Employees
	9044	C	7	Hotel – Casino Gambling – All Other Employees & Outside Salespersons
	9048	C	7	Camp Operation – Recreational or Educational – All Employees & Drivers
	9051	C	7	Health Care Services – Daily Living Skills Services – Traveling
	9052	C	7	Hotel – NOC – All Other Employees & Drivers
	9055	A	7	Exercise or Health Institute
	9058	C	7	Hotel – NOC – Restaurant Employees
	9059	B	6	Day Care Centers – Children – All Other Employees & Drivers
	9060	C	7	Club – Country, Golf, Fishing or Yacht & Clerical
	9061	B	7	Clubs – NOC – All Employees & Clerical

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
★	9063	A	7	YMCA, YWCA, YMHA or YWHA, Institution – All Employees & Clerical
	9065	C	7	Club – Tennis – Private & Clerical
	9071	B	7	Restaurant – Full-Service – Including Entertainers and/or Musicians
	9072	B	7	Restaurant – Fast Food & Drivers
	9074	B	7	Bar, Dance Club, Lounge, Nightclub or Tavern – Including Entertainers and/or Musicians
	9088	E	8	Fireworks Exhibition & Drivers
	9089	B	7	Billiard Hall
	9093	C	7	Sports Related Entertainment Facilities
	9101	B	7	School or College – All Other Employees & Drivers
	9102	B	8	Park – NOC – All Employees & Drivers
	9149	C	8	Theater – Drive-In – All Employees & Drivers
	9157	A	8	Theatrical Production in Which Any Players or Entertainers Dance, Skate or Perform Acrobatic Acts – Players, Entertainers or Musicians
	9158	C	8	Theatrical Production in Which Any Players or Entertainers Dance, Skate or Perform Acrobatic Acts – All Other Employees
	9159	C	8	Theatrical Production – NOC – Players, Entertainers or Musicians
	9160	D	8	Theatrical Production – NOC – All Other Employees
	9178	A	8	Athletic Team or Park – Non-Contact Sports
	9179	A	8	Athletic Team or Park – Contact Sports
	9180	B	8	Amusement Device Operation – NOC – Not Traveling & Drivers
	9182	C	8	Athletic Team or Park – Operation of Park & Drivers

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
★	9186	B	8	Carnival, Circus or Amusement Device Operator – Traveling – All Employees & Drivers
	9220	F	7	Cemetery Operation & Drivers
	9402	E	4	Street Cleaning – All Operations to Completion & Drivers
	9403	E	7	Garbage, Ashes or Refuse Collection & Drivers
	9410	C	7	Municipal, Township, County or State Employee – NOC
	9501	C	7	Painting – Shop Only & Drivers
	9505	D	3	Automobile, Bus, Truck or Trailer Body Mfg. – Painting
	9519	C	7	Household Appliances – Electrical – Installation, Service or Repair & Drivers
	9521	E	4	House Furnishings Installation & Upholstering – NOC – All Operations to Completion
	9522	C	3	Upholstering
	9526	F	4	Scaffolds, Hod Hoists or Construction Elevators – Built-Up From the Ground – Installation, Repair or Removal – All Operations to Completion & Drivers
	9527	G	4	Scaffolds – Sidewalk Bridges – Not Over One Story in Height – Installation, Repair or Removal – All Operations to Completion & Drivers
	9534	F	4	Mobile Crane and Hoisting Service Contractors – NOC – All Operations to Completion & Drivers
	9539	F	4	Awning, Tent or Canvas Goods Erection, Removal or Repair – All Operations to Completion & Drivers
	9545	D	4	Bill Posting – All Operations to Completion & Drivers
	9549	D	4	Advertising Co. – All Operations to Completion & Drivers
	9552	F	4	Sign Erection or Repair – Away From Shop – Not Outdoor Advertising Companies – All Operations to Completion & Drivers

	CLASS CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
★	9553	D	4	Sign Painting or Lettering on Buildings or Structures – All Operations to Completion & Drivers
	9585	B	7	Shoe Repair Shop
	9586	B	7	Barber Shop
	9600	C	7	Taxidermist
	9610	D	8	Motion Picture Production – In Studios or Outside – All Operations up to the Development of Negatives & Drivers
	9620	D	7	Funeral Directors & Drivers
	9984	–	8	Atomic Energy – Project Work
	9985	–	8	Atomic Energy – NOC – Radiation Exposure

	Nursery Employees & Drivers	0005
	Note: Includes incidental landscape gardening.	
	Description	
	Code 0005 applies to employers primarily engaged in growing nursery stock such as bushes, trees, shrubs, sod and bulbs, in fields or in greenhouses. Operations consist of planting, fertilizing, watering, trimming, potting, repotting plants, and transplanting at the nursery location. Harvesting of seeds, digging peat moss and hummus by hand, delivery and planting at the customer's location(s) of products sold, are inclusive under this classification.	
	Assignment By Analogy	
	• Beetle control – ground work • Christmas trees – planting, cultivating and harvesting • Earthworms – breeding and harvesting • Fish – farm, breeding, hatchery • Turtles – breeding or raising	
	Operations To Be Separately Rated	
	1. Planting or care of lawns, gardens, trees, shrubs and flowers, grass cutting, weed control, lawn spraying, laying out grounds, and tree spraying or fumigating on a contract basis at customers' premises. Refer to Code 0042 "Landscape Gardening – All Operations to Completion & Drivers."	
	2. Tree stump removal, clearing the right of way or grading of land or excavation. Refer to Code 6217 "Excavation – NOC – All Operations to Completion & Drivers."	
	3. Tree surgery or pruning operations at customers' premises. Refer to Code 0106 "Tree Pruning, Repairing or Trimming – All Operations to Completion & Drivers."	
	4. Building retaining walls, decks, walkways, patios, planters and benches. Assign the appropriate contracting classification.	
	5. Garden centers or retail stores. Assign the appropriate store classification.	

	Farm – NOC & Drivers	0006
	Description	
	Code 0006 applies to employers engaged in all farm and breeding operations not contemplated by any other special farm classification. It includes general farming operations and the growing of crops for animal feed such as grain. This classification also includes dairy farms, farms with animals such as cattle, horses, goats, pigs, sheep, fox, mink, and harvesting and cooking of maple syrup, and the growing of hops. Animal breeding and training is inclusive under this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Farms: **(a)** Fruit. Refer to Code 0007 "Fruit Farm & Drivers." **(b)** Poultry. Refer to Code 0034 "Poultry Farm & Drivers." **(c)** Vegetable, berry or grape. Refer to Code 0031 "Vegetable, Berry or Grape Farm & Drivers." **(d)** Operated in connection with camps, resort or seasonal hotels, hospitals, asylums, estates and schools are not to be assigned to a farm classification if all of the farmed products are used exclusively by such institutions. If any of the farm products are sold commercially, the farm payroll will be assigned to the appropriate farm classification.	
	2. Processing of poultry – slaughtering, eviscerating, packing or freezing. Refer to Code 2089 "Packing House – All Operations."	
	3. Sorting, washing, grading, waxing or packing: **(a)** Fruit grown by others. Refer to Code 2105 "Fruit Packing." **(b)** Vegetables grown by others. Refer to Code 8209 "Vegetable Packing & Drivers."	
	4. Milk processing and delivery. Refer to Code 2070 "Milk Depot or Milk Dealer & Route Salespersons, Route Supervisors, Drivers."	

	Fruit Farm & Drivers	0007
	Description	
	Code 0007 applies to employers engaged in growing fruit on trees such as apples, cherries, peaches, pears, plums and quinces. This classification also applies to a farm where the gross annual income from the sale of such fruit constitutes more than 50% of the total income for all farm products grown and sold. Farmhands may be seasonal or full-time employees who are engaged in planting, spraying, pruning, picking and packing operations. Ladders, picking equipment or tree shakers are used to pick the fruit off the trees when ripened which will be placed in buckets, sorted, graded and packed for delivery or shipment. The sorting, washing, grading, waxing, or packing of fruit grown by the employer is inclusive under this classification.	
	Assignment By Analogy	
	Orchards	
	Operations To Be Separately Rated	
	1. Farms: **(a)** Poultry farm. Refer to Code 0034 "Poultry Farm & Drivers." **(b)** Vegetable, berry or grape farm. Refer to Code 0031 "Vegetable, Berry or Grape Farm & Drivers." **(c)** Farms operated in connection with camps, resorts or seasonal hotels, hospitals, asylums, estates, and schools are not assigned to a farm classification if all of the farmed products are used exclusively by such institutions. If any of the farm products are sold commercially, the farm payroll will be assigned to the appropriate farm classification. **(d)** Stand selling fruit to individual customers. Refer to Code 8006 "Grocery Store – Retail – No Fresh Meat."	
	2. Cannery operations. Refer to Code 2111 "Cannery – NOC."	
	3. Cider making, juice squeezing, or winery. Refer to Code 2143 "Fruit Juice Mfg. – All Operations."	
	4. Sorting, washing, grading, waxing or packing fruit grown by others. Refer to Code 2105 "Fruit Packing."	

	Vegetable, Berry or Grape Farm & Drivers	0031
	Note: Available only for a farm where the gross annual income from the sale of vegetables, berries, grapes (other than corn or grain for silage) constitutes more than 50% of the total income from all farm products sold.	
	Description	
★	Code 0031 applies to employers engaged in farm operations growing vegetables, berries or grapes. The packing of the employer's own grown vegetables, berries, and grapes are inclusive under this classification.	
	Assignment By Analogy	
★	• Growing Nuts	
★	• Vineyards	
	Operations To Be Separately Rated	
	1. Farms:	
	(a) Fruit. Refer to Code 0007 "Fruit Farm & Drivers."	
	(b) Poultry. Refer to Code 0034 "Poultry Farm & Drivers."	
	(c) Operations Not Otherwise Classified (NOC). Refer to Code 0006 "Farm – NOC & Drivers."	
	(d) Operated in connection with camps, resort or seasonal hotels, hospitals, asylums, and schools are not to be assigned to a farm classification if all of the farm products are used exclusively by such institutions. If any of the farm products are sold commercially, the farm payroll will be assigned to the appropriate farm classification.	
★	**(e)** Stand selling fruit to individual customers. Refer to Code 8006 "Grocery Store – Retail – No Fresh Meat."	
★		
★	**2.** Cannery operations. Refer to Code 2111 "Cannery – NOC."	
★	**3.** Sorting, washing, grading, waxing, or packing:	
	(a) Fruit grown by others. Refer to Code 2105 "Fruit Packing."	
	(b) Vegetables grown by others. Refer to Code 8209 "Vegetable Packing & Drivers."	
★	**4.** Pressing or squeezing grapes or berries to produce juice, cider or wine. Refer to Code 2143 "Fruit Juice Mfg. – All Operations."	

	Poultry Farm & Drivers	0034
	Description	
	Code 0034 applies to employers engaged in operating a farm where the employer's books of accounts show that the sale of poultry and eggs constitute at least 80% of the total sales of all products of the farm sold during the policy period. Operations consist of breeding and raising birds such as chickens, turkeys, geese, pheasants, ducks, and pigeons. Eggs produced by the birds are hatched for reproduction purposes and/or sold. This classification includes debeaking, caponizing and vaccinating the employer's own birds. This classification also includes growing crops for use as feed on the employer's poultry farm. A farm exclusively engaged in producing fruit, poultry, vegetables and/or berries that has no other commercial product and does not qualify for the application of any other farm classification, shall be assigned to the highest rated farm classification which describes any part of the operations.	
	Assignment By Analogy	
	• Apiaries • Breeders of tropical or exotic birds	
	Operations To Be Separately Rated	
	1. Farms: **(a)** Fruit. Refer to Code 0007 "Fruit Farm & Drivers." **(b)** Vegetable, berry, or grape. Refer to Code 0031 "Vegetable, Berry or Grape Farm & Drivers." **(c)** Not otherwise classified (NOC). Refer to Code 0006 "Farm – NOC & Drivers." **(d)** Operated in connection with camps, resort or seasonal hotels, hospitals, asylums, estates and schools are not assigned to a farm classification if all of the farmed products are used exclusively by such institutions. If any of the farm products are sold commercially, the farm payroll will be assigned to the appropriate farm classification.	
	2. Poultry processing by poultry farms that includes slaughtering, eviscerating, packing or freezing. Refer to Code 2089 "Packing House – All Operations."	
	3. Sales: **(a)** Poultry – wholesale. Refer to Code 8021 "Fish, Poultry or Meat Dealer – Wholesale." **(b)** Poultry – retail. Refer to Code 8031 "Fish, Poultry or Meat Store – Retail." **(c)** Purchased eggs including incidental sorting, candling, grading, and packing in cartons and crates on a wholesale basis. Refer to Code 8018 "Wholesale Store – NOC."	

	Operations To Be Separately Rated (continued)
	4. Employers that exclusively incubate and ship day-old chicks (no farm operations). Refer to Code 8018 "Wholesale Store – NOC."
	5. Milk processing and delivery. Refer to Code 2070 "Milk Depot or Milk Dealer & Route Salespersons, Route Supervisors, Drivers."
	6. Salespersons selling live poultry directly from railroad. Refer to Code 8021 "Fish, Poultry or Meat Dealer – Wholesale," or Code 8031 "Fish, Poultry or Meat Store – Retail."

	Florist – Cultivating or Gardening & Drivers	0035
	Description	
	Code 0035 applies to employers engaged primarily in growing flowers, plants or vegetables from seeds, cuttings, spores, bulbs or corms, within the confines of temperature-controlled greenhouses. Plants raised from seed may be transplanted several times before being potted for sale. At some point, plants may be placed out-of-doors in order to acclimate them to the weather, usually in pots or flats, but in some cases (usually bulbs and corms) they are placed in the ground. Operations include watering, fertilizing and spraying. Flowers may be cut for sale to florist stores.	
	Assignment By Analogy	
	• Hydroponic growing • Mushroom raising	
	Operations To Be Separately Rated	
	1. Planting or growing of shrubs or trees in fields. Refer to Code 0005 "Nursery Employees & Drivers."	
	2. Planting or care of lawns, gardens, trees, shrubs and flowers, grass cutting, weed control, lawn spraying, laying out grounds, and tree spraying or fumigating on a contract basis at customers' premises. Refer to Code 0042 "Landscape Gardening – All Operations to Completion & Drivers."	
	3. Garden centers or retail stores. Assign the appropriate store classification.	

	Landscape Gardening – All Operations to Completion & Drivers	0042
	Note: 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.	
	Description	
	Code 0042 applies to employers engaged in planting or care of lawns, gardens, trees, shrubs, flowers, and landscaping or other similar operations at the premises of the customer. This classification includes grass cutting, weed control, lawn spraying, laying out grounds, tree spraying, or fumigating. 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. When planting at customers' sites, this classification includes the preparation of the ground (but not preliminary clearing or grading) plus the replacement of rocks for rock gardens and railroad ties to prevent soil erosion, and the placing of stones, wood chips, and similar materials on the ground after planting. This classification also includes silviculture operations such as brush clearing, planting of seedlings or transplants, cleaning, weeding or improvement cutting for the purpose of promoting the growth of remaining trees. Clearing the existing right of way exclusively by a contractor is assignable to this classification. This classification also applies in connection with street or road construction operations such as sodding, seeding, planting, and similar landscaping work necessary for the beautification of roadsides and includes drivers.	
	Assignment By Analogy	
	• Domestic Service Contractor – outside • Beach Combing • Surface dressing, seeding, sodding or planting in connection with dam construction operations • Tennis Courts – maintaining grass courts	
	Operations To Be Separately Rated	
	1. Clearing or grading of land or excavation and removing tree stumps. Refer to Code 6217 "Excavation – NOC – All Operations to Completion & Drivers."	

	Operations To Be Separately Rated (continued)
	2. Street or road construction – work such as grading shoulders, setting guard rails, building drainage ditches and all other operations incidental to street or road construction. Refer to Code 5506 "Street or Road Construction – Paving or Repaving – All Operations to Completion & Drivers" or Code 5507 "Street or Road Construction – Sub-Surface Work – All Operations to Completion & Drivers."
	3. Growing flowers or plants in greenhouses. Refer to Code 0035 "Florist – Cultivating or Gardening & Drivers."
	4. Tree surgery, pruning, repairing or trimming operations at customers' premises. Refer to Code 0106 "Tree Pruning, Repairing or Trimming – All Operations to Completion & Drivers."
	5. Building garden walls or walks from brick, concrete blocks or stone. Refer to Code 5022 "Masonry – NOC – All Operations to Completion."
	6. Pouring cement for walkways or garden edging. Refer to Code 5221 "Concrete or Cement Work – Floors, Driveways, Yards or Sidewalks – All Operations to Completion & Drivers."
	7. Growing of bushes, trees and shrubs including incidental landscaping operations. Refer to Code 0005 "Nursery Employees & Drivers."
	8. Carpentry – building decks, planters, benches, etc. Refer to Code 5403 "Carpentry – NOC – All Operations to Completion."
	9. Logging or lumbering. Refer to Code 2702 "Logging or Lumbering & Drivers."
	10. Municipalities only – landscaping maintenance along parkways. Refer to Code 9102 "Park – NOC – All Employees & Drivers."

	Farm Machinery Operation – By Contractor – All Operations to Completion & Drivers	0050
	Description	
	Code 0050 applies to contractors who operate farm machinery as a service to farmers. This classification does not apply to contractors who operate farm equipment at a farm owned by the contractor. This classification contemplates plowing, planting, cultivating, fertilizing, baling, and harvesting operations.	
	Assignment By Analogy	
	• Hay baling – by contractor • Lime spreading on farms – by contractors	
	Operations To Be Separately Rated	
	1. Farming work done at the contractor's own farm. Assign the appropriate farm classification.	
	2. Grain milling operations. Refer to Code 2014 "Feed Mfg."	

	Tree Pruning, Repairing or Trimming – All Operations to Completion & Drivers	0106
	Description	
	Code 0106 applies to employers engaged in tree pruning, repairing, and trimming for individual customers or commercial concerns. Operations are usually performed using ladders or ladder extensions on trucks. Tree pruning is usually done using pruning shears. Tree trimming is usually done using hand held tools to cut branches and dead wood off of trees. Repairing trees usually involves patching holes with cement.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Planting or care of lawns, gardens, trees, shrubs and flowers, grass cutting, weed control, lawn spraying, laying out grounds, and tree spraying or fumigating on a contract basis at customers' premises. Refer to Code 0042 "Landscape Gardening – All Operations to Completion & Drivers."	
	2. Tree stump removal – excavation using mechanical equipment. Refer to Code 6217 "Excavation – NOC – All Operations to Completion & Drivers."	
	3. Clearing the existing right of way by a contractor in connection with electric lights or power lines, and telephone, telegraph or fire alarm construction. Refer to Code 7538 "Electric Light or Power Line Construction – All Operations to Completion & Drivers," or Code 7601 "Telephone, Telegraph or Fire Alarm Line Construction – All Operations to Completion & Drivers."	
	4. Contractors engaged exclusively in clearing an existing right of way. Refer to Code 0042 "Landscape Gardening – All Operations to Completion & Drivers" or Code 6217 "Excavation – NOC – All Operations to Completion & Drivers" depending on the character of the operations.	

	Irrigation Works Operation & Drivers	0251
	Note: 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.	
	Description	
	Code 0251 applies to employers who operate and maintain irrigation and drainage systems or canals. Operations include the cleaning of ditches and canals, and maintenance of pumps, sluice gates and control mechanisms. Irrigation systems are generally used to supply water for agricultural purposes or to divert water in areas prone to flooding. This classification is also used for the spreading or spraying of oil into ditches for purposes of mosquito control, whether the work is performed by the irrigation works operator or others.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	Irrigation system construction. Refer to Code 6229 "Irrigation System Construction – All Operations to Completion & Drivers."	

	Domestic Workers – Inside – Occasional	0908
	Note: Occasional domestic workers are domestic workers who are employed part-time. Any domestic worker employed more than one-half the time of the customary full-time worker shall be assigned and rated as a full-time domestic worker. Code 0908 is a per capita classification. Refer to Rule XIII Section (E)(4) for further information and to Part Three - Loss Costs for the per capita loss cost.	
	Description	
	Code 0908 applies to domestic part-time workers whose duties are principally performed inside the employer's residence. Duties or professions consist of housekeeping, cooking, laundering, nannies, babysitters, maids, butlers, au pairs, companions, home health care aides, or nurses. This classification also includes ordinary repair or maintenance of the employer's premises or equipment.	
	Assignment By Analogy	
	Convent or rectory – domestic workers	
	Operations To Be Separately Rated	
	1. Domestic service contractors engaged in furnishing employees under contract for domestic services performed inside customers' residences including the operation of training schools. Refer to Code 0917 "Domestic Service Contractor – Inside."	
	2. Domestic service contractors engaged in furnishing employees under contract for services performed outside of customers' residences. Planting or care of lawns, gardens, trees, shrubs and flowers, grass cutting, weed control, lawn spraying, laying out grounds, and tree spraying or fumigating on a contract basis at customers' premises. Refer to Code 0042 "Landscape Gardening – All Operations to Completion & Drivers."	
	3. Domestic workers that are full-time performing duties inside the employer's residence. Refer to Code 0913 "Domestic Workers – Inside."	
	4. Domestic workers that are full-time performing duties outside of the employer's residence such as gardening and private chauffeuring. Refer to Code 0912 "Domestic Workers – Outside – Including Private Chauffeurs."	
	5. Domestic workers that work occasionally performing duties outside of the employer's residence such as gardening and occasional private chauffeuring. Refer to Code 0909 "Domestic Workers – Outside – Occasional – Including Occasional Chauffeurs."	

	Operations To Be Separately Rated (continued)
	6. Home health care agencies providing private duty registered and licensed practical nurses, physical, speech and/or occupational therapists. Refer to Code 8854 **"**Health Care Services – Medical or Other Professional Services – Traveling."
	7. Home health care agencies providing home health aides, personal care aides, and 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. Refer to Code 9051 "Health Care Services – Daily Living Skills Services – Traveling."

	Domestic Workers – Outside – Occasional – Including Occasional Chauffeurs	0909
	Note: Occasional domestic workers are domestic workers who are employed part-time. Any domestic worker employed more than one-half the time of the customary full-time worker shall be assigned and rated as a full-time domestic worker. If commercial farm operations are conducted, Codes 0912 "Domestic Workers – Outside – Including Private Chauffeurs" and 0909 do not apply to any operations at the farm location. Refer to the appropriate farm classification. Code 0909 is a per capita classification. Refer to Rule XIII Section (E)(4) for further information and to Part Three – Loss Costs for the per capita loss cost.	
	Description	
	Code 0909 applies to domestic occasional workers whose duties are principally performed outside of the employer's residence. Duties consist of gardening at the employer's residence and chauffeuring the employer to and from requested destinations. This classification also includes ordinary repair or maintenance of the employer's premises or equipment.	
	Assignment By Analogy	
	Babysitting	
	Operations To Be Separately Rated	
	1. Domestic service contractors engaged in furnishing employees under contract for domestic services performed inside customers' residences including the operation of training schools. Refer to Code 0917 "Domestic Service Contractor – Inside."	
	2. Domestic service contractors engaged in furnishing employees under contract for services performed outside of customers' residences. Planting or care of lawns, gardens, trees, shrubs and flowers, grass cutting, weed control, lawn spraying, laying out grounds, and tree spraying or fumigating on a contract basis at customers' premises. Refer to Code 0042 "Landscape Gardening – All Operations to Completion & Drivers."	
	3. Domestic workers that are full-time performing duties inside the employer's residence. Refer to Code 0913 "Domestic Workers – Inside."	
	4. Domestic workers that are full-time performing duties outside of the employer's residence such as gardening and private chauffeuring. Refer to Code 0912 "Domestic Workers – Outside – Including Private Chauffeurs."	

	Operations To Be Separately Rated (continued)
	5. Domestic workers that are employed part-time performing duties inside the employer's residence. Duties or professions consist of housekeeping, cooking, laundering, nannies, babysitters, maids, butlers, au pairs, companions, home health care aides, or nurses. Refer to Code 0908 "Domestic Workers – Inside – Occasional."
	6. Home health care agencies providing private duty registered and licensed practical nurses, physical, speech and/or occupational therapists. Refer to Code 8854 "Health Care Services – Medical or Other Professional Services – Traveling."
	7. Home health care agencies providing home health aides, personal care aides, and 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. Refer to Code 9051 "Health Care Services – Daily Living Skills Services – Traveling."

	Domestic Workers – Outside – Including Private Chauffeurs	0912
	Note: Applies to full-time domestic workers who are employed full-time. Any domestic worker employed more than one-half the time of the customary full-time worker shall be assigned and rated as a full-time domestic worker. If commercial farm operations are conducted, Codes 0909 "Domestic Workers – Outside – Occasional – Including Occasional Chauffeurs" and 0912 do not apply to any operations at the farm location. Refer to the appropriate farm classification. Code 0912 is a per capita classification. Refer to Rule XIII Section (E)(4) of this Manual for further information and to Part Three – Loss Costs for the per capita loss cost.	
	Description	
	Code 0912 applies to domestic full-time workers whose duties are principally performed outside of the employer's residence. Duties consist of gardening at the employer's residence and chauffeuring the employer to and from requested destinations. This classification also includes ordinary repair or maintenance of the employer's premises or equipment.	
	Assignment By Analogy	
	Chauffers' driving cars of the private passenger type for commercial concerns for executive use.	
	Operations To Be Separately Rated	
	1. Domestic service contractors engaged in furnishing employees under contract for domestic services performed inside customers' residences including the operation of training schools. Refer to Code 0917 "Domestic Service Contractor – Inside."	
	2. Domestic service contractors engaged in furnishing employees under contract for services performed outside of customers' residences. Planting or care of lawns, gardens, trees, shrubs and flowers, grass cutting, weed control, lawn spraying, laying out grounds, and tree spraying or fumigating on a contract basis at customers' premises. Refer to Code 0042 "Landscape Gardening – All Operations to Completion & Drivers."	
	3. Domestic workers that are full-time performing duties inside the employer's residence. Refer to Code 0913 "Domestic Workers – Inside."	
	4. Domestic workers that are employed part-time performing duties inside the employer's residence. Duties or professions consist of housekeeping, cooking, laundering, nannies, babysitters, maids, butlers, au pairs, companions, home health care aides, or nurses. Refer to Code 0908 "Domestic Workers – Inside – Occasional."	
	5. Domestic workers that are employed part-time performing duties outside of the employer's residence such as gardening including occasional private chauffeuring. Refer to Code 0909 "Domestic Workers – Outside – Occasional – Including Occasional Chauffeurs."	

	Operations To Be Separately Rated (continued)
	6. Home health care agencies providing private duty registered and licensed practical nurses, physical, speech and/or occupational therapists. Refer to Code 8854 "Health Care Services – Medical or Other Professional Services – Traveling."
	7. Home health care agencies providing home health aides, personal care aides, and 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. Refer to Code 9051 "Health Care Services – Daily Living Skills Services – Traveling."

	Domestic Workers – Inside	0913
	Note: Applies to full-time domestic workers who are employed full-time. Any domestic worker employed more than one-half the time of the customary full-time worker shall be assigned and rated as a full-time domestic worker. Code 0912 is a per capita classification. Refer to Rule XIII Section (E)(4) of this Manual for further information and to Part Three – Loss Costs for the per capita loss cost.	
	Description	
	Code 0913 applies to domestic full-time workers whose duties are principally performed inside the employer's residence. Duties or professions consist of housekeeping, cooking, laundering, nannies, babysitters, maids, butlers, au pairs, companions, home health care aides, or nurses. This classification includes ordinary repair or maintenance of the employer's premises or equipment.	
	Assignment By Analogy	
	Convent or Rectory – domestic workers	
	Operations To Be Separately Rated	
	1. Domestic service contractors engaged in furnishing employees under contract for domestic services performed inside customers' residences including the operation of training schools. Refer to Code 0917 "Domestic Service Contractor – Inside."	
	2. Domestic service contractors engaged in furnishing employees under contract for services performed outside of customers' residences. Planting or care of lawns, gardens, trees, shrubs and flowers, grass cutting, weed control, lawn spraying, laying out grounds, and tree spraying or fumigating on a contract basis at customers' premises. Refer to Code 0042 "Landscape Gardening – All Operations to Completion & Drivers."	
	3. Domestic workers that are part-time performing duties inside the employer's residence. Refer to Code 0908 "Domestic Workers – Inside – Occasional."	
	4. Domestic workers that are part-time performing duties outside of the employer's residence such as gardening including occasional private chauffeurs. Refer to Code 0909 "Domestic Workers – Outside – Occasional – Including Occasional Chauffeurs."	
	5. Domestic workers that are full-time performing duties outside of the employer's residence such as gardening and private chauffeuring. Refer to Code 0912 "Domestic Workers – Outside – Including Private Chauffeurs."	

	Operations To Be Separately Rated (continued)
	6. Home health care agencies providing private duty registered and licensed practical nurses, physical, speech and/or occupational therapists. Refer to Code 8854 **"**Health Care Services – Medical or Other Professional Services – Traveling."
	7. Home health care agencies providing home health aides, personal care aides, and 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. Refer to Code 9051 "Health Care Services – Daily Living Skills Services – Traveling."

	Domestic Service Contractor – Inside	0917
	Description	
	Code 0917 applies to domestic service contractors engaged in furnishing employees under contract to perform domestic services inside customers' residences. This classification includes the operation of training schools.	
	Assignment By Analogy	
	Baby Sitter Service Agencies	
	Operations To Be Separately Rated	
	1. Domestic service contractors engaged in furnishing employees under contract for services performed outside of customers' residences. Planting or care of lawns, gardens, trees, shrubs and flowers, grass cutting, weed control, lawn spraying, laying out grounds, and tree spraying or fumigating on a contract basis at customers' premises. Refer to Code 0042 "Landscape Gardening – All Operations to Completion & Drivers."	
	2. Domestic workers that are part-time performing duties inside the employer's residence. Refer to Code 0908 "Domestic Workers – Inside – Occasional."	
	3. Domestic workers that are part-time performing duties outside of the employer's residence. Refer to Code 0909 "Domestic Workers – Outside – Occasional – Including Occasional Chauffeurs."	
	4. Domestic workers that are full-time performing duties outside of the employer's residence. Refer to Code 0912 "Domestic Workers – Outside – Including Private Chauffeurs."	
	5. Domestic workers that are full-time performing duties inside the employer's residence. Refer to Code 0913 "Domestic Workers – Inside."	

	Mining – NOC – With Shafts, Tunnels or Drifts & Drivers	1170
	Note: Includes the construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Code 1170 and Code 1624 "Quarry – NOC & Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 1170 applies to employers engaged in the underground mining of ores or minerals. Underground areas are accessed by tunnels, shafts, or drifts. The materials are reached by sinking shafts and by driving rifts or cross-cuts through them. The ore or mineral rock is first loosened by drilling and blasting with explosives, then loaded into mine cars and hauled outside or to a shaft where it is hoisted to the surface. The material may be processed or partially processed at the mine site before it is transported to the customer or to another site for processing. Equipment used includes timber, wire rope and miscellaneous steel for bracing tunnels, etc., track and mine cars, rock drills, ventilation equipment, air and water pipes, air compressors, wiring and electrical switches for lighting and blasting equipment.	
	Assignment By Analogy	
	• Borax • Fluorite • Gold – in drifts, shafts or tunnels • Graphite – natural • Gypsum • Lead – natural • Manganese • Mica • Molybdenum • Nickel • Silica • Talc – 5 percent or less free silica	
	Operations To Be Separately Rated	
★	**1.** Manufacturing: **(a)** Brick, tile or earthenware and brick, clay or refractory products. Refer to Code 4024 "Brick Mfg. – NOC – Fire or Enameled & Drivers." **(b)** Mica goods. Refer to Code 1701 "Cement Mfg."	

	Operations To Be Separately Rated (continued)
	(c) Pottery. Refer to Code 4053 "Pottery Mfg. – China or Tableware," Code 4061 "Pottery Mfg. – Earthenware – Glazed or Porcelain – Hand Molded or Cast" or Code 4062 "Pottery Mfg. – Porcelain Ware – Mechanical Press Forming." **(d)** Rock wool. Refer to Code 1701 "Cement Mfg." **(e)** Terra cotta. Refer to Code 4053 "Pottery Mfg. – China or Tableware."
	2. Producing or refining salt, borax or potash. Refer to Code 4568 "Salt, Borax or Potash Producing or Refining & Drivers."
	3. Flint or silica grinding. Refer to Code 1741 "Flint or Spar Grinding & Drivers."
	4. Phosphate works. Refer to Code 1452 "Ore Milling & Drivers."
	5. Quarrying. Refer to Code 1624 "Quarry – NOC & Drivers."
	6. Stone cutting or polishing. Refer to Code 1809 "Stone Cutting or Polishing – Marble or Limestone & Drivers" or Code 1810 "Stone Cutting or Polishing – NOC & Drivers."
	7. Surface mining at the same or separate location of shaft, tunnel, and drift mining. Refer to Code 1624 "Quarry – NOC & Drivers."
	8. Talc milling. Refer to Code 1747 "Emery Works & Drivers."

	Gas or Oil Lease Operator – Natural Gas – All Operations & Drivers	1320
	Note: Not applicable to gas or oil field specialist contractors engaged in well maintenance operations at oil or gas lease sites.	
	Description	
	Code 1320 applies to employers that are engaged in operating gas or oil production wells whether performed by the lessee, owner or a contract lease operator who is responsible for operating the facility for its owner. This classification includes all operations that are required to oversee the entire producing well including clearing of land, building of lease roads, slush pits, levees or fire walls, the laying or taking up of flow lines or water lines, installing central pumping units, the acidizing of wells, and lease beautification work. Some of the duties of a lease operator consist of monitoring the well equipment to assure that it is functioning properly, measuring oil that has been pumped into tanks, and reporting emergencies that may arise such as an oil spill. Heat-treating is also included and performed to remove excess water from the oil. This is done to increase the rate of oil flow.	
	Assignment By Analogy	
	Cleaning or swabbing of old wells	
	Operations To Be Separately Rated	
	1. Derrick erecting or dismantling. Refer to Code 5057 "Iron or Steel Erection NOC – All Operations to Completion," and Code 5403 "Carpentry – NOC – All Operations to Completion."	
	2. Gas or oil lease work by contractor Not Otherwise Classified (NOC). Refer to Code 6216 "Gas or Oil Lease Work – NOC – Natural Gas – By Contractor – All Operations to Completion & Drivers."	
	3. Gas or oil pipeline construction. Refer to Code 6233 "Gas or Oil Pipeline Construction – All Operations to Completion & Drivers."	
	4. Gas or oil pipeline operation. Refer to Code 7515 "Gas or Oil Pipeline Operation & Drivers."	
	5. Oil or gas well cementing. Refer to Code 5213 "Concrete Construction – NOC – All Operations to Completion."	
	6. Oil or gas well drilling, well shooting or redrilling. Refer to Code 6235 "Oil or Gas Well – Drilling or Redrilling – All Operations to Completion & Drivers."	
	7. Tank building. Refer to Code 3620 "Tank Building – Metal – Shop."	

	Smelting, Sintering or Refining Lead & Drivers	1430
	Note: Code 1452 "Ore Milling & Drivers", Code 1430 and Code 1438 "Smelting, Sintering or Refining – NOC – Metals – Not Iron or Lead & Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 1430 applies to employers engaged in refining lead ores, lead manufacturing including red or white lead, and reclaiming used lead from items such as batteries, cables, or pipes.	
	Assignment By Analogy	
	Lead compound manufacturing	
	Operations To Be Separately Rated	
★	**1.** Manufacturing: **(a)** Coke. Refer to Code 1470 "Alcohol Mfg. – Wood & Drivers." **(b)** Lead sheets, pipe or shot from cast refined lead. Refer to Code 3027 "Rolling Mill – NOC & Drivers." **(c)** Solder: **(i)** In paste and flux form. Refer to Code 4557 "Ink Mfg." **(ii)** In bars that are melted and poured. Refer to Code 3085 "Foundry – Non-Ferrous." **(iii)** In wire form, extruded by hydraulic press. Refer to Code 1925 "Die Casting Mfg."	
	2. Furnace erection. Refer to Code 5057 "Iron or Steel Erection – NOC – All Operations to Completion."	
	3. Mining. Refer to Code 1624 "Quarry – NOC & Drivers" or Code 1170 "Mining – NOC – With Shafts, Tunnels or Drifts & Drivers."	
	4. Ore milling by crushing, concentration or amalgamation. Refer to Code 1452 "Ore Milling & Drivers."	
	5. Smelting by an electric process (no blast furnace) to produce carborundum, artificial carbon, graphite, or other electric furnace products. Refer to Code 1439 "Smelting – Electric Process."	
	6. Smelting, sintering or refining metals other than lead or iron. Refer to Code 1438 "Smelting, Sintering or Refining – NOC – Metals – Not Iron or Lead & Drivers."	

	Smelting, Sintering or Refining – NOC – Metals – Not Iron or Lead & Drivers	1438
	Note: Code 1452 "Ore Milling & Drivers," Code 1430 "Smelting, Sintering or Refining Lead & Drivers," and Code 1438 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
★	Code 1438 applies to employers engaged in extraction of non-ferrous metal from ore or ore concentrates. This process begins with receiving and stockpiling of ore followed by crushing, washing and screening. Various steps such as milling, concentration or amalgamation may be performed before sintering the ore in rotary kilns or other types of furnaces. The sintered ore is then crushed in preparation for the actual smelting or reduction process. The resulting molten metal is cast into ingots and impurities may be removed by further refining in a furnace.	
★	Modern technology involves refinement in metal extraction processes. For example, acid or caustic leaching are common in the extraction of metals such as aluminum or uranium while other metals such as copper or manganese may involve electrolysis. These variations are included within the scope of this classification. This classification additionally contemplates porcelain frit or steel grit manufacturing.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
★	**1.** Manufacturing: **(a)** Coke. Refer to Code 1470 "Alcohol Mfg. – Wood & Drivers." **(b)** Solder: **(i)** In paste and flux form. Refer to Code 4557 "Ink Mfg." **(ii)** In bars that are melted and poured. Refer to Code 3085 "Foundry – Non-Ferrous." **(iii)** In wire form, extruded by hydraulic press. Refer to Code 1925 "Die Casting Mfg."	
	2. Furnace erection. Refer to Code 5057 "Iron or Steel Erection – NOC – All Operations to Completion."	
	3. Mining. Refer to Code 1624 "Quarry – NOC & Drivers" or Code 1170 "Mining – NOC – With Shafts, Tunnels or Drifts & Drivers."	
	4. Ore milling by crushing, concentration or amalgamation. Refer to Code 1452 "Ore Milling & Drivers."	
	5. Quarrying. Refer to Code 1624 "Quarry – NOC & Drivers."	

	Operations To Be Separately Rated (continued)
	6. Reclaiming lead in the process of smelting, sintering or refining metals in any form or quantity. Refer to Code 1430 "Smelting, Sintering or Refining Lead & Drivers."
	7. Slag excavation and crushing. Refer to Code 4000 "Sand or Gravel Digging & Drivers."
	8. Smelting by an electric process (no blast furnace) to produce carborundum, artificial carbon or graphite, (using coke and other ingredients), or other electric furnace products. Refer to Code 1439 "Smelting – Electric Process."
	9. Smelting, sintering or refining lead. Refer to Code 1430 "Smelting, Sintering or Refining Lead & Drivers."
	10. Steel making in electric or open-hearth furnaces and the Bessemer or crucible process. Refer to Code 3004 "Iron or Steel Mfg. – Steelmaking & Drivers."

	Smelting – Electric Process	1439
	Description	
★	Code 1439 applies to employers engaged in refining ferrous and non-ferrous metals from raw ores, milled ores, or scrap metals, and includes the refining of coke, coal, quartz, limestone, silica bearing sand, bauxite, corundum, carbon, zirconium, and other materials. It also covers the manufacturing of carborundum, artificial carbon or graphite, using the electric process, where electric furnaces can exceed 3000 °F.	
★	This classification includes the preparation and fusion of the raw materials at extremely high temperatures as well as any subsequent processing such as machining, crushing grinding, pulverizing or other sizing requirements. Raw materials can be crushed or otherwise processed, fed into an electric furnace and melted down. Molten material can be poured into ingots, cooled and further processed by grinding and mixing with other ingredients before reheating.	
★	Raw materials can also be placed in a trench mold lined with fire brick and an electrode at each end. The current passes through the mold and fuses the material within. Any other process required to produce an end product would be included in this classification.	
	Assignment By Analogy	
	Abrasives – calcium carbide and silicon carbide	
	Operations To Be Separately Rated	
★	**1.** Manufacturing: **(a)** Coke. Refer to Code 1470 "Alcohol Mfg. – Wood & Drivers." **(b)** Graphite – not artificial. Refer to Code 1452 "Ore Milling & Drivers." **(c)** Solder: **(i)** In paste and flux form. Refer to Code 4557 "Ink Mfg." **(ii)** In bars that are melted and poured. Refer to Code 3085 "Foundry – Non-Ferrous." **(iii)** In wire form, extruded by hydraulic press. Refer to Code 1925 "Die Casting Mfg."	
	2. Blast furnace operations: **(a)** Involving smelting, sintering or refining metals other than lead or iron. Refer to Code 1438 "Smelting, Sintering or Refining – NOC – Metals – Not Iron or Lead & Drivers." **(b)** Involving smelting, sintering or refining lead or iron. Refer to Code 1430 "Smelting, Sintering or Refining Lead & Drivers."	

	Operations To Be Separately Rated (continued)
	3. Ore milling by crushing, concentration or amalgamation. Refer to Code 1452 "Ore Milling & Drivers."
	4. Reclaiming lead in the process of smelting, sintering or refining metals in any form or quantity. Refer to Code 1430 "Smelting, Sintering or Refining Lead & Drivers."
	5. Steel making in electric or open-hearth furnaces and the Bessemer or crucible process. Refer to Code 3004 "Iron or Steel Mfg. – Steelmaking & Drivers."

	Ore Milling & Drivers	1452
	Note: Code 1452, Code 1430 "Smelting, Sintering or Refining Lead & Drivers," or Code 1438 "Smelting, Sintering or Refining – NOC – Metals – Not Iron or Lead & Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
★	Code 1452 applies to employers engaged in processing raw ores that are received from mines. Processing includes crushing, concentration or amalgamation. Ores are fed into crushers and then ball mills which reduce the ore to powder. The powdered ore is screened and may be treated with caustic materials or acids. The powder then goes through a flotation process where it is mixed with water slurry which passes over gravity separators, causing lighter rock to wash away and the heavier ores to sink. The ore slurry is treated with various chemicals to separate different ores. Most metal ores, when mined, contain other metals that can be separated in this manner.	
★	Segregated ore slurries are heated to remove excess water. The slurry may then be pressed into pellets or just dried in rotary kilns, known as the concentration process. Different ore concentrates may be mixed together (amalgamates) prior to shipment to customers.	
★	The manufacturing of natural graphite, i.e., the extraction of graphite from graphite rock, is also included under this classification. This process involves crushing, milling, pulverizing, screening, flotation and drying. The milling of ores to recover nonmetallic minerals which do not require amalgamation or flotation also falls within this classification.	
★	This classification also includes employers that are engaged in phosphate works. Phosphate rock or phosphate pebbles are received from others. The process starts with washing the phosphate rocks or pebbles to remove mud and sand. The rocks and pebbles are then crushed, ground, screened and washed. The material is dried in dryers and either bagged or shipped in bulk to the employer's customers typically wet-mixing fertilizer plants.	
★	This classification also includes the treatment of ground phosphate pebbles or rock with sulphuric, phosphoric or nitric acids. These acids may be received from others or manufactured by the employer, provided that the acids are used solely in production of their own product. Decomposing ground phosphate with acids produces acid phosphate or super phosphate, which is typically shipped to dry-mixing plants for use in preparation of complete fertilizers.	

	Assignment By Analogy
	• Cinder manufacturing • Milling or grinding of magnesium metal • Mortar colors – from iron ore – crush, dry, grind and sift • Quartz milling
	Operations To Be Separately Rated
★	**1.** Manufacturing: **(a)** Coke. Refer to Code 1470 "Alcohol Mfg. – Wood & Drivers." **(b)** Magnesium metal. Refer to Code 1438 "Smelting, Sintering or Refining – NOC – Metals – Not Iron or Lead & Drivers." **(c)** Solder: **(i)** In paste and flux form. Refer to Code 4557 "Ink Mfg." **(ii)** In bars that are melted and poured. Refer to Code 3085 "Foundry – Non-Ferrous." **(iii)** In wire form, extruded by hydraulic press. Refer to Code 1925 "Die Casting Mfg."
	2. Blast furnace operations involving smelting, sintering or refining metals other than lead or iron. Refer to Code 1438 "Smelting, Sintering or Refining – NOC – Metals – Not Iron or Lead & Drivers."
	3. Reclaiming lead in the process of smelting, sintering or refining metals in any form or quantity. Refer to Code 1430 "Smelting, Sintering or Refining Lead & Drivers."
	4. Smelting by an electric process (no blast furnace) to produce carborundum, artificial carbon or graphite (using coke and other ingredients), or other electric furnace products. Refer to Code 1439 "Smelting – Electric Process."
	5. Steel making in electric or open-hearth furnaces and the Bessemer or crucible process. Refer to Code 3004 "Iron or Steel Mfg. – Steelmaking & Drivers."

	Asphalt Works & Drivers	1463
	Description	
	Code 1463 applies to employers engaged in manufacturing asphalt paving mixers and involves grinding and pulverizing asphalt rock obtained from natural deposits or melting natural or distilled asphalt and mixing it with sand, gravel, or limestone for use in road making operations. This classification further contemplates asphalt plants operated by paving contractors provided such plants are operated at a permanent location. This classification also applies to employers engaged in manufacturing coal billets or briquettes. The operations involve crushing and pulverizing coal, adding quantities of pitch or tar and subsequently forming the mixture into briquettes.	
	Assignment By Analogy	
	Building or roofing paper manufacturing – no paper manufacturing	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Asphalt paving bricks. Refer to Code 4024 "Brick Mfg. – NOC – Fire or Enameled & Drivers." **(b)** Charcoal. Refer to Code 1470 "Alcohol Mfg. – Wood & Drivers."	
	2. Paving: **(a)** Driveways, parking lots, sidewalks or other surfaces other than roadways. Refer to Code 5221 "Concrete or Cement Work – Floors, Driveways, Yards or Sidewalks – All Operations to Completion & Drivers." **(b)** Paving of streets or roads. Refer to Code 5506 "Street or Road Construction – Paving or Repaving – All Operations to Completion & Drivers" or Code 5507 "Street or Road Construction – Sub-Surface Work – All Operations to Completion & Drivers."	
	3. Coke burning. Refer to Code 1470 "Alcohol Mfg. – Wood & Drivers."	
	4. Spraying roads with liquid asphalt. Refer to Code 5506 "Street or Road Construction – Paving or Repaving – All Operations to Completion & Drivers."	

	Alcohol Mfg. – Wood & Drivers	1470
	Description	
	Code 1470 applies to employers engaged in wood distillation plants utilizing steam or destructive distillation processes to produce alcohol-based products. In both cases, cord wood is purchased cut to size. In steam distillation plants, it is necessary to grind the wood to produce chips to enable the steam to thoroughly saturate the wood being processed. In the destructive distillation process, which is comparable to charcoal manufacturing, cord wood is simply placed on steel carts and pushed into retorts. The distillation of pine wood, by either method, to produce turpentine and various by-products such as pinene and camphine is also included under this classification. After the wood has been relieved of all its turpentine, it is allowed to cool in an airtight container to prevent oxidation and is either then sold as charcoal or ground up as chicken feed. This process is also known as the retort method and is substantially the standard method also followed in producing other wood by-products such as wood alcohol and acetic acid, which are joint products of the destructive distillation of certain hard woods. The manufacturing of creosote from wood is also covered under this classification. Coke manufacturing using beehive or by-product oven methods is also assigned to this classification.
	Assignment By Analogy	
	• Distilled preservatives for wood or timber • Methanol – from charcoal burning	
	Operations To Be Separately Rated	
	1. Blast furnace: **(a)** Operations. Refer to Code 1438 "Smelting, Sintering or Refining – NOC – Metals – Not Iron or Lead & Drivers." **(b)** Operations involving smelting, sintering or refining lead. Refer to Code 1430 "Smelting, Sintering or Refining Lead & Drivers."	
	2. Manufacturing: **(a)** Steel. Refer to Code 3004 "Iron or Steel Mfg. – Steelmaking & Drivers." **(b)** Methanol produced by catalytic reduction or carbon dioxide with hydrogen. Refer to Code 4829 "Chemical Mfg. – NOC – All Operations & Drivers."	
	3. Methanol produced by partial oxidation of natural gas hydrocarbons. Refer to Code 1463 "Asphalt Works & Drivers."	

	Operations To Be Separately Rated (continued)
	4. Mixing of tar with asphalt or other additives to produce roofing compounds or similar items. Refer to Code 1463 "Asphalt Works & Drivers."
	5. Smelting by an electric process (no blast furnace) to produce carborundum, artificial carbon graphite, or other electric furnace products. Refer to Code 1439 "Smelting – Electric Process."

	Quarry – NOC & Drivers	1624
	Note: 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.	
	Description	
	Code 1624 applies to employers engaged in quarrying several types of materials such as cement rock, argillaceous limestone, ballast rock, agricultural limestone, bluestone, limestone, sandstone, silica, and granite. This classification includes crushing, washing, screening, grading, and storing of stone by quarry operator, whether performed at the quarry or at a separate location. This classification includes the operation of crushers, construction, repair or maintenance of all buildings, structures or equipment; and installation of machinery. In quarry operations for limestone, sandstone, bluestone and granite, the face of the rock is drilled to allow for placement of blasting charges, detonating charges and for the removal of loosened rock with power shovels, payloaders or front-end loaders. Slate is usually removed by hand cutting rather than blasting, but occasionally blasting may be required. Loosened stone is cut by pneumatic drills, hydraulic cutters, stone saws, guillotine cutters or hand tools (mallets and wedges or hand picks). Stone can also be crushed, washed, screened and graded. The cutting of stone is inclusive when performed at the quarry site.	
	Assignment By Analogy	
	• Coal – surface mining • Emery – mining	
	Operations To Be Separately Rated	
	1. Stone cutting performed away from the quarry site. Refer to Code 1809 "Stone Cutting or Polishing – Marble or Limestone & Drivers" or Code 1810 "Stone Cutting or Polishing – NOC & Drivers."	
	2. Digging sand or gravel for others. Refer to Code 4000 "Sand or Gravel Digging & Drivers."	
	3. Mining gold in drifts, shafts or tunnels; underground or clay; fluorite, natural graphite, gypsum, natural lead, manganese, mica, molybdenum, nickel, ore (not coal), phosphate, salt, silica, or talc. Refer to Code1170 "Mining – NOC – With Shafts, Tunnels or Drifts & Drivers."	

	Cement Mfg.	1701
	Description	
★	Code 1701 applies to employers engaged in manufacturing cement, mortar, plaster, fiberglass insulation, rock wool, and similar products. This classification also applies to employers engaged in manufacturing mica goods made from mica and mica preparing. Mica is a silicate mineral such as muscovite, the most common type of mica in the mica group which readily separates into thin, pliable leaves due to its crystalline structure. This classification includes preparing mica which involves separating the mica leaves from chunks of mica ore. In addition, this classification includes forming these leaves into sheets. This classification also includes cutting mica sheets to size or into various shapes. This material is most commonly used as insulation as it is heat resistant, primarily by industrial concerns such as but not limited to the electrical industry. This classification is also applicable to cutting shapes from purchased mica sheets or leaves that have been split by others.	
	Assignment By Analogy	
★	• Drywall, sheetrock or wallboard • Isinglass (muscovite) – mica in the form of thin sheets that are transparent for use such as in windows for stove doors of the coal or wood burning type. • Perlite or vermiculite • Spackling compound • Stucco – mix and blend only	
	Operations To Be Separately Rated	
	1. Building material dealer. Refer to Code 8232 "Building Material Dealer – No Second-Hand Material & Local Managers, Drivers."	
	2. Digging sand or gravel. Refer to Code 4000 "Sand or Gravel Digging & Drivers."	
	3. Dredging. Refer to Code 7333 "Dredging – All Types Program I," Code 7335 "Dredging – All Types – Program II – State Act," or Code 7337 "Dredging – All Types – Program II – USL Act."	
	4. Excavation. Refer to Code 6217 "Excavation – NOC – All Operations to Completion & Drivers."	
★	**5.** Grinding and pulverizing mica. Refer to Code 1741 "Flint or Spar Grinding & Drivers."	

	6. Mining: **(a)** Surface mining. Refer to Code 1624 "Quarry – NOC & Drivers." **(b)** With shafts, tunnels or drifts. Refer to Code 1170 "Mining – NOC – With Shafts, Tunnels or Drifts & Drivers."
	7. Quarrying. Refer to Code 1624 "Quarry – NOC & Drivers."

	Stone Crushing & Drivers	1710
	Note: 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.	
	Description	
	Code 1710 applies to employers that are engaged in crushing stone or gravel which has been dug or quarried by others. Crushing is performed as a service to the employer's customers. Stone can also be purchased from a quarry or gravel pit operator and custom crushed for customers. It includes operating portable mobile crushers. Stone or gravel is crushed to size but cannot be pulverized to a fine powder under this classification. Equipment such as gyratory, rotary, jaw or roll crushers are used to crush the stone or gravel. After crushing is performed, the stone may be washed and/or screened. The crushed stone is placed in piles and may be delivered by the employer or loaded into their customers' trucks. This classification also applies to concrete recycling centers that are engaged in crushing slabs or chunks of concrete that were removed by demolition contractors. This classification shall only be applied when stone crushing is performed as a separate and distinct business and not incidental to other operations conducted by the same employer such as quarrying, phosphate works, dredging, ore milling, sand or gravel digging. Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery.	
	Assignment By Analogy	
	• Recycling or reclaiming concrete – crushing concrete slabs or chunks by recyclers • Rock crushing – by service contractors	
	Operations To Be Separately Rated	
	1. Crushing stone incidental to manufacturing operation. Assign the appropriate manufacturing classification.	
	2. Dredging – all types. Refer to Code 7333 "Dredging – All Types – Program I", Code 7335 "Dredging – All Types – Program II – State Act," or Code 7337 "Dredging – All Types – Program II – USL Act."	
	3. Hone stone, oil stone or soapstone manufacturing. Refer to Code 1748 "Abrasive Wheel Mfg. & Drivers."	
	4. Pulverizing stone or minerals to a fine powder. Refer to Code 1741 "Flint or Spar Grinding & Drivers," or Code 1747 "Emery Works & Drivers."	

	Operations To Be Separately Rated (continued)
	5. Mining: **(a)** Underground – with shafts, tunnels or drifts. Refer to Code 1170 "Mining – NOC – With Shafts, Tunnels or Drifts & Drivers." **(b)** Surface mining. Refer to Code 1624 "Quarry – NOC & Drivers."
	6. Ore milling, or phosphate works. Refer to Code 1452 "Ore Milling & Drivers."
	7. Quarrying. Refer to Code 1624 "Quarry – NOC & Drivers."
	8. Stone: **(a)** Crushing by clay, gravel, sand, shale or slag digging operator. Refer to Code 4000 "Sand or Gravel Digging & Drivers." **(b)** Crushing by quarry operator. Refer to Code 1624 "Quarry – NOC & Drivers." **(c)** Cutting or polishing. Refer to Code 1809 "Stone Cutting or Polishing – Marble or Limestone & Drivers" or Code 1810 "Stone Cutting or Polishing – NOC & Drivers."

	Flint or Spar Grinding & Drivers	1741
	Description	
	Code 1741 applies to employers engaged in grinding silica or minerals, or stones that have a high free silica content, to a fine powder. For the purpose of this interpretation, the term "free silica" means pure silica or contains more than 5% pure silica content. Bulk minerals or stones are first crushed into chunks using conveyor type crushing equipment enclosed to prevent exposure to dust. The chunks are then pulverized in enclosed grinding mills and screened to size. They may also be washed to remove impurities or ground while wet and then dried. This classification is also used for all types of sandblasting work except outside surfaces of buildings or structures where work is done using scaffolds or hoisting devices. Sandblasting of small items, such as casting or parts, in an employer's shop, can be cleaned to remove burrs or rust in sandblasting booths using sand to abrade and clean the surface of these items. Sandblasting at the customer's premises is done using portable equipment to clean items such as tanks, machinery, equipment and the inside of building surfaces. In addition to sand, glass bead or steel shot can be used in the abrasive mixture.	
	Assignment By Analogy	
	Limestone or marble – grinding into dust – used for manufacturing cast imitation stone products	
	Operations To Be Separately Rated	
	1. Sandblasting exterior building walls. Refer to Code 9025 "Cleaning Outside Surfaces of Buildings & Drivers."	
	2. Crushing of rocks, stones or minerals, but not pulverizing them to a powder, when no digging, mining or quarrying is done. Refer to Code 1710 "Stone Crushing & Drivers."	
	3. Gluing abrasives to purchased paper or cloth to make sandpaper type products. Refer to Code 1860 "Abrasive Paper or Cloth Preparation."	
	4. Grinding materials such as emery, talc and other minerals which do not contain more than 5% free silica. Refer to Code 1747 "Emery Works & Drivers."	

	Emery Works & Drivers	1747
	Description	
	Code 1747 applies to employers engaged in grinding or crushing emery, talc or other minerals that have no more than 5% free silica content, to a fine powder. The term "free silica" for the purpose of this interpretation means pure silica or contains more than 5% pure silica content. Bulk minerals are first crushed into chunks, then pulverized into a fine powder using roll mills and conveyor type equipment. The powder is screened to size and may be washed to remove any impurities and then dried. This classification is also assigned to the cleaning of castings to remove burrs by a tumbling method using sawdust, corncob or steel shot, but not by sandblasting. Castings to be cleaned are placed in drums with sawdust, corncob or steel shot and tumbled until rough edges are removed. This cleaning is assigned to this classification when performed as a service for customers, but not when cleaning is done by casting manufacturers.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Sandblasting exterior building walls. Refer to Code 9025 "Cleaning Outside Surfaces of Buildings & Drivers."	
	2. Abrasive wheel manufacturing. Refer to Code 1748 "Abrasive Wheel Mfg. & Drivers."	
	3. Gluing abrasives to purchased paper or cloth to make sandpaper type products. Refer to Code 1860 "Abrasive Paper or Cloth Preparation."	
	4. Grinding of silica or other materials that contain more than 5% free silica, to a fine powder. Refer to Code 1741 "Flint or Spar Grinding & Drivers."	

	Abrasive Wheel Mfg. & Drivers	1748
	Description	
	Code 1748 applies to employers engaged in manufacturing abrasive wheels or abrasive blocks by heat molding, hydraulic pressure or plating type processes and includes finishing by grinding, polishing or buffing. This classification is also used for manufacturing sharpening stones for use in honing knives or other implements, and products made from blocks of soapstone, talc or alabaster by cutting and shaping into objects. For abrasive wheel manufacturing, materials such as, but not limited to, powdered silicon carbide, silicon oxide, carborundum, boron, sand, diamond dust, resins, fiberglass, rubber and cement are mixed to a proprietary formula. The mixed materials are placed in steel molds, compressed using hydraulic presses, and allowed to harden. They can be further cured by placing in an oven at low or high heat depending on materials used in the formula. Then they are removed from the molds and can be milled, drilled and turned on a lathe, plus fitted with steel shanks. Abrasive wheels can also be made by using steel wheel blanks and coating these with diamond dust using a nickel based electroplating solution. The abrasive wheels are then finished by machining. For honed or oil stone products manufacturing, a suitable type of fine-grained rock is cut, turned on a lathe, shaped with various grinding equipment and smoothed with belt and disc sanders. Items such as figurines or decorative products that require minimal sanding made from soapstone, talc or alabaster are made in a similar manner.	
	Assignment By Analogy	
	Diamond polishing wheels	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Abrasive paper (sandpaper) or cloth (emery cloth). Refer to Code 1860 "Abrasive Paper or Cloth Preparation." **(b)** Artificial: abrasives, carbon or graphite. Refer to Code 1439 "Smelting – Electric Process."	
	2. Grinding: **(a)** Materials such as emery, talc and other minerals which do not contain more than 5% free silica, to a fine powder. Refer to Code 1747 "Emery Works & Drivers." **(b)** Silica or other materials that contain more than 5% free silica, to a fine powder. Refer to Code 1741 "Flint or Spar Grinding & Drivers."	

	Operations To Be Separately Rated (continued)
	3. Crushing of rocks, stones or minerals, but not pulverizing them to a powder, when no digging, mining or quarrying is performed. Refer to Code 1710 "Stone Crushing & Drivers."
	4. Cutting and polishing stone other than as described above. Refer to Code 1809 "Stone Cutting or Polishing – Marble or Limestone & Drivers" or Code 1810 "Stone Cutting or Polishing – NOC & Drivers."
	5. Gluing abrasives to purchased paper or cloth to make sandpaper type products. Refer to Code 1860 "Abrasive Paper or Cloth Preparation."
	6. Ore milling. Refer to Code 1452 "Ore Milling & Drivers."
	7. Quarrying. Refer to Code 1624 "Quarry – NOC & Drivers."

	Stone Cutting or Polishing – Marble or Limestone & Drivers	1809
	Description	
	Code 1809 applies to employers engaged in the operation of cutting or polishing marble or limestone slabs for the purpose of producing items such as building materials, columns, mantels, table tops, kitchen or bathroom countertops, lamp or trophy bases, statuary and similar items, only when both of the following conditions exist: **1.** When the 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; and **2.** The cutting or polishing of marble or limestone is not performed at a quarry. This classification also applies to cutting, lettering or designs into granite cemetery monuments, whether at the shop location or in cemeteries.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Installation: **(a)** Cemetery headstone – cementing stone monument on concrete foundation. Refer to Code 5022 "Masonry – NOC – All Operations to Completion." **(b)** Cemetery headstone – pouring concrete foundations only. Refer to Code 5221 "Concrete or Cement Work – Floors, Driveways, Yards or Sidewalks – All Operations to Completion & Drivers." **(c)** Marble or stone products such as columns, countertops, fountains, fireplace mantels, monuments, statuary, slabs or tile installed on interior surfaces or in interior locations. Refer to Code 5348 "Marble or Stone Setting – Inside – All Operations to Completion." **(d)** Marble or stone products such as columns, fountains, monuments, statuary, slabs, facings or tile installed on exterior surfaces or in exterior locations. Refer to Code 5022 "Masonry – NOC – All Operations to Completion."	
	2. Stone cutting or polishing involving less than 80% limestone or marble. Refer to Code 1810 "Stone Cutting or Polishing – NOC & Drivers."	
	3. Slate grinding by pulverizing to a powder. Refer to Code 1741 "Flint or Spar Grinding & Drivers."	
	4. Brickwork (masonry) on exterior or interior surfaces. Refer to Code 5022 "Masonry – NOC – All Operations to Completion."	
	5. Stone cutting in quarries. Refer to Code 1624 "Quarry – NOC & Drivers."	

	Stone Cutting or Polishing – NOC & Drivers	1810
	Description	
	Code 1810 applies to employers engaged in the operation of cutting or polishing stone slabs to produce building materials, headstones, table tops, and kitchen or bathroom countertops. It also applies to slate milling, which involves cutting and smoothing the surface of the slate so it can be used for paving materials, table tops and similar uses. This classification also applies to cutting lettering or designs into granite cemetery monuments, whether at the shop location or in cemeteries. This classification is also applicable to employers that principally cut marble and/or limestone as opposed to other stone, however, this classification is only applicable as long as the gross receipts from marble and/or limestone constitute less than 80% of total receipts during the policy period.	
	Assignment By Analogy	
	• Granite – cutting, carving and polishing • Graphite – natural – cutting • Lamps or lighting fixtures – cut and polish • Millstones – grain grinding • Onyx goods – cut and polish	
	Operations To Be Separately Rated	
	1. Brickwork (masonry) on exterior or interior surfaces. Refer to Code 5022 "Masonry – NOC – All Operations to Completion."	
	2. Cemetery headstone installation: **(a)** Cementing stone monument on concrete foundation. Refer to Code 5022 "Masonry – NOC – All Operations to Completion." **(b)** Pouring concrete foundations only. Refer to Code 5221 "Concrete or Cement Work – Floors, Driveways, Yards or Sidewalks – All Operations to Completion & Drivers."	
	3. Mining: **(a)** Surface mining. Refer to Code 1624 "Quarry – NOC & Drivers." **(b)** Underground – with shafts, tunnels or drifts. Refer to Code 1170 "Mining – NOC – With Shafts, Tunnels or Drifts & Drivers."	

	Operations To Be Separately Rated (continued)
	4. Slate: **(a)** Grinding by pulverizing to a powder. Refer to Code 1741 "Flint or Spar Grinding & Drivers." **(b)** Splitting or roofing manufacturing. Refer to Code 1624 "Quarry – NOC & Drivers."
	5. Stone: **(a)** Quarrying and cutting at quarries. Refer to Code 1624 "Quarry – NOC & Drivers." **(b)** Cutting or polishing involving at least 80% limestone or marble. Refer to Code 1809 "Stone Cutting or Polishing – Marble or Limestone & Drivers." **(c)** Products installation: **(i)** Columns, countertops, fountains, fireplace mantels, monuments, statuary, tiles, slabs or other items installed on interior surfaces or in interior locations. Refer to Code 5348 "Marble or Stone Setting – Inside – All Operations to Completion." **(ii)** Columns, fountains, monuments, statuary, slabs, facings or tile installed on exterior surfaces or in exterior locations. Refer to Code 5022 "Masonry – NOC – All Operations to Completion."

	Mica Goods Mfg. & Mica Preparing	1853
	Description	
	Code 1853 applies to employers engaged in manufacturing products made from mica. Mica is a silicate mineral such as muscovite, the most common type of mica in the mica group which readily separates into thin, pliable leaves due to its crystalline structure. This classification includes preparing mica which involves separating the mica leaves from chunks of mica ore. In addition, this classification includes forming these leaves into sheets. This classification also includes cutting mica sheets to size or into various shapes. This material is most commonly used as insulation as it is heat resistant, primarily by industrial concerns such as but not limited to the electrical industry. This classification is also applicable to cutting shapes from purchased mica sheets or leaves that have been split by others.	
	Assignment By Analogy	
	Isinglass (muscovite) – mica in the form of thin sheets that are transparent for use such as in windows for stove doors of the coal or wood burning type.	
	Operations To Be Separately Rated	
	1. Grinding and pulverizing mica. Refer to Code 1741 "Flint or Spar Grinding & Drivers."	
	2. Manufacturing other types of insulating material such as rock wool or fiberglass. Refer to Code 1701 "Cement Mfg."	
	3. Mining: **(a)** Surface mining. Refer to Code 1624 "Quarry – NOC & Drivers." **(b)** Underground – with shafts, tunnels or drifts. Refer to Code 1170 "Mining – NOC – With Shafts, Tunnels or Drifts & Drivers."	

Discontinued as of 10/1/21

	Abrasive Paper or Cloth Preparation	1860
	Description	
	Code 1860 applies to employers engaged in manufacturing abrasive paper or cloth commonly known as sandpaper or emery cloth in the form of belts, sheets, rolls, or special shapes. The "Making Machine" is usually a grouping of three units, i.e., a printer, an adhesive coater and an abrasive grain dispenser. This equipment may be manually operated, semiautomatic or fully automatic. Backing, received from outside sources (cloth, paper and combination of these laminated together) is started through the printer which imprints the backside with the trademark, grade number and other identifications. The backing then receives an application of an adhesive bond varying in concentration and quantity according to particle size of the mineral to be bonded. The abrasive grains are applied either by a mechanical or an electrostatic method. Other basic materials, received from outside sources, are abrasive grains, resins, varnishes, glues and commercial minerals such as flint, emery, crocus, garnet, aluminum oxide, and silicon carbide.	
	Assignment By Analogy	
	Sanding discs or belts manufacturing	
	Operations To Be Separately Rated	
	1. Abrasive wheels or abrasive grinding wheels. Refer to Code 1748 "Abrasive Wheel Mfg. & Drivers."	
	2. Manufacturing: **(a)** Cloth. Refer to Code 2302 "Silk Thread or Yarn Mfg." **(b)** Paper. Refer to Code 4239 "Paper Mfg."	

	Wire Drawing or Cable Mfg. – Not Iron or Steel	1924
	Description	
	Code 1924 applies to employers engaged in wire drawing or cable manufacturing, not iron or steel, but from non-ferrous metals. Manufacturing of dies for use in the employer's own manufacturing operation is inclusive under this classification.	
	Assignment By Analogy	
	Electrical copper cable – including wire drawing	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Armored BX cable. Refer to Code 3257 "Wire Goods Mfg. – NOC." **(b)** Fiber optic cable. Refer to Code 3681 "Television, Radio, Telephone or Telecommunication Device Mfg. – NOC." **(c)** Insulated electrical cable or insulating cable wire. Refer to Code 4470 "Cable Mfg. – Insulated Electrical." **(d)** Metal heated or corrugated electrical cable. Refer to Code 3188 "Plumbers' Supplies Mfg. – NOC." **(e)** Wire goods. Refer to Code 3257 "Wire Goods Mfg. – NOC."	
	2. Dies for wire drawing, stamping, extrusion, threading and tapping principally made for customers who will use them in their own manufacturing operations. Refer to Code 3113 "Tool Mfg. – NOC – Not Drop or Machined Forged."	
	3. Wire drawing – iron or steel (ferrous metals). Refer to Code 3241 "Wire Drawing – Iron or Steel."	
	4. Installation of different types of cable and location types. Assign the appropriate installation classification.	

	Die Casting Mfg.	1925
	Note: 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.	
	Description	
★	Code 1925 applies to employers engaged in die casting. Various alloys may be used in the manufacturing process such as aluminum, lead, zinc, nickel, tin, magnesium, white metal, chromium or copper. Alloys are melted, injected into molds using air or hydraulic pressure, then cooled to form. Castings are ejected and cleaned by grinding and sanding. Castings may be sold in a rough finished state or further processed by drilling, tapping, turning, milling, buffing or polishing. The castings are inspected prior to shipment or delivery to the employer's customers.	
	Assignment By Analogy	
	• Centrifugal casting • Figurine manufacturing – metal – die casting machine process	
	Operations To Be Separately Rated	
	1. Metal jig, fixture or die manufacturing for customers for use in their own manufacturing operations. Refer to Code 3113 "Tool Mfg. – NOC – Not Drop or Machine Forged."	
★	**2.** Manufacturing: **(a)** Solder: **(i)** In paste and flux form. Refer to Code 4557 "Ink Mfg." **(ii)** In bars that are melted and poured. Refer to Code 3085 "Foundry – Non-Ferrous." **(b)** Steel rule dies principally made for use by others for their own operations. Refer to Code 2790 "Pattern Making – NOC."	

	Cookie Mfg.	2001
	Description	
	Code 2001 applies to employers engaged in manufacturing cookies, crackers, and wafers, snaps, and matzoth. Flour is sifted and mixed with other ingredients such as baking soda, baking powder, sugar, brown sugar, artificial sweeteners, butter, eggs, vegetable oil, powdered milk, nuts, dried fruit, cocoa, chocolate chips, oatmeal, peanut butter, flavorings such as vanilla extract, salt or other ingredients according to the recipe. The ingredients are mixed according to recipe to form them into a dough which may be kneaded, rolled, placed in molds or on sheets, and pressed to form different shapes or designs. Depending on what the recipe calls for, ingredients are mixed together by mechanical means or manual process (described below) to make the dough. The uncooked cookies are then baked in ovens according to temperature required and when done are cooled and ready to be packaged. A variety of toppings or coatings may be applied which may require some preliminary mixing and/or baking and cooling before being applied. Processes are mechanically performed in most cases with use of conveyors and other product line equipment at cookie manufacturing facilities.	
	Assignment By Analogy	
	• Hard pretzels • Ice cream cones	
	Operations To Be Separately Rated	
	1. Bakeries making a general line of baked goods such as breads, cakes and pies even though some of their products may include cookies. Refer to Code 2003 "Bakery & Route Salespersons, Route Supervisors, Drivers."	
	2. A retail cookie shop engaged in on-premises preparation and sale of cookies and beverages for consumption both on or on and away from the premises. Assign the appropriate restaurant classification.	
	3. Melba toast manufacturing. Refer to Code 6504 "Food Sundries Mfg. – NOC – No Cereal Milling."	

	Macaroni Mfg.	2002
	Description	
	Code 2002 applies to employers engaged in manufacturing a variety of pasta products whose main ingredients are water and flour. Also contemplated by this classification is manufacturing of noodles in which eggs are added as an ingredient to the mixture in the production. The mixture is formed into dough, kneaded and rolled into sheets. It is then cut to the desired size and shape and dried. This classification includes stuffing pasta to make ravioli, tortellini and manicotti with manual or automated machinery.	
	Assignment By Analogy	
	Operations To Be Separately Rated	

	Bakery & Route Salespersons, Route Supervisors, Drivers	2003
	Note: Applies to shops engaged in making bagels from raw ingredients.	
	Description	
	Code 2003 applies to employers engaged in manufacturing baked goods such as, but not limited to, cakes, pies, croissants, muffins, cupcakes, pastries, brownies, bread, rolls, doughnuts, and other bakery items. Ingredients such as flour, baking powder, sugar, salt, yeast, water, milk, butter, eggs, shortening, nuts, fruits, and flavoring extracts are purchased from others and mixed according to recipe by use of commercial mixing machines, stand mixers, and hand mixers. Customers may request customized cakes to be made for special occasions.	
	Assignment By Analogy	
	• Bagel manufacturing • Beef patties manufacturing • Doughnut or cruller manufacturing – not at retail shops • Pizza dough – fresh or frozen • Taco shells – soft – baked	
	Operations To Be Separately Rated	
	1. Manufacturing crackers, biscuits, cookies, matzos, wafers, hard pretzels, and ice cream cones. Refer to Code 2001 "Cookie Mfg."	
	2. Doughnut shops which manufacture, prepare or serve doughnuts and/or crullers, beverages, or other food items to private individuals for consumption on or away from premises. Refer to Code 9072 "Restaurant – Fast Food & Drivers."	
	3. Sale of doughnuts or crullers, with no manufacturing or food service. Refer to Code 8017 "Retail Store – NOC – No Service of Food."	
	4. Bakeries operating a store selling baked goods to private individuals exclusively at the same location or separate location. Assign the appropriate store classification.	
	5. Bakeries operating a store serving baked goods to private individuals exclusively at the same location or separate location for immediate consumption on or away from the premises. Refer to Code 8043 "Retail Store – NOC – Including Service of Food – Not Restaurants" or Code 9072 "Restaurant – Fast Food & Drivers."	

	Feed Mfg.	2014
	Description	
	Code 2014 applies to employers engaged in milling grains such as oats, wheat, rye, barley, rice, and corn. This classification also includes the preparation of cereal or compound feeds for livestock. The grains are received from others by truck or by railcar. Samples are taken of the grains upon arrival for testing and inspection. The grains are then unloaded and placed on conveyors and bucket type elevators and stored in silos, bins or warehouses. Grains used for animal feed are usually mixed with vitamins and minerals, placed in a mill or grinder and then mixed and blended according to specific formula.	
	Assignment By Analogy	
	• Humus – baled • Peat moss – cut, dry or baled • Woodchips manufacturing	
	Operations To Be Separately Rated	
	1. Dealer: **(a)** Feed, hay, grain or fertilizer. Refer to Code 8215 "Hay, Grain, Feed or Fertilizer Dealer & Local Managers, Drivers." **(b)** Feed or farm supply – retail exclusively. Refer to Code 8199 "Farm or Feed Supply Dealer – Retail – Exclusively."	
	2. Cat, dog or livestock food – mixed ingredients type (including meat, fish, eggs, fillers) manufacturing. Refer to Code 6504 "Food Sundries Mfg. – NOC – No Cereal Milling."	
	3. Grain storage away from the milling plant or grain storage that is not directly connected to the plant by a piping or conveyor system. Refer to 8102 "Seed Merchant."	

	Sugar Refining	2021
	Description	
	Code 2021 applies to employers engaged in operating mills where sugarcane is received and crushed or rolled to obtain juice. The juice is lime-treated, heated, and pumped into settling tanks. The syrup is then run through centrifugal extractors, removing the molasses, and then through a process of drying and crystallization. The crystallized or raw sugar is then filtered, cleaned, screened, and conveyed to the packaging department where it is bagged, stored, or shipped. Molasses and sugar syrups resulting from the processing operations are heat-treated, skimmed, blended, canned, or pumped into storage pending shipment. This classification also applies to employers engaged in manufacturing sugar from sugar beets that are received from outside suppliers. The beets are washed, sliced, and cooked. The juice is extracted and is then purified, filtered, evaporated, and crystallized. The centrifugal extractors separate the syrup from the sugar crystals, which are then dried, granulated, and made ready for packing.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Blending, mixing, repacking only of already powdered or pulverized sugars. Refer to Code 6504 "Food Sundries Mfg. – NOC – No Cereal Milling." **(b)** Fruit syrup – cooking and blending process. Refer to Code 2112 "Fruit Evaporating or Preserving." **(c)** Glucose also known as corn syrup. Refer to Code 6504 "Food Sundries Mfg. – NOC – No Cereal Milling." **(d)** Honey processing. Refer to Code 6504 "Food Sundries Mfg. – NOC – No Cereal Milling." **(e)** Purchasing pure maple syrup and blending it with corn syrup or other sugars by cold mix or cooking process. Refer to Code 6504 "Food Sundries Mfg. – NOC – No Cereal Milling."	
	2. Bottling syrup manufactured by others. Refer to Code 2157 "Bottling – NOC & Drivers."	

	Ice Cream Mfg. & Route Salespersons, Route Supervisors, Drivers	2039
	Description	
	Code 2039 applies to employers engaged in manufacturing ice cream, frozen custard, frozen ices, gelato, sherbet or frozen yogurt in various forms such as bulk, brick, cups, rolls, on sticks, decorated ice cream cakes and other fancy shapes. The basic ingredients consisting of milk, sugar, eggs and gelatin or other stabilizers are mixed, then pasteurized, homogenized and cooled. Fruits, nuts and flavorings can be added to the mixture. The containers are filled with ice cream and allowed to harden. Ice cream pops or cones can be dipped in chocolate, nuts or other coatings. The final ice cream product may be in brick form, cups, rolls, pops on sticks, cones, sandwiches, half gallons, pints, pails or in various shapes. If the employer manufactures their own ice cream packing supplies such as cartons, containers, or boxes, this operation would be inclusive when for use in their own ice cream manufacturing operation. The ice cream and other products such as frozen custard, frozen ices, gelato, sherbet, and frozen yogurt are sold to others for resale. The ice cream and other frozen items noted above are packaged, boxed and delivered to the ice cream manufacturer's customers' locations with use of freezer trucks or customers may pick up products at the employer's location.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Buttermilk and/or sour cream by use of starters, additives or other artificial means. Refer to Code 2065 "Milk Products Mfg. – NOC." **(b)** Condensed milk, powdered milk, dehydrated milk or cultured buttermilk. Refer to Code 2065 "Milk Products Mfg. – NOC." **(c)** Whipped cream filling in aerosol cans including manufacturing of whipped cream. Refer to Code 2065 "Milk Products Mfg. – NOC."	
	2. Milk processors, milk dealers or creamery operations in connection with distribution of fresh milk. Refer to Code 2070 "Milk Depot or Milk Dealer & Route Salespersons, Route Supervisors, Drivers."	
	3. Soft serve ice cream made from premixed ingredients. Refer to Codes 8017 "Retail Store – NOC – No Service of Food," and 8018 "Wholesale Store NOC."	

	Candy, Chocolate or Cocoa Mfg.	2041
	Description	
	Code 2041 applies to employers engaged in, but not limited to, manufacturing candy bars, chocolate bars, chewing gum, glaceed fruit, jellybeans, lollipops, licorice, breath mints, taffy, and other confections. Includes manufacturing from cocoa beans. The processes of manufacturing products included under this classification may be automated or manually performed. The processing of cocoa beans includes cleaning and roasting of the cocoa beans. Once the roasted beans are cooled, they crack open and the nibs (inner portions) are separated from the shells. Some manufacturers will pack the shells and sell them as a by-product. The nibs are blended and milled which converts them into a coarse liquor. This chocolate liquor is pumped through a hydraulic press which extracts the fat, (cocoa butter) leaving a caked residue. The cakes are broken down, pulverized to a fine powder, and the powder is sifted, cooled and packed. The chocolate manufacturing process begins the same as the cocoa manufacturing process up to the point where the nibs are converted into a coarse liquor. At this point, the cocoa liquor is combined with powdered sugar or artificial sweeteners, milk or milk powder, cocoa butter and flavorings. All ingredients are mixed forming a paste. The paste is refined and tempered until it reaches the desired liquid consistency. This chocolate liquid is then pumped into forms or molds and cooled, forming ten-pound cakes. The cakes are removed from the molds, wrapped and packed. These are usually sold to confectionery manufacturers or bakeries for use in their own operations. Also included under this classification are employers that are engaged in manufacturing candy and confections whether from chocolate or sugar, artificial sweeteners, corn syrup, extracts, flavorings, fruits, nuts, gelatin or other ingredients. Manufacturing chewing gum, gum balls, gum with liquid centers, different shapes and sizes of gum are also included under this classification.	
	Assignment By Analogy	
	• Cake decorations – edible • Marzipan • Popcorn	
	Operations To Be Separately Rated	
	1. Manufacturing of cake mix and chocolate syrup. Refer to Code 6504 "Food Sundries Mfg. – NOC – No Cereal Milling."	
	2. Shelling and roasting nuts. Refer to Code 6504 "Food Sundries Mfg. – NOC – No Cereal Milling."	

	Milk Products Mfg. – NOC	2065
	Description	
	Code 2065 applies to employers engaged in manufacturing various milk products such as condensed milk, evaporated milk, dried milk, dehydrated milk, malted milk, milk powder, and other similar milk products. The main process involved is the evaporating of water from the raw milk in tanks by means of heat and the canning or packaging of the product. Manufacturing containers, such as bottles, boxes, cans, cartons, or packing cases by the employer for use in the operations are inclusive under this classification.	
	Assignment By Analogy	
	• Whipped cream in aerosol cans • Yogurt – not frozen dessert	
	Operations To Be Separately Rated	
	1. Butter, cheese, cottage cheese, pot cheese, natural buttermilk, or natural sour cream manufacturing. Refer to Code 2070 "Milk Depot or Milk Dealer & Route Salespersons, Route Supervisors, Drivers."	
	2. Ice cream manufacturing. Refer to Code 2039 "Ice Cream Mfg. & Route Salespersons, Route Supervisors, Drivers."	
	3. Milk processors, milk dealers or creamery operations in connection with distribution of fresh milk. Refer to Code 2070 "Milk Depot or Milk Dealer & Route Salespersons, Route Supervisors Drivers."	

	Milk Depot or Milk Dealer & Route Salespersons, Route Supervisors, Drivers	2070
	Description	
★	Code 2070 applies to employers engaged in processing raw milk received from outside sources. Pasteurization to produce milk and cream and the further processing to produce buttermilk (natural), cottage cheese, solid cheeses, and butter fall within the scope of this classification. This classification contemplates the bottling, packaging, storage, and distribution of these products.	
★	Employers engaged in operating milk depots or who act solely as milk dealers are also inclusive under this classification.	
★		
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Baby formula (liquid or powdered), cultured buttermilk, condensed milk, evaporated milk, powdered milk, malted milk, sour cream, buttermilk (by use of starters, additives or artificial means), whipped cream (filling in aerosol cans), or yogurt. Refer to Code 2065 "Milk Products Mfg. – NOC." **(b)** Baby formula soy type (liquid or powdered), butter substitute, liquid soy, margarine, powdered soy, pudding, cheese grinding, and packaging. Refer to Code 6504 "Food Sundries Mfg. – NOC – No Cereal Milling." **(c)** Ice cream or frozen yogurt. Refer to Code 2039 "Ice Cream Mfg. & Route Salespersons, Route Supervisors, Drivers."	
	2. Dairy farm operations. Refer to Code 0006 "Farm – NOC & Drivers."	
	3. Milk bottle exchanges. Refer to Code 8018 "Wholesale Store – NOC."	

	Butchering	2081
	Note: Code 2081 and Code 2089 "Packing House – All Operations" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 2081 applies to employers engaged in butchering or slaughtering livestock. The livestock is received from customers and held in pens prior to being sent to the slaughtering room. The livestock are then slaughtered in the slaughtering rooms. After slaughtering, the carcasses are skinned, cut into halves or quarters. Meat may also be boned and ground. Some employers may also shape ground meat into patties. This classification includes the handling of livestock, preparation of dressed meat, rendering and washing of casings, salting of hides and cooking of offal. Employers subject to this classification do not engage in the treatment of viscera or by-products after removal from the carcasses. The following clarifies the distinctions between Code 2081 and Code 2089 "Packing House – All Operations" for classification purposes. Although both classifications contemplate butchering or slaughtering and the handling of livestock, the packing house classification, Code 2089, is applied to those employers whose operations involve meat processing beyond the point of cutting, boning and dressing for distribution to customers such as wholesalers, retailers, restaurants and hotels. In order to qualify for Code 2089, the risk's principal operations must be that of processing meat. Processing meat includes but is not limited to processes such as smoking or curing hams, bacon manufacturing, pickling or otherwise preserving beef or pork cuts and, in many cases, the packaging of meat products in the form that they will be subsequently sold to the consumer. Employers that do not process meat as described above but only engage in sausage manufacturing and butchering operations that involve cutting of steaks, chops, roasts and incidental grinding of meat are assigned to this classification.	
	Assignment By Analogy	
	Stockyards – including butchering	
	Operations To Be Separately Rated	
	1. Poultry raising farms – no slaughtering. Refer to Code 0034 "Poultry Farm & Drivers."	
	2. Poultry raising farms who slaughter, eviscerate and pack poultry to be sold fresh or frozen, or the slaughtering of livestock, with further processing of meats and distribution as performed by a packing house. Refer to Code 2089 "Packing House – All Operations."	
	3. Purchasing dressed poultry, cook, debone and put into cans or jars. Refer to Code 6504 "Food Sundries Mfg. – NOC – No Cereal Milling."	
	4. Slaughtering poultry by wholesale or retail dealer. Refer to Code 8021 "Fish, Poultry or Meat Dealer –Wholesale," or Code 8031 "Fish, Poultry or Meat Store – Retail."	

	Packing House – All Operations	2089
	Note: 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.	
	Description	
	Code 2089 applies to employers engaged in the preparation of fresh meat and meat products including the handling and slaughtering of livestock. This classification contemplates pen maintenance. The dressing, boning and chilling of beef, pork, sheep and calves and the processing of some cuts into meat products fall under this classification. Some of these processed products are cured hams, smoked tongues and bacon (including bacon slicing), pickled or preserved beef and pork cuts, frankfurters, bologna, etc. Additional operations covered under this classification are rendering, lard refining, butter substitutes manufacturing, washing of casings, sausage manufacturing, salting of hides, cooking of offal, processing of the viscera and fertilizer manufacturing. Some of the prepared meats are packed in cans, bottles or jars, sealed, and cooked in vats. The following clarifies the distinctions between Code 2081 "Butchering" and Code 2089 for classification purposes. Although both classifications contemplate butchering or slaughtering and the handling of livestock, the packing house classification, This classification, is applied to those employers whose operations involve meat processing beyond the point of cutting, boning and dressing for distribution to customers such as wholesalers, retailers, restaurants and hotels. To qualify for this classification, the risk's principal operations must be that of processing meat. Processing meat includes but is not limited to processes such as smoking or curing hams, bacon manufacturing, pickling or otherwise preserving beef or pork cuts and, in many cases, the packaging of meat products in the form that they will be subsequently sold to the consumer. Employers that do not process meat as described above but only engage in sausage manufacturing and butchering operations that involve cutting of steaks, chops, roasts and incidental grinding of meat are assigned to Code 2081.	
	Assignment By Analogy	
	Meat packers – including butchering and handling of livestock	
	Operations To Be Separately Rated	
	1. Meat products manufacturing such as smoked bacon or ham, frankfurters, bologna, and sausage. Refer to Code 2095 "Meat Products Mfg. – NOC."	
	2. Slaughtering only – no processing of meats. Refer to Code 2081 "Butchering."	
	3. Slaughtering of poultry by wholesale or retail dealers. Refer to Code 8021 "Fish, Poultry or Meat Dealer – Wholesale," or Code 8031 "Fish, Poultry or Meat Store – Retail."	

	Meat Products Mfg. – NOC	2095
	Note: Code 2095 and Code 2089 "Packing House – All Operations" 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.	
	Description	
	Code 2095 applies to employers engaged in manufacturing meat products. Dressed meats, sausage casings and spices are received from others. Meats are cleaned and processed by cooking, smoking, pickling or curing, packaged and stored. Meats or sausages may be cooked in large vats, packed in cans, bottles or jars and sealed.	
	Assignment By Analogy	
	Smoked meat products – sliced or whole	
	Operations To Be Separately Rated	
	1. Curing, pickling or smoking seafood – not vessels. Refer to Code 2101 "Fish Curing."	
	2. Sausage casing dealers who receive casings already cleaned and only flush them with water for testing purposes, then measure, sort, salt, and repack them for shipment. Refer to Code 8018 "Wholesale Store – NOC."	
	3. Slaughtering livestock with further processing of meats and distribution as performed by a packing house. Refer to Code 2089 "Packing House – All Operations."	
	4. Slaughtering only – no processing of meats. Refer to Code 2081 "Butchering."	

	Fish Curing	2101
	Note: Applies to shore or dock work only.	
	Description	
	Code 2101 applies to employers engaged in fish curing. There are three methods by which fish curing is completed – brining, smoking or the hot smoke process. Fish may be scaled, gutted, cleaned, fileted, washed, and cured by smoking, dehydrating, salting or pickling. The fish are packaged and prepared for shipping to customers' locations. This classification also applies to employers engaged in production of all types of pickled vegetables by washing, slicing, fermenting in barrels or vats until they are cured. The product may be packed in glass jars and sealed or packed in cartons for shipment.	
	Assignment By Analogy	
	Sauerkraut manufacturing – preparation and shipping in bulk in barrels or vats	
	Operations To Be Separately Rated	
	1. Sauerkraut preparation and canning. Refer to Code 2111 "Cannery – NOC."	
	2. Pickle relish and herring manufacturing, other than curing, drying, pickling, and smoking, including chopping and mixing with other ingredients. Refer to Code 6504 "Food Sundries Mfg. – NOC – No Cereal Milling."	

	Fruit Packing	2105
	Description	
	Code 2105 applies to employers engaged in fresh fruit packing. The operations involve buying or collecting fruit in bulk from growers, sorting, washing, grading, and packing.	
	Assignment By Analogy	
	Tomatoes	
	Operations To Be Separately Rated	
	1. Farmers engaged in washing, grading, waxing, and packing of their own fruits or vegetables that they themselves have grown. Assign the appropriate farm classification.	
	2. Freezing and storing: **(a)** Fruits or vegetables as a service for private individuals. Prior to storage in lockers, food may be prepared by cutting, slicing, grinding, or chopping according to customers' specifications. Refer to Code 8031 "Fish, Poultry or Meat Store – Retail." **(b)** Fruit or vegetables other than for private individuals. Includes incidental repackaging but does not include sorting, grading, or delivery of fruit. Refer to Code 8291 "Storage Warehouse – Cold."	
	3. Fruit: **(a)** Canning. Refer to Code 2111 "Cannery – NOC." **(b)** Evaporating or preserving. Refer to Code 2112 "Fruit Evaporating or Preserving."	
	4. Inspecting fruit and vegetables that are purchased by others. Refer to Code 8709F "Stevedoring – Talliers and Checking Clerks Engaged in Connection with Stevedore Work – Coverage Under U.S. Act" or Code 8719 "Stevedoring – Talliers and Checking Clerks Engaged in Connection with Stevedore Work – Coverage Under State Act Only."	
	5. Vegetable packing – buying or collecting from growers, sorting, grading, packing, or otherwise preparing vegetables for transportation to the market and to buyers. Refer to Code 8209 "Vegetable Packing & Drivers."	

	Cannery – NOC	2111
	Note: Code 2111 and Code 2114 "Oyster Processing" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 2111 applies to employers engaged in canning a variety of products, primarily fresh vegetables and fruit. The preliminary operations involve the cleaning and otherwise preparation of the produce for canning by washing, grading, and blanching. Some produce require peeling, slicing or coring. Some require preheating or softening but, for the most part, the cooking takes place after the cans are sealed, usually by machine. Cans are then placed in retorts until properly heated or cooked. They are then washed, cooled, labeled, stored, or shipped. The canning of dog and/or cat food (wet process) is covered by this classification as well as the freezing of vegetables where the preparatory operations are the same as canning except vegetables are packaged and frozen rather than canned. The packaging of aerosol products, compounds into plastic containers and the canning of motor oil and turpentine by contractors also fall within the scope of this classification.	
	Assignment By Analogy	
	• Baked beans– including cooking • Seafood	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Baked beans. Refer to Code 6504 "Food Sundries Mfg. – NOC – No Cereal Milling." **(b)** Can – not in conjunction with canning operations subject to Code 2111. Refer to Code 3220 "Can Mfg." **(c)** Fruit juices. Refer to Code 2143 "Fruit Juice Mfg. – All Operations."	
	2. Dehydrating. Fruit processing. Vegetables including bottling and canning of catsup and tomato paste. Refer to Code 2112 "Fruit Evaporating or Preserving."	
	3. Cooking, packing, freezing or canning of macaroni or vegetables. Refer to Code 6504 "Food Sundries Mfg. – NOC – No Cereal Milling."	
	4. Fruit or vegetable dealer – receives, sorts, cleans and freezes without processing such as performed by an employer engaged in operating a cannery and fruit evaporating or preserving operations. Refer to Code 8048 "Fruit or Vegetable Store – Wholesale."	

	Operations To Be Separately Rated (continued)
	5. Oyster processing including sorting, shucking, washing or packing and cannery operations when performed in connection with oyster processing. Shore or dock work only. Refer to Code 2114 "Oyster Processing."
	6. Sauerkraut preparation and shipping in bulk Refer to Code 2101 "Fish Curing."

	Fruit Evaporating or Preserving	2112
	Note: Includes jam, jelly or cooked fruit syrup manufacturing. No canneries. No fruit juices manufacturing.	
	Description	
	Code 2112 applies to employers engaged in manufacturing jams, jellies and preserves from fruit. This classification also applies to the dehydrating of vegetables and soups.	
	Assignment By Analogy	
	Ketchup and chili sauce manufacturing – including bottling and canning	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Fruit juice concentrate. Diluting, blending and repacking. Refer to Code 6504 "Food Sundries Mfg. – NOC – No Cereal Milling." **(b)** Fruit juice. Refer to Code 2143 "Fruit Juice Mfg. – All Operations."	
	2. Canneries. Refer to Code 2111 "Cannery – NOC."	
	3. Juice bottling only. Refer to Code 2157 "Bottling – NOC & Drivers."	

	Oyster Processing	2114
	Note: Code 2114 and Code 2111 "Cannery – NOC" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 2114 applies to employers engaged in processing oysters or clams. This classification applies to shore or dock work only. The oysters or clams may be picked up from docks or received at employer's processing plants on shore. The operations involve grading, washing, shucking and packing including use of knives.	
	Assignment By Analogy	
	Seafood – cull, sort, shuck, grade, pack – shore or dock work only	
	Operations To Be Separately Rated	
	1. Canning of clams when conducted as a separate and distinct business. Refer to Code 2111 "Cannery – NOC."	
	2. Clam processing including chopping and mixing with other ingredients. Refer to Code 6504 "Food Sundries Mfg. – NOC – No Cereal Milling."	

	Brewery & Drivers	2121
	Note: Code 2121 and Code 7390 "Beer or Ale Dealer – Wholesale & Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 2121 applies to employers engaged in the operation of a brewery where beer or ale beverages are manufactured. This classification includes all operations that are involved in the making of beer or ale such as bottling, capping, labeling, distributing stations, warehouses, and sign erection or repair for the purpose of advertising the employer's product. Beer is a fermented beverage that contains ingredients such as, but not limited to, water, grain, yeast, hops and either wheat, rice, oats, barley, corn or rye depending on the employer's formula. These ingredients are brewed together, fermented and aged to produce beer or ale. The taste and color of beer varies depending upon the type of grains used to make it and the employer's specific formula. The beer or ale is filled into bottles, cans or kegs.	
	Assignment By Analogy	
	Malt house – includes distributing stations	
	Operations To Be Separately Rated	
	1. Brew pubs or restaurants that brew their own beer for immediate consumption. Refer to Code 9071 "Restaurant – Full-Service – Including Entertainers and/or Musicians" or Code 9074 "Bar, Dance Club, Lounge, Nightclub or Tavern – Including Entertainers and/or Musicians."	

	Fruit Juice Mfg. – All Operations	2143
	Note: Includes incidental fruit preserving or bottling. No bottling of carbonated liquids.	
	Description	
	Code 2143 applies to employers engaged in manufacturing or processing fruit juices. The operations include cleaning, crushing and pressing fruits, and extracting the juice by mechanical processes. The extracted juice may be bottled as is or water, sugar, and preservatives may be added. This classification also applies to manufacturing cider and vinegar. The cider, and vinegar may be bottled, labeled, and packaged under this classification or may be filled into barrels and shipped to outside bottlers.	
	Assignment By Analogy	
	• Champagne • Winery – All Operations	
	Operations To Be Separately Rated	
	1. Carbonated beverage manufacturing including bottling or bottling of spirituous liquor. Refer to Code 2157 "Bottling – NOC & Drivers."	
	2. Farm operations Not Otherwise Classified (NOC). Refer to Code 0006 "Farm – NOC & Drivers."	
	3. Blending, bottling of wine or carbonating wine that has been manufactured by others. Refer to Code 2157 "Bottling – NOC & Drivers."	
	4. Vineyard operations. Refer to Code 0031 "Vegetable, Berry or Grape Farm & Drivers."	

	Ice Mfg.	2150
	Description	
	Code 2150 applies to employers engaged in manufacturing ice blocks, ice cubes and crushed ice. Operations may include the tending of the refrigeration compressor system, water treating, and the forming, freezing and pulling of the ice blocks. Additional operations may include scoring, cutting, sawing or crushing of the ice blocks and platform operation for purposes of loading ice. Operations at ice storage warehouses or ice stations adjacent to the ice manufacturing plant are inclusive under this classification.	
	Assignment By Analogy	
	Ice sculptures	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Dry Ice: **(i)** Expansion from CO_2 – blending or mixing exclusively. Refer to Code 4828 "Chemical Blending or Mixing – NOC – All Operations & Drivers." **(ii)** Expansion from CO_2 – chemical manufacturing process. Refer to Code 4829 "Chemical Mfg. – NOC – All Operations & Drivers." **(iii)** From CO_2 by purification, oxidation or compression. Refer to Code 4635 "Oxygen or Hydrogen Mfg. & Drivers." **(b)** Ice cubes by use of automatic ice cube making machines exclusively. Refer to Code 8018 "Wholesale Store – NOC."	

	Bottling – NOC & Drivers	2157
	Note: It is common for businesses subject to Code 2157 to engage in route sales. If the employer employs route salespersons and route supervisors, such employees will be subject to Code 2157 and not to Code 8751 "Route Salespersons and Route Supervisors" since Code 2157 includes drivers.	
	Description	
	Code 2157 applies to employers engaged in bottling or canning carbonated liquids as well as warehousing, labeling, packaging and distributing of the product where the bottling or canning is performed.	
	Assignment By Analogy	
	Beer – received from outside sources – bottling or canning only	
	Operations To Be Separately Rated	
	1. Breweries – brewing beer including bottling. Refer to Code 2121 "Brewery & Drivers."	

	Cigarette, Cigar or Tobacco Mfg.	2172
	Note: Includes the rehandling and warehousing of prepared tobacco.	
	Description	
	Code 2172 applies to employers engaged in manufacturing cigarettes and cigars. This consists of receiving tobacco in bales or hogsheads, conditioning the tobacco by humidifying, stripping tobacco leaves, blending and mixing, shredding and cutting, drying, cooling, and sweetening. Tobacco then enters automatic cigarette-making machines. The cigarettes are compressed, wrapped, sealed, stamped, labeled, and put into cartons. This classification also includes any hand making of cigarettes. This classification also applies to manufacturing cigarette filters exclusively. This involves the use of converted cigarette-making machinery that rolls, crimps, and forms paper and cellulose acetate fiber. A plasticizer material, in turn, is sprayed into the filters, followed by a drying process. This classification also includes manufacturing smoking, plug, twist and snuff tobaccos. This involves hand twisting tobacco, machine molding plug tobacco, hand wrapping the tobacco leaf around the molded plugs, and affixing brand labels and tax stamps. This classification also includes tobacco cleaning, grading, stripping, steaming, and treating tobacco with flavoring extracts.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Cigarette paper from pulp. Refer to Code 4239 "Paper Mfg." **(b)** Pipe – wooden – tobacco. Refer to Code 2790 "Pattern Making – NOC."	

	Felt Mfg.	2288
	Description	
	Code 2288 applies to employers engaged in manufacturing felt or felt-like material. Felt is a textile product manufactured from wool or synthetic fibers. Products subject to this classification include automobile floor and trunk mats, automobile interior trim and headliners, and padding used as filler for sleeping bags and mattress pads.	
	Assignment By Analogy	
	Manufacturing of non-woven air conditioning filter media	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Carpet or rug – jute or hemp or other fibers. Refer to Code 2302 "Silk Thread or Yarn Mfg." **(b)** Carpet or rug – Not Otherwise Classified (NOC). Refer to Code 2402 "Carpet or Rug Mfg. – NOC." **(c)** Felt hats including forming of shapes. Refer to Code 2501" Clothing Mfg." **(d)** Felt tip markers. Refer to Code 4432 "Fountain Pen Mfg." **(e)** Fiberglass batting insulation. Refer to Code 1701 "Cement Mfg."	
	2. Building or roofing paper saturating paper or felt with tar or asphalt. No paper manufacturing. Refer to Code 1463 "Asphalt Works & Drivers."	
	3. Garneted batting. Refer to 2302 "Silk Thread or Yarn Mfg."	
	4. Lining wood jewelry boxes with felt, quilted fabric or velvet. Lining of stamp pads with felt. Refer to Code 9522 "Upholstering."	

	Silk Thread or Yarn Mfg.	2302
	Description	
	Code 2302 applies to employers engaged in manufacturing silk thread or yarn. Fiber materials are combined by winding or rewinding, twisting, reeling, weaving or looping on looms to form products which may be sold in the form of cones or skeins. Other operations include shoddy manufacturing which pertains to the reduction of rags or mill waste to their original fiber form by sorting, carbonizing, baking, dusting, washing, garneting and baling. Employers may also process cotton by shredding, picking, dusting or trimming to make wadding or packaging content used for toy stuffing, furniture upholstery, automobile tops or crate padding. Wool separation where rags are soaked in chemical solutions to reclaim cotton is also included under this classification. Subsequent operations may include drying, washing to remove remaining chemicals, and drying again. This classification also includes manufacturing carpet or rugs from jute or hemp fiber by braiding or twisting fibers together. Examples such as synthetic, foam rubber or cellulose type products including sponges, mop heads, nets, powder puffs, sisal pads, tennis racket string, cloth labels, silk ribbons or tape, clothes line rope, pipe insulation covering, and fiberglass fabric manufacturing are also included under this classification.	
	Assignment By Analogy	
	• Cord, rope or twine manufacturing – cotton, linen, silk or wool – including synthetic fibers • Treating, twisting or braiding rope or hair	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Felt or felt like material. Code 2288 "Felt Mfg." **(b)** Lace. Refer to Code 2388 "Embroidery Mfg." **(c)** Pyroxylin. Refer to Code 4828 "Chemical Blending or Mixing – NOC – All Operations & Drivers," and Code 4829 "Chemical Mfg. – NOC – All Operations & Drivers." **(d)** Webbing other than jute. Refer to Code 2600 "Fur Mfg. – Preparing Skins."	
	2. Combing or scouring wool. Refer to Code 2600 "Fur Mfg. – Preparing Skins."	
★	**3.** Textile, thread or lace dyeing and finishing performed by specialist contractor. Refer to Code 2413 "Textile – Bleaching, Dyeing, Mercerizing, Finishing."	

	Knit Goods Mfg. – NOC	2362
	Description	
	Code 2362 applies to employers engaged in manufacturing knitted piece goods, gloves, mittens and narrow fabric type of trimmings such as those used for collars, cuffs and waistbands. It also includes subsequent manufacturing of various articles of wearing apparel or household furnishings from the knitted piece goods. Examples of such wearing apparel and household furnishings products include dresses, sweaters, neckties, underwear, hosiery, curtains and bedspreads. Also, included under this classification is the manufacturing of elastic: ankle, back, knee, and wrist supports and bandages. The basic operations of this classification include knitting the yarns, usually by means of either mechanically or electronically controlled, flat or circular knitting machines or by the warp knit process. In manufacturing wearing apparel or household furnishings from the knitted piece goods, the material is cut to size and pattern by electric cloth cutters, sewn by machine and then trimmed or finished in ribbon, bindings, buttons, zippers or snaps. To produce gloves or mittens, yarns are knit on special automatic machines to basic shapes. Tips of fingers are sewed closed and the product is turned right side out and final shape is given on steam or electrically heated forms. This classification also includes any dyeing, bleaching, washing or steaming of the knitted materials or products prior to or after the manufacturing operations.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Custom clothing. Refer to Code 2503 "Custom Clothing or Tailor Shop – Alterations – No Mass Mfg., Dry Cleaning or Laundering." **(b)** Knitted braid, fringe, chenille or tassel-type trimmings. Refer to Code 2387 "Braid or Fringe Mfg." **(c)** Knitted household furnishings by an employer that does not knit the piece goods material. Refer to Code 2553 "Furnishing Goods Mfg. – NOC – From Textile Fabrics." **(d)** Lace fabrics or trimmings manufacturing. Hand knitting or crocheting of wearing apparel, household furnishings or trimmings. Refer to Code 2388 "Embroidery Mfg." **(e)** Textile fabrics – by spinning and weaving or yarn for hosiery. Refer to Code 2302 "Silk Thread or Yarn Mfg."	
	2. Retail outlets operated by knit goods manufacturers for sale of knitted materials or products. Refer to Code 8008 "Clothing or Wearing Apparel Store – Retail."	

	Net Mfg.	2380
	Note: Not applicable to wire nets.	
	Description	
	Code 2380 applies to employers engaged in manufacturing nets including rope nets and slings for fishing or cargo made from synthetic or cotton thread. This classification also applies to manufacturing elastic or non-elastic webbing (other than jute) made from cotton, polypropylene and fiberglass threads.	
	Assignment By Analogy	
	Sports and sporting goods nets – tennis, racquetball, volleyball	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Braids, fringes, chenille or tassel type trimmings. Fishing line manufacturing braided or twisted cord. Refer to Code 2387 "Braid or Fringe Mfg." **(b)** Cord, rope, or twine from cotton, linen, silk or wool including synthetic. Jute nets or jute webbing manufacturing. Nylon fishing line manufacturing. Refer to Code 2302 "Silk Thread or Yarn Mfg." ★ **(c)** Hair net. Refer to Code 2501 "Clothing Mfg." **(d)** Mosquito net. No manufacturing of the netting. Refer to Code 2553 "Furnishing Goods Mfg. – NOC – From Textile Fabrics." **(e)** Wire net or wire rope – no wire drawing. Refer to Code 3257 "Wire Goods Mfg. – NOC."	
	2. Wire drawing iron or steel. Includes wire rope or cable manufacturing. Refer to Code 3241 "Wire Drawing – Iron or Steel."	

	Braid or Fringe Mfg.	2387
	Description	
	Code 2387 applies to employers engaged in manufacturing braids, fringes, tassels and similar products used by various industries to dress their products. Cotton and synthetic materials are processed by spooling, doubling, braiding, cutting and knotting. Weaving and knitting may be performed. This classification also applies to employers that manufacture chenille stems, also known as pipe cleaners, paper or plastic twist ties and pom-poms.	
	Assignment By Analogy	
	• Fishing line – braided or twisted cord • Florist wire – cotton or paper covered	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Clothing. Refer to Code 2501 "Clothing Mfg." **(b)** Fishing line made from nylon. Refer to Code 2302 "Silk Thread or Yarn Mfg." **(c)** Furnishing goods from textile fabrics. Refer to Code 2553 "Furnishing Goods Mfg. – NOC – From Textile Fabrics." **(d)** Knit goods such as knitted piece goods, gloves, mittens or wearing apparel. Refer to Code 2362 "Knit Goods Mfg. – NOC." **(e)** Net or webbing. Refer to Code 2380 "Net Mfg." **(f)** Textile trimming – embroidered, novelty and piping. Refer to Code 2388 "Embroidery Mfg."	

	Embroidery Mfg.	2388
	Description	
	Code 2388 applies to employers engaged in embroidering textile fabrics. Embroidery backings such as cloth, paper and silk, wool, cotton, rayon, nylon or other synthetic yarns are received from outside sources. Patterns may be punched on paper or created on computer-driven embroidery machinery from which designs are stitched into cloth. The cloth is removed, and designs may be cut out. Embroidery by hand consisting of hand knitting or crocheting of wearing apparel, household furnishings or trimmings is also contemplated by this classification. Additional operations contemplated by this classification: Nailhead Ornamentation – attaching of nailheads or similar articles to textile fabrics by means of foot presses, pleating and stitching or tucking – women's dress fabrics or trimmings – not clothing manufacturing, trimming or ribbons – hand sewing on finished garments, and manufacturing lace fabrics.	
	Assignment By Analogy	
	Badges – embroidered	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Badges or cloth emblems. Refer to Code 2553 "Furnishing Goods Mfg. – NOC – From Textile Fabrics." **(b)** Knitted wearing apparel by an employer that does not knit the piece goods material. Refer to Code 2501 "Clothing Mfg." **(c)** Nailheads – metal ornaments – by automatic stamping process. Refer to Code 3129 "Buckle or Button Mfg. – Metal." **(d)** Sequins. Refer to Code 3270 "Fastener Mfg. – Metal."	
★ ★ ★	**2.** Textile, thread or lace dyeing and finishing performed by a specialty contractor. Refer to Code 2413 "Textile – Bleaching, Dyeing, Mercerizing, Finishing."	
	3. Knitting by machine. Refer to Code 2362 "Knit Goods Mfg. – NOC."	
	4. Covering metal buttons with fabric by machine. Refer to Code 4475 "Plastics Mfg. – Molded Products – NOC."	

Carpet or Rug Mfg. – NOC 2402

Description

Code 2402 applies to employers engaged in manufacturing carpets and rugs made from synthetic material such as cotton, wool, nylon or polyester. Pile yarn is sewn or woven together by machine. Tufts are left in loop form or cut at the top with electric cutting devices, if cut pile carpeting is desired. Tufts are then firmly attached to the backing by means of a rubberized latex compound. In applying the latex to the backing, the carpet is passed on rollers over a vat of latex applying liquid as it rolls, then the carpet passes through a dryer to dry the latex. Tufting machines, infrared dryers, electric cutting knives, looms and sewing machines may be used in these processes.

This classification includes the operation of manufacturing nylon carpet pads made exclusively from fibers.

Assignment By Analogy

- Artificial woven grass
- Automobile carpet
- Carpet and rug fabrics or fibers – other than hemp or jute – including repair in shop by specialty firms
- Stairs treads – carpet type
- Tapestries – including repair in shop

Operations To Be Separately Rated

1. Manufacturing:

(a) Carpet or rug portable cleaning equipment – commercial or residential type. Refer to Code 3179 "Electrical Apparatus Mfg. – NOC."

(b) Carpet or rugs manufactured from jute or hemp. Includes repair in shop. Refer to Code 2302 "Silk Thread or Yarn Mfg."

(c) Carpet pad – felt. Refer to Code 2288 "Felt Mfg."

(d) Carpet pad – foam rubber. Refer to Code 4410 "Rubber Goods Mfg. – NOC."

	Operations To Be Separately Rated (continued)
	2. Installation: **(a)** Artificial woven grass at customer's location. Refer to Code 0042 "Landscape Gardening – All Operations to Completion & Drivers." **(b)** Carpet or rug at customer's location. Refer to Code 9521 "House Furnishings Installation – NOC & Upholstering – All Operations to Completion."
	3. Carpet or rug binding, cutting and sewing by a dealer. Dyeing carpet or rugs by hand and retouching. Refer to Code 2553 "Furnishing Goods Mfg. – NOC – From Textile Fabrics."
	4. Carpet or rug cleaning at customer's location or in shop. Dyeing carpet or rugs not by hand. Refer to Code 2593 "Carpet, Rug or Upholstery Cleaning – Shop or Outside & Route Salespersons, Drivers."

	Textile – Bleaching, Dyeing, Mercerizing, Finishing	2413
	Note: Applies to new goods.	
	Description	
★	Code 2413 applies to employers that clean, bleach, dye, mercerize, print and finish new textiles for others. This classification applies to employers engaged in cutting and bleaching textile fiber or stock.	
★	This classification also applies to employers engaged in the operation of bleaching and dyeing yarn or thread for others. Yarn, thread, lace, veiling, ribbon, tape or knitted piece goods are submerged in machines or vats which contain bleach or a specific color dye. Once the color has been fully absorbed, the items are removed from the bleach or dye and dried in drying machines or hung to dry. The dried items are put on spooling machines that will spool the yarn or thread.	
	Assignment By Analogy	
★ ★	• Silk –dyeing • Sponge – bleaching or dyeing • Waterproofing – textiles	
	Operations To Be Separately Rated	
	1. Applying prepared flock on textiles. Refer to Code 2553 "Furnishing Goods Mfg. – NOC – From Textile Fabrics."	
★	**2.** Cleaning or dyeing garments. Refer to Code 2590 "Dry Cleaning or Laundry – Retail & Route Salespersons, Drivers" and Code 2591 "Dry Cleaning or Laundry Commercial & Route Salespersons, Drivers."	
	3. Cloth printing. Refer to Code 2417 "Cloth Printing."	
★	**4.** Dyeing: **(a)** Feathers. Refer to Code 2590 "Dry Cleaning or Laundry – Retail & Route Salespersons, Drivers." **(b)** Fur skins. Refer to Code 2600 "Fur Mfg. – Preparing Skins."	
	5. Fabric coating or impregnating Not Otherwise Classified (NOC). Refer to Code 4493 "Fabric Coating or Impregnating – NOC."	

★	**6.** Silk screen printing: **(a)** By hand. Refer to Code 2553 "Furnishing Goods Mfg. – NOC – From Textile Fabrics." **(b)** By machine. Refer to Code 4299 "Printing – All Other Employees." **(c)** By clothing manufacture. Refer to Code 2501 "Clothing Mfg."
	7. Thread or yarn manufacturing. Refer to Code 2302 "Silk Thread or Yarn Mfg."

	Thread or Yarn Dyeing or Finishing	2416
	Note: 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.	
	Description	
	Code 2416 applies to employers engaged in the operation of bleaching and dyeing yarn or thread for others. Yarn, thread, lace or knitted piece goods are submerged in machines or vats which contain bleach or a specific color dye. Once the color has been fully absorbed, the items are removed from the bleach or dye and dried in drying machines or hung to dry. The dried items are put on a spooling machine that will spool the yarn or thread around a cone or spool.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Thread or yarn manufacturing – cotton, linen silk, wool – including synthetic such as nylon, rayon, or fiberglass. Includes dyeing, finishing and winding by manufacturer of thread or yarn. Yarn winding – no other operations. Refer to Code 2302 "Silk Thread or Yarn Mfg."	

Discontinued as of 10/01/23

	Cloth Printing	2417
	Note: Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2417 are conducted as a separate and distinct business.	
	Description	
★	Code 2417 applies to employers engaged in printing customers' designs on various textiles such as silk, cotton, wool and others by machine. Textiles are received from others with print and design instructions. Silk screens are created according to designs. Rolls of fabric are printed on, dried and cured. The printed fabrics are rolled, packed and shipped.	
	Assignment By Analogy	
	Embossing on textiles	
	Operations To Be Separately Rated	
	1. Bleaching, dyeing, mercerizing or finishing new textiles for others. Refer to Code 2413 "Textile – Bleaching, Dyeing, Mercerizing, Finishing."	
★	**2.** Silk screen printing: **(a)** By a clothing manufacturer. Refer to Code 2501 "Clothing Mfg." **(b)** By hand. Refer to Code 2553 "Furnishing Goods Mfg. – NOC – From Textile Fabrics." **(c)** By machine. Refer to Code 4299 "Printing – All Other Employees."	
	3. Specialty contractors engaged only in silk screening textile bolts or cut garment parts by the hand "squeeze" method. Refer to Code 2553 "Furnishing Goods Mfg. – NOC – From Textile Fabrics."	

	Clothing Mfg.	2501
	Note: Includes dressing of dolls by a doll clothing, cloth dolls or cloth parts manufacturer.	
	Description	
★	Code 2501 applies to employers engaged in the mass production of clothing. This includes cutting, sewing, finishing, labeling, pressing and packaging garments made from various materials like cotton, wool or velvet, and dressed furs. It also includes the use of linings, interlinings, trimmings, Velcro, buckles, belts, buttons or fasteners.	
★	This classification also applies to hat manufacturers excluding those making hat frames from buckram. Hats may be made from textile, fur, felt or straw. Straw hats are braided and sewn, fur or felt hats are cut, sewn, steamed, blocked and trimmed. Textile hats may be embroidered or screen printed with designs, artwork or logos.	
	Manufacturing parachutes and umbrellas are also assigned to this classification.	
★	This classification also applies to employers producing artificial feathers or flowers using glue, paper, wire, thread, fabrics and synthetic materials. The process involves cutting, rolling and assembling these materials, with significant handwork.	
★	This classification also covers the production of artificial Christmas trees, wreaths, gift bows, and human hair products like wigs and toupees, which are woven or sewn. It includes the manufacturing of hair nets by knitting or weaving.	
★	This classification also applies to the manufacturing, renovating or repairing of bags or sacks made from textile fabrics such as cotton, burlap or gunny. These bags and sacks are used for various products like flour, sugar, salt, meat, vegetables, fruit, fertilizer, coal and building materials. The operations include bale opening, cloth slitting, sheeting, folding, sewing and turning.	
	Assignment By Analogy	
★	Fur pointing Shoulder pads	

	Operations To Be Separately Rated
	1. Manufacturing:
	(a) Bags, backpacks, knapsacks or sacks:
★	**(i)** Canvas. Refer to Code 2576 "Awing or Tent Mfg. – Shop Only."
	(ii) From textile fabrics. Refer to Code 2553 "Furnishing Goods Mfg. – NOC – From Textile Fabrics."
★	**(b)** Bridal shops – custom made gowns exclusively. Custom made knit goods including hand knitting. Refer to Code 2503 "Custom Clothing or Tailor Shop – Alterations – No Mass Mfg., Dry Cleaning or Laundering."
★	**(c)** Cosmetic bags:
	(i) Leather. Refer to Code 2688 "Leather Goods Mfg. – NOC."
	(ii) From textile fabrics. Refer to Code 2553 "Furnishing Goods Mfg. – NOC – From Textile Fabrics
★	**(d)** Flags, pennants, bias or straight binding tapes or ribbon, powder puffs, buffing or polishing wheels, permanent wave pads, hat lining and ribbons cut from piece goods. Refer to Code 2553 "Furnishing Goods Mfg. – NOC – From Textile Fabrics."
★	**(e)** Foil ribbon decorative type, cut and slit purchased foil and gift-wrapping paper – including printing. Refer to Code 4251 "Stationery Mfg."
★	**(f)** Hat frame manufacturing – from buckram forms. Hat lining manufacturing. Automobile seat covers. Refer to Code 2553 "Furnishing Goods Mfg. – NOC – From Textile Fabrics."
	(g) Knitting fabrics including sewing into clothing. Refer to Code 2362 "Knit Goods Mfg. – NOC."
★	**(h)** Metal parts, buckles or clips for suspenders. Refer to Code 3129 "Buckle or Button Mfg. – Metal."
★	**(i)** Paper party hats. Refer to Code 4279 "Paper Goods Mfg. – NOC."
★	**(j)**
★	**(j)** Shopping bags – paper or plastic – heat sealed. Refer to Code 4273 "Bag Mfg. – Paper or Plastic."
★	**(k)** Silk labels, woven cloth, woven silk ribbons or silk tapes. Refer to Code 2302 "Silk Thread or Yarn Mfg."
	2. Preparation of fur skins including dressing or dyeing. The processing of animal pelt which involves such operations as skin cleaning, slitting, trimming, dehairing and fur carroting. Refer to Code 2600 "Fur Mfg. – Preparing Skins."

	Custom Clothing or Tailor Shop – Alterations – No Mass Mfg., Dry Cleaning or Laundering	2503
	Note: No mass manufacturing of clothing. 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. This classification includes alterations and tailoring of garments received from customers regardless if the articles were custom manufactured or not by the same risk.	
	Description	
	Code 2503 applies to employers engaged in custom manufacturing clothing such as suits and dresses on a made to order basis for individuals. Customers may be shown sketches, designs and fabrics. Measurements are taken, materials are cut, draped and stitched, customers are fitted and refitted for approximate size and cut. Materials may be further sewn together by hand or machine, trimmed, pressed and finished. Custom made garments may be embroidered. Tailor shops that exclusively alter or repair garments for customers are also included under this classification and is not intended for risks that perform laundering or dry cleaning.	
	Assignment By Analogy	
	Weaving – mending or re-mending holes in clothing	
	Operations To Be Separately Rated	
	1. Clothing manufacturing – mass producing. Refer to Code 2501 "Clothing Mfg."	

Feather or Flower Mfg. – Artificial — 2534

Note: Applies to products made from human hair.

Description

Code 2534 applies to employers engaged in manufacturing artificial feathers or flowers. Glue, paper, wire, thread, fabrics and synthetics yard goods are used in production. Paper and fabrics are cut, rolled and assembled with synthetics using wire and/or thread. There is a considerable amount of bench work by hand.

Other products subject to this classification are manufacturing artificial Christmas trees, wreaths and gift bows. This classification is also applicable to products manufactured from human hair such as wigs and toupees by weaving or sewing. This classification also applies to manufacturing hair nets by knitting or weaving.

Assignment By Analogy

Fur pointing

Operations To Be Separately Rated

1. Manufacturing:

(a) Flags, pennants, bias or straight binding tapes or ribbon, powder puffs, buffing or polishing wheels, permanent wave pads, hat lining and ribbons cut from piece goods. Refer to Code 2553 "Furnishing Goods Mfg. – NOC – From Textile Fabrics."

(b) Foil ribbon decorative type, cut and slit purchased foil and gift-wrapping paper – including printing. Refer to Code 4251 "Stationery Mfg."

(c) Silk labels, woven cloth, woven silk ribbons or silk tapes. Refer to Code 2302 "Silk Thread or Yarn Mfg."

Discontinued as of 1/1/25

	Furnishing Goods Mfg. – NOC – From Textile Fabrics	2553
	Description	
★	Code 2553 applies to employers engaged in manufacturing furnishing goods produced from fabrics or soft textile-type plastics such as vinyl. This classification includes the manufacturing of various household furnishings or linens, including draperies, curtains, window or lamp shades, slipcovers, venetian blinds, sheets, pillowcases, bedspreads, mattress covers, towels, tablecloths and napkins. Additionally, it includes the manufacturing of products such as seatbelts, seat covers, backpacks, knapsacks, banners, flags and pennants, bias or straight binding tapes or ribbons, powder puffs, buffing or polishing wheels, permanent wave pads, hat linings (including those made from buckram) and coat fronts or interlinings. This classification includes the manufacturing of inflatable beds, balls, pools and rafts.
★	This classification also applies to employers engaged in the manufacturing of pillows, quilts, cushions, comforters, quilted moving pads, sleeping bags, and other similar items. These products are typically filled with materials such as cotton, polyester, down, batting, foam or feathers.
★	The basic operations of this classification involve cutting materials to size and assembling by sewing or heat sealing. The products may be finished by adding various bindings, fillings, trimmings or embroidery.
★	Silk screen printing when performed by the hand squeegee method is also included in this classification. Incidental operations include the manufacturing of silk screen stencils to be used in the employer's silk screen printing operations.
	Assignment By Analogy	
★	• Badges – cloth emblem
★	• Elevator protective pads
★	• Seat pads
	Operations To Be Separately Rated	
	1. Manufacturing:
★	**(a)** Lampshade wire frame or wire mattress spring. Refer to Code 3257 "Wire Goods Mfg. – NOC."
★	**(b)** Mattress or box spring. Refer to Code 2570 "Box Spring or Mattress Mfg."
★	**2.** Draperies or Curtains Installation:
★	**(a)** From floor or ladders. Refer to Code 9521 "House Furnishings Installation & Upholstering – NOC & Upholstering – All Operations to Completion."
★	**(b)** Other than from floor or ladders. Refer to Code 9539 "Awning, Tent or Canvas Goods Erection, Removal or Repair – All Operations to Completion & Drivers."

	Box Spring or Mattress Mfg.	2570
	Description	
	Code 2570 applies to employers engaged in manufacturing stuffed mattresses, spring mattresses or box springs. Fillers such as cotton, kapok liners, hair, felt or silk floss, trimmings, fabrics, muslin, polyurethane, memory or latex foam, coiled springs, burlap, twine, nails and dressed frames are used in production. Coil springs may be tied together and padded, or muslin pockets may be sewn to each coil spring. Springs may also be joined and attached to frames. Fabrics are cut and sewn together on three sides, slipped over box springs or fillers with the fourth side being sewn closed. Mattresses may be shaped, edges rolled, brushed, labeled, packed and shipped. Incidental operations may include treatment of filler material such as carding, willowing, picking, garneting and cleaning. Assembling mattresses and box springs from purchased parts is also subject to this classification. This classification also applies to manufacturing pillows, quilts or cushions by employers that are also engaged in manufacturing mattresses.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Bed frame made of metal or electrically controlled moveable metal bed frame – including hospital type and metal folding bed. Refer to Code 3076 "Fireproof Equipment Mfg." **(b)** Bed frame made of wood includes assembly of parts and cot – folding canvas type – including wood frame. Refer to Code 2883 "Furniture Mfg. – NOC – Wood." Assembly only of purchased parts. Refer to Code 2881 "Furniture Assembly – Wood – From Manufactured Parts." **(c)** Cot – folding canvas type – no frame manufacturing. Refer to Code 2576 "Awning or Tent Mfg. – Shop Only." **(d)** Excelsior. Refer to Code 2916 "Veneer Products Mfg." **(e)** Mattress covers, bedspreads, blankets, pillowcases or sheets made from cloth or plastic and inflatable mattress. Refer to Code 2553 "Furnishing Goods Mfg. – NOC – From Textile Fabrics." **(f)** Water bed mattress – cutting and splitting rubber. Refer to Code 4410 "Rubber Goods Mfg. – NOC." **(g)** Wire mattress springs. Refer to Code 3257 "Wire Goods Mfg. – NOC"	

	Operations To Be Separately Rated (continued)
★	**(h)** Pillows including feather type, quilts, comforters or cushions not manufactured by a box spring or mattress manufacturer. Refer to Code 2553 "Furnishing Goods Mfg. – NOC - From Textile Fabrics"."
	2. Sterilizing mattresses and box springs by a service contractor. Refer to Code 2593 "Carpet, Rug or Upholstery Cleaning – Shop or Outside & Route Salespersons, Drivers."

	Pillow, Quilt or Cushion Mfg.	2571
	Note: No mattress or box spring manufacturing.	
	Description	
	Code 2571 applies to employers engaged in manufacturing pillows, quilts, cushions, comforters, quilted moving pads, sleeping bags and other similar items. These products are filled with fillers such as cotton, polyester, down, batting, foam or feathers. Cloth or fabrics are cut to size and sewn to form casings with an opening left for stuffing the filler material. Fillers are inserted into casings. Accessories such as zippers or buttons may be added. Products are inspected, packed and shipped.	
	Assignment By Analogy	
	• Bolsters • Elevator protective pad • Seat pads	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Inflatable mattress. Refer to Code 2553 "Furnishing Goods Mfg. – NOC – From Textile Fabrics." **(b)** Mattress or box spring. Refer to Code 2570 "Box Spring or Mattress Mfg." **(c)** Wire mattress spring. Refer to Code 3257 "Wire Goods Mfg. – NOC."	
	2. Upholstering including caskets, coffins and furniture. Refer to Code 9522 "Upholstering."	

DISCONTINUED EFFECTIVE 10/01/2025

	Awning or Tent Mfg. – Shop Only	2576
	Description	
	Code 2576 applies to employers engaged in manufacturing large and small products that are made of canvas, duck or water-resistant textiles. This classification includes manufacturing products such as, but not limited to, awnings, tents, tarpaulins, drop cloths, pool liners, rafts or floats, bags and knapsacks provided these products are produced from the above listed materials. Powered material cutters, grommet equipment, sewing machines, pipe and bar stock cutters and threaders may be utilized to fabricate these products. Buttons, snaps, zippers, pull strings or fasteners maybe added.	
	Assignment By Analogy	
	• Canopies – canvas – includes repair in shop • Sails • Trampolines – canvas or fabric surface – jumping surface • Truck covers – canvas – including repair in shop • X-ray – protective equipment – lead lined canvas blankets or vests	
	Operations To Be Separately Rated	
	1. Awnings or canopies: **(a)** Aluminum. Refer to Code 3076 "Fireproof Equipment Mfg." **(b)** Plastic: **(i)** Compression or injection molded. Refer to Code 4475 "Plastics Mfg. – Molded Products – NOC." **(ii)** Assembling and finishing. Refer to Code 4476 "Plastics Mfg. – Molded Products – NOC – Assembling and Subsequent Finishing Only." **(iii)** Fabricated from sheets, rods or tubes. Refer to Code 4452 "Plastics Mfg. – Fabricated Products – NOC."	
★	**2.** Bags or sacks: **(a)** Made of burlap, cotton or gunny sack. Refer to Code 2501 "Clothing Mfg." **(b)** Backpack, knapsack, hammock or luggage manufacturing made of textile fabrics. Refer to Code 2553 "Furnishing Goods Mfg. – NOC – From Textile Fabrics."	
	3. Canvas spinning or weaving. Refer to Code 2302 "Silk Thread or Yarn Mfg."	
	4. Installation, removal or repair of awnings, tents, canvas products, sails or other similar products away from shop. Refer to Code 9539 "Awning, Tent or Canvas Goods Erection, Removal or Repair – All Operations to Completion & Drivers."	

	Bag or Sack Mfg. – Cloth	2578
	Note: Applies to the manufacturing, renovation or repair of cotton, burlap or gunny bags or sacks.	
	Description	
	Code 2578 applies to employers engaged in manufacturing, renovating or repairing bags or sacks made from textile fabrics such as cotton, burlap or gunny only. These types of bags or sacks are used as containers for flour, sugar, salt, meat products, vegetables, fruit, fertilizer, coal, and building materials. Operations such as bale opening, cloth slitting, sheeting, folding, sewing and turning are inclusive under this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Bags, backpacks, knapsacks or sacks: **(i)** Canvas. Refer to Code 2576 "Awning or Tent Mfg. – Shop Only." **(ii)** From textile fabrics. Refer to Code 2553 "Furnishing Goods Mfg. – NOC – From Textile Fabrics." **(b)** Cosmetic bags: **(i)** Leather. Refer to Code 2688 "Leather Goods Mfg. – NOC." **(ii)** Textile. Refer to Code 2553 "Furnishing Goods Mfg. – NOC – From Textile Fabrics." **(c)** Paper and plastic shopping bags – heat sealed. Refer to Code 4273 "Bag Mfg. – Paper or Plastic."	

Discontinued as of 1/1/25

	Dry Cleaning or Laundry – Retail & Route Salespersons, Drivers	2590
	Note: Includes incidental alterations and pressing of items.	
	Description	
	Code 2590 applies to employers engaged in providing dry cleaning or laundry services principally to individuals. Clothing may be left with attendants who perform dry cleaning or laundering of customers goods such as garments, linens and other household products. Items are tagged, washed, dried, folded or dry cleaned, folded and bagged awaiting customer pick-up. Pick-up and delivery services may be available. This classification also applies to coin-operated self-service laundromats that provide laundering services. Alterations of garments by a tailor is also subject to this classification when the location is engaged in laundering or dry cleaning.	
	Assignment By Analogy	
★	• Fur and fur products – clothing – cleaning, tumbling, glazing, combing, ironing and storage of fur and garments	
★	• Cleaning or dyeing garments	
	Operations To Be Separately Rated	
	1. Carpet, upholstery or rug cleaning – shop or outside. Refer to Code 2593 "Carpet, Rug or Upholstery Cleaning – Shop or Outside & Route Salespersons, Drivers."	
	2. Coin operated laundries self-service stores, laundry or dry-cleaning collection or distribution stores – no dry cleaning or laundering at the same location. Refer to Code 8017 "Retail Store – NOC – No Service of Food."	
	3. Laundering or dry cleaning performed principally for commercial customers. Refer to Code 2591 "Dry Cleaning or Laundry – Commercial & Route Salespersons, Drivers."	
	4. Tailoring or alterations when performed by a custom clothing or tailor shop regardless if the articles were custom manufactured or not by the same employer. Refer to Code 2503 "Custom Clothing or Tailor Shop – Alterations – No Mass Mfg., Dry Cleaning or Laundering."	
★	**5.** Towel, linen, uniform, apron or diaper rental including laundering. Refer to Code 2594 "Linen, Towel, Uniform or Apron Rental and Cleaning Company & Route Salespersons & Drivers."	
	6. Towel, linen, uniform, apron or diaper rental – no laundering at the same location. Refer to Code 8032 "Clothing or Wearing Apparel Store – Wholesale."	

	Dry Cleaning or Laundry – Commercial & Route Salespersons, Drivers	2591
	Note: Includes incidental alterations and pressing of items.	
	Description	
	Code 2591 applies to employers engaged in providing dry cleaning or laundry services principally for commercial customers. Business owned garments such as uniforms, aprons, towels, linens or curtains are picked up and brought to employers' facilities where they are dry cleaned, laundered, pressed and/or ironed. Items are tagged, washed, dried, folded or dry cleaned, and bagged and picked up or delivered. This classification also applies to facilities which may offer dry cleaning or laundering services to private individuals as long as services are principally to commercial customers. Alterations of garments by a tailor is also subject to this classification when the location is principally engaged in laundering or dry cleaning for commercial concerns.	
	Assignment By Analogy	
★	Cleaning or dyeing garments	
	Operations To Be Separately Rated	
	1. Carpet, upholstery or rug cleaning – shop or outside. Refer to Code 2593 "Carpet, Rug or Upholstery Cleaning – Shop or Outside & Route Salespersons, Drivers."	
	2. Coin operated laundries self-service stores, laundry or dry-cleaning collection or distribution stores – no dry cleaning or laundering at the same location. Refer to Code 8017 "Retail Store – NOC – No Service of Food."	
	3. Laundering or dry cleaning for retail customers. Refer to Code 2590 "Dry Cleaning or Laundry – Retail & Route Salespersons, Drivers."	
	4. Tailoring or alterations when performed by a custom clothing or tailor shop regardless if the articles were custom manufactured or not by the same employer. Refer to Code 2503 "Custom Clothing or Tailor Shop – Alterations – No Mass Mfg., Dry Cleaning or Laundering."	
★	**5.** Towel, linen, uniform, apron or diaper rental including laundering. Refer to Code 2594 "Linen, Towel, Uniform or Apron Rental and Cleaning Company & Route Salespersons & Drivers."	
	6. Towel, linen, uniform, apron or diaper rental – no laundering at the same location. Refer to Code 8032 "Clothing or Wearing Apparel Store – Wholesale."	

	Carpet, Rug or Upholstery Cleaning – Shop or Outside & Route Salespersons, Drivers	2593
	Description	
	Code 2593 applies to employers engaged in cleaning carpets, blinds, rugs and/or upholstery at customers' locations or in their own shop. Carpet, rug and upholstery cleaners engage in a variety of cleaning methods such as in-shop cleaning, rotary shampooing, hot water extraction, dry cleaning, bonnet cleaning and foam cleaning. The majority of carpet and upholstery cleaning services operate at their customers' locations such as commercial establishments and residential locations. On-site services may use truck-mounted or portable carpet or upholstery cleaning equipment. At the shop, cleaners primarily clean area rugs, both domestic and imported.	
	Assignment By Analogy	
	Mattress and box spring sterilizing	
	Operations To Be Separately Rated	
	1. Carpet or rug installation at customers' premises. Refer to Code 9521 "House Furnishings Installation & Upholstering – NOC – All Operations to Completion."	
	2. Carpet or rug manufacturing – other than jute or hemp. Refer to Code 2402 "Carpet or Rug Mfg. – NOC."	
	3. Rug or carpet dyeing by hand and retouching. Refer to Code 2553 "Furnishing Goods Mfg. – NOC – From Textile Fabrics."	

	Linen, Towel, Uniform or Apron Rental and Cleaning Company & Route Salespersons & Drivers	2594
	Description	
	Code 2594 applies to employers engaged in renting linens, towels, uniforms, aprons or diapers. This classification also includes the laundering or dry cleaning of items that are rented. In order for this classification to be applied, the employer must launder and/or dry clean the items that they rent to their customers.	
	Assignment by Analogy	
	Operations To Be Separately Rated	
	1. Laundering or dry cleaning: **(a)** Retail customers. Refer to Code 2590 "Dry Cleaning or Laundry – Retail & Route Salespersons, Drivers." **(b)** Commercial concerns. Refer to Code 2591 "Dry Cleaning or Laundry – Commercial & Route Salespersons, Drivers."	
	2. Tailoring or alterations when performed by a custom clothing or tailor shop regardless if the articles were custom manufactured or not by the same employer. Refer to Code 2503 "Custom Clothing or Tailor Shop – Alterations – No Mass Mfg., Dry Cleaning or Laundering."	
	3. Towel, linen, uniform, apron or diaper rental – no laundering. Refer to Code 8032 "Clothing or Wearing Apparel Store – Wholesale."	

	Fur Mfg. – Preparing Skins	2600
	Description	
	Code 2600 applies to employers engaged in processing fur. In general, the procedure of fur processing consists of soaking raw fur in a solution of salt water. The fur is then pulled and kicked in "kicking" machines to soften the pelts. Flesh still adhering to the hide is cut and scraped off by hand or in "fleshing" machines. When this operation has been completed, the moisture is removed from the pelts by centrifugal extractors and, after being allowed to dry, the skins are stretched by pulling and the loose and long hair is brushed or plucked out. When the skins are thoroughly dry, the flesh side is rubbed with fish oil to soften the skins. The hides are then tumbled with sawdust to absorb the excess oil and to brighten the fur. Sometimes, the skins are unhaired or sheared to produce fur of uniform length and brushed prior to tumbling. They are then examined, and any torn sections are repaired by sewing machines, after which they are prepared for shipment. This classification also applies to hatters' fur manufacturing - rabbit or similar short-haired animal pelts are received, sorted, and softened in tumblers with water and sawdust, split open with hand knives, and laid flat. Hair (which is of longer length than the soft fur found close to the skin) is sheared off by machine, leaving a soft downy-like fur on the skin. The fur is then carroted (a process to stiffen it with a mixture of nitric acid and hydrogen peroxide that is applied by hand brush, spray, or dipping it into vats).	
	Assignment By Analogy	
	Wool combing or scouring	
	Operations To Be Separately Rated	
★	**1.** Manufacturing: **(a)** Fur clothing, fur coats or fur jackets – custom made exclusively. Refer to Code 2503 "Custom Clothing or Tailor Shop – Alterations – No Mass Mfg., Dry Cleaning or Laundering." **(b)** Leather or textile glove manufacturing including fur linings. Refer to Code 2688 "Leather Goods Mfg. – NOC."	
	2. Bristles sold in bales by dealers. Refer to Code 8103 "Wool Merchant & Drivers."	
	3. Fur pointing. Refer to Code 2501 "Clothing Mfg."	
	4. Reinforcing fur pelts with fabric. Refer to Code 2688 "Leather Goods Mfg. – NOC."	
	5. Tanning or dehairing hides. Leather splitting or tanning. Refer to Code 2623 "Leather Mfg. – Patent or Enamel."	

	Leather Mfg. – Patent or Enamel	2623
	Description	
	Code 2623 applies to employers engaged in tanning hides, patent or enamel leather manufacturing, leather splitting, finishing, or dressing, dehairing animal hides, tanning, or wool pulling. Tanning involves receiving cured or raw hides from which hair is removed by soaking skin in lime and other chemicals and then scraping with dehairing and wet shaving machines, or beamster machines. The extraneous fat and tissue are removed from the inner side of the skins by machines with rubber rollers and a shaft to which spiral knives are attached. The hides are tumbled in solvent filled drums to remove the fats and oils. The tanned hides are split, dyed and finished. The clean skins are tanned by soaking them in a solution of either vegetable tanning (from bark or other vegetation), common salt solution or chromate of soda and acid for mineral tanning (also known as chrome tanning). Impregnating with oils, grease or waxes (fat liquoring or stuffing) is also part of the tanning process. This is done after hides have been run through wringers to squeeze out chemicals and hung on racks to dry. Operations such as boarding, staking, toggling, buffing, abrading and/or splitting are also contemplated under this classification. If the employer also finishes (dresses) the leather, such finishing operations are inclusive under this classification. Tanned hides are split into desired thickness, degreased, given a coat of linseed oil and lampblack thinned with naphtha, and again coated with a mixture of linseed oil and pyroxylin. Stock is then backed and rubbed down with pumice. The coating (adding varnish and coloring), baking, and rubbing down may be repeated several times. There are three methods of pulling wool from pelts. The simplest is "sweating" the pelts until wool is loosened to be pulled by hand or machine. This method may damage the valuable skin. The lime process involves the painting of the flesh side of the pelts with lime. This loosens the wool, but it may cause skin damage and have a negative effect on the dyeing quality of the wool. The depilatory process differs from the lime process in that a solution of sodium sulfate, sulphuric acid, and oyster shells is used instead of lime.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Leather finishing (dressing) operations when no tanning operations are performed are subject to the following classifications: **(a)** Embossing. Refer to Code 2640 "Leather Embossing." **(b)** Skiving. Refer to Code 2688 "Leather Goods Mfg. – NOC."	

	Leather Embossing	2640
	Note: Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2640 are conducted as a separate and distinct business.	
	Description	
	Code 2640 applies to employers that specialize in embossing leather. Leather embossing is done by placing cut leather on a rolling press where the movable upper plate containing the embossed plate is pressed under heat and great pressure. This process creates the desired grain of leather. The leather may be buffed and stretched before being placed into the press. Foil may be applied in some cases, which is glued to the leather and then heat sealed to produce a design on the leather.	
★	This classification is applicable to employers who are engaged in embossing leather as a finishing element. It is not intended to be used in connection with manufacturing leather items such as bags, belts, luggage, pocketbooks, wallets, etc. or for operations that are subject to Code 2623 "Leather Mfg. – Patent or Enamel." Any embossing performed by such manufacturers is to be included under the classification applicable to the manufacturing operations.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing:	
	(a) Leather – tanning hides, dehairing animal hides, leather splitting, leather finishing, leather dressing, leather – patent or enamel leather. Wool pulling. Refer to Code 2623 "Leather Mfg. – Patent or Enamel."	
	(b) Leather clothing. Refer to Code 2501 "Clothing Mfg."	
★	**(c)** Leather goods items such as bags backpacks, knapsacks, industrial belting, belts, pocketbooks, wallets or watch bands. Refer to Code 2688 "Leather Goods Mfg. – NOC."	
	(d) Leather luggage. Refer to Code 2683 "Luggage Mfg."	
★	**(e)** Pocketbook frame. Refer to Code 3146 "Hardware Mfg. – NOC."	
★	**(f)** Leather shoes or boots. Refer to Code 2660 "Boot or Shoe Mfg. – NOC."	
★		
	2. Leather finishing (dressing) operations when no tanning operations are performed are subject to the following classifications:	
	(a) Coloring or painting. Refer to Code 9501 "Painting – Shop Only & Drivers."	
	(b) Skiving. Refer to Code 2688 "Leather Goods Mfg. – NOC."	

	Boot or Shoe Mfg. – NOC	2660
	Description	
	Code 2660 applies to employers engaged in manufacturing all types of shoes, sneakers, sandals, boots or slippers, including custom made or orthopedic, that are either hand or machine made. Raw materials such as leather, imitation leather, fabric, rubber heels, wooden heels, plastic heels, soles, padding, eyelets, buckles, glue, cement, nails, staples, tacks, thread, shoe laces, etc. are used in the fabrication process. This classification includes the manufacturing of tongues, facings, linings, counter heels and soles when made by the same an employer engaged in manufacturing shoes, boots, sneakers, sandals or slippers. The employer may also purchase these particular items from outside manufacturers as well as other raw materials. Designers will create designs of shoes, boots, sneakers, sandals and slippers and produce a paper pattern according to design. The making of paper patterns is inclusive when performed by the manufacturer for its own shoe manufacturing business. Shoes, boots, sneakers, sandals or slippers are usually assembled from parts prepared according to pattern with material that is cut by hand or machine. Operations will usually involve sewing, gluing, cementing and nailing with finishing, trimming, cleaning, brushing, waxing, buffing and polishing.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Boot or shoe paper pattern including cutters, designers and draftspersons. No cloth cutting. Applies to employers engaged in manufacturing patterns for use by manufacturers of boots or shoes. Refer to Code 4282 "Dress Pattern Mfg. – Paper." **(b)** Shoe findings (facings, linings, tongues) or shoe stock (counter, heel or sole cutting) exclusively. Heels covered with leather or plastic. Refer to Code 2688 "Leather Goods Mfg. – NOC." **(c)** Shoe last blocks for manufacturers or shoemakers. Refer to Code 2710 "Saw Mill."	
	2. Shoe repair or shoe shine services. Includes hand dyeing or shining. Refer to Code 9585 "Shoe Repair Shop."	

Glove Mfg. – Leather or Textile — 2670

Description

Code 2670 applies to employers engaged in manufacturing all types of gloves or mittens that are made from leather or textiles except for knitted or rubber gloves. It also includes the making of the glove linings including fur linings. Leather or textile fabric is cut to size according to pattern and shaped by die cutters. The various glove parts are sewn together forming gloves. If decorative stitching is required, it may be sewn onto the gloves. Textile fabrics are cut to size and sewn to the glove linings or linings may be purchased prefabricated from outside sources. The linings are inserted into glove, cuff hems are turned and stitched forming lined gloves. The manufacturer's labels are sewn into the inner cuff of the gloves. The finished gloves are inspected for quality assurance, ironed, packed into boxes and readied for shipment to customers.

This classification also applies to manufacturing gloves made of leather or textile that are used for sports or exercise such as baseball, boxing, handball, punching bags, weightlifting and other types of sports.

Assignment By Analogy

Operations To Be Separately Rated

1. Manufacturing:

(a) Knitted gloves or mittens and knitted textile piece goods. Refer to Code 2362 "Knit Goods Mfg. – NOC."

(b) Thread or yarn – cotton, linen silk, wool – including synthetic such as nylon, rayon, or fiberglass. Includes dyeing, finishing and winding by manufacturer of thread or yarn. Yarn winding – no other operations. Refer to Code 2302 "Silk Thread or Yarn Mfg."

Discontinued as of 10/1/25

	Luggage Mfg.	2683
	Description	
	Code 2683 applies to employers engaged in manufacturing luggage, attaché cases, briefcases, suitcases, golf bags, airplane hand luggage, musical instrument cases and other similar products that are made from canvas, leather, metal, plastic or vinyl. This classification also applies to manufacturing various types of trunks such as wardrobe, steamer, box or dress, theatrical and sample trunks.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
★	**1.** Manufacturing: **(a)** Leather pocketbook. Refer to Code 2688 "Leather Goods Mfg. – NOC." **(b)** Pocketbook frame. Refer to Code 3146 "Hardware Mfg. – NOC."	

	Leather Goods Mfg. – NOC	2688
	Description	
★	Code 2688 applies to employers engaged in manufacturing a variety of leather and imitation leather products such as gloves and mittens made from leather or textiles (excluding knitted or rubber gloves), including sports gloves for activities like baseball, boxing, handball and weightlifting. The process involves cutting, skiving, splitting leather or textile fabric to size, sewing the parts together, adding decorative stitching if needed and inserting linings and finishing with quality inspections and packaging.	
★	This classification also includes the manufacturing of pocketbooks, purses and handbags made from leather, imitation leather, plastic or textile fabric. This includes various styles such as shoulder bags, handbags, satchels, clutches, tote bags and other styles. The manufacturing process involves cutting material to pattern, sewing pouches and pockets, attaching linings and	
★	finishing with operations like folding, gluing and riveting.	
	This classification also contemplates manufacturing miscellaneous leather products such as wallets, billfolds, tobacco pouches, backpacks, knapsacks, cosmetic bags and belts. This classification also includes manufacturing shoe parts like leather welting, heels, soles, innersoles and more as well as sports equipment like footballs, soccer balls, volleyballs and basketballs.	
	Assignment By Analogy	
★		
	Operations To Be Separately Rated	
	1. Manufacturing:	
★	**(a)** Boot or shoe manufacturing. Refer to Code 2660 "Boot or Shoe Mfg. – NOC."	
★	**(b)** Rubber bladder or rubber latex gloves. Refer to Code 4410 "Rubber Goods Mfg. – NOC."	
★	**(c)** Knitted gloves or mittens and knitted textile piece goods. Refer to Code 2362 "Knit Goods Mfg. – NOC."	
★	**(d)** Leather clothing. Refer to Code 2501 "Clothing Mfg."	
★	**(e)** Luggage, suitcases, briefcases, attaché cases – leather, metal, plastic or vinyl. Refer to Code 2683 "Luggage Mfg."	
★	**(f)** Pocketbook frame. Refer to Code 3146 "Hardware Mfg. - NOC."	
	2. Leather splitting or tanning. Refer to Code 2623 "Leather Mfg. – Patent or Enamel."	

	Pocketbook Mfg.	2689
	Description	
	Code 2689 applies to employers engaged in manufacturing pocketbooks, purses, and handbags made from leather, imitation leather, plastic or textile fabric. The employer may be engaged in custom fabrication or mass producing which is also inclusive under this classification. The types of pocketbooks that are manufactured include all different styles such as shoulder bags, handbags, satchels, crossbody bags, clutches, evening clutches, tote bags, messenger bags, hobo, drawstring and other styles. Leather is usually skived or split for proper thickness. The bag or pouch may be attached to frames such as metal, wood, or the bag may be frameless. The leather or cloth is cut to pattern by hand or on automatic cutting machines and the lining is also cut to pattern. The pouches and pockets are fabricated and sewn onto the outside of the separate pieces. The side and bottom are then sewn, and the lining is attached to the inside of the bag. Finishing operations may include folding, cementing, gluing, punching, sewing, riveting, or heat sealing of vinyl products.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Luggage, suitcases, briefcases, attaché cases – leather, metal plastic or vinyl. Refer to Code 2683 "Luggage Mfg." **(b)** Pocketbook frame. Refer to Code 3146 "Hardware Mfg. – NOC."	

Discontinued as of 10/1/25

	Logging or Lumbering & Drivers	2702
	Note: Code 2702 and Code 8232 "Building Material Dealer – No Second-Hand Material & Local Managers, Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 2702 applies to employers engaged in logging or lumbering operations. The fallen trees are cut to various lengths. After the trees have been cut, the logs are loaded onto skeleton cars or trucks and transported to a sawmill. This classification includes transporting of logs to the mill, construction, operation, maintenance or extension of logging roads or logging railroads. Also, included under this classification is bark peeling at the job site. Stump removal is also included when this operation is performed in connection along with other logging or tree removal operations. Timber cutting and removal and incidental brush cutting and removal are also inclusive under this classification.	
	Assignment By Analogy	
	Dam or lock construction – timber cutting and removal	
	Operations To Be Separately Rated	
	1. Tree pruning, repairing or trimming by a tree service maintenance contractor. Refer to Code 0106 "Tree Pruning, Repairing or Trimming – All Operations to Completion & Drivers."	
	2. Contractors engaged exclusively in clearing an existing right of way. Refer to Code 0042 "Landscape Gardening – All Operations to Completion & Drivers" or Code 6217 "Excavation – NOC – All Operations to Completion & Drivers" depending on the character of the operations.	

	Saw Mill	2710
	Note: Applies to the manufacturing of heads, hoops or staves.	
	Description	
	Code 2710 applies to employers engaged in the operation of a saw mill which consists of receiving rough logs, removing the bark and sawing the logs into desired lengths to produce rough lumber by use of circular carriage or band saws. It applies to both stationary or portable saw mills. This classification includes "Green Chain" operations. These operations involve employees engaged in grading, removing and sorting lumber at the conveyor called the "Green Chain" as it comes from the saws or sawmill, and storage of the green lumber in the yard.	
	Assignment By Analogy	
	• Bark mills • Shingles manufacturing – wood from logs	
	Operations To Be Separately Rated	
	1. Barrels, cooperage, drums or kegs assembly only. Refer to Code 2759 "Box or Box Shook Mfg."	
	2. Logging or lumbering. Refer to Code 2702 "Logging or Lumbering & Drivers."	
	3. Storage and subsequent handling of processed lumber. Refer to Code 8232 "Building Material Dealer – No Second-Hand Material & Local Managers, Drivers."	

	Veneer Mfg.	2714
	Description	
	Code 2714 applies to employers engaged in manufacturing veneer. In general, the operations involve the sawing of logs into bolts or flitches, the softening of same in vats of hot water or steam rooms to remove the bark and to make the fiber pliable for cutting or turning, the actual manufacturing of veneer through either turning, slicing or sawing, and the final clipping of the single-ply veneer sheets to size and drying in kilns prior to packing and shipping.	
	Assignment By Analogy	
	• Basket weaving supplies – veneer peeling • Peeling of debarked logs – peeling veneer sheets from logs to manufacture veneer • Plywood – peeling of logs for veneer manufacturing • Wood sticks – ice cream pops, flower or plant – only if peeling of logs is done	
	Operations To Be Separately Rated	
	1. Veneer products manufacturing such as baskets made from veneer (no peeling), excelsior manufacturing, laminated wood floors, laminated plywood (gluing and laminating plywood) laminated paneling, and particle board. No veneer manufacturing. Refer to Code 2916 "Veneer Products Mfg."	

	Planing or Molding Mill	2731
	Note: Applicable to employers whose principal product is dressed lumber, flooring or unassembled millwork. Code 2731, Code 2802 "Carpentry – Shop Only & Drivers" or Code 2737 "Door, Sash or Assembled Millwork Mfg. & Drivers" shall not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Code 2802 "Carpentry – Shop Only & Drivers" is not available for division of payroll with Code 2731 or Code 2737 "Door, Sash or Assembled Millwork Mfg. & Drivers."	
	Description	
	Code 2731 applies to employers engaged in manufacturing cut-to-size dressed lumber, flooring, moldings, trim, columns, dowel and dowel pins, as well as unassembled millwork products which are used by other manufacturers to assemble wooden windows, doors, frames for windows and doors, screens and stairs. The basic operations of this classification include the kiln drying and dressing of rough lumber by planing and sawing the stock to various widths and lengths to form dressed lumber or flooring. This lumber stock may be further machined by the employer into moldings or trim or unassembled millwork parts. If unassembled millwork parts are manufactured for window and door products, they are machined by cutting, shaping, routing, rabbeting, jointing and boring. This classification includes any incidental finishing of these manufactured products such as painting, staining or varnishing.	
	Assignment By Analogy	
	• Dowels or dowel pins manufacturing • Dressed lumber manufacturing – cut to size • Sawmill – planing to finished dimensions	
	Operations To Be Separately Rated	
	1. All yard, storage and delivery operations are assigned to the applicable dealer classification depending upon the type of products that are principally handled in the yard. Refer to Code 8232 "Building Material Dealer – No Second-Hand Material & Local Managers, Drivers" and Code 8235 "Door, Sash or Finished Millwork Dealer & Drivers."	
	2. Saw Mill operation – producing rough lumber from logs. Refer to Code 2710 "Saw Mill."	

	Operations To Be Separately Rated (continued)
	3. Manufacturing: **(a)** Assembled millwork, including windows, doors, frames, and screens. Refer to Code 2737 "Door, Sash or Assembled Millwork Mfg. & Drivers." If an employer is engaged in the manufacture of both assembled and unassembled millwork, either Code 2731 "Planing or Molding Mill" or Code 2737 "Door, Sash or Assembled Millwork Mfg. & Drivers" may be assigned depending on the principal products being manufactured by the employer. **(b)** Architectural wood windows or doors manufacturing. Refer to Code 2817 "Cabinet Works – NOC – With Power Machinery."

	Door, Sash or Assembled Millwork Mfg. & Drivers	2737
	Note: Code 2737 and Code 2731 "Planing or Molding Mill" or Code 2802 "Carpentry – Shop Only & Drivers" shall not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Where an employer 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. Code 2802 "Carpentry – Shop Only & Drivers" is not available for division of payroll with Code 2731 "Planing or Molding Mill" or Code 2737.	
	Description	
	Code 2737 applies to employers engaged in manufacturing assembled wooden millwork products such as windows, doors, window and door frames, screens and shutters. This classification includes dressing of rough lumber by planing, purchasing dressed lumber to be machined and assembled, and repairs in-shop. Incidental finishing such as glazing, painting, staining or varnishing are inclusive under this classification. However, millwork products are usually shipped in the raw wood state or only prime coated. This classification also includes repair in shop of wood framed storm and screen doors, combination screen and storm wood windows, wood replacement windows and wooden framed window screens.	
	Assignment By Analogy	
	Floors – portable wooden	
	Operations To Be Separately Rated	
	1. When an employer's operations are subject to Code 2737 and the employer also deals in any lumber, building materials or fuel, in addition to the millwork products it has manufactured, all yard, storage and delivery operations are assigned to either Code 8232 "Building Material Dealer– No Second-Hand Material & Local Managers, Drivers," or Code 8235 "Door, Sash or Finished Millwork Dealer & Drivers," depending upon whether the products handled in the yard are principally of the type described by Code 8232, or Code 8235. Refer to Code 8232 "Building Material Dealer – No Second-Hand Material & Local Managers, Drivers" and Code 8235 "Door, Sash or Finished Millwork Dealer & Drivers."	
	2. Furniture assembly – wood or metal – from purchased manufactured furniture parts. Refer to Code 2881 "Furniture Assembly – Wood – From Manufactured Parts."	

	Operations To Be Separately Rated (continued)
	3. Manufacturing: **(a)** Architectural wood windows or doors. Refer to Code 2817 "Cabinet Works – NOC – With Power Machinery." **(b)** Barrel parts. Refer to Code 2710 "Saw Mill." **(i)** Subsequent barrel assembly operations. Refer to Code 2759. "Box or Box Shook Mfg." **(c)** Furniture manufacturing from furniture parts that are machined by the same employer. Furniture parts – unassembled. Refer to Code 2883 "Furniture Mfg. – NOC – Wood." **(d)** Kitchen or display cabinets. Refer to Code 2817" Cabinet Works – NOC – With Power Machinery." **(e)** Pallets or skids – wooden. Prefabricated wooden buildings or building parts such as roof trusses or wall sections. Refer to Code 2802 "Carpentry – Shop Only & Drivers." **(f)** Veneer or plywood. Refer to Code 2714 "Veneer Mfg." **(g)** Windows or doors: **(ii)** Made of metal. Refer to Code 3076 "Fireproof Equipment Mfg." **(iii)** Made of wood covered with metal. Refer to Code 3060 "Door, Door Frame or Sash Mfg. – Wood – Metal Covered." **(h)** Wooden crates, boxes or box parts. Refer to Code 2759 "Box or Box Shook Mfg."
	4. Dressed lumber, flooring and unassembled millwork. Refer to Code 2731 "Planing or Molding Mill." If an employer is engaged in the manufacturing of both assembled and unassembled millwork either Code 2737 "Door, Sash or Assembled Millwork Mfg. & Drivers" or Code 2731 "Planing or Molding Mill" may be assigned depending on the principal products being manufactured by the employer.

	Box or Box Shook Mfg.	2759
	Description	
	Code 2759 applies to employers engaged in manufacturing or assembling various types of wooden crates, boxes or box parts. The machine operations generally involve planing, sawing, cutting, tonguing, grooving, matching and the machine nailing of shooks into panels. The box shooks may also be assembled by hand nailing. Box shooks are defined as bundles of parts that are ready to be assembled into boxes. The assembly of barrels, cooperage or kegs from prefabricated purchased parts are also inclusive under this classification. Includes repair of the wooden crates or wooden boxes and other products assigned to this classification when performed in the shop for their customers. Also, includes repairs to wooden boxes performed by second-hand dealers.	
	Assignment By Analogy	
	• Animal or bird cages • Beverage cases	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Barrel or drums stock – heads, hoops or staves, cooperage stock or keg parts – wood. Refer to Code 2710 "Saw Mill." **(b)** Pallets or skids. Refer to Code 2802 "Carpentry – Shop Only & Drivers."	
	2. Cleaning barrels or drums made of fiber or wood performed by a cleaning service contractor. Refer to Code 8018 "Wholesale Store – NOC."	
	3. Planing or Molding Mill operations. Refer to Code 2731 "Planing or Molding Mill."	

	Pattern Making – NOC	2790
	Description	
	Code 2790 applies to employers engaged in pattern making, such as industrial patterns, shoe lasts or forms (a block or form shaped like a human foot), and tobacco pipes. This classification does not apply to employers performing pattern manufacturing operations when the pattern is used by the same employer to manufacture a product. For pattern making, tobacco pipe manufacturing, prototype manufacturing and architectural scale model making, wood and plastic is cut to size, shaped, machined and assembled by nailing or gluing parts together. It is then sanded, painted or varnished to finish. In making metal patterns, metal stock is laid out, cut to size and shaped by milling, drilling and grinding. Some metal patterns may be assembled onto wood patterns.	
	Assignment By Analogy	
	• Carving wood by hand or machine – no other manufacturing operations • Engraving – wood	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Dress, boot or shoe pattern – paper. Refer to Code 4282 "Dress Pattern Mfg. – Paper." **(b)** Metal jigs, fixtures or dies. Refer to Code 3113 "Tool Mfg. – NOC – Not Drop or Machine Forged."	
	2. Incidental foundry operations performed by a pattern manufacturer shall be assigned to the appropriate foundry classification. Foundry operations: **(a)** Ferrous iron or steel castings. Refer to Code 3081 "Foundry – NOC – Ferrous." **(b)** Non-ferrous – aluminum, brass or copper. Refer to Code 3085 "Foundry – Non-Ferrous."	
	3. Machining of castings if performed as a separate operation. Refer to Code 3632 "Machine Shop – NOC."	

	Carpentry – Shop Only & Drivers	2802
	Note: Separately rate commercial lumber yards, building materials dealers or fuel and material dealers. This classification is not available for division of payroll with Code 2731 "Planing or Molding Mill" or Code 2737 "Door, Sash or Assembled Millwork Mfg. & Drivers."	
	Description	
	Code 2802 applies to employers engaged in manufacturing prefabricated wood products used in the construction of buildings, such as trusses, rafters and other prefabricated building sections. These products are often manufactured on a custom or job basis to fit the specifications of particular buildings being designed as an integral and inseparable part of a building that cannot be removed without essentially damaging the structure. Shops of this type are frequently operated by building contractors as an incidental part of their construction work. This classification also applies to manufacturing other wood products, including portable buildings, (such as shanties, sheds, toilets, and field offices) tanks, silos, pallets, skids, reels, theatrical scenery, flag poles, masts spars, fencing, sawhorses, sauna rooms, newspaper display stands, stairs, construction tool bins, scaffolding and similar products. All of the products assigned to this classification require little or no finishing. Includes in-shop repair of products contemplated by this classification.	
	Assignment By Analogy	
	• Dolly manufacturing • Refrigeration equipment manufacturing – commercial – walk-in cold rooms – prefabricated	
	Operations To Be Separately Rated	
	1. When an employer deals in any lumber or building materials, in addition to performing carpentry shop operations, all yard operations including all drivers are separately rated under the appropriate yard classification.	
	2. Manufacturing: **(a)** Architectural wood windows or doors. Refer to Code 2817 "Cabinet Works – NOC – With Power Machinery." **(b)** Barrel parts. Refer to Code 2710 "Saw Mill." Subsequent barrel assembly operations. Refer to Code 2759 "Box or Box Shook Mfg." **(c)** Crates, boxes or box parts. Refer to Code 2759 "Box or Box Shook Mfg." **(d)** Furniture stock – wood. Refer to Code 2883 "Furniture Mfg. – NOC – Wood." **(e)** Kitchen and display cabinets – assembled or architectural woodwork manufacturing. Refer to Code 2817 Cabinet Works – NOC – With Power Machinery."	

	Operations To Be Separately Rated (continued)
	(f) Planed or dressed lumber, including unassembled millwork. Refer to Code 2731 "Planing or Molding Mill." **(g)** Veneer. Refer to Code 2714 "Veneer Mfg." **(h)** Veneer products. Refer to Code 2916 "Veneer Products Mfg." **(i)** Window frames, sash, doors or other assembled millwork – wood. Refer to Code 2737 "Door, Sash, or Assembled Millwork Mfg. & Drivers." **(j)** Wood turned products including brush, broom or tool handles and spools. Pencil stock manufacturing, ladders or stepladders manufacturing – wood. Refer to Code 2841 "Woodenware Mfg. – NOC."

	Cabinet Works – NOC – With Power Machinery	2817
	Description	
	Codes 2817 applies to employers engaged in manufacturing wood products in which woodworking, assembling or finishing operations are performed with power-driven machinery. Many of these products are made to the customers' specifications and require installation operations.	
	Assignment By Analogy	
	• Architectural wood window or door manufacturing • Cigar box manufacturing – wood • Picture frame manufacturing – wood • Toy manufacturing – wood	
	Operations To Be Separately Rated	
	1. Furniture assembly – wood – from manufactured parts. Picture frame manufacturing – wood. No power machinery used. Refer to Code 2881 "Furniture Assembly – Wood – From Manufactured Parts."	
	2. Furniture manufacturing – wood. Refer to Code 2883 "Furniture Mfg. – NOC – Wood."	
	3. Installation. Assign the appropriate installation classification.	
	4. Upholstering. Refer to Code 9522 "Upholstering."	

	Brush or Broom Mfg. – NOC	2835
	Note: Includes assembling and sawing, molding or turning of backs and handles.	
	Description	
	Code 2835 applies to employers engaged in manufacturing and/or assembling all types of brushes, brooms, mops, paintbrushes and paint rollers.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Brush or broom – wood handles only. Sawing, molding or turning of backs and handles only, no assembling. Refer to Code 2841 "Woodenware Mfg. – NOC." **(b)** Metal handles and backs only. Refer to Code 3315 "Brass or Copper Goods Mfg."	
	2. Feathers dealer – wholesale – baled only. Refer to Code 8103 "Wool Merchant & Drivers."	

	Woodenware Mfg. – NOC	2841
	Note: Applies to the sawing, molding, or turning only of brush or broom backs or handles, with no assembling. Includes manufacturing of metal parts in connection with the manufacturing of wooden shade rollers.	
	Description	
	Code 2841 applies to employers engaged in manufacturing a variety of non-furniture, non-cabinet or millwork type of wood products, such as baseball bats, bobbins, bowls, brush or broom handles, coat hangers, cork products, crutches, handles, golf heads or shafts, gunstocks, hat blocks, jewelry trays, pegs, shade rollers, shuttles and similar products requiring only a minor amount of finishing and assembly work.	
★	This classification also applies to employers engaged in manufacturing wooden pencils and penholders. Employers may begin with raw logs or pencil slats that are purchased from pencil stock manufacturers. They may manufacture their own wood pencil stock or purchase pencil stock from other manufacturers. The types of machines used in the process of manufacturing pencils are kilns, wood shapers, grinding mills, punch presses, extrusion presses and coating machines. The wooden stock is cut and shaped as necessary. The appropriate "lead" for the types of pencil being manufactured is added. Metal eraser tips are stamped out on presses, fitted with rubber erasers and attached to the pencils. Employers may stamp out erasers on presses or send pencils to other concerns to have erasers added.	
	Assignment By Analogy	
	• Chest of drawers – corrugated – wooden framing • Rafts, life rafts – covered with balsam – balsam inside raft materials • Scooters – not motorized – wood	
	Operations To Be Separately Rated	
	1. Manufacturing:	
	(a) Architectural wood windows or doors. Refer to Code 2817 "Cabinet Works – NOC – With Power Machinery."	
★	**(b)** Ballpoint or fountain pens, felt tip markers and mechanical pencil manufacturing. Refer to Code 4432 "Fountain Pen Mfg."	
	(c) Brush or broom. Includes assembling and sawing, molding or turning of backs and handles. Refer to Code 2835 "Brush or Broom Mfg. – NOC."	
★	**(d)** Crayons. Refer to Code 4710 "Candle Mfg."	
	(e) Planed or dressed lumber manufacturing, including unassembled millwork. Refer to Code 2731 "Planing or Molding Mill."	
	2. Sawmill operations. Refer to Code 2710 "Saw Mill."	

★	Furniture Assembly – From Manufactured Parts	2881
	Note: Includes finishing. Shall not be assigned to an employer engaged in operations described by another classification unless the operations subject to Code 2881 are conducted as a separate and distinct business.	
	Description	
★	Code 2881 applies to employers engaged in assembling furniture from pre-manufactured parts received from others. Includes all types of home and office furniture such as tables, chairs, dressers, chests of drawers, bed frames and desks. The assembly includes the use of nails, screws, brackets, glue, dowel pins and clamps. It also includes the finishing of the assembled products by painting, staining, varnishing, lacquering, shellacking or applying Formica type materials. The assembly of metal or plastic furniture from parts manufactured by others is also assigned to this classification.	
★	This classification also applies to manufacturing and finishing cabinet-type products such as picture frames, bookcases, garment closets and cabinets only when these articles are made without the use of power-driven woodworking machinery. The parts are then assembled and finished to form the completed product.	
	Additionally, this classification also applies to assembling and finishing Venetian type blinds made of metal, wood or plastic. Parts, including slats which are manufactured by others, are assembled and finished by painting, if necessary. Slat materials and top and bottom rails may be cut to length, drilled or punched and assembled with hardware, tape and cords.	
	The repair or reconditioning of wood or metal furniture which does not require the manufacturing or fabrication of parts is also assigned to this classification.	
	Assignment By Analogy	
★	• Antique furniture refinishing and regluing only	
★ ★ ★	• Tackless strip assembly – for carpet/rug	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Architectural wood windows or doors. Refer to Code 2817 "Cabinet Works – NOC – With Power Machinery." **(b)** Furniture – wood – manufacturing of parts and assembling into completed furniture by the same employer. The manufacture of unassembled furniture parts. Refer to Code 2883 "Furniture Mfg. – NOC – Wood."	
★	**(c)** Furniture produced from rattan, willow or twisted fibers. Refer to Code 2883 "Furniture Mfg. – NOC - Wood"	

	Operations To Be Separately Rated (continued)
	2. Installation: **(a)** Furnishing goods such as picture frames and blinds. Refer to Code 9521 "House Furnishings Installation & Upholstering – NOC – All Operations to Completion." **(b)** Furniture. Refer to Code 5429 "Cabinet Works Installation – All Operations to Completion," 5403 "Carpentry – NOC – All Operations to Completion," Code 5645 "Carpentry – Detached One or Two-Family Dwellings – All Operations to Completion," or Code 5651 "Carpentry – Dwellings – Three Stories or Less – All Operations to Completion."
	3. Upholstering of new or used furniture frames. Refer to Code 9522 "Upholstering."

	Furniture Mfg. – NOC – Wood	2883
	Note: Code 2883 and Code 2923 "Musical Instrument Mfg. – NOC – Wood" shall not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Code 2883 and Code 2881 "Furniture Assembly – Wood – From Manufactured Parts" shall not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. ★ Includes installation of billiard tables when performed by the manufacturer. ★ Includes installation of audio or visual components performed by the manufacturer.	
	Description	
★	Code 2883 applies to employers engaged in the manufacturing of furniture and related products. It includes a wide range of operations, including the fabrication and assembly of complete wood furniture pieces or sets such as bedroom, living room and dining room sets, office furniture, billiard tables, audio cabinets, radio or television cabinets, piano cases, juvenile or nursery furniture, lawn or garden furniture, frames for upholstered furniture, tables, chairs, desks, wardrobe and other free-standing furniture items.	
★	The operations included under this classification include the fabrication of various parts on woodworking machines, the subsequent assembly of components into completed furniture and the finishing process such as staining, painting, varnishing, lacquering and polishing. In addition, hardware such as hinges, pulls, locks and casters are attached. Manufacturing wooden furniture parts such as legs, arms, seats, backs and similar parts are also included in this classification. The repair of furniture when it is necessary to machine new parts as replacements for damaged or broken units is also encompassed under this classification.	
★	In addition, this classification covers the manufacturing of products such as furniture, baskets and hampers made from fibrous and pliant plants like palm or willow. These materials are soaked in water to make them pliable before weaving the rattan, willow or twisted fiber into the final product. Employers may purchase furniture frames from outside sources, which provide a foundation for the subsequent hand weaving or winding of the rattan, willow, or twisted fiber around the frames to produce the final furniture product.	
	Assignment By Analogy	
★	• Casket or coffin – wood – burial – includes the manufacturing of metal fittings	
★		
	Operations To Be Separately Rated	
	1. Manufacturing architectural wood windows or doors. Refer to Code 2817 "Cabinet Works – NOC – With Power Machinery."	

	2. Furniture Installation. Refer to Code 5429 "Cabinet Works Installation – All Operations to Completion", Code 5403 "Carpentry – NOC – All Operations to Completion", Code 5645 "Carpentry – Detached One or Two-Family Dwellings – All Operations to Completion," or Code 5651 "Carpentry – Dwellings – Three Stories or Less – All Operations to Completion."
	3. Furniture Installation. Refer to Code 5429 "Cabinet Works Installation – All Operations to Completion", Code 5403 "Carpentry – NOC – All Operations to Completion", Code 5645 "Carpentry – Detached One or Two-Family Dwellings – All Operations to Completion," or Code 5651 "Carpentry – Dwellings – Three Stories or Less – All Operations to Completion."
	4. Furniture made of wood assembling and finishing using prefabricated parts purchased from others. Furniture repair or conditioning from prefabricated parts requiring little or no woodworking machine operations. Refer to Code 2881 "Furniture Assembly – Wood – From Manufactured Parts."
	5. Furniture refinishing only – without any repairing or reconditioning of furniture. Refer to Code 9501 "Painting – Shop Only & Drivers."

	Rattan, Willow or Twisted Fiber Products Mfg.	2913
	Note: Includes upholstering.	
	Description	
	Code 2913 applies to employers engaged in manufacturing products such as furniture, baskets, and hampers. The products are made from fibrous and pliant plants such as palm or willow. These materials are soaked in water to make them pliable before weaving the rattan, willow or twisted fiber into a product. The employer may purchase the furniture frames from outside sources. The furniture frames provide a foundation for the subsequent hand weaving or winding of the rattan, willow or twisted fiber around such frames to produce the final furniture product. This classification also includes upholstering operations and repair in the shop of products that are subject to this classification.	
	Assignment By Analogy	
	Cord or twine – paper	
	Operations To Be Separately Rated	
	1. Furniture made of wood assembling and finishing using prefabricated parts purchased from others. Furniture repair or conditioning from prefabricated parts requiring little or no woodworking machine operations. Refer to Code 2881 "Furniture Assembly – Wood – From Manufactured Parts."	
	2. Furniture manufacturing – wood – manufacturing of parts and assembling into completed furniture by the same employer. Manufacturing of unassembled furniture parts. Refer to Code 2883 "Furniture Mfg. – NOC – Wood."	

Discontinued as of 10/1/25

	Veneer Products Mfg.	2916
	Description	
	Code 2916 applies to employers engaged in manufacturing veneer products but do not manufacture the veneer that is used in such products. "Veneer" is a thin layer of material usually made of wood or plastic that is used to cover the surface of another material. The repair of veneer products in the employer's shop is included under this classification.	
	Assignment By Analogy	
	• Baskets – veneer – no peeling • Excelsior • Gluing and laminating veneer to plywood – no veneer manufacturing • Laminated wood flooring • Paneling – laminated • Particle Board	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Excelsior pads (used for packing). No excelsior manufacturing. Refer to Code 4279 "Paper Goods Mfg. – NOC." **(b)** Veneer. Refer to Code 2714 "Veneer Mfg."	

	Musical Instrument Mfg. – NOC – Wood	2923
	Note: Code 2923 and Code 2883 "Furniture Mfg. – NOC – Wood" shall not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 2923 applies to employers engaged in manufacturing wooden musical instruments such as violins, guitars, cellos, harmonicas, drums, bass drums, clarinets and other similar wooden instruments. Cases manufacturing and the tanning of skins used in the manufacturing of wooden drums, tambourines and banjos are considered incidental to the operations assigned to this classification and therefore included. Manufacturing pianos, player pianos and organs are also included under this classification. This classification includes fabrication of metal frames, sounding boards, keyboards, wire and string graduation.	
	Assignment By Analogy	
	Bird and animal callers (whistlers) – wooden	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Cases used for transporting musical instruments. Refer to Code 2683 "Luggage Mfg." **(b)** Gut string manufacturing only – for musical instruments – not wound with wire. Refer to Code 2688 "Leather Goods Mfg. – NOC." **(c)** Musical instruments – metal – such as saxophones, trumpets and horns. Gut string only – for musical instruments – wound with wire. Music boxes made of metal – with musical mechanism. Refer to Code 3686 "Musical Instrument Mfg. – NOC – Metal." **(d)** Piano case or organ case only – wood. Refer to Code 2883 "Furniture Mfg. – NOC – Wood."	

	Crayon, Pencil or Penholder Mfg.	2942
	Description	
	Code 2942 applies to employers engaged in manufacturing crayons, wooden pencils and penholders. Employers may begin with raw logs or pencil slats that are purchased from pencil stock manufacturers. They may manufacture their own wood pencil stock or purchase pencil stock from other manufacturers. The types of machines used in the process of manufacturing pencils are kilns, wood shapers, grinding mills, punch presses, extrusion presses and coating machines. The wooden stock is cut and shaped as necessary. The appropriate lead for the types of pencil being manufactured is added. Metal eraser tips are stamped out on presses, fitted with rubber erasers and attached to the pencils. Employers may stamp out erasers on presses or send pencils to other concerns to have erasers added.	
	Assignment by Analogy	
	Operations To Be Separately Rated	
	1. Ballpoint or fountain pens, felt tip markers and mechanical pencils manufacturing. Refer to Code 4432 "Fountain Pen Mfg."	

Discontinued as of 10/1/22

	Iron or Steel Mfg. – Steelmaking & Drivers	3004
	Description	
	Code 3004 applies to employers engaged in steel making operations by means of electric or open-hearth furnaces, or the Bessemer or crucible processes. Includes blooming mills or forging or rolling mills. Applicable to operations which are highly mechanized. Steelmaking includes the various processes of refining or purifying pig iron through melting it in combination with scrap ferrous metals in various types of furnaces with other chemicals and metallic elements to produce various types of structural steel and steel alloys used by manufacturing industries. The electric furnace is used extensively in the recovery of alloy scrap. In addition to the operation of furnaces, this classification includes the casting of molten metal into molds, the operation of blooming mills, and the forging or rolling of steel into various structural shapes such as I-beams, channel irons, angle iron, plate, sheet, and bar steel. This classification does not contemplate any fabricating or assembling operations.	
	Assignment By Analogy	
	• Iron – Bessemer or Crucible Process – by electric or open-hearth furnaces • Smelting – Steel – Bessemer or Crucible Process – by electric or open-hearth furnaces	
	Operations to Be Separately Rated	
	1. Manufacturing: **(a)** Bolt or nut. Refer 3132 "Bolt or Nut Mfg." **(b)** Coke. Refer to Code 1470 "Alcohol Mfg. – Wood & Drivers." **(c)** Decorative or artistic brass, bronze, or iron works. Refer to Code 3041 "Iron or Steel Fabrication – Iron or Steel Works – Shop – Decorative or Artistic & Foundries, Drivers." **(d)** Hardware, skate or horseshoe. Refer to Code 3146 "Hardware Mfg. – NOC." **(e)** Iron or steel rolling mill – no steel. Refer to Code 3018 "Iron or Steel Mfg. – Rolling Mill & Drivers." **(f)** Nail. Refer to Code 3270 "Fastener Mfg. – Metal." **(g)** Non-structural/ornamental brass, bronze, or iron work railings, balconies, fire escapes, staircases, iron shutters. Refer to Code 3040 "Iron or Steel Fabrication – Iron or Steel Works – Shop – Ornamental & Drivers."	
	2. Blast furnace operations. Refer to Code 1438 "Smelting, Sintering or Refining – NOC – Metals – Not Iron or Lead & Drivers."	

	Operations to Be Separately Rated (continued)
	3. Iron, steel or non-ferrous metals dealers. Not junk dealers or iron or scrap dealers. Refer to Code 8106 "Iron or Steel Merchant & Drivers."
	4. Smelting, refining or sintering of lead. Refer to Code 1430 "Smelting, Sintering or Refining Lead & Drivers."
	5. Structural iron or steel fabricating and assembling. Refer to Code 3030 "Iron or Steel Fabrication – Iron or Steel Works – Shop – Structural & Drivers."

	Iron or Steel Mfg. – Rolling Mill & Drivers	3018
	Description	
	Code 3018 applies to employers engaged in hot or cold iron steel rolling mill operations with or without puddling furnaces. It includes cold rolling, drawing or doubling processes. A rolling mill is a machine equipped with a set or train of rolls for shaping metal by repeatedly passing it between rolls. This process thins the iron or steel reducing its gauge. Usually the steel or iron is cleaned of scaling or rust before rolling. Also contemplated under this classification is the embossing of coil and sheet metals. The sheet stock may be used as is or it may be polished by the employer. It also may have a finish applied to it which may be performed by an outside source. When the preliminary work is completed, the sheet metal is hand fed into the embossing machines. These types of machines use an upper and lower die to emboss a particular pattern onto the sheet. The sheet may decrease slightly in width and length. Once through the embossing rollers, the sheet may be sheared. There are many types of steel such as carbon steel, killed steel, capped steel, or rimmed steel. These terms represent the chemical makeup of the steel. There are other terms used in the iron or steel rolling process such as annealing, slitting, edge condition, banding or oil dipped.	
	Assignment By Analogy	
	Operations to Be Separately Rated	
	1. Manufacturing: **(a)** Aluminum ware from sheets. Refer to Code 3227 "Aluminum Ware Mfg." **(b)** Bolt or nut. Refer to Code 3132 "Bolt or Nut Mfg." **(c)** Coke. Refer to Code 1470 "Alcohol Mfg. – Wood & Drivers." **(d)** Hardware, skate or horseshoe. Refer to Code 3146 "Hardware Mfg. – NOC." **(e)** Nail. Refer to Code 3270 "Fastener Mfg. – Metal." **(f)** Steel. Refer to Code 3004 "Iron or Steel Mfg. – Steelmaking & Drivers."	
	2. Blast furnace operations. Refer to Code 1438 "Smelting, Sintering or Refining – NOC – Metals – Not Iron or Lead & Drivers."	
	3. Wire drawing operations. Refer to Code 1924 "Wire Drawing or Cable Mfg. – Not Iron or Steel."	

	Pipe or Tube Mfg. – NOC & Drivers	3022
	Description	
	Code 3022 applies to employers engaged in manufacturing non-ferrous metal pipes or tubes. The common non-ferrous metals that are used in this manufacturing process are aluminum, brass or copper. The non-ferrous metals are reduced to a molten state by means of an electric or gas-fired melting furnace. The resulting metal billets are then rolled and/or spun in rolling machines for which a pipe or tube is drawn. The tubing may run through a furnace for annealing purposes. After the material is heated to a pliable condition, it may be sent through an extruding machine that uses dies to produce various forms of pipes or tubes.	
	Assignment By Analogy	
	Conduits – steel – rigid	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Brass or copper goods. Refer to Code 3315 "Brass or Copper Goods Mfg." **(b)** Iron or steel pipe or tube. Refer to Code 3028 "Pipe or Tube Mfg. – Iron or Steel & Drivers." **(c)** Lead pipe or tube. Refer to Code 3027 "Rolling Mill – NOC & Drivers." **(d)** Plastic pipe – extruded. Refer to Code 4459 "Plastics Mfg. – Sheets, Rods, or Tubes." **(e)** Plumbers' pipe, pipe fittings and supplies. Includes threading and cutting of plumbers' type pipe. Refer to Code 3188 "Plumbers' Supplies Mfg. – NOC." **(f)** Sewer lines, soil lines or water main pipe – iron or steel. Refer to Code 3081 "Foundry – NOC – Ferrous." **(g)** Wooden tobacco pipe. Refer to Code 2790 "Pattern Making – NOC."	
	2. Pipe bending or cutting by a specialty contractor. Threading and cutting pipe – not plumbers' type pipe by a specialty contractor. Refer to Code 3111 "Blacksmith."	

	Rolling Mill – NOC & Drivers	3027
	Description	
	Code 3027 applies to employers engaged in the production of plate stock, sheet stock, coil stock or strip stock. Brass, copper and/or other soft metals such as aluminum are charged in a standard melting furnace and poured into an iron mold. The resulting hot cake is rolled on various types of rolling mills depending on the product involved. The plate, sheet, coil and strip stock may be flattened by roll flatteners and then annealed. Includes cutting or shearing to size and coiling of the coil stock prior to shipping or delivery to the employer's customers' locations. This classification also applies to manufacturing tin foil. Ingots or metal are melted in melting pots. The liquid is then poured into molds, allowed to cool and harden into sheets. The sheets are put through rolling mills where the continuous rolling serves to reduce the thickness of the sheets which ultimately produces the foil. The foil is then slit to desired width and packed for shipment or delivery to the employer's customers' locations.	
	Assignment By Analogy	
	• Aluminum – foil – household • Lead works – includes sheet, pipe or shot – no smelting • Metal cladding • Metal – lead – no smelting • Pipe or tube mfg. – lead – no smelting • X-ray – protective equipment – partitions	
	Operations To Be Separately Rated	
	1. Blast furnace operations involving smelting, sintering or refining metals other than lead or iron. Refer to Code 1438 "Smelting, Sintering or Refining – NOC – Metals – Not Iron or Lead & Drivers."	
	2. Foundry operation: **(a)** Ferrous metals. Refer to Code 3081 "Foundry – NOC – Ferrous." **(b)** Non-ferrous metals. Refer to Code 3085 "Foundry – Non-Ferrous."	
	3. Manufacturing: **(a)** Die casting. Refer to Code 1925 "Die Casting Mfg." **(b)** Decorative foil ribbon. Refer to Code 4251 "Stationery Mfg." **(c)** Pipe or tube made from non-ferrous metals. Refer to Code 3022 "Pipe or Tube Mfg. – NOC & Drivers."	

	Operations To Be Separately Rated (continued)
	(d) Steelmaking. Refer to Code 3004 "Iron or Steel Mfg. – Steelmaking & Drivers." **(e)** Wire drawing. Refer to Code 1924 "Wire Drawing or Cable Mfg. – Not Iron or Steel," or Code 3241 "Wire Drawing – Iron or Steel."
	4. Iron or steel rolling. Refer to Code 3018 "Iron or Steel Mfg. – Rolling Mill & Drivers."
	5. Smelting by an electric process (no blast furnace) to produce carborundum, artificial carbon or artificial graphite (using coke and other ingredients), or other electric furnace products. Refer to Code 1439 "Smelting – Electric Process."
	6. Smelting, sintering or refining lead. Refer to Code 1430 "Smelting, Sintering or Refining Lead & Drivers."

	Pipe or Tube Mfg. – Iron or Steel & Drivers	3028
	Description	
	Code 3028 applies to employers engaged in manufacturing iron or steel pipes or tubes. It includes the manufacturing of both seamed and seamless pipes and tubing by means of a hot or cold drawing process or roll forming and welding processes. Manufacturing flexible steel tubing is also included under this classification. Also contemplated by this classification is manufacturing cast iron pipes using centrifugal force. While various processes are utilized, the only difference is in the type of molds used in the centrifugal casting machines. To perform this process, scrap and pig iron are melted in furnaces. All centrifugal cast pipe must be cast in high speed revolving molds. The pipes are then ground, heat treated, pressure tested and coated.	
	Assignment By Analogy	
	• Gas pipe – iron or steel – not cast • Metals – ferrous (iron or steel) • Steam – mains or pipelines – iron or steel	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Iron or steel making. Refer to Code 3004 "Iron or Steel Mfg. – Steelmaking & Drivers." **(b)** Lead pipe or tube. Refer to Code 3027 "Rolling Mill – NOC & Drivers." **(c)** Pipe or tube made from non-ferrous metals. Refer to Code 3022 "Pipe or Tube Mfg. – NOC & Drivers." **(d)** Plastic pipe – extruded. Refer to Code 4459 "Plastics Mfg. – Sheets, Rods, or Tubes." **(e)** Plumbers' pipe, pipe fittings and supplies. Includes threading and cutting of plumbers' type pipe. Refer to Code 3188 "Plumbers' Supplies Mfg. – NOC." **(f)** Sewer lines, soil lines or water main pipe – iron or steel. Refer to Code 3081 "Foundry – NOC – Ferrous." **(g)** Wooden tobacco pipe. Refer to Code 2790 "Pattern Making – NOC."	
	2. Pipe bending or cutting by a specialty contractor. Threading and cutting pipe – not plumbers' type pipe by a specialty contractor. Refer to Code 3111 "Blacksmith."	

	Iron or Steel Fabrication – Iron or Steel Works – Shop – Structural & Drivers	3030
	Description	
	Code 3030 applies to employers engaged in the fabrication or assembly of structural iron or steel products such as bars, I-beams, channels, angles, tees, plates and other large metal members of structure. These types of products are subsequently used by others in the construction of buildings or bridges. Steel or iron rod and bar stock, as well as square, tube, angle stock and channel stock are cut to length to produce parts. The parts are bent, formed and assembled by welding or bolting to produce a variety of structural iron or steel products.	
	Assignment By Analogy	
	• Bank – vaults – iron or steel – including doors and frames • Cooling towers – iron or steel frame • Joists – steel • Ski tow – cable and tower equipment • Smokestacks – steel • Towers – cellular telephone, radio, television or water • Trestles – structural steel	
	Operations To Be Separately Rated	
	1. Blast furnace convertor operations. Refer to Code 1438 "Smelting, Sintering or Refining – NOC – Metals – Not Iron or Lead & Drivers."	
★	**2.** Iron or steel gate erection – artistic or decorative. Refer to Code 6400 "Fence Erection – Metal – All Operations to Completion."	
	3. Manufacturing: **(a)** Iron or steel casting. Refer to Code 3081 "Foundry – NOC – Ferrous." **(b)** Iron or steel. Refer to Code 3004 "Iron or Steel Mfg. – Steelmaking & Drivers." **(c)** Iron or steel – rolling mill. Refer to Code 3018 "Iron or Steel Mfg. – Rolling Mill & Drivers."	

	Iron or Steel Fabrication – Iron or Steel Works – Shop – Ornamental & Drivers	3040
	Note: Code 3040 and Code 3041 "Iron or Steel Fabrication – Iron or Steel Works – Shop – Decorative or Artistic & Foundries, Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 3040 applies to employers engaged in operating an ornamental iron or steel works shop engaged in producing a variety of non-structural products fabricating, assembling or manufacturing of rebar, ornamental brass, bronze or iron work, railings, balconies, fire escapes, staircases, iron shutters and other non-structural iron or steel work. The raw materials such as iron or steel rods, bars, tubes, angle stock and plate stock are removed from stock, and then cut by power saw or punch press to specifications. Also, the products are painted and inspected.	
	Assignment By Analogy	
	• Aircraft landing mats – welded strip metal • Balconies • Bed – guard rails • Bleachers and grandstands – metal – portable or stationary • Buckets – metal – hoisting and lifting type • Chutes – metal – iron or steel • Greenhouses – iron • Hot houses – iron or steel frames • Hoppers – iron or steel • Kickplates – iron – for doors • Lintels – iron • Railroad signal – poles or stanchions • Silos – metal – including framing rings • Stanchions – brass or bronze	
	Operations To Be Separately Rated	
★	**1.** Iron or steel gate erection – artistic or decorative. Refer to Code 6400 "Fence Erection – Metal – All Operations to Completion."	
	2. Manufacturing: **(a)** Iron or steel. Refer to Code 3004 "Iron or Steel Mfg. – Steelmaking & Drivers." **(b)** Iron or steel casting. Refer to Code 3081 "Foundry – NOC – Ferrous." **(c)** Iron or steel works shop – decorative or artistic. Manufacturing, fabricating or assembling of decorative or artistic brass, bronze or iron work. Includes foundries. Refer to Code 3041 "Iron or Steel Fabrication – Iron or Steel Works – Shop – Decorative or Artistic & Foundries, Drivers."	

	Operations To Be Separately Rated (continued)
	(d) Iron or steel structural or ornamental. Refer to Code 3030 "Iron or Steel Fabrication – Iron or Steel Works – Shop – Structural & Drivers." **(e)** Iron work – bent steel sections. Refer to Code 3067 "Sheet Metal Work – Shop Only."
	3. Wrought iron furniture installation. Refer to Code 5429 "Cabinet Works Installation – All Operations to Completion."

	Iron or Steel Fabrication – Iron or Steel Works – Shop – Decorative or Artistic & Foundries, Drivers	3041
	Note: Code 3041 and Code 3040 "Iron or Steel Fabrication – Iron or Steel Works – Shop – Ornamental & Drivers" shall not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 3041 applies to employers engaged in manufacturing, fabricating or assembling decorative or artistic brass, bronze or iron work, which is ordinarily performed by skilled craftspersons and/or draftspersons with artistic or decorative skills who create designs to meet the individual customer's specifications. While the words "decorative" or artistic" may also be analogous to the word "ornamental" in everyday usage, ornamental as used in the metal trades refers to "rough" forms of metal work. The fabrication of ornamental iron or steel products such as iron railings, balconies, fire escapes and staircases are classified to Code 3040 "Iron or Steel Fabrication – Iron or Steel Works – Shop – Ornamental & Drivers." Artistic or decorated products such as fireplace andirons or screens, wrought iron furniture, candlesticks, door knockers, sun dials, plaques, sculptures and railings that are manufactured, fabricated or assembled from brass, bronze or iron are some of the types of products that are subject to this classification. Such products can be produced by hand forging or hammering." Also, products may be painted by the employer.	
	Assignment By Analogy	
	Wall facades	
	Operations To Be Separately Rated	
	1. Blast furnace convertor operations. Refer to Code 1438 "Smelting, Sintering or Refining – NOC – Metals – Not Iron or Lead & Drivers."	
	2. Door knocker installation. Refer to Code 5429 "Cabinet Works Installation – All Operations to Completion."	
★	**3.** Iron or steel gate erection – artistic or decorative. Refer to Code 6400 "Fence Erection – Metal – All Operations to Completion."	
	4. Manufacturing: **(a)** Iron or steel casting for outside customers. Refer to Code 3081 "Foundry – NOC – Ferrous." **(b)** Iron or steel. Refer to Code 3004 "Iron or Steel Mfg. – Steelmaking & Drivers." **(c)** Iron or steel – rolling mill. Refer to Code 3018 "Iron or Steel Mfg. – Rolling Mill & Drivers."	

	Elevator or Escalator Mfg.	3042
	Description	
	Code 3042 applies to employers engaged in manufacturing passenger elevators, escalators, freight or construction elevators, moveable passenger walkways, and industrial elevator lifts. In addition, this classification also includes manufacturing of parts used for repairing or modernizing existing elevators as well as manufacturing escalator treads and drives. In the shop, materials such as sheet steel, cast iron and sheet aluminum are cut to size according to specifications. There may be some foundry work performed to prepare parts for subsequent machining. The machinery or equipment used in the manufacturing process may consist of punch presses, boring mills, grinders, drill presses, shears, welding equipment, saws, planers, coil winders, foundry equipment and spray-painting equipment.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Automobile repair shop lift. Refer to Code 3612 "Pump Mfg." **(b)** Conveyor machinery such as those used by supermarkets, warehouses and other businesses that are used to transport merchandise from one point to another. Refer to Code 3632 "Machine Shop – NOC."	
	2. Grain elevator operations. Refer to Code 8102 "Seed Merchant."	
	3. Inspecting freight or passenger elevators, escalators or industrial elevator lifts. Refer to Code 8731 "Boiler Inspection."	

	Door, Door Frame or Sash Mfg. – Wood – Metal Covered	3060
	Description	
	Code 3060 applies to employers engaged in manufacturing metal covered wood core doors such as Kalamein, fire doors, steel doors and windows, window and door frames, sash and shutters. The employer will use their own specifications or will use specifications provided by their customers. Materials such as lumber, sheet metal, and hardware such as hinges, locks and doorknobs, are purchased from outside suppliers. Prefabricated wood doors may also be received from outside suppliers or lumber is cut to size with the use of power machinery and secured to framing materials. The sheet metal will also be cut to size with use of power machinery. Depending on the sheet metal covered wood door, window or sash product type being manufactured and the employer's fabrication technique, applying or adhering the sheet metal to the wood core product may involve gluing, drilling, bending, snapping, welding or bolting. After the doors have been fabricated, hardware such as hinges, locks, doorknobs are added to the doors for completion.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Architectural wood windows, cabinets, or doors. Refer to Code 2817 "Cabinet Works – NOC – With Power Machinery." **(b)** Doors, windows, window or door frames (sash), screens, shutters or other wooden assembled millwork. Refer to Code 2737 "Door, Sash or Assembled Millwork Mfg. & Drivers." **(c)** Fireproof all metal windows or doors, aluminum doors, storm and screen framed metal doors, garage doors including overhead doors, kickplates, and sheet metal frames for revolving doors. In addition, shower door fabrication of metal frames and assembling with glass or plastic panels. Refer to Code 3076 "Fireproof Equipment Mfg." **(d)** Hollow bronze door. Refer to Code 3041 "Iron or Steel Fabrication – Iron or Steel Works – Shop – Decorative or Artistic & Foundries, Drivers."	

	Sign Mfg. or Repair – Metal – Shop Only	3064
	Description	
	Code 3064 applies to employers engaged in manufacturing signs, lettering and nameplates made of metal or housed in metal. Manufacturing these signs varies depending on its purpose, location (outdoors vs. indoors) and the need for illumination, visibility or other purpose. For the manufacturing of illuminated signs, aluminum sheets are cut to size, bent, pierced and joined with pop rivets and/or screws to form the metal cabinet signs. Ballasts, sockets and wire are purchased from outside sources and installed. The letters can be cut from plexiglass sheets and glued to plexiglass sheets to form the face of the signs. These are then set into the metal sign cabinets.	
	Assignment By Analogy	
	Road markers	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Plastic or vinyl signs: **(i)** Compression or injection molded. Refer to Code 4475 "Plastics Mfg. – Molded Products – NOC." **(ii)** Assembling and finishing. Refer to Code 4476 "Plastics Mfg. – Molded Products – NOC – Assembling and Subsequent Finishing Only." **(iii)** Fabricated from sheets, rods, or tubes. Pouring, casting, vacuum forming. Refer to Code 4452 "Plastics Mfg. – Fabricated Products – NOC." **(b)** Glass neon signs or glass neon tubes for other sign manufacturers, including glass blowing, forming neon tubes and gas filling. Refer to Code 4112 "Incandescent Lamp Mfg." **(c)** Wooden signs. Refer to Code 2841 "Woodenware Mfg. – NOC." **(d)** Wired digital sign fabrication of the television, LCD or plasma screen type. Refer to Code 3681 "Television, Radio, Telephone or Telecommunication Device Mfg. – NOC."	
	2. Installation or repair of signs away from shop – outdoor. Refer to Code 9552 "Sign Erection or Repair – Away From Shop – Not Outdoor Advertising Companies – All Operations to Completion & Drivers."	

	Sheet Metal Work – Shop Only	3066
	Description	
	Code 3066 applies to employers engaged in manufacturing a variety of sheet metal products from galvanized sheet metal or aluminum stock. Some products are custom-made to meet the specifications of a particular job and may require installation operations. These installation operations are not included in this sheet metal classification which applies only to shop work. The operations contemplated under this classification consist of making sheet metal products by cutting, shaping on hand brakes and assembling by soldering. Such employers do little or no press work or corrugating, welding or riveting.	
	Assignment By Analogy	
	Tinsmithing – gutters, leaders, roof flashings, skylights or cornices – production shops – no installation	
	Operations To Be Separately Rated	
	1. Contractors engaged in the installation of: **(a)** Tinsmith items, such as skylights, leaders, gutters, flashings and cornices including custom shop work only for such jobs, do not qualify for Code 3066 or Code 3067 "Sheet Metal Work – Shop Only." Refer to Code 5538 "Sheet Metal Work Erection, Installation or Repair – NOC – Shop or Outside – All Operations to Completion & Drivers." **(b)** Ducts for ventilating, air conditioning and heating including custom shop work only for such jobs, do not qualify for Code 3066 or Code 3067 "Sheet Metal Work – Shop Only." Refer to Code 5536 "Air Conditioning and Heating Duct Work – Shop and Outside – All Operations to Completion & Drivers."	
	2. Manufacturing: **(a)** Sheet metal products for operations such as power press blanking, punching, drawing and corrugating with assembly by welding or riveting. Refer to Code 3067 "Sheet Metal Work – Shop Only." **(b)** Fireproof equipment. Refer to Code 3076 "Fireproof Equipment Mfg."	

	Sheet Metal Work – Shop Only	3067
	Description	
	Code 3067 applies to employers engaged in manufacturing a variety of sheet metal products from galvanized sheet metal or aluminum stock. Some products are custom-made to meet the specifications of a particular job and may require installation operations. These installation operations are not included in this sheet metal classification which applies only to shop work. The operations contemplated under this classification consist of making sheet metal products by operations such as power press blanking, punching, drawing and corrugating with assembling by welding or riveting.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Contractors engaged in the installation of: **(a)** Tinsmith items, such as skylights, leaders, gutters, flashings and cornices including custom shop work only for such jobs, do not qualify for Code 3066 "Sheet Metal Work – Shop Only" or Code 3067. Refer to Code 5538 "Sheet Metal Work Erection, Installation or Repair – NOC – Shop or Outside – All Operations to Completion & Drivers." **(b)** Ducts for ventilating, air conditioning and heating including custom shop work only for such jobs, do not qualify for Code 3066 "Sheet Metal Work – Shop Only" or Code 3067. Refer to Code 5536 "Air Conditioning and Heating Duct Work – Shop and Outside – All Operations to Completion & Drivers."	
	2. Manufacturing: **(a)** Sheet metal products for operations such as power press blanking, punching, drawing and corrugating with assembly by welding or riveting. Refer to Code 3066 "Sheet Metal Work – Shop Only." **(b)** Fireproof equipment. Refer to Code 3076 "Fireproof Equipment Mfg."	

	Fireproof Equipment Mfg.	3076
	Note: Includes filing equipment and incidental woodworking.	
	Description	
	Code 3076 applies to employers engaged in manufacturing and fabricating sheet metal products such as metal furniture, cabinets, garment racks, awnings, canopies, industrial appliances and other similar products. The process begins with the cutting to size and bending to shape of the sheet metal. The parts are then assembled with nuts and bolts, or riveted, crimped or welded together. After being sanded or ground smooth, the finished product may be electroplated or painted.	
	Assignment By Analogy	
	• Electronically controlled moveable metal frames • Ovens • Poles • Swings	
	Operations To Be Separately Rated	
	1. Fireproof doors or shutters manufacturing which are wood covered with metal or structural or reinforced materials. Refer to Code 3060 "Door, Door Frame or Sash Mfg. – Wood – Metal Covered."	
	2. Installation: **(a)** Air conditioners – commercial. Refer to Code 3724 "Machinery or Equipment Erection or Installation – NOC – All Operations to Completion & Drivers." **(b)** Air conditioners – residential – window. Refer to Code 9519 "Household Appliances – Electrical – Installation, Service or Repair & Drivers." **(c)** Awnings – metal – aluminum. Refer to Code 9539 "Awning, Tent or Canvas Goods Erection, Removal or Repair – All Operations to Completion & Drivers." **(d)** Bathtubs – enclosures, revolving doors, and solar energy panels. Refer to Code 5102 "Door, Door Frame or Sash Erection – Metal or Metal Covered – All Operations to Completion."	
	3. Convectors. Refer to Code 5183 "Plumbing – NOC – All Operations to Completion & Drivers."	
	4. Doors – overhead. Refer to Code 3724 "Machinery or Equipment Erection or Installation – NOC – All Operations to Completion & Drivers."	
	5. Refrigerator or freezer refrigeration unit manufacturing or assembling. Refer to Code 3612 "Pump Mfg."	

	Foundry – NOC – Ferrous	3081
	Note: Includes the manufacturing of cast iron heaters or radiators.	
	Description	
	Code 3081 applies to employers engaged in operating foundries, manufacturing cast iron or malleable iron for outside customers. This classification includes wood or metal pattern making, core and mold making, the melting of pig iron and certain percentages of cast iron scrap in furnaces and the pouring of the molten metal into molds to produce either gray or white iron. This melted metal is cast to produce malleable iron. Cooled gray, white or malleable castings generally receive some machining to remove burrs or imperfections. The finished castings are then inspected, packed and shipped. This classification is also applied to soil pipe foundries using the pit method wherein stationary molds or flasks are used to cast the pipe. This classification also applies to employers engaged in manufacturing plumbers' enameled ironware such as bathtubs, washbasins and commodes. This work contemplates extensive foundry operations, i.e., wood or metal pattern making, core and mold making, the melting of pig or scrap iron in furnaces and the pouring of the molten metal into molds. The cooled castings are then cleaned and ground smooth prior to being enameled or porcelainized by spraying and baking processes. The finished products are inspected, crated and shipped.	
	Assignment By Analogy	
	• Anchors – marine – casting iron or steel • Castings – ferrous metals – iron or steel • Manhole covers – foundry casting operations • Motor or engine blocks – foundry work – no engine manufacturing • Scrap metal reclaiming – ferrous • Sewer, or soil lines pipe — iron or steel • Vises – foundry – casting of parts	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Die casting. Refer to Code 1925 "Die Casting Mfg." **(b)** Non-ferrous casting. Refer to Code 3085 "Foundry – Non-Ferrous."	

	Foundry – Non-Ferrous	3085
	Description	
	Code 3085 applies to employers engaged in foundry operations of non-ferrous metal castings such as aluminum, brass, bronze, copper, silver and other non-ferrous metals for outside customers. Also included under this classification are wood and metal pattern making, the pouring of molten metal into molds, and core and mold making of non-ferrous metals in furnaces. When the castings are cooled, they are then machined to remove any imperfections.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Die castings. Refer to Code 1925 "Die Casting Mfg." **(b)** Ferrous (iron or steel) castings. Refer to Code 3081 "Foundry – NOC – Ferrous."	

	Tool Mfg. – NOC – Drop or Machine Forged – Forging	3110
★	**Note:** Includes trimming and the incidental manufacturing of handles.	
	Description	
	Code 3110 applies to employers engaged in manufacturing machine forged products. Steel, non-ferrous or alloy metals in various bar and rod forms are 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 then tempered by heat treating and quenched in oil or water baths. ★ This classification also applies to employers engaged in manufacturing tools which are utilized in industries such as construction, agricultural, logging, mining, oil or artesian well. Garden tools such as hand shovels, picks, rakes, pitchforks, hoes and other tools of a similar nature fall within the scope of this classification. Although most products are of a forged nature, this classification is not restricted to forged products. The preceding work involves the use of drop hammers, stamping presses, plate punches and woodworking machinery. The finishing operations involve lathes, drill presses, shapers, grinders, belt sanders and perhaps shot blasting cleaning machinery.	
	Assignment By Analogy	
	• Forging work – drop forging or machine hammered • Hammers – of rough forgings for tool and die purposes • Rough forgings manufacturing for tool and die products • Shears – hand type – drop or machine forged – not electric, pruning or industrial metal or paper shears	
	Operations To Be Separately Rated	
	1. Machining of forgings for tool products, as well as making of dies for use in the forging operations. Refer to Code 3114 "Tool Mfg. – NOC – Drop or Machine Forged – Machining or Finishing of Tools or Die Making Operations."	
	2. Machining of non-tool forgings. The incidental making of tools and dies used in the forging of products other than tools. Refer to Code 3632 "Machine Shop – NOC."	
	3. Tool manufacturing – NOC – not drop or machine forged. Refer to Code 3113 "Tool Mfg. – NOC – Not Drop or Machine Forged."	

	Blacksmith	3111
	Note: Shall not be assigned to an employer engaged in operations described by another classification unless the operations subject to Code 3111 are conducted as a separate and distinct business.	
	Description	
	Code 3111 applies to employers engaged in blacksmith operations. Iron bars or strips and other materials are heated in a forge fired by coal, coke, gas or oil and formed into various shapes by hammering, bending and twisting. These operations are usually done by hand. Incidental welding, grinding tool tempering and sharpening may be performed. This classification is also applicable to a blacksmith or farrier who shoes horses or mules. This classification also contemplates pipe bending and cutting according to customers' specifications. Pipe pending by specialty contractors is also contemplated by this classification. Tube bending is done using various types of tubing such as copper, brass, steel and aluminum. Rolls of tubing are straightened by machine, aligned and cut to length. After tubing is cut, it is placed on a bending machine and bent to shape.	
	Assignment By Analogy	
	Oil pipe fitting – forged type	
	Operations To Be Separately Rated	
	1. Pipe fittings and supplies manufacturing – plumbers' type. Threading and cutting plumbing pipes or tubes. Refer to Code 3188 "Plumbers' Supplies Mfg. – NOC."	

	Tool Mfg. – NOC – Not Drop or Machine Forged	3113
	Note: Shall not be assigned to an employer that machines tools and dies which are principally used in connection with the manufacturing of other products. In such cases, the governing classification which describes the product manufactured must be assigned to such machining of tools and dies.	
	Description	
	Code 3113 applies to employers engaged in manufacturing tools used for cutting or machining operations, dies or molds which are used to cut or form material in a press, and jigs and fixtures used to hold or position work on machines. The manufacturing operations contemplated by this classification consist of the machining of tool steel from various shapes including bars, rods and plates, by cutting, turning, shaping, milling, grinding and tapping. The tools are finished by assembling component parts, if required, which are then polished, buffed, tested and inspected. This classification also includes the rebuilding of automobile calipers and transmissions. This classification includes in shop repair of products that are applicable to this classification.	
	Assignment By Analogy	
	• Masons' tools – brick • Milling cutting tools – for machining • Punches – machining from tool steel • Shears – hand type – (not pruning or electric) – machining from tool steel	
	Operations To Be Separately Rated	
★	**1.** Manufacturing: **(a)** Forged tools or dies. Refer to Code 3110 "Tool Mfg. – NOC – Drop or Machined Forged – Forging." **(b)** Tools such as shovels, picks, rakes, pitchforks, hoes and products of a similar nature. Refer to Code 3110 "Tool Mfg. – NOC – Drop or Machine Forged – Forging."	
	2. Machining or finishing of forged tools or dies. Refer to Code 3114 "Tool Mfg. – NOC – Drop or Machine Forged – Machining or Finishing of Tools or Die Making Operations."	

	Tool Mfg. – NOC – Drop or Machine Forged – Machining or Finishing of Tools or Die Making Operations	3114
	Description	
	Code 3114 applies to employers engaged in machining or finishing forged tools such as wrenches, hammers, pliers, screwdrivers and chisels or dies and die parts subsequent to the actual forging operations. Machining may involve operations such as planing, profiling, shaping, milling, slotting, drilling and tapping. Further finishing of the tools may be in the form of dip coating with lacquer or enamel, painting, electroplating, polishing, buffing and inspecting. This classification also includes the incidental making of dies which are used in the tool forging operations.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Machining of non-tool forgings. The incidental making of tools and dies used in the forging of products other than tools. Refer to Code 3632 "Machine Shop – NOC."	
	2. Manufacturing: **(a)** Rough forging for tools and die products. Refer to Code 3110 "Tool Mfg. – NOC Drop or Machine Forged – Forging." **(b)** Tool – such as tools for cutting or machining operations – not drop or machine forge. Refer to Code 3113 "Tool Mfg. – NOC – Not Drop or Machine Forged."	

	Saw Mfg.	3118
	Note: Does not include machine equipment or actuating mechanical equipment.	
	Description	
	Code 3118 applies to employers engaged in manufacturing and sharpening all types of saws, both hand and power, but not the machine equipment incidental to or necessary to drive the saws. Saw blades covered under this classification are ripsaws, circular saw blades, band saw blades, drag saws and handsaws such as cross-rip saws, buck saws, keyhole saws, compass, miter and meat saws. In addition to the actual manufacturing of the tempered steel cutting blade of saws, this classification also includes the incidental manufacturing of head mountings for cylinder saws, bit shanks and mandrels for power-driven saws and wood handles and copping frames for many varieties of handsaws. This classification also applies to manufacturing files as used by trade persons, mechanics and others who do filing work. Heavy gauge strip steel or steel bars are used to manufacture files.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Sharpening: **(a)** Clippers (hand type or manicure), cutlery, knives, scissors, shears or pruning shears, manual hedge trimmers or other cutting tools. Tool sharpening service. Refer to Code 3122 "Cutlery Mfg. – NOC." **(b)** Tool bits. Refer to Code 3113 "Tool Mfg. – NOC – Not Drop or Machine Forged."	

	Cutlery Mfg. – NOC	3122
	Description	
	Code 3122 applies to employers engaged in manufacturing and sharpening knives such as table, carving, butcher, and pocket as well as straight razors. Forged stock or strip steel, wood blocks, metal, plastic or prefabricated handles are received from outside sources. Stainless steel is cut and shaped to specification on power presses, forged, and heat treated to harden the metal in ovens. The metal is then tempered and ground, polished, buffed and sharpened. Plastic or wood handles shaped by machine are then attached by riveting. The incidental casting or molding of either metal or plastic in enlarging or bolstering the shank of the blades or to form handles also falls within the scope of this classification. In-shop repairs and sharpening of manual hedge trimmers by a tool sharpening service are inclusive under this classification.	
	Assignment By Analogy	
	• Letter openers – hand held – metal • Fencing swords	
	Operations To Be Separately Rated	
	1. Sharpening: **(a)** Saws such as hacksaws, jig saws or hack saws. Refer to Code 2710 "Saw Mill" **(b)** Tool bits. Refer to Code 3113 "Tool Mfg. – NOC – Not Drop or Machine Forged."	

	Tool Mfg. – Agricultural, Construction, Logging, Mining, Oil or Artesian Well	3126
	Note: Includes the incidental manufacturing of handles.	
	Description	
	Code 3126 applies to employers engaged in manufacturing tools which are utilized in industries such as construction, agricultural, logging, mining, oil or artesian well. Garden tools such as hand shovels, picks, rakes, pitchforks, hoes and other tools of a similar nature fall within the scope of this classification. Although most products are of a forged nature, this classification is not restricted to forged products. The preceding work involves the use of drop hammers, stamping presses, plate punches and woodworking machinery. The finishing operations involve lathes, drill presses, shapers, grinders, belt sanders and perhaps shot blasting cleaning machinery.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Forged tools manufacturing. Refer to Code 3110 "Tool Mfg. – NOC – Drop or Machine Forged – Forging."	
	2. Machining or finishing of forged tools or dies subsequent to the actual forging operations. Refer to Code 3114 "Tool Mfg. – NOC – Drop or Machine Forged – Machining or Finishing of Tools or Die Making Operations."	

Discontinued as of 10/1/23

	Buckle or Button Mfg. – Metal	3129
	Note: Applicable to mass produced stamped metal articles using fully automatic punch presses exclusively.	
	Description	
	Code 3129 applies to employers engaged in manufacturing stamped metal products such as buttons, buckles, bottle caps or crowns, nameplates, picture hangers, wall brackets, nail heads, washers, gaskets, shims and advertising badges, as well as other components produced on a job basis, including electronic contacts, terminals and jewelry findings. These products are manufactured from coil or strip metal stock by means of fully automatic type punch presses. While basic operations of employers assigned to this classification consist of the automatic stamping of the coil or strip metal stock, the subsequent cleaning, deburring and finishing by heat treating, painting and electroplating are also inclusive under this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Metal stamping manufacturing, other than buttons, buckles, bottle caps or crowns, produced by hand-fed type of punch press operations. Refer to Code 3400 "Metal Stamped Products Mfg. – NOC."	

	Bolt or Nut Mfg.	3132
	Description	
	Code 3132 applies to employers engaged in manufacturing nuts, bolts, and spikes from bar or rod stock. Iron, steel, copper, and bronze bar or rod stock is received from others. Automatic machinery such as forging machines, shears, cold presses, bending chucks, blanking presses, tapping and threading machines are used in the manufacturing process. Usually, the products are pressed formed, either hot or cold. Bar stock is usually fed into an automatic screw machine to be shaped. After being shaped, the nuts and bolts have a pattern etched into them using a milling machine. Completion operations include threading, cleaning and preparing items for plating. Plating is done with a chrome or cadmium finish if performed by the employer.	
	Assignment By Analogy	
	• Anchors – building type bolt • Shackles – including forging • Turnbuckles – including forging • U-bolts	
	Operations To Be Separately Rated	
	1. Blast furnace operations involving smelting, sintering or refining metals other than lead or iron. Refer to Code 1438 "Smelting, Sintering or Refining – NOC – Metals – Not Iron or Lead & Drivers."	
	2. Rolling mill – brass, copper or other soft metals. Refer to Code 3027 "Rolling Mill – NOC & Drivers."	
	3. Rolling mill – iron or steel – cold rolling, drawing or doubling process. No Steel making. Refer to Code 3018 "Iron or Steel Mfg. – Rolling Mill & Drivers."	

	Automatic Screw Machine Products Mfg.	3145
	Note: Shall not be assigned to an employer engaged in operations described by another classification unless the operations subject to this classification are conducted as a separate and distinct business.	
	Description	
	Code 3145 applies to employers engaged in manufacturing automatically turned wood and machine screws. The raw material is usually wire stock of steel or brass received from others. The stock is automatically fed into the screw machines where it goes through the respective operations of cutting off, tapering, shaving, threading and slotting to form the screws. The completed screws may then be placed in extractors to remove the oil accumulated during the machining process. In some cases, the screws are mechanically plated and buffed. This classification is also applied to employers engaged in manufacturing miscellaneous products utilizing automatic screw machines involving the above operations, the only difference being in the raw material, which is usually bar stock of steel or brass received from others. This classification may not be used in those instances where a bona fide machine shop may employ automatic screw machines to turn out parts that may go into some final product of the machine shop.	
	Assignment By Analogy	
	• Electronic component connectors • Expansion bolts and shields • Pint and post receptacles • Pint and post receptacles • Thermocouples	
	Operations To Be Separately Rated	
	1. Bolts and nuts manufacturing. Not expansion bolts. Refer to Code 3132 "Bolt or Nut Mfg."	

	Hardware Mfg. – NOC	3146
	Note: Includes incidental foundry operations.	
	Description	
	Code 3146 applies to employers engaged in manufacturing various hardware items such as door knobs, handbag frames, cabinet handles, hinges and pulls and other similar hardware items that are made from metal bars, rods or castings received from others. The items may be machined and/or stamped and assembled by hand to produce a finished product. Part of the production process includes plating, polishing and buffing to various degrees of sheen. Antiquing is considered a plating finish. Some of the machinery used are power presses, drill presses, double action draw presses, turret lathes, dies sanders, surface grinders, rivet machines, manual screw machines, power shears, laser welders, cut off saws, table saws, electroplaters and crucibles.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Blast furnace operations involving smelting, sintering or refining metals other than lead or iron. Refer to Code 1438 "Smelting, Sintering or Refining – NOC – Metals – Not Iron or Lead & Drivers."	
	2. Expansion bolts or shields manufacturing. Refer to Code 3145 "Automatic Screw Machine Products Mfg."	
	3. Rolling mill: **(a)** Brass, copper or other soft metals. Refer to Code 3027 "Rolling Mill – NOC & Drivers." **(b)** Iron or steel – cold rolling, drawing or doubling process. No Steelmaking. Refer to Code 3018 "Iron or Steel Mfg. – Rolling Mill & Drivers."	

	Stove Mfg.	3169
	Description	
	Code 3169 applies to employers engaged in manufacturing stoves such as household gas ranges, stoves or wall ovens, space heaters, ceramic kilns, industrial cast iron stoves, and stoves that burn coal, oil or wood such as a woodburning stoves. The above products may be made from cast iron or sheet metal, and include pipes, heating elements, grates and controls. A variety of processes to manufacture these products include cutting and shaping sheet metal, welding, piping work, shearing, blanking, molding, painting and any other work necessary to complete the final product.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Bakery oven. Kilns or drying ovens – sheet metal – industrial type. Refer to Code 3076 "Fireproof Equipment Mfg." **(b)** Ranges, stoves, convection ovens, – electric household type, toaster oven, and microwave ovens. Refer to Code 3179 "Electrical Apparatus Mfg. – NOC."	

	Electrical Apparatus Mfg. – NOC	3179
	Note: Includes electrical fixtures or appliances. Code 3179 and Code 3643 "Electric Power or Transmission Equipment Mfg." shall not be assigned to the same employer unless operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 3179 applies to employers engaged in manufacturing wired electrical products, appliances, fixtures, electrical hardware, floor cleaning equipment, portable hand tools and electrical parts that are not described by more specific classifications. The basic operations of this classification involve the manufacturing and assembly of motors, casings and other metal parts required for these products. This classification includes the incidental manufacturing of plastic components but does not include the manufacturing of porcelain parts.	
★	This classification also applies to assembling products from such components manufactured by other concerns.	
★	Some specific types of products that fall within the scope of this classification are household electrical appliances such as barbeque grills, blenders, broilers, can openers, coffee brewers or grinders, deep fryers, food or meat grinders, garbage compactors, microwaves, toasters, convection ovens, household sewing machines and floor cleaning equipment.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Electric table and floor lamps or lighting fixtures. Refer to Code 3190 "Electric Lighting Fixture, Lantern or Lamp Mfg. – Assembly & Finishing" and Code 3191 "Electric Lighting Fixture, Lantern or Lamp Mfg. – All Other Operations." **(b)** Electrical apparatus or equipment of the industrial type for the generation or transmission of electrical energy such as motors (over 1 H. P.), generators, transformers, switchboards, circuit breakers and converters. Refer to Code 3643 "Electric Power or Transmission Equipment Mfg." **(c)** Office machines, such as dictating machines, calculators, adding machines, computers and data processing machines. Refer to Code 3574 "Office, Computing or Recording Machine Mfg. – NOC." **(d)** Television sets, audio equipment, communication equipment and their components. Refer to Code 3681 "Television, Radio, Telephone or Telecommunication Device Mfg. – NOC." ★ **(e)** Sewing machines – commercial. Refer to Code 3632 "Machine Shop – NOC."	

★	**(f)** Sewing machine attachments only. Refer to Code 3113 "Tool Mfg. – NOC – Not Drop or Machine Forged."
★	**2.** Repair of household sewing machines. Refer to Code 9519 "Household Appliances – Electrical – Installation, Service or Repair & Drivers."

	Plumbers' Supplies Mfg. – NOC	3188
	Note: Not applicable to any employer whose operations are substantially described by another classification.	
	Description	
	Code 3188 applies to employers engaged in manufacturing a variety of products used by the plumbing trade. Some of the products manufactured are expansion joints, couplings and fittings elbows, flanges, faucets, heat exchangers and similar plumbing items used in home or commercial plumbing operations. The processes involve various operations depending on the item being manufactured. This classification also includes the manufacturing of heat exchangers.	
	Assignment By Analogy	
	Pipe threading and cutting – plumbing pipe	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Blacksmiths. Boiler condenser tubes – including bending and cutting. Gas or oil well pipe fittings – including reconditioning, bending and cutting. Refer to Code 3111 "Blacksmith." **(b)** Rubber washers. Refer to Code 4410 "Rubber Goods Mfg. – NOC." **(c)** Valve – ball and plumbing types, sprinkler heads and water meter. Refer to Code 3634 "Valve Mfg." **(d)** Pipe or tube. Refer to Code 3028 "Pipe or Tube Mfg. – Iron or Steel & Drivers."	
	2. Sale of principally plumbing supplies to others for resale, use in their own business operations or to private individuals. Refer to Code 8111 "Plumbers' Supplies Dealer & Drivers."	

	Electric Lighting Fixture, Lantern or Lamp Mfg. – Assembly & Finishing	3190
	Note: Code 3190 and Code 3191 "Electric Lighting Fixture, Lantern or Lamp Mfg. – All Other Operations" are basically companion classifications and are only to be assigned to the same employee if an employer is performing both operations. However, Code 3190 can also be assigned without Code 3191 if the employer receives or purchases electric lighting fixture, lantern or lamp parts from others and assembles the parts into completed electric fixtures, lanterns or lamps.	
	Description	
	Code 3190 applies to employers engaged in assembling electric lighting fixtures, lamps or lanterns from parts manufactured by others. This classification does not include manufacturing electric lighting fixtures, lamps or lantern parts. However, if the employer also manufactures the parts in addition to assembly operations, Code 3191 "Electric Lighting Fixture, Lantern or Lamp Mfg. – All Other Operations" shall also apply. The lamp, lantern or lighting fixture parts such as metal housings, sockets, covers, ballasts, circuit boards, switches, lamp bases, glass parts, chandelier parts, plugs, wiring or other electrical parts are assembled with screws, locknuts, washers or may be welded or soldered together depending on the type of process and type of electric lighting fixture that is being assembled. This classification includes finishing operations such as plastering, polishing, painting or lacquering.	
	Assignment By Analogy	
	• Gas lighting fixtures, lanterns or lamps • Lamps including table or floor – lanterns	
	Operations To Be Separately Rated	
	1. Hand decorating and firing of lamp bases. Refer to Code 4352 "Engraving."	

	Electric Lighting Fixture, Lantern or Lamp Mfg. – All Other Operations	3191
	Note: Code 3191 and Code 3190 "Electric Lighting Fixture, Lantern or Lamp Mfg. – Assembly & Finishing" are basically companion classification codes and are only to be assigned to the same employer if an employer is performing both operations. Code 3190 cannot be assigned if the employer is engaged in fabricating only the parts for electric lighting fixtures, lanterns or lamps and does not assemble these parts into completed electrical fixtures, lanterns or lamps.	
	Description	
	Code 3191 applies to employers engaged in manufacturing electric lighting fixtures, lamps or lantern parts that are used in Code 3190 "Electric Lighting Fixture, Lantern or Lamp Mfg. – Assembly & Finishing" operations. Manufacturing operations include stamping, forming, shaping, casting, spinning, machining, etc. of the raw materials used which may include metal, plastic, wood, glass, marble, plaster or other materials.	
	Assignment By Analogy	
	• Floodlights or searchlights parts – free standing or wall mounted type – by shops that also engage in assembly operations • Gas lighting fixtures, lanterns or lamps parts – by shops that also engage in assembly operations • Lamps including table or floor – lanterns parts – by shops that also engage in assembly operations	
	Operations To Be Separately Rated	
	1. Aluminum parts manufacturing. Refer to Code 3227 "Aluminum Ware Mfg."	
	2. Hand decorating and firing of lamp bases. Refer to Code 4352 "Engraving."	

	Arms Mfg. – NOC	3200
	Description	
	Code 3200 applies to employers engaged in manufacturing arms such as hand guns, pistols, rifles, shotguns, paintball guns and air guns. Parts such as gun stock, gun plates, brass bar, steel rods, barrels, triggers, springs, paint, and frames may be purchased from others. The parts are machined and assembled with screws using hand tools. This classification also includes the shop repair of guns and rifles. The units are taken apart, cleaned, barrels rebored and other worn, broken, or defective parts are replaced. The repaired units are inspected, adjusted and returned to the employer's customers.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Cartridge charging and shell case or cartridge loading. Refer to Code 4771 "Explosives or Ammunition Mfg. – NOC & Drivers."	
	2. Cartridge or shell case manufacturing – metal. Refer to Code 3315 "Brass or Copper Goods Mfg."	
	3. Forging work. Refer to Code 3110 "Tool Mfg. – NOC – Drop or Machine Forged – Forging."	

	Can Mfg.	3220
	Description	
	Code 3220 applies to employers engaged in manufacturing various types of metal cans made from aluminum sheet metal and tin plate. Manufacturing cans is ordinarily an automated process. The cans are manufactured using the following steps: Large coils of metal are received from others. The metal coils are cut into sheets based on the anticipated size of the cans to be manufactured. The sheets are sprayed with a coating to protect what is to become the can's interior. The sheets are printed with information as required. The sheets are then slit and placed into a body former which forms the metal into a cylinder (can). The cylinder is then sealed at the side by cement, solder or a welding process. The cans are washed and inspected for any leaks or imperfections. The appropriate size lids and bottoms are packaged along with the cans for shipment to the employer's customers.	
	Assignment By Analogy	
	Ferrule manufacturing	
	Operations To Be Separately Rated	
	1. Cannery business – canning of a variety of products such as fruits, vegetables, sauerkraut, fish and moist pet foods. Includes cooking. Refer to Code 2111 "Cannery – NOC."	

	Aluminum Ware Mfg.	3227
	Description	
	Code 3227 applies to employers engaged in manufacturing products made from sheet aluminum but not limited to pots, pans and trays. Aluminum sheets, circular aluminum stock and coils are put in press to be cut. From there they are put on spinning machines to form final shape. Parts may be anodized and some may have a non-stick coating applied. The finishing operations involved trimming, buffing, polishing, degreasing, etching, assembling and packing.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Rolling mills: **(a)** Brass, copper, and other soft metals. Refer to Code 3027 "Rolling Mill – NOC & Drivers." **(b)** Iron or steel. Refer to Code 3018 "Iron or Steel Mfg. – Rolling Mill & Drivers."	
	2. Smelting **(a)** Lead. Refer to Code 1430 "Smelting, Sintering or Refining Lead & Drivers." **(b)** Metals – not iron or lead. Refer to Code 1438 "Smelting, Sintering or Refining – NOC – Metals – Not Iron or Lead & Drivers." **(c)** Electric process. Refer to Code 1439 "Smelting – Electric Process."	

	Wire Drawing – Iron or Steel	3241
	Description	
	Code 3241 applies to employers engaged in wire drawing, including wire rope or cable manufacturing from iron or steel. Reeled wire stock, received from others, is fed into a primary wire drawing machine which draws the stock through dies to reduce its size. Some wire may be heat treated for softening so that it will withstand continual drawing. Bare rods and wires cannot be drawn through dies. Consequently, many lubricants are used for wire drawing, depending on whether dry drawing or wet drawing is used. Wire drawing may be carried out on a single block, single draft units or on a multiple-block, multiple-draft machine, depending upon the amount of reduction required. Wire can be drawn down to the fineness of a human hair. After all quality control inspections are performed, the finished drawn wire is automatically wound onto reels for shipment or may be further processed into wire rope using stranding and closing machines.	
	Assignment By Analogy	
	Steel pads – with or without soap	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Insulated electrical cables. Refer to Code 4470 "Cable Mfg. – Insulated Electrical." **(b)** Wire drawing or cable manufacturing other than iron or steel. Refer to Code 1924 "Wire Drawing or Cable Mfg. – Not Iron or Steel." **(c)** Wire goods. Refer to Code 3257 "Wire Goods Mfg. – NOC."	

	Wire Goods Mfg. – NOC	3257
	Note: Includes manufacturing and repairing springs in shop.	
	Description	
	Code 3257 applies to employers engaged in manufacturing wire goods. Operations involve the use of soldering and welding equipment, automatic weaving or spiral machines and punch presses as well as traditional machine shop equipment. The processes are automatic and usually do not involve much assembly operations. Various coatings may be applied to complete the wire products. This classification also applies to employers engaged in stranding iron or steel wire rope or cable of various sizes. This classification also applies to employers engaged in manufacturing bed springs or wire mattress springs, automobile springs, automobile bumper, wire cloth and springs other than wire springs. Additionally, contemplated under the scope of this classification is manufacturing chain link fence material.	
	Assignment By Analogy	
	• Electrical cable – BX – strip metal • Hoses – flexible metal tubing – strip metal – BX • Lamp shades frames – wire	
	Operations To Be Separately Rated	
	1. Bumpers – automobile or trucks – repair in shop by specialty shops – straighten, grind and re-plated. Refer to Code 3632 "Machine Shop – NOC."	
	2. Springs – removing or replacing on automobiles or trucks. Automobile bumper installation on automobiles or trucks. Refer to Code 8391 "Automobile Sales or Services Agency – All Operations & Drivers."	
	3. Wire drawing – not iron or steel. Refer to Code 1924 "Wire Drawing or Cable Mfg. – Not Iron or Steel."	
	4. Wire drawing iron or steel. Refer to Code 3241 "Wire Drawing – Iron or Steel."	

	Fastener Mfg. – Metal	3270
	Note: Includes manufacturing snap or slide fasteners, hooks and eyes or paper fasteners.	
	Description	
★	Code 3270 applies to employers engaged in manufacturing various products such as fasteners (for apparel, textile or industrial), eyelets, straight pins (for sewing), thumbtacks, nails, razor blades, paper clips (wire type), hair pins, hooks and eyes (clothing type), cigar and/or cigarette lighters, lock washers, nails, rivets, safety pins (for sewing), safety razor blades, sequins, snap clothing fasteners, staples, spangles, watch hands and zippers.	
★	Some employers may perform press work, however, a good amount of the manufacturing involves wire forming and automatic clip machines. Reels of drawn wire and light gauge sheet strips are received from others and fed into machines automatically. The finished products are dropped into boxes and/or baskets. Some of the products may require additional machining such as piercing, trimming, plating, annealing and deburring.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
★	**1.** Cigarette or cigar lighters – assembly only. No manufacturing of parts. Refer to Code 3383 "Jewelry Mfg."	
	2. Rolling mills. Refer to Code 3018 "Iron or Steel Mfg. – Rolling Mill & Drivers" or Code 3027 "Rolling Mill – NOC & Drivers."	
	3. Steelmaking. Refer to Code 1438 "Smelting, Sintering or Refining – NOC – Metals – Not Iron or Lead & Drivers" or Code 3004 "Iron or Steel Mfg. – Steelmaking & Drivers."	

	Heat Treating – Metal	3307
	Note: Shall not be assigned to an employer engaged in operations described by another classification unless the operations subject to Code 3307 are conducted as a separate and distinct business.	
	Description	
	Code 3307 applies to employers engaged in all forms of heat-treating metal for other concerns. The operations involve heat treating and annealing of metals by means of controlled applications of heat. Heat treating of metal changes the physical and chemical properties of ferrous and non-ferrous metals in order to produce the desired hardness and toughness of products such as edge tools, machined parts, etc.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Metal anodizing – plating. Electroplating, galvanizing, tinning or plating metal. Oxidizing metal – dipping in acids or caustics – chemical milling. Refer to Code 3372 "Electroplating."	

	Brass or Copper Goods Mfg.	3315
	Description	
	Code 3315 applies to employers engaged in processing products made from brass or copper sheets. The operations consist of processing of the brass or copper sheets by stamping, hammering, spinning, riveting and brazing and in some cases, to form products such as those listed below. Polishing and plating of fabricated products is inclusive under this classification. This classification also applies to cartridge or shell case manufacturing. Strips of metal stock are fed through blanking presses to fabricate shell case blanks. The first operation on the blanks is cupping and then drawings are made with annealing and washing between each draw. The cupped and drawn cases are then sent to the annealing furnaces. After drawing, the cases are trimmed, and the heads are formed. (This is a press operation). Primer holes are pierced, heads are turned, the nose taper is drawn, and the cases are given a final washing and inspected for length, size wall thickness, chamber fit, etc. Any scratches are buffed and burred out.	
	Assignment By Analogy	
	Metal spinning and stamping	
	Operations To Be Separately Rated	
	1. Explosives or ammunition manufacturing. Shell case loading or cartridge charging or loading. Refer to Code 4771 "Explosives or Ammunition Mfg. – NOC & Drivers."	

	Type Foundry	3336
	Description	
★	Code 3336 applies to employers engaged in operating a type foundry where type founders design and produce metal type for hand composition. Raw materials such as pig lead or brass is received from others which is melted and poured into small pigs to be used in casting machines. The molten metal is forced into the type die, solidified by a water cooling system around the die and automatically trimmed and ejected from the machine. This classification contemplates the machining and engraving of the dies utilized in the casting operations as well as sorting, inspecting and packaging the type.	
★	This classification also applies to manufacturing white metal jewelry castings or other ornaments, either by hand pouring molten metal into molds or by using centrifugal casting machines. After casting, the pieces are trimmed to remove rough edges (known as gates or sprues) and tumbled in sawdust or buckshot for cleaning. There is no "finishing" of jewelry castings by soldering pins, clasps or earring backs in place or by hand tooling or drilling. However, other types of castings are sometimes plated or lacquered.	
★	This classification also applies to manufacturing metal castings by the "lost wax" process. The process typically begins by pouring liquid wax into molds, cooling it and removing the resultant wax cast from the original mold. The wax cast is then dipped into and coated with a material such as silicone silicate. After drying, the coated wax article is placed into an oven, causing the wax to melt and run out. Molten metal is then poured into the remaining mold to form the metal casting, which is machined as necessary.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
★	**1.** Precious stone setting in completed jewelry items. Custom jewelry manufacturing. Refer to Code 3383 "Jewelry Mfg."	

	Welding or Cutting – NOC – All Operations to Completion & Drivers	3365
	Note: Applies to both shop and outside work and incidental machining operations connected therewith.	
	Description	
	Code 3365 applies to employers engaged in all types of contract welding or cutting operations which are not otherwise classified (NOC). This classification contemplates welding or cutting operations performed by specialist contractors engaged in both shop and/or outside work. It also includes incidental machining operations connected therewith. Also contemplated by this classification is welding bridge floor gratings or plates set in place by others and welding all other structures except tunnels under air pressure by welding members put in place by others. Specialists engaged in automated or computerized welding or cutting operations are additionally contemplated by this classification. The equipment that these specialists may employ in their operations includes, but Is not limited to, automatic robotic arms, microscopics, saws, lasers, waterjets, plasma torches, and CNC cutting tables	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Welding work performed: **(a)** In connection with demolition jobs. Demolition cutting. Refer to Code 5709 "Wrecking – Not Building or Marine Wrecking – All Operations to Completion" or Code 5701 "Wrecking – Buildings – Not Marine – All Operations to Completion & Drivers." **(b)** In connection with oil or gas pipe line construction. Refer to Code 6233 "Gas or Oil Pipeline Construction – All Operations to Completion & Drivers." ★ **(c)** Welding work performed under air pressure. Refer to Code 6252 "Shaft Sinking – All Operations to Completion."	

	Electroplating	3372
	Note: Shall not be assigned to an employer engaged in operations described by another classification unless the operations subject to Code 3372 are conducted as a separate and distinct business. Includes incidental manufacturing of tin or tin compounds.	
	Description	
	Code 3372 applies to employers engaged in processing placing a metallic coat on metals using electrolysis. Nickel, copper, tin, gold, and chromium are used to coat the metals. The metal to be plated is dipped into a tank which contains the proper mixture solution. Then an electrical charge is passed through this solution, thus creating a coating on the metal. This classification also contemplates chemical milling where metal articles are immersed in tanks containing a caustic alkali solution without the use of an electrical charge. This places a protective coating on the metal. This classification also applies to employers engaged in recovering or reclaiming tin from tin plate scrap. The types of detinning methods are by chemical process, chlorinating, electrolysis, galvanizing or tinning – not by electrolytic process and electrolysis.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Annealing and tinning wire by employers engaged in wire drawing. Refer to Code 1924 "Wire Drawing or Cable Mfg. – Not Iron or Steel" and Code 3241 "Wire Drawing – Iron or Steel."	

	Silverware Mfg.	3381
	Description	
	Code 3381 applies to employers engaged in manufacturing products such as silver or silver-plated flat and hollowware, picture frames, ornaments and novelties that are made from silver or other metals such as white metal. Silver and white metal are received from others in sheet form and stamped or cut to size, spun and trimmed. Items may be plated with the use of plating solutions. Finishing operations involve buffing and polishing of the fabricated items. Manufacturing automobile wheels made of metal is also included under the scope of this classification. This classification also applies to manufacturing watch cases including wristwatch cases.	
	Assignment By Analogy	
	• Cigarette or cigar lighters no manufacturing of parts – assembling from purchased parts only • Picture frames or frames– metal – cutting and soldering light gauge metal molding strips	
	Operations To Be Separately Rated	
	1. Watch manufacturing. Refer to Code 3385 "Clock Mfg."	

Discontinued as of 10/1/25

	Jewelry Mfg.	3383
	Description	
★	Code 3383 applies to employers engaged in manufacturing complete jewelry items such as rings, earrings, necklaces, cuff links and bracelets. A sketch of the design is drawn on paper and a copper or wax model is made. Rubber is wrapped around the model to form a permanent mold. Melted wax is poured into the mold and allowed to cool and harden to the shape of the model. The wax model is removed from the mold, secured to a plate and placed in a flask filled with plaster of Paris. Once the plaster of Paris has hardened, the flask is placed in an oven to melt the wax model. The melted wax is poured out and the mold is ready for use.	
★	This classification includes manufacturing of products such as silver or silver-plated flat and hollowware, picture frames, ornaments, and novelties made from silver or other metals like white metal. Silver and white metal are received in sheet form, stamped or cut to size, spun, and trimmed. Items may be plated using plating solutions, with finishing operations involving buffing and polishing. This includes manufacturing automobile wheels made of metal and watch cases, including wristwatch cases.	
★	This classification also applies to the manufacturing of custom jewelry, exclusively designed as one-of-a-kind pieces such as rings, pendants, and bracelets for individual clients. Mountings may be created from photos or sketches, with no mass production involved. This includes precious stone setting by hand and cutting or polishing.	
★	This classification also applies to the manufacturing of watches, watch movements, and clocks. Materials such as ferrous and non-ferrous alloys, fasteners, cases, gems, and watchbands are received from others and used to make watches. The manufacturing process involves casting metals, punching, blanking, turning, grinding, plating, and assembling watches and clocks using hand tools or small machines. Precious gems may be drilled and set into watch faces. Items are inspected, tested, and packed for shipment to customers. This includes the repair of watches, principally performed for jewelry dealers.	
★	In addition this classification also applies to manufacturing gold leaf and needles, medical needles (hypodermic only), sewing needles and pen points.	
	Assignment By Analogy	
	• Badges – metal cast and polished • Beads – stringing by hand – includes pearlizing	
★	• Cigarette or cigar lighters – assembly only. No manufacturing of parts	
★	• Clock repairs • Precious metals – reclaim or prepare for dentists or jewelers – including refining, alloying, rolling or drawing – no stamping or forming	

	Operations To Be Separately Rated
	1. Manufacturing:
★	**(a)** Cigarette lighters – fabricating parts and assembling. Refer to Code 3270 "Fastener Mfg. – Metal."
	(b) Plastic jewelry from sheets or rods. Refer to Code 4452 "Plastics Mfg. – Fabricated Products – NOC."
★	
★	

	Precious Stone Setting	3384
	Description	
★	Code 3384 applies to employers engaged in manufacturing custom jewelry. Jewelry is exclusively designed as one of a kind pieces such as rings, pendants, bracelets etc. for individual clients. Mountings may be created from photos or sketches. No mass production is done. This classification also applies to employers that are engaged in precious stone setting by hand and diamond cutting or polishing.	
	Assignment By Analogy	
	Cutting or polishing precious stones such as diamonds, emeralds, rubies and sapphires.	
	Operations To Be Separately Rated	
	1. Jewelry manufacturing – not custom. Precious stone setting by foot press. Refer to Code 3383 "Jewelry Mfg."	

Discontinued as of 10/1/25

Clock Mfg.	3385

Description

Code 3385 applies to employers engaged in manufacturing watches, watch movements and clocks. Materials such as ferrous and non-ferrous alloys, fasteners, cases, gems, and watchbands are received from others and used to make watches. The manufacturing process involves casting the metals, punching, blanking, turning, grinding, plating, and assembling the watches and clocks using hand tools or small machines. If necessary, precious gems are drilled and set into the watch faces. The items are inspected, tested and packed for shipment to the customer.

This classification includes the repair of watches principally performed for dealers.

Assignment By Analogy

Electric razors, shavers or shears – assembly of purchased parts only

Operations To Be Separately Rated

1. Watch case manufacturing. Refer to Code 3381 "Silverware Mfg."
2. Jewelry repair. Refer to Code 3383 "Jewelry Mfg."

Discontinued as of 10/1/25

	Metal Stamped Products Mfg. – NOC	3400
	Note: Applicable to mass produced stamped metal articles using hand-fed or semi-automatic punch presses.	
	Description	
	Code 3400 applies to employers engaged in manufacturing metal stamped products or parts which are usually produced on hand-fed punch presses, and include metal brackets, unfinished trays and dishes, electrical and electronic fittings, levers, parts for toys, lamp and lighting fixture parts, as well as other industrial and consumer products. This classification applies whether some punch presses are operated by the employer interchangeably as either hand-fed or automatic feed. Sheet metal stock in varying sizes is cut to size and stamped to shape using hand-fed punch presses to produce the stampings. Also included are secondary or incidental machining operations which include blanking, bending, piercing, notching, deburring, tumbling, tapping, sanding, and buffing. Machining of tools and dies used principally in the production of stampings by the same employer is included under the scope of this classification.	
	Assignment By Analogy	
	• Explosives – stamping of primer caps • Motion picture film reels – metal – stamped	
	Operations To Be Separately Rated	
	1. Metal spinning's and stamping – if spinning represents the major portion of the production process. Switch plates, outlet plates and ceiling plates manufacturing – brass. Refer to Code 3315 "Brass or Copper Goods Mfg."	
	2. Metal stampings manufacturing exclusively using automatic-type punch presses. Hinges and hinge tubes manufacturing – using hand-fed or semi-automatic punch presses. Refer to Code 3129 "Buckle or Button Mfg. – Metal."	
	3. Manufacturing of tools and dies as a separate enterprise by a metal stamping employer is separately assigned to the appropriate tool manufacturing classification code if most of the tools and dies are sold to others and are not used in the manufacture of the metal stampings. Assign the appropriate tool manufacturing classification.	

	Agricultural or Construction Machinery Mfg.	3507
	Description	
	Code 3507 applies to employers engaged in manufacturing agricultural or construction machinery. Agricultural machinery such as reapers, binders, hay loaders and construction machinery such as cranes, steam shovels, locomotive works and as well as other machinery or equipment manufacturing listed below are encompassed under the scope of this classification. Metal bar stock is laid out, cut to size and machined by milling, drilling, tapping, turning, and grinding. Sheet stock is cut to size and formed to shape on press brakes. Metal parts are assembled by welding and bolting. Component parts such as motors are bolted into place and connections are made by using wire and tubes. Wheels are attached. Machines are then tested, adjusted and then shipped to customers.	
	Assignment By Analogy	
	• Derricks or stills – oil • Oil rigs	
	Operations To Be Separately Rated	
	1. Erection or installation of machinery or electrical apparatus equipment at the customer's premises. Refer to Code 3724 "Machinery or Equipment Erection or Installation – NOC – All Operations to Completion & Drivers."	

	Textile Machinery Mfg.	3515
	Description	
	Code 3515 applies to employers engaged in manufacturing textile machinery such as knitting machines, braiding machines, spinning frames, fly frames, roving frames, winders, pickers, carding machines, cloth laying machinery, dryers, steam pressing machines, washing machines and other similar machinery. The operations contemplated by this classification are similar to a machine shop where lathes, milling machines, grinders, drill presses, and shapers are used to fabricate parts. The fabricated parts are then assembled into completed machines. Manufacturing loom harnesses is included under this classification. The process involves taking cotton yarn, which is then twisted on cord twisters and made into heavy cord. The cord is then knitted into the harness on harness knitting machines. Finally, the harness is placed on wood frames, shellacked by machine, dried and packed. The machines are inspected for quality and operating performance prior to being packed and shipped to customers.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
★	**1.** Sewing machine manufacturing – commercial. Refer to Code 3632 "Machine Shop – NOC."	
★	**2.** Sewing machine manufacturing – household. Refer to Code 3179 "Electrical Apparatus Mfg. – NOC."	

	Printing or Bookbinding Machinery Mfg.	3548
	Description	
	Code 3548 applies to employers engaged in manufacturing various types of machinery such as bookbinding machines, printing presses, collating machines, punchers, stitching machines, cutters and other equipment. The raw materials consist of steel bar stock, sheet metal frames, iron and aluminum castings, mechanical components, electric motors, chains and chain sprockets which are purchased from others. Parts are then machined by milling, drilling, tapping and turning. Additional parts and/or electrical components, electric motors, etc. are then added on with the use of small hand tools. The parts are then assembled by welding and bolting together to form the machines, which are then painted and dried before shipment. Lastly, the machines are inspected and tested for proper functioning prior to shipping them to customers.	
	Assignment By Analogy	
	Cigar or cigarette making machines	
	Operations To Be Separately Rated	
	1. Computer or word processing equipment manufacturing. Refer to Code 3574 "Office, Computing or Recording Machine Mfg. – NOC."	

	Confection Machinery Mfg.	3559
	Description	
	Code 3559 applies to employers engaged in manufacturing machinery or equipment used for manufacturing confections, and machinery or equipment for wrapping, packaging and/or dispensing food, beverages, snacks or candy. In addition, this classification includes manufacturing automatic lockers, automatic scales, music dispensing machines and amusement game devices which are analogous in their manufacture to other machinery described in the scope of this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Coin wrapping machines. Refer to Code 3574 "Office, Computing or Recording Machine Mfg. – NOC."	

	Sewing Machine Mfg.	3561
	Description	
	Code 3561 applies to employers engaged in manufacturing commercial or household sewing machines. These machines are manufactured by cutting aluminum and steel sheets to size and design, milling, drilling, turning, grounding, boring and tapping to finish. Parts are then assembled by hand and with the use of welders, motors and control mechanisms are connected. The completed sewing machines are inspected for quality assurance. This classification also applies to repairing and rebuilding sewing machines, cutters and parts in the shop. Shop repairs consist of disassembling the sewing machines, replacing worn or defective parts such as screws, needles, steel plates, etc., cleaning, oiling and reassembling units. Hand tools are usually used to perform repair operations.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Electric motors for commercial sewing machines. Includes repairing or rebuilding in shop. Refer to Code 3648 "Electric Power or Transmission Equipment Mfg." **(b)** Electric motors for household sewing machines. Refer to Code 3179 "Electrical Apparatus Mfg. – NOC." **(c)** Sewing machine attachments only. Refer to Code 3113 "Tool Mfg. – NOC – Not Drop or Machine Forged."	

Discontinued as of 10/01/23

	Office, Computing or Recording Machine Mfg. – NOC	3574
	Description	
	Code 3574 applies to employers engaged in manufacturing calculators, adding machines, computers, typewriters, recording machines or other types of office machines. The manufacturing process usually involves a great deal of intricate hand assembly. The assembly work includes soldering, wiring, drilling and securing with nuts and bolts. This classification also includes stamping castings, plastic moldings, machining and manufacturing other component parts in connection to the employer's operations. The manufactured products are inspected and tested for quality assurance purposes before being packed and shipped to the employer's customers.	
	Assignment By Analogy	

	• Automatic teller machines (ATM)
	• Jukeboxes – computer peripheral
	• Meters
	  o Electric meters – measuring usage – repairing and testing in shop
	  o Gas meters – including repair in shop
	• Parking meters
	• Postage meters
	• Slot machines – casino type – not vending type
	• Stamp vending machines – postage machines
	• Video arcade game machines
	• Voting machines
	• Wagering machines	

	Operations To Be Separately Rated	
	1. Office machines or computer devices installation, inspection, service, adjustment or repair including shop operations. Voting machines erection, storage, dismantling, repairing and maintenance. Refer to Code 5191 "Office Machine Installation, Inspection, Adjustment or Repair."	
	2. Tape recorder manufacturing. Refer to Code 3681 "Television, Radio, Telephone or Telecommunication Device Mfg. – NOC."	

	Fuel Injection Device Mfg.	3581
	Description	
	Code 3581 applies to employers engaged in manufacturing 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. Raw material such as ferrous and non-ferrous cast bodies, steel and brass bars, sheet and tubing stock, paints, finishes and fabricated parts such as gaskets and screw machine parts are received from others or may be manufactured by the employer for use in their business that is subject to this classification. Castings are machined by processes which may include drilling, threading and reaming. Stock is cut and formed followed by secondary machining operations. The operations involve considerable punch press exposure and a larger proportion of fitting and fine assembling utilizing hand tools. The devices are then tested, inspected and packed prior to shipment to the employer's customers. This classification also applies to specialist repair shops engaged in rebuilding and repairing carburetors used in autos and trucks provided the shop does not remove and install this part on vehicles.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Automobile repair shops engaged in repairing vehicles for their customers. Refer to Code 8391 "Automobile Sales or Service Agency – All Operations & Drivers."	

	Pump Mfg.	3612
	Description	
	Code 3612 applies to employers engaged in manufacturing pumps, engines, refrigeration units and other similar items. The basic raw materials that are used in the manufacturing may consist of rough castings, tubing, pipe made of various metals or plastic and electrical components that are received from others. The castings are machined as well as other parts with the use of lathes, millers, planes, drill presses, grinding equipment, planers, saws and shapers, shears and screw machines. They are then assembled, buffed, sandblasted, welded and, in some cases, painted. The manufactured items are inspected, packed and shipped to the employer's customers.	
	Assignment By Analogy	
	• Air brake • Air brushing compressors • Air cylinders • Compressors – air or gas • Dehydrating machinery • Motors – inboard – outboard – boats – building or repairing	
	Operations To Be Separately Rated	
	1. Foundry operations. Refer to Code 3081 "Foundry – NOC – Ferrous" and 3085 "Foundry – Non-Ferrous."	
	2. Refrigerator or freezer – household or commercial metal housing manufacturing or assembling into complete units. Refer to Code 3076 "Fireproof Equipment Mfg."	

	Tank Building – Metal – Shop	3620
	Note: Includes armor plate cutting, forming or heat treating.	
	Description	
	Code 3620 applies to employers engaged in manufacturing boilers, metal tanks, automobile gasoline, non-expanding on or below ground tanks, smokestacks, and gas holders. Raw materials such as steel or stainless-steel plates, iron, I-beams and channel iron are purchased from suppliers. The materials are cut to size with the use of power shears, rolled or power braked, heat treated, punched, drilled and assembled into final product by grinding, welding and painting. Boilers, tanks and other equipment are inspected prior to being shipped to the employer's customers.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Steel manufacturing. Refer to Codes 1438 "Smelting, Sintering or Refining – NOC – Metals – Not Iron or Lead & Drivers," or 3004 "Iron or Steel Mfg. – Steelmaking & Drivers."	
	2. Foundry operations. Refer to Code 3081 "Foundry – NOC – Ferrous," and 3085 "Foundry – Non-Ferrous."	

	Precision Machined Parts Mfg. – NOC	3629
	Note: Applies to manufacturers of parts for arms, aircraft or similar apparatus. Shall not be assigned to an employer engaged in operations described by another classification unless the operations subject to Code 3629 are conducted as a separate and distinct business.	
	Description	
	Code 3629 applies to employers engaged in manufacturing precision machined parts. Since many employers engaged in the manufacturing of precision machined parts also perform general job machining operations, more than 50% of the parts machined must be held to final tolerance of .001 or closer to qualify for this classification. Raw materials handled may consist of iron, stainless steel, steel, aluminum, bronze, brass, copper, titanium or nickel in the form of bars, rods, plates, rounds, tubes, blocks, castings, forgings, angles or rings. In production, using manual semi-automatically controlled machines, the materials are cut to size, milled, turned, ground, drilled, and tapped in accordance with the blueprint specifications provided by the customer.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Precision machined parts manufacturing where less than 50% of all machining operations are held to final tolerances of .001 or closer. Refer to Code 3632 "Machine Shop – NOC."	

	Machine Shop – NOC	3632
	Note: Includes employees engaged in sharpening or repairing ice skates, lawn mowers or cutlery.	
	Description	
	Code 3632 applies to employers engaged in manufacturing and repairing miscellaneous machines as well as general job machining of finished products and parts when such machines, operations, products or parts are not specifically described by another classification. Shops engaged in the repair or machining of automobile parts such as engine blocks, brake drums and bumpers, lawn mowers and snow blowers are also included under this classification. The basic operations consist of the machining of ferrous and non-ferrous metals in various forms, other than sheet metal, including bars, rods, castings and forgings. The machining operations are performed using equipment such as lathes, shapers, milling machines, planers, metal saws, boring mills, drill presses and grinders. In conjunction with the manufacture of machines or other finished products, the operations also include incidental assembly of parts or components by welding, riveting or by hand as well as any incidental finishing by polishing, painting or electroplating.	
	Assignment By Analogy	
★ ★	• Button or buttonhole machinery manufacturing • Commercial sewing machine manufacturing • Explosives or ammunition – project or shell • Ship building – iron or steel – machine shop – other than maintenance shop	
	Operations To Be Separately Rated	
	1. Foundry operations. Refer to Code 3081 "Foundry – NOC – Ferrous," or Code 3085 "Foundry – Non-Ferrous."	
★	**2.** Manufacturing: (a) Electric motors for commercial sewing machines. Refer to Code 3643 "Electric Power or Transmission Equipment Mfg." (b) Electric motors for household sewing machines. Refer to Code 3179 "Electrical Apparatus Mfg. – NOC." (c) Sewing machines – household. Refer to Code 3179 "Electrical Apparatus Mfg. – NOC." (d) Sewing machine attachments only. Refer to Code 3113 "Tool Mfg. – NOC – Not Drop or Machine Forged."	
★	**3.** Precision machined parts manufacturing provided that not less than 50% of all machining operations performed on these parts are held to final tolerances of .001 or closer as verified by the employer's plans or specifications. Refer to Code 3629 "Precision Machined Parts Mfg. – NOC."	

	Valve Mfg.	3634
	Note: Applies to automatic sprinklers.	
	Description	
	Code 3634 applies to employers engaged in manufacturing valves such as check, pressure, gate, reducing and radiator valves, engine governors, water meters and hydrants. This classification also applies to the manufacturing of automatic sprinkler heads, soda water fountain or apparatus, water meters and other similar products. Raw materials used are pattern lumber, molding and core sand, coke, coal, pig iron, scrap iron and brass, copper, brass, tin, lead and bronze ingots, alloys, iron, steel, copper, brass or bronze in bar, sheet or tubing, bolts, nuts, screws, gaskets, leather or rubber packings, hard rubber dials, paint, and plating solutions. The wood is sawed, planed, jointed, turned, sanded, assembled and used in the forming of sand molds. The metals are melted and poured into molds, cooled, castings are cleaned by tumbling, chipping, sand blasting or grinding, after which they are machined by turning, shaping, planning, boring, milling, drilling, and tapping, and some welding is also performed. Metals for fittings and parts are cut to size, turned, drilled, milled, tapped, bored, thread, assembled with castings, buffed, polished in some cases, plated or painted, and tested.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Automobile tire air valves. Refer to Code 3685 "Instrument Mfg. – NOC." **(b)** Automobile valves for cooling or heating systems. Refer to Code 3188 "Plumbers' Supplies Mfg. – NOC." **(c)** Valve lubricant. Refer to Code 4712 "Grease or Oil Mixing or Blending."	

	Gear Mfg. or Grinding	3635
	Note: Shall not be assigned to an employer engaged in operations described by another classification unless the operations subject to Code 3635 are conducted as a separate and distinct business.	
	Description	
	Code 3635 applies to employers engaged in manufacturing gears of all types and sizes. Metal bar stock is cut to size and drilled to form gear blanks using power machinery such as drill presses, lathes and grinders. Additional operations involve tapping, deburring, flanging and assembling gear units. Plastic gears are manufactured using the injection molding process where pellets are loaded into a hopper which are gravity fed. The plastic gears are then formed, tapped, flanged and assembled.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Piston rings manufacturing. Refer to Code 3113 "Tool Mfg. – NOC – Not Drop or Machine Forged."	

	Ball or Roller Bearing Mfg.	3638
	Note: Shall not be assigned to an employer engaged in operations described by another classification unless the operations subject to Code 3638 are conducted as a separate and distinct business.	
	Description	
	Code 3638 applies to employers engaged in manufacturing ball and/or roller bearings which are used in a variety of rotating equipment, devices and parts. Steel rods are received from others and are fed into furnaces which feed white-hot steel into a heading machine, where it is then cut by shears into small cylinders. The small cylinders are then shaped into rough spheres by dies and rough balls are ejected. The balls are then cooled, ground, heat treated, quenched in oil and then tested for strength using a hydraulic ram. Some of the balls are shipped to customers while others are assembled into roller bearings. The fabrication of roller bearings consists of forged rings being machined, ground and polished with care to form an inner and outer ring with ground grooves that will act as raceways for the balls. A separator or cage will then be formed to fit around the balls to prevent bunching. The parts are assembled and inspected.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Automobile or sleeve type bearings manufacturing. Refer to Code 3632 "Machine Shop – NOC."	

	Battery Mfg. – Dry	3642
	Description	
	Code 3642 applies to employers engaged in manufacturing dry chargeable batteries or dry rechargeable batteries that primarily consist of the zinc carbon or mercuric/silver oxide or alkaline type. These types of batteries may range in size ranging from small circular coin or button size batteries to sizes such as AAA, AA, C, D, 9-volt or lantern. Dry cell batteries are commonly used to power a multitude of devices including but not limited to hearing aids, flashlights, photographic equipment, toys, video equipment and wrist watches. The components of a battery usually consist of a container/case, a cap, electrodes, an electrolyte and a current collector. Chemicals are mixed along with other materials to form the electrolyte mix, which is then added to the battery container. The additional battery components are assembled inside the container and the battery is then capped. The battery manufacturing process is usually fully automated. The manufactured batteries are tested, packaged and packed for shipment to the employer's customers.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Battery – "wet cell" – automobile type. Refer to Code 3647 "Battery Mfg. – Storage."	

	Electric Power or Transmission Equipment Mfg.	3643
	Note: Code 3643 and Code 3179 "Electrical Apparatus Mfg. – NOC" shall not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 3643 applies to employers engaged in manufacturing or repairing motors over 1hp, electric industrial generators, converters, transformers, switchboards, circuit breakers, switches or switchboard apparatus or incidental equipment on the premises of the employer. The employer may receive specifications from their customer's and will fabricate in accordance to such specifications given by their customers. Raw materials such as steel and copper sheets, terminal collectors, solder, copper wire, lacquer, varnish and spray paint are purchased from outside suppliers. Sheet steel is cut to size, stamped, punched and trimmed. For transformers, copper wire is used for winding around the core to produce the transformer coil. The transformer coil is dipped in varnish or may be sprayed and then baked. The components are then assembled to the frame and connections are soldered. Finishing processes may include spray painting, testing and, inspecting. The finished manufactured products are packed and shipped to the employer's customers.	
	Assignment By Analogy	
	Sewing machine motors – for commercial machines	
	Operations To Be Separately Rated	
	1. Circuit breakers, fans, switches and transformers – (bell type) manufacturing. Refer to Code 3179 "Electrical Apparatus Mfg. – NOC."	

	Battery Mfg. – Storage	3647
	Description	
	Code 3647 applies to employers engaged in manufacturing wet batteries that primarily consist of sulphuric acid and water electrolyte and used to power mobile equipment such as automobiles and vessels. The components of a battery generally consist of a case or container, electrodes, caps, sulfuric acid and water electrolyte. These materials may be manufactured by the employer or are purchased from others. The chemicals and other materials are mixed together to form the electrolyte mix. The mixture is then placed into battery cases and a cap is placed to hold the mixture. Batteries are then inspected, packed and ready for shipment to the employer's customers. The recycling of wet batteries is also included under this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Dry cell or hearing aid battery manufacturing. Refer to Code 3642 "Battery Mfg. – Dry."	

	Automobile Lighting, Ignition or Starting Apparatus Mfg. – NOC	3648
	Description	
	Code 3648 applies to employers engaged in manufacturing automobile lighting, ignition or starting apparatus such as alternators, generators, starters and headlights. Raw materials include steel, copper or brass sheet or bar stock, wire, springs, plastics, hardware, washers, plating solution and paint. The equipment or machinery used to fabricate parts in the manufacturing process may include cutting, molding, punching, shearing, shaping, welding and grinding machines. After the parts are fabricated, they are assembled by hand or machine and finished by spray painting or dipping in plating chemicals. The manufactured products are inspected, tested, packed and ready for shipment to the employer's customers. This classification also includes rebuilding of automobile alternators, armatures, generators or starters in the shop.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Fuel injection device – automobile. Refer to Code 3581 "Fuel Injection Device Mfg."	

	Television, Radio, Telephone or Telecommunication Device Mfg. – NOC	3681
	Description	
	Code 3681 applies to employers engaged in manufacturing or assembling wired electrical equipment or parts for the communication industry such as the telephone, telegraph, radio and television industries. This classification includes the manufacturing of chassis and cabinets used for these products. The operations usually involve a considerable amount of bench work and hand assembling. This classification is also applies to manufacturing complete radio and television sets, hearing aids, transformers, coils, sockets, condensers, switches, antennae, phones, speaker units, dials, rheostats, plugs, arrestors, resistors, wire harnesses for radio and television sets, printed circuits, custom coil winding of electronic coils used in aircraft control devices and computers, electrical control relays for aircraft missiles and miniature compensators.	
	Assignment By Analogy	
	Electronic components for signal-receiving satellite dishes	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Electrical apparatus or equipment of the industrial type for the generation or transmission of electric energy such as motors (over 1hp), generators, converters, transformers, switchboards and circuit breakers. Refer to Code 3643 "Electric Power or Transmission Equipment Mfg." **(b)** X-ray apparatus. Refer to Code 3685 "Instrument Mfg. – NOC."	

	Instrument Mfg. – NOC	3685
	Description	
	Code 3685 applies to employers engaged in manufacturing professional or scientific instruments designed for use in research or work that is strictly of a professional or scientific nature. The products that are contemplated under this classification are products such as air pressure gauges, steam gauges, speedometers or taximeters (fare meters), thermometers and similar products. Depending upon the product being manufactured the operations may vary which could include machining, heat treating, and stamping. The component parts are usually manufactured by other concerns. Employers will perform a substantial portion of hand assembly, testing and packaging.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Aircraft or nautical instruments radio or radar. Refer to Code 3681 "Television, Radio, Telephone or Telecommunication Device Mfg. – NOC." **(b)** Camera. Refer to Code 4923 "Photographic Supplies Mfg."	

	Musical Instrument Mfg. – NOC – Metal	3686
	Note: Includes stringing, repairing and servicing of metal musical instruments.	
	Description	
	Code 3686 applies to employers engaged in manufacturing metal musical instruments such as trumpets, horns, saxophones, trombones and cornets. Metals are cut to size and designed, bent, stamped, brazed, deburred, and polished to finish. The instruments are then packed and readied for shipment to the employer's customers.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Piano tuning in shop or outside. Refer to Code 5191 "Office Machine Installation, Inspection, Adjustment or Repair."	
	2. Wooden musical instrument manufacturing including pianos. Refer to Code 2923 "Musical Instrument Mfg. – NOC – Wood."	

	Machinery or Equipment Erection or Installation – NOC – All Operations to Completion & Drivers	3724
	Description	
	Code 3724 applies to employers engaged in the erection or installation of electrical apparatus, machinery or equipment such as, but not limited to, compressors, motors, or air conditioning systems at the customer's premises. Machinery, equipment and electrical apparatus installation usually involves assembling units using hand operated tools and connecting and testing to ensure proper working conditions. This classification also contemplates the erection of oil stills and the incidental structures or connections which are integral parts of the distillation units such as control pumps and compressor houses. This classification also includes contractors engaged in disassembling machinery, equipment, or electrical apparatus and transporting, rigging and reassembling at a new site.	
	Assignment By Analogy	
★ ★ ★ ★ ★ ★ ★	• Heating, ventilating and air conditioning systems installation– no duct work installation	
	Operations To Be Separately Rated	
	1. Contractors engaged in chimney construction. Refer to Code 5000 "Chimney Construction – Not Metal – All Operations to Completion."	
	2. Erection of poles, stringing of wires, installation of service transformers on poles or on the outside of buildings and making of service connections. Refer to Code 7538 "Electric Light or Power Line Construction – All Operations to Completion & Drivers."	

	Operations To Be Separately Rated (continued)
	3. Repair or servicing: **(a)** Machinery, equipment or electrical apparatus at the customer's premises. Contractors engaged in only servicing commercial air conditioners by cleaning, oiling or adjusting units. Refer to Code 3737 "Machinery or Equipment Repair or Servicing at Customers' Premises – NOC – All Operations to Completion & Drivers." **(b)** Machinery at customer's premises. Refer to Code 5191 "Office Machine Installation, Inspection, Adjustment or Repair," Code 9519 "Household Appliances – Electrical – Installation, Service or Repair & Drivers," or Code 3737 "Machinery or Equipment Repair or Servicing at Customers' Premises – NOC – All Operations to Completion & Drivers."

	Boiler Installation or Repair – Steam – All Operations to Completion	3726
	Note: Includes the construction or repair of foundations.	
	Description	
	Code 3726 applies to employers engaged in installing or repairing high-pressure steam boilers, cleaning and scaling of boilers or ship boilers, cleaning oil tanks on land, and metal tank erection or repair within buildings. Employers engaged in operations contemplated by this classification perform these operations for commercial or industrial concerns. Boiler installations generally involve excavation, concrete or masonry foundation work, rigging or slinging of drums and headers into place, setting tubes into headers, installation of super heating units, and installation of all steam fitting work. The installation of breeching by steam boiler erectors is included under this classification. This classification also applies to employers that specialize in the installation or repair of metal commercial or industrial tanks including oil tanks within buildings and includes construction or repair of the tank foundations. These operations are like boiler installation and repair in that these contractors perform excavation, foundation work, rigging and installation of the tank auxiliary services. Specialist contractors engaged in commercial or industrial boiler scaling and the cleaning of tanks, other than sandblasting, are also assigned to this classification. The operations involve the removal of boiler scales or residue from tanks using either chemicals, steam or mechanical methods.	
	Assignment By Analogy	
	• Air compressors – metal receiving tanks • Furnaces – cast iron – industrial • Garbage, trash or waste incinerators – not cast • Generators and equipment – steam powered	
	Operations To Be Separately Rated	
	1. Boiler manufacturing: **(a)** Cast iron – steam. Boiler grates. Furnace – cast iron. Refer to Code 3081 "Foundry – NOC – Ferrous." **(b)** Low pressure – hot water (160 PSI or less) or steam (15 lbs. or less). Boiler – gas or oil – steam. Blast furnace. Refer to Code 3620 "Tank Building – Metal – Shop." **(c)** Boiler tubes – including bending and cutting. Refer to Code 3111 "Blacksmith."	

	Operations To Be Separately Rated (continued)
	2. Installation or repair: **(a)** Boiler coverings (insulation) at customers' locations by an insulation contractor. Refer to Code 5184 "Boiler or Steam Pipe Insulating – All Operations to Completion & Drivers." **(b)** Boiler at customers' locations – low pressure – hot water type – 160 PSI (pounds per square inch) or less. Boiler installation or repair at customers' locations – low pressure – steam 15 lbs. PSI (pounds per square inch) or less. Furnace installation other than hot air or industrial. Refer to Code 5183 "Plumbing – NOC – All Operations to Completions & Drivers." **(c)** Furnace – hot air – household. Refer to Code 5536 "Air Conditioning and Heating Duct Work – Shop and Outside – All Operations to Completion & Drivers." **(d)** Tank – oil – industrial type – other than within buildings. Tank installation – non-expanding type – metal – on or below ground including gasoline. Tank installation – metal – on roof of buildings. Refer to Code 5057 "Iron or Steel Erection – NOC – All Operations to Completion."
	3. Boiler cleaning service – by contractor – vacuuming. Boiler tube cleaning – by a service contractor. Refer to Code 9030 "Building Service Contractor."
	4. Tank cleaning – by sandblasting. Refer to Code 1741 "Flint or Spar Grinding & Drivers."
	5. Boiler inspection performed by other than a boiler installation firm. Refer to Code 8731 "Boiler Inspection."
	6. Boiler preheaters – oil. Refer to Code 3632 "Machine Shop – NOC."

	Machinery or Equipment Repair or Servicing at Customers' Premises – NOC – All Operations to Completion & Drivers	3737
	Description	
★	Code 3737 applies to employers engaged in servicing or repairing electrical apparatus, machinery or equipment at their customers' premises. The service and repair operations consist of dismantling units, replacing worn or broken parts such as gears, shafts and controls, and cleaning, adjusting, oiling and testing the equipment upon completion.	
★	Repairs are typically performed using hand tools or power hand tools.	
★		
	Assignment By Analogy	
★		
	Operations To Be Separately Rated	
	1. Erection or installation of machinery or electrical apparatus equipment at the customer's premises. Refer to Code 3724 "Machinery or Equipment Erection or Installation – NOC – All Operations to Completion & Drivers."	
★	**2.** Fabrication, erection, installation or repair of duct work including installation of HVAC units. Refer to Code 5536 "Air Conditioning and Heating Duct work – Shop and Outside – All Operations to Completion & Drivers"	

	Automobile Radiator Mfg.	3807
	Note: 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.	
	Description	
	Code 3807 applies to employers engaged inmanufacturing the complete automobile radiator or the repair and rebuilding of automobile radiators where such operations are the sole or principal business of the employer. This classification contemplates sheet metal fabrication of parts, incidental metal and castings machining of parts that are assembled into the completed radiators.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Removal and replacement of radiators on vehicles. Refer to Code 8391 "Automobile Sales or Service Agency – All Operations & Drivers."	

	Automobile Mfg. or Assembly	3808
	Description	
	Code 3808 applies to employers engaged in manufacturing or assembling complete automobiles, buses, ambulances, or motorcycles. For automobiles, ambulances, and buses, the chassis and other parts may be fabricated by the employer or received from other manufacturers. Raw materials such as metal parts are cut, punched and drilled. Other parts such as wheels, tires, transmissions, engines, cooling systems, electrical systems and axle assemblies are assembled to form cars, buses, motorcycles and ambulances. After assembly, vehicles are spray painted, inspected and taken for a road test. Vehicles are then ready to be delivered to dealers. This classification also applies to manufacturing or assembling golf carts, bumper cars used in amusement park rides, snowmobiles and skid or pallet jack trucks.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Baby carriage manufacturing. Refer to Code 3865 "Baby Carriage Mfg."	

	Automobile Dismantling & Drivers	3821
	Note: Includes breaking-up the chassis, sales of automobile parts and the salvage or junking of parts.	
	Description	
	Code 3821 applies to employers engaged in dismantling automobiles or trucks for obtaining salvageable auto parts from automobiles or trucks that have been in accidents or are no longer completely operational. The employer will purchase the wrecked, damaged or used automobiles to salvage usable parts and then sell the parts to automobile repair shops, mechanics and private individuals for use in automobile repair operations. The automobiles will either be towed by the employer or delivered to the employer's yard by outside concerns. Salvageable parts are removed, cleaned and repaired if necessary. Once all salvageable parts have been removed from the automobile or truck, the remaining chassis will be crushed or cut apart and sold as is to metal scrap dealers.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Automobile repair or the operation of a gasoline station. Refer to Code 8391 "Automobile Sales or Service Agency – All Operations & Drivers."	
	2. Automobile Sales. Refer to Code 8748 "Automobile Salesperson."	

	Automobile, Bus, Truck or Trailer Body Mfg. – Riveted or Welded	3823
	Note: Includes automobile, bus, truck or trailer body repair or service. Code 3823 and Code 3808 "Automobile Mfg. or Assembly," shall not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 3823 applies to employers engaged in manufacturing automobile, bus, truck, and trailer bodies and other items listed below that involve riveting and welding processes. The employer may receive the parts from others or fabricate the chassis and other parts required to produce the automobile, bus, truck or trailer bodies. Sheet metal is cut to size according to specifications which will then be riveted and welded to form the body. All parts are assembled to produce the automobile, bus, truck or trailer bodies. Also, included under the scope of this classification is the repair or service of automobile, bus, truck and trailer bodies. The employer's customers will drop off their automobile, bus, truck or trailer that requires repair or service. Sections of the body that need to be repaired are removed and replaced with new sections that the employer will fabricate. The fabrication involves cutting sheet metal to size, riveting and welding the section to the existing body. Repair or service as used in this sense refers to replacing nonmechanical parts or forming trimming and finishing the parts to be replaced and welding the parts into position.	
	Assignment By Analogy	
	• Cargo containers – metal – shop repair only • Sprinkler trucks for street washing	
	Operations To Be Separately Rated	
	1. Automobile, bus, trailer and truck body Not Otherwise Classified (NOC) including die pressed steel. Refer to Code 3824 "Automobile, Bus, Truck or Trailer Body Mfg. – NOC."	

	Automobile, Bus, Truck or Trailer Body Mfg. – NOC	3824
	Note: Includes bus, truck or trailer body repair or service. Code 3824 and Code 3808 "Automobile Mfg. or Assembly," shall not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 3824 applies to employers engaged in automobile, bus, trailer and truck body manufacturing with bodies made of die pressed steel. The chassis and other parts required to produce the automobile, bus, truck or trailer bodies may be received from others. The term "die pressed" refers to stamped auto body parts such as doors, fenders, and hoods. These die pressed parts are formed by forcing sheet metal into contact with a die that is the exact configuration of the part that is formed. The process of body manufacturing may consist of lumber being cut to size, planed, shaped, turned, sanded, bored, tongued and grooved, fitted and assembled to form the body frame. Iron or steel shapes are cut, heated, bent, and forged into shape, countersunk, drilled, fitted and bolted to the wood frame to brace and strengthen it. The whole body is then mounted and bolted to the chassis. Occasionally, sheet metal or iron is cut and screwed to parts such as the tail board and the back of the driver's seat or to a side section, for reinforcement purposes. Glass is mounted into channel iron that has been cut and shaped into windshield frames and bolted and screwed to the body. Chains and hooks are attached to the rear platform or tail board and hinges or other hardware are nailed or screwed to openings or doors. This classification also applies to employers that repair or service bus, truck, or trailer bodies that are made of die-pressed steel. Repair or service as used in this sense refers to replacing nonmechanical parts or forming, trimming and finishing the parts to be replaced and welding the parts into position.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Automobile, bus, truck or trailer body manufacturing – riveting and welding processes. Refer to Code 3823 "Automobile, Bus, Truck or Trailer Body Mfg. – Riveted or Welded."	

	Aircraft Engine Mfg.	3826
	Description	
	Code 3826 applies to employers engaged in manufacturing aircraft engines or to the rebuilding of complete aircraft engines on an assembly line basis. The basic raw materials include magnesium, iron castings, aluminum and steel forgings. The equipment used in the manufacturing of the aircraft engines consist of lathes, millers, planers, shapers, boring mills, gear cutters, honers and lappers. The castings and forgings are snagged, drilled, milled, planed, shaped, tapped, turned by machine, plated, ground, honed or hand-lapped to complete cylinder block, head, cam and crankshaft. Cam, crankshaft, bearings, fans, gears, pistons and rings are assembled into block by hand and power tools. The subassemblies such as clutches, carburetors, generators, ignition units, starters, transmissions, belts, and general hardware are then installed by using hand tools or by using power tools. The engines are inspected, tested, packed and shipped to the employer's customers. The aircraft engines are sold to the aviation industry. Repairing aircraft engines is included under this classification. The repair of these engines is similar to manufacturing with the exception that the engine is received whole and not put on an assembly line to manufacture the castings. The employer will receive the engines from their customers and will test for broken parts and defects. The engines are taken apart and cleaned and worn or broken parts are either repaired or replaced. If necessary, the parts or castings will be machined by tapping, drilling, turning or honing. The engines are reassembled, tested, adjusted as required and sent back to the employer's customers.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Automobile engines manufacturing – diesel or gasoline. Refer to Code 3827 "Automobile Engine Mfg."	

	Automobile Engine Mfg.	3827
	Description	
	Code 3827 applies to employers engaged in manufacturing diesel or gasoline automobile, bus or truck engines. The castings are drilled, planed, milled, and turned by machine then plated, ground, honed or otherwise finished to form the cam, head, crankshaft and cylinder block. Cam, crankshaft, bearings, fans, gears, pistons and rings are assembled into block by power and/or hand tools. The subassemblies such as carburetors, ignition units, generators, belts and hardware are received from others and installed by hand and power tools to form the completed engines. Engines are inspected to assure proper operation, packed and shipped to the employer's customer.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Aircraft engine manufacturing. Refer to Code 3826 "Aircraft Engine Mfg."	
	2. Engine repair on vehicles. Refer to Code 8391 "Automobile Sales or Service Agency – All Operations & Drivers."	

	Airplane Mfg.	3830
	Note: Code 3830 and Code 3832 "Sheet Metal Airplane Parts Mfg." shall not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 3830 applies to employers engaged in manufacturing airplanes and helicopters. The operations covered under this classification include the manufacturing of various parts such as engines, subassemblies, panels, doors, wing tabs, exhaust manifolds as well as other parts that are used in the production of the airplanes or helicopters. Fuselage or wing production involves wiring of equipment received from others such as controls and navigation equipment. Electrical systems, fuel lines and brake systems are connected, and landing gear is attached. Sheet metal is cut to size and machined in accordance with blueprint specifications to form the body parts of the airplane or helicopter. An employer assigned to this classification must fabricate or assemble airplanes or helicopters to completion, either with parts that they have fabricated themselves or with parts purchased from others.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Aircraft engine manufacturing only. Refer to Code 3826 "Aircraft Engine Mfg."	

	Sheet Metal Airplane Parts Mfg.	3832
	Note: Code 3832 and Code 3830 "Airplane Mfg." shall not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 3832 applies to employers engaged in manufacturing sheet metal airplane parts or subassemblies for airplanes or aircraft such as wings, tabs, ailerons and cowlings that are fabricated from sheet metal. Sheet metal is received from others and cut to size in accordance to specifications, then punched, stamped, drilled, riveted and welded to form a complete part. Parts are spray painted or coated and baked to form a finish. The completed airplane parts are inspected, packed and ready for shipment to the employer's customers.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Aircraft engines manufacturing only. Refer to Code 3826 "Aircraft Engine Mfg."	

	Baby Carriage Mfg.	3865
	Description	
	Code 3865 applies to employers engaged in manufacturing baby carriages or strollers, doll carriages, bicycles, tricycles, unicycles, and bicycles, regardless of the type of raw material used such as metal, plastic, wood, fiber or reed. This classification also includes woodworking, metal working and upholstering operations. Raw materials such as steel tubing and aluminum stock are received from others and cut, bent, punched, drilled and assembled by welding to form the frame. Other bicycle parts such as seats, wheels, chains, pedals and handlebars are added onto the manufactured frame. The in-shop repair of the items manufactured, and bicycle repair in a shop when not performed by a dealer, is inclusive under this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Carriages – other than baby or wagon assembly and/or repair. Horse drawn carriages manufacturing. Push carts manufacturing. Refer to Code 3808 "Automobile Mfg. or Assembly."	

	Car Mfg. – Railroad & Drivers	3881
★		
	Description	
	Code 3881 applies to employers engaged in manufacturing, repairing, rebuilding or dismantling railroad cars. The railroad cars manufactured may be passenger type cars, steel tank cars or gondola cars. Operations contemplated by this classification include the manufacturing of steel frames for the car bodies which may involve work such as shearing, punching, pressing, forming and fabricating under-frames or chassis and steel plate work such as cutting, fitting, bolting, riveting or welding, and machining parts such as turning axels, boring wheels, drilling and assembly of car fittings, etc. The operations will differ somewhat between manufacturing railcars and renovating them. When an employer receives a railcar to be refurbished, they will jack up the car on stands to be worked upon. In some cases, it is not necessary for the employer to work under the railcar. The employer will then proceed to dismantle the cars by removing old seats, fixtures, doors, windows, controls, heating and cooling units, handrails, furniture, etc. After the employer has removed the required fixtures and furnishings, the employer will then install new electrical, plumbing, heating and cooling systems. The employer will add the necessary lighting fixtures, plumbing fixtures and control panels with the systems being wired and pipe connections made. The interior of the railcar is finished by adding seats, handrails, windows, doors, weather-stripping and moldings. For sleeper cars, pre-made fiberglass sections are inserted into the body of the railcar, slid in place and secured. For dining cars, the employer will add the required tables, chairs and bars. The employer will then secure the refurbished truck and wheel assemblies to the underside of the railcar and if required, electric traction motors are added. The railcar is then taken to the paint area in which the railcar is spray painted, dried and decals added. The finished railcar is taken to a test building in which the railcar is sprayed with water to test for leaks. The completed railcar is inspected, loaded onto common carrier trucks for return to the customer or are taken by rail back to the customer.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Railroad operation. Freight terminals operated by railroad employees. Refer to Code 7133 "Railroad – All Employees & Drivers."	
	2. Manufacturing: **(a)** Railroad signals lights. Refer to Code 3179 "Electrical Apparatus Mfg. – NOC." **(b)** Railroad signals poles or stanchions. Refer to Code 3040 "Iron or Steel Fabrication – Iron or Steel Works – Shop – Ornamental & Drivers."	

	Sand or Gravel Digging & Drivers	4000
	Note: 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.	
	Description	
	Code 4000 applies to employers engaged in digging sand, clay, gravel and shale. In some cases, the clay is loaded onto small cars and hauled to manufacturing plants or shipped. Sand and gravel involve digging or dredging operations. Sand or gravel is excavated with hand shovels or with mechanical apparatus such as power shovels, drag lines, clam shell diggers or cranes or obtained from navigable or non-navigable waters by means of hydraulic dredges, clam shell dredges, etc. Water is pumped into the soil to loosen the sand or gravel which is then pumped through pipes to hoppers. The sand or gravel is conveyed from the bank, pit or dredge to hoppers by means of trucks, belt conveyers, narrow gauge railroads or pipelines. At the hoppers, sand or gravel is washed to remove any foreign element, graded and sorted by means of revolving screens, stored in bins, hoppers or piles, or dumped or chuted to delivery conveyances. Sand and gravel in its natural state usually requires only screening with the larger stones being rejected. However, when the rejected material is run through a crusher and then rescreened, the crushing operation is incidental provided that the principal business of the employer is sand or gravel digging. This interpretation is intended to distinguish crushing operations by sand and gravel dealers from rock crushing operations that take place in connection with quarrying operations. Also included under the scope of this classification is the preliminary stripping operations which consist of the clearing of brush (not trees), some pulling of stumps, removal of top soil or occasional blasting. Note that this classification applies only when the excavation is performed to obtain sand or gravel for reprocessing (such as washing and screening) and used elsewhere other than at the point of deposit from dredging operations.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Concrete mixing in transit. Refer to Code 8232 "Building Material Dealer – No Second-Hand Material & Local Managers, Drivers."	
	2. Dredging lakes, drainage canals or channels as an aid to navigation, or dredging for purpose of filling. Refer to Code 7335 "Dredging – All Types – Program II – State Act" and Code 7337 "Dredging – All Types – Program II – USL Act."	
	3. Rock crushing by quarries – other than for cement rock or limestone. Refer to Code 1624 "Quarry – NOC & Drivers."	

	Operations To Be Separately Rated (continued)
	4. Stone crushing. Refer to Code 1710 "Stone Crushing & Drivers."
	5. Underground mining – not coal. Refer to Code 1170 "Mining – NOC – With Shafts, Tunnels or Drifts & Drivers."

	Brick Mfg. – NOC – Fire or Enameled & Drivers	4024
	Description	
	Code 4024 applies to employers engaged in manufacturing refractory bricks, clay products, earthenware, tile and other refractory products. This classification includes shale, sand or clay digging for use in the employer's own fabricated product. The products may be manufactured from refractory clays with or without refractory materials such as magnesite, silica, bauxite and dolomite. Refractory materials are grinded, screened, mixed and poured into molds and dried. Once dried, the bricks or clay products are removed from the mold and baked in kilns. For enameled brick, the bricks are dipped into enamels that contain chemicals, lead oxide, tin and salt and then baked two or more times to produce the enameled brick. This classification 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, fireproof, drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Concrete products manufacturing. Refer to Code 4034 "Concrete Products Mfg. & Drivers."	
	2. Digging sand or gravel for others. Refer to Code 4000 "Sand or Gravel Digging & Drivers."	
	3. Underground mining. Refer to Code 1170 "Mining – NOC – With Shafts, Tunnels or Drifts & Drivers."	
	4. Quarrying. Refer to Code 1624 "Quarry – NOC & Drivers."	

	Concrete Products Mfg. & Drivers	4034
	Note: 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.	
	Description	
	Code 4034 applies to employers engaged in manufacturing concrete products as a commercial enterprise operated at a permanent location. Raw materials may include sand, gravel, cement, aggregates, wire mesh or rods. Materials are mixed and may be formed by machine or molds. Wire mesh or rods may be used for strengthening. Formed products are dried and/or cured prior to distribution. Machinery such as lifts, or cranes may be used to move completed products. Some products contemplated by this classification include but are not limited to patio blocks, tiles, lawn ornaments, sculptures, furniture, stairs, pipes, septic tanks, burial vaults or caskets and pre-cast columns, beams and slabs.	
	Assignment By Analogy	
	Stones – cast manufacturing	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Fire or enameled brick. Refer to Code 4024 "Brick Mfg. – NOC – Fire or Enameled & Drivers." **(b)** Statuary or ornament – plaster. Refer to Code 4038 "Plaster Statuary or Ornament Mfg."	

	Plaster Statuary or Ornament Mfg.	4038
	Description	
	Code 4038 applies to employers engaged in manufacturing plaster statuary or ornaments. This classification applies to the manufacturing of products by molding or casting. Raw materials may include plaster of paris, aggregates and decorative finishes. Materials are mixed with water, molded and set to form. The products are removed from molds, cured and finished by decorating. This classification also applies to manufacturing dress forms from papier-mâché or plaster. Production may include a considerable amount of hand finishing. Examples of products contemplated by this classification include but are not limited to figurines, mannequins, masks, ornaments, sculptures, plaques and lamp or lighting fixture bases or parts.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Bricks – fire or enameled bricks. Refer to Code 4024 "Brick Mfg. – NOC – Fire or Enameled & Drivers." **(b)** Concrete products. Refer to Code 4034 "Concrete Products Mfg. & Drivers." **(c)** Pottery – china or tableware. Refer to Code 4053 "Pottery Mfg. – China or Tableware." **(d)** Pottery – earthenware – glazed or porcelain – hand molded or cast. Refer to Code 4061 "Pottery Mfg. – Earthenware – Glazed or Porcelain – Hand Molded or Cast."	

	Pottery Mfg. – China or Tableware	4053
	Note: Code 4061 "Pottery Mfg. – Earthenware – Glazed or Porcelain – Hand Molded or Cast" and Code 4062 "Pottery Mfg. – Porcelain Ware – Mechanical Press Forming," shall not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 4053 applies to employers engaged in manufacturing china or tableware pottery including but not limited to plates, cups, saucers, pitchers, and bowls which are decorated, unglazed or glazed. This classification includes the making of molds, which is usually made with plaster of Paris. This classification also applies to manufacturing architectural terra cotta for decorative purposes such as tile. Materials such as clay, sawdust, sand, straw, and coal are used to make this product. Clay can be mixed with water and any of the other above-mentioned materials depending on the desired type of terra cotta tile. This mixture is then ground, wet or dry, and screened. The clay is then tempered and molded into shape by means of automated equipment.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Earthenware by hand molding or casting. Porcelain bakeware, cookware and dishware – hand molded or cast. Refer to code 4061 "Pottery Mfg. – Earthenware – Glazed or Porcelain – Hand Molded or Cast." **(b)** Porcelain ware by mechanical press formed. Refer to Code 4062 "Pottery Mfg. – Porcelain Ware – Mechanical Press Forming."	
	2. Hand decorating or painting china, chinaware or tableware. Not by a china, chinaware or tableware manufacturer. Refer to Code 4352 "Engraving."	
	3. Porcelainizing on metal – no product manufacturing. Refer to Code 9501 "Painting – Shop Only & Drivers."	

	Pottery Mfg. – Earthenware – Glazed or Porcelain – Hand Molded or Cast	4061
	Note: Code 4061 and Code 4062 "Pottery Mfg. – Porcelain Ware – Mechanical Press Forming," shall not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 4061 applies to employers engaged in manufacturing porcelain or glazed earthenware pottery. The process can be either hand molded or cast. Plaster of Paris may be used to fabricate the mold. Clay is poured into the mold or may be molded by hand, dried, sanded, fired, decorated and glazed by spraying or dipping.	
	Assignment By Analogy	
	• Ceramic figurines & decorative objects – hand molded or cast • Porcelain utensils, sinks, bathtubs, or vases	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Ceramic products such as bakeware, cookware or dishware – mechanically press formed. Refer to Code 4062 "Pottery Mfg. – Porcelain Ware – Mechanical Press Forming." **(b)** China or tableware. Refer to Code 4053 "Pottery Mfg. – China or Tableware." **(c)** Clay and drain tile. Earthenware or tile Not Otherwise Classified (NOC). Refer to Code 4024 "Brick Mfg. – NOC – Fire or Enameled & Drivers." **(d)** Concrete products manufacturing such as concrete blocks, bricks, poles, piles, beams, sewer pipe, tile, or similar products. Refer to Code 4034 "Concrete Products Mfg. & Drivers." **(e)** Plaster statuary or ornament. Refer to Code 4038 "Plaster Statutory or Ornament Mfg."	

	Pottery Mfg. – Porcelain Ware – Mechanical Press Forming	4062
	Note: Code 4062 and Code 4061 "Pottery Mfg. – Earthenware – Glazed or Porcelain – Hand Molded or Cast" shall not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 4062 applies to employers engaged in manufacturing porcelain ware pottery by means of mechanical press forming. Material such as flint, talc, clay, feldspar, silica sand, chrome oxide, potash and calcium carbonate are received from others and mixed together with water in a batch mixer. The material is then placed into a hammer mill, poured into a hopper, fed into mechanical clay forming machines which press stock mechanically by hand or power and then placed in fire kilns to create a glossy finish. Products such as ceramic tiles, porcelain electrical products such spark plugs and insulators are produced using this method.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** China or tableware. Refer to Code 4053 "Pottery Mfg. – China or Tableware." **(b)** Clay and drain tile. Refer to Code 4024 "Brick Mfg. – NOC – Fire or Enameled & Drivers." **(c)** Concrete products such as concrete blocks, bricks, poles, piles, beams, sewer pipe, tile, or similar products. Refer to Code 4034 "Concrete Products Mfg. & Drivers." **(d)** Plaster statuary or ornament. Refer to Code 4038 "Plaster Statutory or Ornament Mfg." **(e)** Pottery – hand molded or cast. Refer to Code 4061 "Pottery Mfg. – Earthenware – Glazed or Porcelain – Hand Molded or Cast."	

	Glass Mfg. – NOC & Drivers	4101
	Description	
	Code 4101 applies to employers engaged in manufacturing blown sheet, window, polished plate, ribbed, rolled, colored, frosted, tinted, figured or wire glass. Raw materials such as sand, limestone, borax, soda ash, wire mesh and colorings are received from others. The materials are mixed and placed in furnaces where the mixture is melted to form molten glass. The molten glass is then poured and blown by hand or by machine. Molten glass passes through heated rolls to form polished plate or rolled glass. In the making of wire glass, wire mesh is placed in the middle of two layers of molten glass which is then rolled to form long sheets. Once the sheets are cooled, they are then cut to the desired sizes. Finishing operations may involve grounding, polishing and cutting. The finished glass is then inspected, shipped or delivered to the employer's customers.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Automobile headlights. Refer to Code 3648 "Automobile Lighting, Ignition or Starting Apparatus Mfg. – NOC." **(b)** Cathedral or art glass window. Refer to Code 4133 "Cathedral or Art Glass Window Mfg." **(c)** Glassware by automatic blowing machines. Refer to Code 4114 "Glassware Mfg. – NOC." **(d)** Glassware by hand. Refer to Code 4111 "Glassware Mfg. – No Automatic Blowing Machines." ★ **(e)** Mirror. Refer to Code 4130 "Glass Merchant." ★ **(f)** Optical goods – eye glasses or contact lenses. Refer to Code 4150 "Optical Goods Mfg. – NOC."	
	2. Glass installation at customers' locations. Refer to Code 5462 "Glazier – Away From Shop – All Operations to Completion & Drivers."	

	Glassware Mfg. – No Automatic Blowing Machines	4111
	Description	
	Code 4111 applies to employers engaged in manufacturing glassware by either a mouth-blowing process or by a semiautomatic blowing process. In some plants both processes are conducted side-by-side. Crushed glass, lime, silica sand, phosphate, antimony oxide, arsenic trioxide, silica, silica fluorides, borax and soda ash are received from others. The raw materials of predetermined mixture are dumped into mixing tumblers and poured into hopper cars. The batch is fed into a furnace and the molten glass is either formed by the mouth blowing process or hand filled into molds in the shape of the product and then transferred to semiautomatic blowing machines. The products are slow cooled to harden. The application of coloring agents and further tempering are additional operations which may be performed. The products, following inspection, are packaged for shipment. Some of the products inclusive under this classification are glass tableware such as cups, saucers, plates, glasses, pyro glass bake ware, perfume bottles, candlestick holders, kerosene lamp, chimneys, auto headlight lenses, glass radio insulators, and molded glass doorknobs, paperweights and ashtrays. This classification also includes engraving and etching glass.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Automobile headlights. Refer to Code 3648 "Automobile Lighting, Ignition or Starting Apparatus Mfg. – NOC." **(b)** Cathedral or art glass window. Refer to Code 4133 "Cathedral or Art Glass Window Mfg." **(c)** Glass such as blown sheet, window, polished plate, ribbed, rolled, colored, figured or wire glass. Refer to Code 4101 "Glass Mfg. – NOC & Drivers." **(d)** Glassware – by automatic blowing machines. Refer to Code 4114 "Glassware Mfg. – NOC." ★ **(e)** Mirror. Refer to Code 4130 "Glass Merchant." ★ **(f)** Optical goods – eye glasses or contact lenses. Refer to Code 4150 "Optical Goods Mfg. – NOC."	

	Incandescent Lamp Mfg.	4112
	Description	
	Code 4112 applies to employers engaged in manufacturing incandescent light bulbs. "Incandescent" refers to a light-producing device that contains a filament. When the filament is heated by an electric current, light is produced. This classification also applies to manufacturing all incandescent light bulbs regardless of the size or wattage of the bulb. Materials that may be used in the manufacturing of incandescent light bulbs include blown glass bulbs or globes, glass tubing, tungsten wire, metal bases, shellac and halogen, xenon, argon and/or krypton gases. The manufacturing of the following products is additionally contemplated by this classification: fluorescent tubes, X-ray tubes and television or cathode-ray tubes. Includes the repair of cathodes and electrical neon signs when performed in the shop.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Ballasts for fluorescent lighting. Refer to Code 3179 "Electrical Apparatus Mfg. – NOC." **(b)** Decorative string lights for indoor or outdoor use and fiber optic cable. Refer to Code 3681 "Television, Radio, Telephone or Telecommunication Device Mfg. – NOC." **(c)** Electric lamp: **(i)** Assembly and finishing. Refer to Code 3190 "Electric Lighting Fixture, Lantern or Lamp Mfg. – Assembly & Finishing." **(ii)** All other operations. Refer to Code 3191 "Electric Lighting Fixture, Lantern or Lamp Mfg. – All Other Operations."	

	Glassware Mfg. – NOC	4114
	Description	
	Code 4114 applies to employers engaged in manufacturing glassware utilizing a mechanical process wherein blowing is done by compressed air on specialized forming machines. Raw materials such as silica sand, lime, crushed glass, soda ash, borax, phosphate, antimony oxide, silica fluorides and arsenic trioxide are purchased from outside suppliers. These raw materials are placed into a furnace and brought to a specific consistency, then placed into molds which form the shape of the product being fabricated. Compressed air is used to automatically blow the product to shape. The product then passes through a tempering furnace. The application of coloring agents and further tempering are additional operations that may be performed. Once the glass product is cooled, it is inspected, wrapped securely and packed.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Automobile headlights. Refer to Code 3648 "Automobile Lighting, Ignition or Starting Apparatus Mfg. – NOC." **(b)** Cathedral or art glass window. Refer to Code 4133 "Cathedral or Art Glass Window Mfg." **(c)** Glassware by hand. Refer to Code 4111 "Glassware Mfg. – No Automatic Blowing Machines." ★ **(d)** Mirror. Refer to Code 4130 "Glass Merchant." ★ **(e)** Optical goods – eye glasses or contact lenses. Refer to Code 4150 "Optical Goods Mfg. – NOC."	

	Glass Merchant	4130
★	**Note:** Includes bending, grinding, beveling or silvering of plate glass.	
	Description	
	Code 4130 applies to employers engaged in selling glass from a fixed shop location. Glass is received, stored and may be sold commercially or to private individuals. The shop operations may include cutting stock in accordance to customers' specifications, bending, grinding, beveling, buffing, polishing, silvering or assembling of stock into frames to make products such as glass doors. Types of glass handled include but are not limited to window or door glass, pane or plate glass, glass for furniture, and safety glass for vehicles and mirrors.	
★	This classification also applies to employers engaged in manufacturing mirrors that range from pocket size to wall panels of varied types. Glass, plating solutions, polishing, cleaning and protective materials and frames, backs, handles and other accessories are received from others. Mirrors are generally produced by the chemical deposition of metal on glass. For commercial and many scientific purposes, silver is the metal most commonly used. The glass is cut to size, ground, smoothed and in some cases edges may be beveled. Hole drilling, chemical etching, drying, buffing and polishing are also performed. Reflecting surfaces are generally produced by pouring or spraying the appropriate metallic solution over the prepared glass. Heavier coats are obtained by successive applications of the plating solution.	
	This classification contemplates assembling incidental to the production of framed mirrors, trays, mirror-edged picture frames and other novelties.	
	This classification also contemplates repair operations when performed in the glass merchant's shop.	
	Assignment By Analogy	
★ ★	• Glass assembled into frames to fabricate doors – manufactured from plate glass • Manufacturing of mirrored glass from purchased glass sheets – no manufacturing of glass, frames, backs – repair in shop • Mirror reconditioning	
	Operations To Be Separately Rated	
	1. Blowing: **(a)** Glass by hand – not by automatic blowing process. Refer to Code 4111 "Glassware Mfg. – No Automatic Blowing Machines." **(b)** Glass by machine – by automatic blowing process. Refer to Code 4114 "Glassware Mfg. – NOC."	
★	**2.** Colored, frosted or tinted glass, plate glass, insulated thermopane glass, automobile or truck windshields or window glass, polished plate glass. Refer to Code 4101 "Glass Mfg. – NOC & Drivers."	

	Operations To Be Separately Rated (continued)
★	**3.** Dental or surgical mirrored instruments – from purchased mirror – includes making frames and assembling. Refer to Code 3685 "Instrument Mfg. – NOC."
★	**4.** Installing: **(a)** Automobile glass exclusively by automobile sales or service agencies. Refer to Code 8391 "Automobile Sales or Service Agency – All Operations & Drivers." **(b)** Framed mirrors at customers' locations. Refer to Code 9521 "House Furnishings Installation & Upholstering – NOC – All Operations to Completion." **(c)** Glass at customers' locations. Refer to Code 5462 "Glazier – Away From Shop – All Operations to Completion & Drivers." **(d)** Glass blocks at customers' locations. Refer to Code 5022 "Masonry – NOC – All Operations to Completion." **(e)** Glass doors at customers' locations. Refer to Code 5102 "Door, Door Frame or Sash Erection – Metal or Metal Covered – All Operations to Completion." **(f)** Mirrors – mounting sheets to walls at customers' locations. Refer to Code 5429 "Cabinet Works Installation – All Operations to Completion."
★ ★	**5**. Manufacturing: **(a)** Glass – blown sheet window, polished plate, ribbed, rolled, colored figured or wire glass. Refer to Code 4101 "Glass Mfg. – NOC & Drivers." **(b)** Leaded glass or stained glass. Refer to Code 4133 "Cathedral or Art Glass Window Mfg."

	Mirror Mfg.	4131
	Note: Codes 4131and 4130 "Glass Merchant" shall not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses. Separately rate the manufacturing of glass, frames, backs or handles.	
	Description	
	Code 4131 applies to employers engaged in manufacturing mirrors that range from pocket size to wall panels of varied types. Glass, plating solutions, polishing, cleaning and protective materials and frames, backs, handles and other accessories are received from others. Mirrors are generally produced by the chemical deposition of metal on glass. For commercial and many scientific purposes, silver is the metal most commonly used. The glass is cut to size, ground, smoothed and in some cases, edges may be beveled. Hole drilling, chemical etching, drying, buffing and polishing are also performed. Reflecting surfaces are generally produced by pouring or spraying the appropriate metallic solution over the prepared glass. Heavier coats are obtained by successive applications of the plating solution. This classification contemplates assembling incidental to the production of framed mirrors, trays, mirror-edged picture frames and other novelties. The operations are predominately hand assembling. The reconditioning of old mirrors is also is assigned to this classification.	
	Assignment By Analogy	
	Manufacturing of mirrored glass from purchased glass sheets – no manufacturing of glass, frames, backs – repair in shop	
	Operations To Be Separately Rated	
	1. Glass merchants – selling purchased plate glass or mirror glass retail or wholesale. Refer to Code 4130 "Glass Merchant."	
	2. Dental or surgical mirrored instruments – from purchased mirror – includes making frames and assembling. Refer to Code 3685 "Instrument Mfg. – NOC."	
	3. Manufacturing: **(a)** Blown glass – not sheet window glass: **(i)** By automatic process. Refer to Code 4114 "Glassware Mfg. – NOC." **(ii)** Not by automatic blowing process. Refer to Code 4111 "Glass Mfg. – No Automatic Blowing Machines."	
	4. Colored, frosted or tinted glass, plate glass, insulated thermopane glass, automobile or truck windshields or window glass, polished plate glass. Refer to Code 4101 "Glass Mfg. – NOC & Drivers."	
	5. Stained or leaded glass. Refer to Code 4133 "Cathedral or Art Glass Window Mfg."	

Discontinued as of 10/01/23

	Cathedral or Art Glass Window Mfg.	4133
	Note: Includes glass manufacturing.	
	Description	
	Code 4133 applies to employers engaged in manufacturing cathedral or art glass windows or stained-glass windows. The manufacturing of stained glass is contemplated within the scope of this classification and involves the mixing of sand, soda ash and metal oxides received from others. The raw materials are melted in a furnace and the molten glass is either rolled into sheets by machine or blown into long balloon shapes that are slit open and flattened by reheating. Color is added to its surface while it is still in the molten state. Some employers purchase their stained glass from others. In the production of the product a substantial proportion of artistic hand labor is involved. Drawing and stiff pattern paper, carbon paper, masking tape, kerosene, H-lead cames (standard, flat and rounded), wire solder and putty are received from others. Duplicate copies of the original design are prepared. One copy is cut up to make patterns for cutting each piece of glass, and another one is the leading guide onto which the cames are placed. After all glass for a pattern is cut, the individual segments are set in place on the leading guide by pressing into the channels of the lead came. All joints are then fluxed and soldered, and putty is pushed into all open spaces between the glass and the cames. The completed window is cleaned, inspected and prepared for shipment.	
	Assignment By Analogy	
	Glass window manufacturing – stained and leaded – repair shop	
	Operations To Be Separately Rated	
	1. Glass installation at customers' locations. Refer to Code 5462 "Glazier – Away From Shop – All Operations to completion & Drivers."	
	2. Glass merchant principally engaged in selling purchased plate glass. Includes bending, grinding, beveling or slivering or plate glass. Refer to Code 4130 "Glass Merchant."	
★	**3.** Manufacturing: **(a)** Glassware: **(i)** By automatic blowing machines. Refer to Code 4114 "Glassware Mfg. – NOC." **(ii)** By hand. Refer to Code 4111 "Glassware Mfg. – No Automatic Blowing Machines." **(iii)** Not Otherwise Classified (NOC). Refer to Code 4101 "Glass Mfg. – NOC & Drivers." **(b)** Mirror. Refer to Code 4130 "Glass Merchant."	

	Optical Goods Mfg. – NOC	4150
	Description	
	Code 4150 applies to employers engaged in manufacturing optical goods and ground lenses. This classification includes specialists who perform precision grinding of lenses or the grinding of blank or rough lenses to curvature and size for retailers, i.e., optometrists and opticians. This classification also includes the complete process of assembling the lenses into frames to obtain eyeglasses, opera glasses, field glasses and industrial goggles. Glass and plastic blanks, emery, polishing rouge, steel, silver and gold wire rod or tube, sheet plastic, and metal are received from others. The glass or plastic blanks are heated; put in molds; formed; annealed; set in grinding machines; ground down to size, gauge, and thickness; centered; polished; and edges are trimmed and beveled. The lenses are then buffed, washed, and inspected. Some lenses are shipped to customers, while others are mounted in the product being made. The products may be manufactured by employers falling within the scope of this classification, or they may be assembled from component parts received from others.	
	Assignment By Analogy	
	• Telescopes • Watches or watch parts – crystals – glass and plastic	
	Operations To Be Separately Rated	
	1. Eye exam – licensed optometrist. Refer to Code 8832 "Physician & Clerical."	

	Pulp Mfg. – Chemical Process	4207
	Description	
	Code 4207 applies to employers engaged in manufacturing pulp by means of chemical process. The raw materials used in this process are debarked logs, wood chips, rags, textile mill waste, wastepaper and hardwood may be used as well. Chemicals may vary depending on the specific method the employer will undertake and are received from others. The equipment used includes barkers, chippers, electrical and mechanical drives for saws, rotary digesters, steam boilers and pumps for handling liquors and conveyors for handling the wood chips. The process begins with removing the barks from the logs by passing the logs through knife barker or barker drums. Once the logs are debarked, they are placed on a conveyor and sent to rotating disk chippers. As the log passes through the rotating disk chippers it leaves small chips. Chips are placed in digesters and filled to a specific level and the chemicals are added. The combined ingredients of wood chips and chemicals are heated for several hours by indirect heaters or steam. When cooking of the mixture has been completed, the pulp is separated from the liquor. The waste liquor is drained from the pulp. The pulp is then washed, screened, thickened to the proper consistency by removal of the proper amount of wash water, and then bleached to the desired color. The manufactured pulp is sold to paper manufacturers.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Logging or lumbering. Refer to Code 2702 "Logging or Lumbering & Drivers."	
	2. Pulp manufacturing: **(a)** Ground wood process. Refer to Code 4263 "Fiber Goods Mfg." **(b)** From wastepaper or rags – by paper manufacturer. Refer to Code 4239 "Paper Mfg."	

	Paper Mfg.	4239
	Note: Includes card, bristol, paper, straw, fiber or leather board.	
	Description	
	Code 4239 applies to employers engaged in manufacturing paper. This classification includes pulp manufacturing from waste paper or rags.	
	Assignment By Analogy	
	• Cigarette paper – no manufacturing of pulp from wood chips • Hardboard • Paper-recycling-- reclaiming	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Paper goods. Tissue paper products and facial, gift wrap or toilet paper and re-slitting, rewinding or other converting performed subsequent to the paper making operations. Refer to Code 4279 "Paper Goods Mfg. – NOC." **(b)** Pulp by chemical process. Refer to Code 4207 "Pulp Mfg. – Chemical Process." **(c)** Pulp from ground wood. Refer to Code 4263 "Fiber Goods Mfg."	

Box Mfg. – Set-Up Paper — 4240

Description

Code 4240 applies to employers engaged in manufacturing cardboard packaging boxes distributed in an assembled state (not flat state) with tops or closures in place. These products are commonly used to package candy, drugs, jewelry, shoes, stationery, hats, hosiery, shirts, and other similar products. The materials used in paper box manufacturing normally include cardboard stock (also referred to as paperboard, box board or pasteboard), rolls of flat finish or coated paper, staying tape, lace or plain paper used for the flat inside section of the box, paste, gum or glue, ink, type, plates, labels or wrappers.

Cardboard stock is received cut to size, scored and creased to box dimensions. Employees cut out box corners, bend the box sides(flanges) and secure the box corners with a "corner stayer," which pastes gummed tape or paper to the corners of the box. Next, in a process called "stripping" they automatically glue paper to the sides of the box. The box tops and bottoms are spread with paper which, in many instances, has been previously printed or embossed. This process often involves topping or wrapping machines. When boxes are to be paper-lined, "flyleaf" or "lace paper" is gummed on the edge and pressed to the inside of the box. Thumbhole cutters punch out the thumbholes for the box. Employees set type or plates in presses, print the labels and hand or machine paste the labels onto the boxes. Lastly, the boxes are examined, closed with covers, bundled and shipped.

This classification also includes manufacturing set-up or assembled boxes made of acetate or similar plastic sheet materials if the manufacturing operations are comparable to those associated with the manufacturing of cardboard boxes as described above.

Assignment By Analogy

Operations To Be Separately Rated

1. Manufacturing:

(a) Corrugated cardboard boxes or fiberboard containers. Refer to Code 4244 "Corrugated or Fiberboard Container Mfg."

(b) Folding cardboard boxes – other than those made from corrugated cardboard or fiberboard materials. Refer to Code 4243 "Box Mfg. – NOC – Folding Paper."

(c) Paper or paperboard. Refer to Code 4239 "Paper Mfg."

(d) Plastic boxes or box parts by molding operations. Assign the appropriate plastics manufacturing classification according to the molding process involved. Refer to Code 4452 "Plastics Mfg. – Fabricated Products – NOC" and Code 4475 "Plastics Mfg. – Molded Products – NOC."

	Operations To Be Separately Rated (continued)
	(e) Sheet metal boxes or containers. Refer to Code 3066 "Sheet Metal Work – Shop Only" or Code 3067 "Sheet Metal Work – Shop Only." **(f)** Wooden boxes or crates. Refer to Code 2759 "Box or Box Shook Mfg."

	Box Mfg. – NOC – Folding Paper	4243
	Description	
	Code 4243 applies to employers engaged in manufacturing cardboard boxes which are shipped in a flat or unassembled state to be assembled or folded into boxes by the end user. Cardboard or paperboard sheet stock is cut to size, die cut to shape and creased or scored for fold lines.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Corrugated cardboard boxes other than as described above in the "Description." Refer to Code 4244 "Corrugated or Fiberboard Container Mfg." **(b)** Paper boxes – set-up or fully assembled type paper boxes. Refer to Code 4240 "Box Mfg. – Set-Up Paper." **(c)** Paper or paperboard. Refer to Code 4239 "Paper Mfg." **(d)** Plastic boxes or box parts by molding operations. Refer to Code 4452 "Plastics Mfg. – Fabricated Products – NOC" and Code 4475 "Plastics Mfg. – Molded Products – NOC." **(e)** Sheet metal boxes or containers. Refer to Code 3066 "Sheet Metal Work – Shop Only," or Code 3067 "Sheet Metal Work – Shop Only." **(f)** Wooden boxes or crates manufacturing. Refer to Code 2759 "Box or Box Shook Mfg."	

Corrugated or Fiberboard Container Mfg. — 4244

Note: Includes corrugating or laminating of paper.

Code 4244 and Code 4250 "Paper Coating" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Description

Code 4244 applies to employers engaged in manufacturing corrugated or fiberboard barrels, boxes, cartons, shipping drums and containers made from corrugated cardboard or fiberboard.

In manufacturing corrugated cardboard used for the containers, heavy paper stock is fed into a corrugating machine which forms the corrugation "ripples." An outer facing sheet layer is then glued to one or both sides. Fiberboard containers do not have a corrugated center section because they are made from paper stock which is laminated by gluing the flat paper sheets in successive layers until the required thickness is obtained.

Some employers may purchase the cardboard or fiberboard stock already corrugated or laminated. The purchased corrugated or fiberboard material is cut to size, slit or slotted, scored and creased and then folded and taped or stapled. The completed boxes are inspected and may be shipped to the employer's customers in a flat form in bundles or in a set-up or fully assembled shape.

Manufacturing fiberboard drums, the material is wound around tubes in the required number of thicknesses or laminations. The glue is applied in the winding process and the formed tubular stock is cut to size and fitted with tops and bottoms cut from fiberboard sheet stock. The top and bottom edges of the drums may be fitted with metal rims.

Assignment By Analogy

- Cans – fiber – with metal lid
- Chest of drawers – mailing – fiber type
- Clothes or garment closets – cut, fold, crease, unassembled
- Furniture frames – fiberboard
- Mailing or shipping containers – fiber

Operations To Be Separately Rated

1. Manufacturing:

(a) Folding cardboard boxes other than those made from corrugated cardboard or fiberboard materials. The taping or stapling of corrugated box stock which is received already cut, slotted, scored and creased. Refer to Code 4243 "Box Mfg. – NOC – Folding Paper."

(b) Paper boxes – set-up or fully assembled type paper boxes. Refer to Code 4240 "Box Mfg. – Set-Up Paper."

(c) Paper or paperboard. Refer to Code 4239 "Paper Mfg."

(d) Wooden boxes or crates. Refer to Code 2759 "Box or Box Shook Mfg."

	Paper Coating	4250
	Note: Not building, roofing paper or felt preparation. Code 4250 and Code 4244 "Corrugated or Fiberboard Container Mfg." shall not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 4250 applies to employers engaged in paper coating, corrugating, laminating, creping, oiling, paraffining, parchmentizing or waxing. Coatings of various kinds and colors are mixed in mixers or agitators and then run into troughs or coating machines. Rolls of paper are coated as they pass over rolls revolving through this mixture. Some products are printed with advertising material before the coating. Paper is dried on rolls or stacks, some are polished or embossed, finished by calendaring, slitting to width and rewinding or sheeting to size, then labeled and packed. Paper is corrugated by being slowly passed over a steam or gas heated uniformly ridged metal drum, then revolved around a roll covered with silicate of soda which is deposited on the tips of the corrugation. It is then moved along until it meets a paper liner, both travel, under pressure, over heated plates where they are combined and dried. If double facing is desired, the single faced paper travels back again to the silicate roll and a second liner is applied by the same process. It is then trimmed on a slitter and then wound into rolls or cut into sheets, tied and packed. The process of laminating paper involves paste that is mixed or agitated. Laminated paper is produced by feeding a paste or glue between layers of paper, pressing them together, drying and finishing by winding into rolls or sheeting to size, or else cutting, slitting or die cutting to size and shape, wrapping and tying into bundles.	
	Assignment By Analogy	
	Pipe Covering – sheet asbestos	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Corrugated or fiberboard container. Refer to Code 4244 "Corrugated or Fiberboard Container Mfg." **(b)** Paper or paperboard. Refer to Code 4239 "Paper Mfg."	
	2. Roofing or building paper or felt preparation. Refer to Code 1463 "Asphalt Works & Drivers."	

	Stationery Mfg.	4251
	Note: Shall not be assigned to an employer engaged in operations described by another classification unless the operations subject to Code 4251 are conducted as a separate and distinct business.	
	Description	
	Code 4251 applies to employers engaged in manufacturing stationery such as loose-leaf type binders, paper labels, desk pads (blotters), coin wrappers and currency straps, envelopes and other products shown below. Raw materials include cardboard, binders' cloth, leather or imitation leather, canvas, paper, glue, paste, gold leaf, printing and ruling ink, standard loose-leaf metal parts such as rings, posts, screws, hinges and slides. For binders, cardboard is cut to size and covered with leather, imitation leather, cloth or paper by gluing, pasting and some sewing is performed. Covers are reinforced at points subject to the greatest wear by stripping and may be embossed in ink or gold leaf. The metal fittings are then attached to complete the binders. Fillers for binders and other stationery products are manufactured from paper that is cut to size on manual or power cutters. Special shapes are made on blanking machines with the aid of cutting dies. The operations are generally automatic and include ruling, printing, folding, gluing, trimming, perforating, punching and rounding of corners. This classification also applies to the manufacturing of carbon paper and typewriter ribbon. This classification also applies to employers engaged in the manufacturing of greeting cards. Manufacturers of greeting cards engage in operations such as lithographing, printing, cutting, stripping, folding, pasting, attaching decorations, novelties, and ribbons, sorting, examining, collating, counting, boxing, packing and shipping. ★ This classification also applies to the manufacturing of sample cards, sample display books or swatches. Textile fabrics or other materials may be placed in the cards or books to be used by businesses to illustrate in sample form the type of textile fabric, vinyl, leather, etc., styles and colors that their products are available in. The process may include cutting, gluing, stapling, stitching or labeling.	
	Assignment By Analogy	
★	Ink color chart manufacturing	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Loose-leaf hardware, metal rings, post, screws, separators or fittings. Refer to Code 3146 "Hardware Mfg. – NOC." **(b)** Paper goods such as paper cups, napkins or plates. Refer to Code 4279 "Paper Goods Mfg. – NOC." **(c)** Paper. Refer to Code 4239 "Paper Mfg."	

	(c) Paper. Refer to Code 4239 "Paper Mfg."
★	**2.** Printing Operations performed by others. Refer to Code 4299 "Printing – All Other Employees."
	3. Bookbinding operations performed by others. Refer to code 4307 "Bookbinding."

	Fiber Goods Mfg.	4263
	Description	
	Code 4263 applies to employers engaged in manufacturing fiber goods products that are composed of compressed vegetable fiber such as but not limited to rag stock, sawdust, cotton waste, straw, scrap paper and sheet paper received from others. The operations involve milling or grinding of any of the materials with various chemicals and water to form pulp. The pulp is then formed in presses or molds utilizing either a hot or cold process to form fiber toilet seats, egg holders, pie plates or fiber sheets, rods of tubes. The sheets, rods or tubes may be cut or sawed to form special shapes. The fiber goods are inspected, packed and shipped to the employer's customers.	
	Assignment By Analogy	
	Pulp – ground wood process	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Fiberboard. Refer to Code 4239 "Paper Mfg." **(b)** Pulp – chemical process. Refer to Code 4207 "Pulp Mfg. – Chemical Process."	

	Bag Mfg. – Paper or Plastic	4273
	Description	
	Code 4273 applies to employers engaged in manufacturing paper bags. Paper is received in rolls and placed on bag making machines. The machine draws the paper in and, if requested by the employer's customer, will imprint the customers' business name, address and/or the company logo on the paper. The printed paper is cut and folded to size and the seams glued at one end to form completed bags. This classification also applies to manufacturing plastic heat-sealed bags commonly used to package consumer goods. Plastic film is received in two-ply rolls. The rolls are pressed on printing presses which, when requested by the customer, will imprint the customer's business name, address and/or company logo on the film. The printed film is placed on a heat sealing (bag making) machine which cuts, folds and heat seals three sides forming the bag. The finished bags are then inspected, packed, stored and shipped to the employer's customers.	
	Assignment By Analogy	
	Paper sacks	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Paper. Refer to Code 4239 "Paper Mfg." **(b)** Plastic film. Refer to Code 4459 "Plastics Mfg. – Sheets, Rods, or Tubes."	

	Paper Goods Mfg. – NOC	4279
	Description	
	Code 4279 applies to employers engaged in manufacturing paper products such as paper towels, napkins, tablecloths, doilies, advertising displays, milk bottle caps, dishes or plates, cups, tubular containers, mailing tubes, roll cores, drinking straws, tissue paper, facial tissues, toilet tissue, wrapping (not gift type) and sheet paper. Raw materials such as rolls or sheets of tissue, crepe, wrapping manila or white paper, cardboard, paperboard, paper cores, paste, glue, wax and paraffin are used to manufacture paper goods. Paper as the basic raw material is converted into a variety of products. This classification consists of many different operations. The typical operations that are involved in the manufacturing of paper products applicable to this classification consist of cutting and slitting of paper, perforating, embossing or pressing, rewinding into smaller rolls and tightening them, sheeting, folding, some waxing, gluing or pasting, forming, printing, labeling, inspecting, counting, banding, wrapping and packing.	
★	This classification also applies to employers engaged in manufacturing wallpaper. The wallpaper stock is stretched on to long wooden frames or tables and a silk screen design is placed on the wallpaper stock by use of silk screen printers. The silk screen printers may be used to manually squeegee the design onto the wallpaper stock, section by section. The "ink painted" wallpaper is then allowed to dry, cut into rolls of various lengths and shipped to the employer's customers or distributors. Includes designing, printing or finishing.	
★	Another way to print designs on the wallpaper is to run the rolls of paper through a printing and varnish process.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Paper manufacturing. Refer to Code 4239 "Paper Mfg."	

	Dress Pattern Mfg. – Paper	4282
	Note: Includes designers, drafting employees and cutters. Shall not be assigned to an employer engaged in operations described by another classification unless the operations subject to Code 4282 are conducted as a separate and distinct business.	
	Description	
	Code 4282 applies to employers engaged in manufacturing cardboard or paper dress patterns, paper coats, paper dresses, shoe or boot patterns and music rolls for player pianos. Raw materials purchased and used are rolled paper, pattern paper, grading paper, sheet cardboard, plastic pellets, boxes and labels. Manufacturing process includes drawing and designing different styles, transferring by cutting and putting on cardboard masters used as the model for tissue patterns, printing lines, letters for pattern parts, instructions for pattern parts and envelopes. For music roll manufacturing there is a special piano used for printing music by pencil or rolls of paper indicating music composition.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Pattern making: **(a)** Embroidery works – textiles printed with design. Refer to Code 2553 "Furnishing Goods Mfg. – NOC – From Textile Fabrics." **(b)** Industrial – models or prototypes. Refer to Code 2790 "Pattern Making – NOC."	

	Sample Card Mfg.	4298
	Description	
	Code 4298 applies to employers engaged in manufacturing sample cards or sample display books that contain sample textile fabrics or other materials. Sample cards or sample display books are used by businesses to illustrate in sample form, the type of textile fabric, vinyl, leather, etc., styles and colors that their products are available in. The employer will show their customers the types and styles of swatches that they manufacture. The employer's clients will select the type and style of the swatch. The fabric or other materials are cut into small squares and attached to the swatch cards. Some swatches will require die cutting of the card stock. Fabrics and other types of materials are attached to the swatch cards using glue, staples or stitching. The completed sample cards or display books are inspected prior to being shipped to the employer's customers.	
	Assignment By Analogy	
	• Ink color charts • Mounting picture frames – cardboard – photo	
	Operations To Be Separately Rated	

Discontinued as of 10/01/23

★	Printing – All Other Employees	4299
	Note: Includes incidental assembling, stapling or binding of circulars, pamphlets or catalogues.	
	Description	
	Code 4299 applies to employers engaged in commercial printing for others. Printing operations may include hand typesetting, linotyping, transferring of photocopy to metal plates, press operations, perforating, folding, incidental cutting, collating etc. An employer will receive artwork from their customer and make a negative which is then washed and stripped and made into pre-sensitized aluminum plate which is exposed to light with the image being burned onto the plate. Some employers may contract out the platemaking and only perform the printing. Platemaking is an inclusive part of this operation. This classification also applies to manufacturing rubber stamps, silk screen printing by machine and the manufacturing of playing cards. The printing of the playing cards is also inclusive under this classification. Lithographing sheet metal is also inclusive under this classification.	
	Assignment By Analogy	
★	Quick printing services	
	Operations To Be Separately Rated	
★	**1.** Photocopying services exclusively. Refer to Code 8016 "Photocopy Shops – All Employees & Clerical, Outside Salespersons, Drivers."	
★	**2.** Printing - Pre-press activities which include, but are not limited to, editing, designing, proofreading and photographic composition, including negative stripping and plate making. Refer to Code 8813 "Printing – Editing, Designing, Proofreading or Photographic Composing & Clerical."	
	3. Silk screen printing by hand. Refer to Code 2553 "Furnishing Goods Mfg. – NOC – From Textile Fabrics."	

	Wallpaper Mfg.	4301
	Note: Includes designing, printing or finishing.	
	Description	
	Code 4301 applies to employers engaged in manufacturing wallpaper. The wallpaper stock is stretched on to long wooden frames or tables and a silk screen design is placed on the wallpaper stock by use of silk screen printers. The silk screen printers may be used to manually squeegee the design onto the wallpaper stock, section by section. The "ink painted" wallpaper is then allowed to dry, cut into rolls of various lengths and shipped to the employer's customers or distributors. Another way to print designs on the wallpaper is to run the rolls of paper through a printing and varnish process.	
	Assignment By Analogy	
	Operations To Be Separately Rated	

Discontinued as of 10/01/22

	Newspaper Publishing	4304
★	Note: Newspaper carriers shall be assigned to the governing classification of the risk by which they are employed. Newspaper carriers using motor vehicles or bicycles shall be separately rated.	
	Description	
★	Code 4304 applies to employers engaged in publishing daily or periodic newspapers. The basic operations under this classification include platemaking and printing of the newspaper. Photoengraving is also inclusive when performed by a newspaper publisher. Rolls of paper are fed through printing presses and the printed sheets are then cut, folded, trimmed, counted, bundled and stacked. Some newspaper publishers may outsource the actual printing to an outside printer. For those publishers not engaged in physical printing the of the newspaper, all employees, except those that are separately rated, are subject to this classification. The newspapers are then delivered to newspaper agents for sale to the public.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Artists or designers engaged exclusively in creative work or original design, proofreaders, editors or clerical office employees. Refer to Code 8810 "Clerical Office Employees – NOC."	
	2. Commercial printing, newspaper printing or Penny saver printing – not by a newspaper publisher. Refer to Code 4299 "Printing – All Other Employees."	
	3. Newspaper and magazine agents. Refer to Code 8745 "News Agent or Distributor of Magazines or Other Periodicals – Not Retail Dealer & Outside Salespersons, Drivers."	
★	**4.** Newspaper carriers using motor vehicles or bicycles. Refer to Code "7380 – Drivers, Chauffeurs and Their Helpers – NOC - Commercial."	
	5. Reporters, advertising or circulation solicitors. Penny saver door to door distribution. Refer to Code 8742 "Salespersons, Collectors or Messengers – Outside."	

	Bookbinding	4307
	Description	
	Code 4307 applies to employers engaged in bookbinding. Prior to the binding process, the printed pages are folded into units known as signatures with the use of buckle or knife folders or in some cases both depending on the weight of the pages. This signature process is done so that the pages will be in proper position and order. The folded signatures are then bundled together on power, pneumatic or bundling presses and assembled either manually or mechanically. The signatures are bound together using wire staplers or adhesive or sewn together with thread. The pages may need to be cut to final size which may be done with the use of guillotine cutters or knife trimmers. The book will then be pressed to reduce its thickness. Book backings and liners are glued using cold or hot glue and then assembled to form a completed book. The book is then pressed on a removable or standing press until such time the glue has dried. In some cases, pages are edged with gold leaf or rough edged. The completed books are inspected, packed and shipped to the employer's customers. This classification also includes book repair in shop or restoring old damaged books.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Bookbinding equipment manufacturing. Refer to Code 3548 "Printing or Bookbinding Machinery Mfg."	

	Greeting Card Dealer – Wholesale	4310
	Description	
	Code 4310 applies to employers engaged in wholesale distribution of greeting cards or the manufacturing of greeting cards. Wholesale dealers of greeting cards buy finished cards from greeting card manufacturers for resale to retail stores. Wholesale dealers also engage in some finishing operations usually performed by greeting card manufacturers such as pasting or attaching novelties, decorations and ribbons. Operations also include sorting, examining, collating, counting, boxing, packing and shipping. Manufacturers of greeting cards engage in operations such as lithographing, printing, cutting, stripping, folding, pasting, attaching decorations, novelties, and ribbons, sorting, examining, collating, counting, boxing, packing and shipping.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Employers engaged solely in printing for firms which manufacture greeting cards and do not perform any subsequent operations on the printed stock. Refer to Code 4299 "Printing."	

Discontinued as of 10/01/22

	Newspaper Carriers – Including Use of Bicycles	4312
	Note: The actual earnings of the newspaper carriers, excluding the value of tips, shall be used as payroll for the purpose of determining the premium under this classification.	
	Description	
	Code 4312 applies to newspaper carriers who are employed by publishers or dealers and who are engaged in selling and delivering newspapers by bicycle or foot to customers at their homes or business places.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Newspaper publishing. Refer to Code 4361 "Newspaper Publishing."	

Discontinued October 1, 2025

	Photoengraving	4351
	Description	
	Code 4351 applies to employers engaged in photoengraving. Photoengraving involves the process of reproducing graphic material by transferring the graphic image photographically to a plate or other surface in etched relief for printing. This classification contemplates photographing the image and the development of negatives used in the photoengraving process. The process begins by placing the negative over a sensitized metal plate. The plate is then exposed to an arc light, which causes the image to be transferred to it and developed. Acid-resisting substances are applied to that portion of the plate's surface containing the image. The plate is then immersed in an acid solution and coated by brush with the acid eating away all nonacid-resisting material. The plate is then refined by means of a rotating machine to remove excess metal and a beveling machine to bevel the plate. The plate is then mounted on a wood or metal base to keep it even with the other type. An engraver will usually clean the plate and perform any fine finishing which may require occasional hand engraving of additional designs.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Engraving metal – including jewelry. Engraving plastic. Refer to Code 4352 "Engraving."	
	2. Engraving wax. Refer to Code 4361 "Photographer – All Employees & Drivers."	

Engraving 4352

Description

Code 4352 applies to employers engaged in engraving, recording master tapes, video tape duplication as well as other operations listed below. Engraving contemplates cutting lettering or pattern on to steel or copper strips. Steel or copper strips are coated with a solution that is resistant to etching acids used in the engraving process. The strips of steel or copper are then treated with acids which dissolve the metal so that the lettering can be etched into the strips. The etching is blocked and set into a press which allows the ink to raise from the paper.

Music recording studios are engaged in recording music of others. Recording artists will pay a fee to the employer for use of the recording studio. Employees of the employers control all electronic recording apparatus and record the music to make the master recording. The master tape is edited in accordance to the customer's specifications.

Video tape duplicating involves the duplicating of master tapes received from customers. The customer provides the employer with a master video tape and requests for a specific number of copies of the tape to be made. The employer will duplicate the tape by inserting the original tape into a tape duplicator. Blank tapes are inserted into the video duplicating machines that transfer the images of the original tape onto the blank tape to produce the copy. After the specified number of copies are made, the original as well as the copies of the video tape are returned to the employer's customers.

This classification also includes hand painting of lamp bases, china, and restoration of paintings.

Assignment By Analogy

- Buttons – hand painting artwork
- Jewelry – engraving or hand enameling – metal
- Maps and charts – coloring and examining
- Name plates engraving
- Notary or corporation engraved seals manufacturing
- Trophy cup engraving by service firm

Operations To Be Separately Rated

1. Players, entertainers or musicians:

(a) That dance, skate or perform acrobatic acts. Refer to Code 9157 "Theatrical Production in Which Any Players or Entertainers Dance, Skate or Perform Acrobatic Acts – Players, Entertainers or Musicians."

(b) That do not dance, skate or perform acrobatic acts. Refer to Code 9159 "Theatrical Production – NOC – Players, Entertainers or Musicians."

2. Editing and transferring film to tapes. Refer to Code 4360 "Motion Picture – Development of Negatives, Printing and All Subsequent Operations."

	Motion Picture – Development of Negatives, Printing and All Subsequent Operations	4360
	Description	
	Code 4360 applies to employers engaged in developing negatives, printing and subsequent operations of motion picture film and/or animated film. Employers receive motion picture footage, develop the negatives and then edit by cutting and splicing. Editing includes cutting to meet time constraints, unwanted segments, color corrections and sound enhancements such as audio being dubbed electronically onto the video tapes.	
★	The industry has adapted to performing digital media processing and editing which is also contemplated by this classification. Motion picture film may also be received on discs and edited directly on computer terminals. Editing of video tapes that are received from others is also an inclusion under this classification.	
	This classification applies to the process of transferring motion picture film to video tape known as video tape conversion. It also includes motion picture film transfers to DVD.	
	Once the above operations are completed, film, discs and/or video tapes are packaged and ready for shipment or customer pick up.	
★	This classification applies to employers engaged in operating a motion picture film exchange. Fully processed movie films, such as exposed, developed, printed and edited film wound on a single or a series of film reels are received from producers. Some film exchanges may have projection equipment to test-screen for condition, content and time required for showing or for running pictures for their customers, such as, movie theaters, television networks, individuals, groups or associations interested in renting or purchasing the films. Following the previewing of the film, it is rewound on reels, placed in film cans, cataloged and stored in racks on shelves in vaults. When booking orders are received, the films are removed from vaults and prepared for shipment. Some film exchanges will deliver and pick up films. After each booking or rental, the returned film is inspected on editing machines, repaired, if necessary, rewound on reels, replaced in film cans and returned to the vaults. Repairing of films usually consists of cutting out a damaged section with hand shears and splicing the film by applying special adhesive and pressure.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Motion picture:	
★	**(a)** In studios or outside – all operations up to the development of negatives and drivers.	
★	Refer to Code 9610 "Motion Picture Production – In Studios or Outside – All Operations up to the Development of Negatives & Drivers."	
	2. Radio or Television Broadcasting Station. Refer to Code 7610 "Radio or Television	
★	Broadcasting Station – All Employees & Clerical, Outside Salespersons, Drivers"	

	Photographer – All Employees & Drivers	4361
	Note: Includes incidental retail store and photo processing employees. Regarding 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. Shall not be assigned to an employer engaged in operations described by another classification unless the operations subject to Code 4361 are conducted as a separate and distinct business.	
	Description	
	Code 4361 applies to employers engaged in photography, videography and microfilming; film developing, finishing and printing; photo finishing and development; restoring and retouching photographs; photo color separations and other similar operations. The employer, using various types of cameras, will take photographs including portrait type. They are also contacted by customers to take photographs or video of their special events such as weddings or other occasions. In many cases, the used film is developed at the employer's premises or it may be sent out to others for processing. Photo development establishments that develop pictures, including one-hour photoshops, are also included under the scope of this classification. Customers drop off their exposed rolls of film, negatives or memory cards and are given an approximate time to return to pick up their photos. Some film developing establishments may pick up exposed film from drop-off facilities such as those located in retail stores. Film is tagged, developed and then printed into pictures. The pictures are then inspected and packed into envelopes for return to the customers. The incidental sale of film, picture frames and photo albums are inclusive under this classification when these types of establishments sell these items as an accommodation to their customers. Manufacturing printing plates such as embossing, linotype and offset thin gauge aluminum is inclusive under this classification.	
	Assignment By Analogy	
	• Advertising – cartoons – photography • Aerial photography – ground laboratory employees • Dials for clocks and watches – print by photo process • Silk screen stencil manufacturing – by specialist firm • Typography	
	Operations To Be Separately Rated	
	1. Photostat production shops. Refer to Code 8016 "Photocopy Shops – All Employees & Clerical, Outside Salespersons, Drivers."	
★	**2.** Printing – commercial. Refer to Code 4299 "Printing – All Other Employees."	
★		

	Film Exchange – Motion Picture & Clerical	4362
	Note: Includes projecting rooms.	
	Description	
	Code 4362 applies to employers engaged in operating motion picture film exchanges. Fully processed movie films, i.e., exposed, developed, printed and edited film wound on a single or a series of film reels are received from producers. Some film exchanges may have projection equipment to test-screen for condition, content and time required for showing or for running pictures for their customers, i.e., movie theaters, television networks, individuals, groups or associations interested in renting or purchasing the films. Following the previewing of the film, it is rewound on reels, placed in film cans, cataloged and stored in racks on shelves in vaults. When booking orders are received, the films are removed from vaults and prepared for shipment. Some film exchanges will deliver and pick up films. After each booking or rental, the returned film is inspected on editing machines, repaired if necessary, rewound on reels, replaced in film cans and returned to the vaults. Repairing of films usually consists of cutting out a damaged section with hand shears and splicing the film by applying special adhesive and pressure.	
	Assignment By Analogy	
	Marketing of the motion picture product through film exchanges at locations other than motion picture studios.	
	Operations To Be Separately Rated	
	1. Film exchanges located at motion picture studios. Refer to Code 4360 "Motion Picture – Development of Negatives, Printing and All Subsequent Operations."	
	2. Motion picture production – in studios or outside. Refer to Code 9610 "Motion Picture Production – In Studios or Outside – All Operations up to the Development of Negatives & Drivers."	

Discontinued October 1, 2025

	Rubber Goods Mfg. – NOC	4410
	Description	
	Code 4410 is applicable to employers engaged in manufacturing synthetic or natural rubber goods by hand or machine process. Fabrication may include washing, cracking, mixing and rolling of crude rubber. Vulcanization may occur for the curing of some rubber goods. This classification applies to manufacturing rubber goods such as but not limited to balls for sports, diving suits, bands, belts for machinery, rafts, floor tile, carpet pads or mats, hoses, combs, gloves and boots or grips or sleeves for mop or broom handles. Urethane or Styrofoam that is cut or slit into other goods such as packaging products is also assigned to this classification. However, the fabrication of foam into block or slab form with no further processing is separately rated to Code 4452 "Plastics Mfg. – Fabricated Products – NOC." This classification also applies to rubber reclaiming when the process involves grinding and pulverizing rubber scrap, compounding with other rubber materials such as crude rubber, and sacking, and shipping to other manufacturers. Rubber dealers that shred or cut used rubber for sale and do not compound with other rubber materials are separately rated to Code 8264 "Bottle, Rubber, Paper Stock or Rag Dealer – Second-Hand & Drivers."	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Foam – plastic, Styrofoam, urethane. Refer to Code 4459 "Plastics Mfg. – Sheets, Rods, or Tubes." **(b)** Gasket – metal – other than plumbing type. Refer to Code 3129 "Buckle or Button Mfg. – Metal." **(c)** Rubber boots or shoes. Refer to Code 2660 "Boot or Shoe Mfg. – NOC." **(d)** Rubber coated fabrics. Refer to Code 4493 "Fabric Coating or Impregnating – NOC." **(e)** Rubber garments and raincoats. Refer to Code 2501 "Clothing Mfg." ★ **(f)** Rubber stamps – including date or receipt type. Refer to Code 4299 "Printing – All Other Employees." **(g)** Rubber tires. Refer to Code 4420 "Rubber Tire Mfg."	
	2. Rubber products that are manufactured from liquid rubber by dipping process. Refer to Code 4452 "Plastics Mfg. – Fabricated Products – NOC."	

	Rubber Tire Mfg.	4420
	Description	
	Code 4420 applies to employers engaged in manufacturing rubber tires. Tire manufacturing plants operate separate departments each committed to building a particular tire component. Once all the tire components are made, they are sent to the tire builders who build carcasses from the inside out.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Tire installation on vehicles. Tire recapping, retreading, vulcanizing or booting. Refer to Code 8391 "Automobile Sales or Service Agency – All Operations & Drivers."	
	2. Tire salespersons of auto tire dealers engaged in selling tires – no installation. Refer to Code 8748 "Automobile Salespersons."	

	Magnetic and Optical Recording Media Mfg.	4431
	Note: Applies to audio or visual media manufacturing and recording tape or disc manufacturing.	
	Description	
	Code 4431 applies to employers engaged in manufacturing removable recording or storage media used in audio or visual devices such as phonograph records, cassettes, videotapes, CDs, DVDs, and other recording media. Manufacturing phonograph records involves raw materials such as polymer, shellac, or vinyl which are ground and mixed, melted, and worked into a plastic consistency on hot rolls. The resultant strips and sheets are then placed into heated record presses and compressed to form the records. After the records have hardened and cooled, they are inspected, tested, labeled and packaged for shipment to the employer's customers. Cassettes and videotapes are manufactured through a process of polymerization in a clean-room environment. The tape is coated with a ferromagnetic material and then wound in a protective plastic shell. CDs and DVDs are manufactured from a polycarbonate material using an injection mold and vacuum evaporation process. Manufacturing or assembling audio or visual recording equipment such as tape recorders, video camcorders and projectors whether household or commercial type are assigned to Code 4923 "Photographic Supplies Mfg."	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Cassette or compact disc players or recorders. Turntables – mechanism, reproducers or tone arms. Jukebox – music – coin operated. Refer to Code 3681 "Television, Radio, Telephone or Telecommunication Device Mfg. – NOC." **(b)** Jukeboxes – computer peripheral type. Refer to Code 3574 "Office, Computing or Recording Machine Mfg. – NOC." **(c)** Recording on master records and reproducing stock tapes – no record manufacturing. Recording studios including radio commercials. Refer to Code 4352 "Engraving."	

	Fountain Pen Mfg.	4432
	Description	
	Code 4432 applies to employers engaged in manufacturing automatic or mechanical pens and pencils and fountain pens. The components are assembled by hand or slow-moving presses. The components consist of springs, plungers, cases, ink cartridges, clips and ballpoint tips. The manufacturing of individual parts to make a finished product such as a fountain or ballpoint pen is inclusive under this classification. For instance, some employers will make a spring wire and set it up on a coiling machine and make the wire into a pen spring. Ballpoint ink cartridges are filled with ink with a centrifugal type machine which spins and forces the ink to the bottom of the cartridge. The springs are placed over the ink cartridge, plastic pen bodies are installed over the spring, and plungers are installed at the top. This classification also contemplates manufacturing felt tip markers. This operation is similar to the process explained above with the exception that the top of the marker is plugged whereas the mechanical pens have plungers installed. Instead of ballpoint tips, felt tips are installed. After the mechanical pens and felt tip markers are finished, the employer may silk screen or foil stamp the pen/marker with their client's logo or name. Before shipment to the customer, the products are inspected and tested.	
	Assignment By Analogy	
	• Eyebrow liner pencils – mechanical • Pen nibs or tips	
	Operations To Be Separately Rated	
	1. Manufacturing:	
★	**(a)** Crayons. Refer to Code 4710 "Candle Mfg."	
★	**(b)** Pencil stock, wooden pencils or penholders. Refer to Code 2841 "Woodenware Mfg. – NOC."	

	Lacquer or Spirit Varnish Mfg.	4439
	Note: Includes mixing of thinners or solvents, but no nitrocellulose manufacturing.	
	Description	
	Code 4439 applies to employers engaged in manufacturing lacquers or spirit varnishes. An employer will receive color pigments (powder or liquid), solvents or thinners such as (alcohol, methanol, butyl acetate, xylene), resins, and ester gums. The materials are mixed in vats or tanks according to formula and the ingredients are stirred until the resins are completely dispersed. Lacquer and varnishes are made the same way, however, lacquers contain more inflammable materials. Spirit varnishes are made from resin or a film forming substance in a solvent that harden by evaporation when applied to surfaces. The varnishes must be made at a temperature below the flash point of the solvents used. The resulting mixtures are then filled into tanks or drums, labeled and shipped to the employer's customers.	
	Assignment By Analogy	
	Shellac	
	Operations To Be Separately Rated	
★	**1.** Oleo-resinous varnish, enamel paint or other types of paint including calcimine or whitewash. Refer to Code 4558 "Paint Mfg."	
★	**2.** Manufacturing: **(a)** Thinners or solvents. Refer to Code 4828 "Chemical Blending or Mixing – NOC – All Operations & Drivers" and Code 4829 "Chemical Mfg. – NOC – All Operations & Drivers."	

Discontinued as of 10/1/22

	Plastics Mfg. – Fabricated Products – NOC	4452
	Description	
	Code 4452 applies to employers engaged in manufacturing products made of plastic using plastic raw materials in the form of sheets, rods or tubes by machining, bending, buffing or polishing. Also, applies to the manufacturing of horn goods from bone, ivory or animal horn materials by machining, bending, buffing or polishing. Includes the manufacturing of plastic goods by a dipping process.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Chemicals – including nitration of cellulose and pyroxylin: **(a)** Blending or mixing exclusively. Refer to Code 4828 "Chemical Blending or Mixing – NOC – All Operations & Drivers." **(b)** Chemical manufacturing processes. Refer to Code 4829 "Chemical Mfg. – NOC – All Operations & Drivers."	
★	**2.** Manufacturing: **(a)** Plastic artificial flowers. Refer to Code 2501 "Clothing Mfg." **(b)** Plastic bags such as those commonly used to package consumer goods. Refer to Code 4273 "Bag Mfg. – Paper or Plastic." **(c)** Plastic buttons. Refer to Code 4475 "Plastics Mfg. – Molded Products – NOC." **(d)** Plastic sheets, rods or tubes. Plastic products manufacturing by the extrusion process. Refer to Code 4459 "Plastics Mfg. – Sheets, Rods, or Tubes." **(e)** Plastics – molded products produced by the compression or injection molding processes, or by laminating under heat and pressure. Refer to Code 4475 "Plastics Mfg. – Molded Products – NOC." Assembling and subsequent finishing only of molded plastic products and Code 4476 "Plastics Mfg. – Molded Products – NOC – Assembling and Subsequent Finishing Only."	

	Plastics Mfg. – Sheets, Rods, or Tubes	4459
	Note: Includes the mixing or grinding of molding materials.	
	Description	
	Code 4459 applies to employers engaged in manufacturing plastic sheets, rods and tubes as well as other plastic products using the extrusion process. This classification also applies to manufacturing molding materials produced in powder, pellet or granular form. Raw materials such as liquid and powdered resins and stabilizers are converted into the various forms by mixing with dyes, then heated and extruded through dies in continuous lengths. The material is air or water cooled, cut to desired length, and ground or chopped into powder, pellet or granular form to be used in the manufacturing of molded plastic products.	
	Assignment By Analogy	
	• Converting all types of plastic raw materials into sheets, rods, tubes or molding materials • Recycling – reclaiming – plastic • Scrap plastic reclaiming	
	Operations To Be Separately Rated	
	1. Plastic manufacturing – molded products produced by the compression of injection molding processes, or by laminating under heat and pressure. Refer to Code 4475 "Plastics Mfg. – Molded Products – NOC." Assembling and subsequent finishing only of molded plastic products and Code 4476 "Plastics Mfg. – Molded Products – NOC – Assembling and Subsequent Finishing Only."	

	Cable Mfg. – Insulated Electrical	4470
	Note: Includes incidental wire stranding.	
	Description	
	Code 4470 applies to employers engaged in manufacturing insulated electrical wire and/or the insulating or covering of wire. Raw materials such as drawn wire (copper and aluminum) and insulating material such as rubber, plastic, cotton thread, paper, vinyl, lacquer and enamel are purchased from outside suppliers. Various gauges and types of wire can be insulated using various types of insulating materials. The most common types of wire that are insulated are copper and aluminum. The wire is insulated using extruding machines. This classification also includes employers engaged in covering wire with plastic or rubber insulation coverings. The insulated electrical wire is inspected to assure quality. It is then wound on spools to be sold to the employer's customers.	
	Assignment By Analogy	
	Electrical BX insulated cable manufacturing	
	Operations To Be Separately Rated	
	1. Wire drawing. Refer to Code 1924 "Wire Drawing or Cable Mfg. – Not Iron or Steel" or Code 3241 "Wire Drawing – Iron or Steel."	

	Plastics Mfg. – Molded Products – NOC	4475
	Description	
	Code 4475 applies to employers engaged in manufacturing plastic parts or products produced by the compression and injection molding process or by laminating under heat and pressure. This classification is also applicable to the manufacturing of molded products involving materials other than plastics such as silicones, ferrites and metallic oxides. Some products may not require assembly and finishing subject to Code 4476 "Plastics Mfg. – Molded Products – NOC – Assembling and Subsequent Finishing Only" and are virtually complete after the molding process. In such cases, only this classification is applicable. The operations assigned to this classification consist of feeding raw materials in the form of powders, pellets, granules, resins, recycled plastic scraps and dyes onto the hopper of a compression or injection molding machine. The molded parts are then automatically formed by dies in the machine, cooled and either ejected or removed by hand. Products which do not also require assembling or finishing may be trimmed, deburred, smoothed, tapped or drilled. These operations are not considered as "assembling and subsequent finishing operations," and therefore, are assigned to this classification. This classification also applies to manufacturing plastic products made by a laminating process. This involves molding sheets of plastic to shape under heat and pressure in presses.	
★	Employers engaged in manufacturing bone, pearl, shell, vegetable ivory, plastic and wooden buttons and buckles, as well as covering metal buttons or other button blanks with fabrics by machine are also assigned to this classification. Raw materials such as sheets or rods of plastic, glass or other synthetics, mussel or clam shells, vegetable ivory and wood blocks are received from others. While the manufacturing operations may vary slightly depending upon the raw material, they are distinctly comparable. Also, it is not uncommon for an employer to manufacture more than one type of button. The raw material is automatically sliced into blanks or discs. The blanks are classified and churned to remove rough edges. Some of the blanks are soaked to soften while others may be soaked to harden. The blanks are then dried and machined into various shapes and patterns. The eyes are drilled and the buttons are tumbled, polished and inspected. The buttons are then sorted into various grades, counted and boxed or may be sewn onto cards by machine and packaged.	
	Assignment By Analogy	
★	• Advertising buttons - plastic • Automobile, aviation, boat or ship models – hobby type – plastic – compression or injection molded • Bakeware, cookware, dishware – flexible – from silicone • Card tables – plastic – compression or injection molded • Dice – plastic – compression or injection molded • Film reels – motion picture – plastic – compression or injection molded • Garbage or trash cans or receptacles – waste baskets – plastic	

	• Hair accessories – barrettes, clips, combs, curlers, rollers, etc. – plastic – compression or injection molded • Ice cream scoopers – plastic – compression or injection molded
	Operations To Be Separately Rated
	1. Assembling and subsequent finishing of plastic molded products. Refer to Code 4476 "Plastics Mfg. – Molded Products – NOC – Assembling and Subsequent Finishing Only."
	2. Button manufacturing – advertising type – metal and metal button manufacturing. Refer to Code 3129 "Buckle or Button Mfg. – Metal."
	3. Covering metal buttons with fabric by hand. Refer to Code 2388 "Embroidery Mfg."
	4. Plastic sheets, rods or tubes manufacturing. Plastic products manufacturing by the extrusion process. Refer to Code 4459 "Plastics Mfg. – Sheets, Rods, or Tubes."

	Plastics Mfg. – Molded Products – NOC – Assembling and Subsequent Finishing Only	4476

Description

Code 4476 applies to employers engaged in assembling and subsequent finishing only of manufactured plastic parts or products produced by the compression and injection molding process or by laminating under heat and pressure. Some products may not require assembly and finishing and are virtually complete after the molding process. In such cases, only Code 4475 "Plastics Mfg. – Molded Products – NOC" is applicable.

This classification is also applicable to an employer that purchases molded plastic parts from a manufacturer and only assembles and finishes them to form completed products.

The operations assigned to this classification involve hand or machine assembling of molded plastic parts or products by stapling, eyeleting or riveting, gluing and snap or force fitting, and also, any finishing operations which may be performed subsequent to the assembly such as painting or decorating.

Assignment By Analogy

- Automobile, aviation boat or ship models – hobby type – plastic
- Card tables
- Christmas tree decorations and ornaments – plastic
- Dice – plastic
- Film reels – motion picture – plastic
- Garbage or trash cans or receptacles – waste baskets – plastic
- Hair accessories – barrettes, clips, combs, curlers, rollers, etc. – plastic
- Ice cream scoopers – plastic

Operations To Be Separately Rated

1. Manufacturing:

(a) Plastic bags such as those commonly used to package consumer goods. Refer to Code 4273 "Bag Mfg. – Paper or Plastic."

★ **(b)** Plastic buttons. Refer to Code 4475 "Plastics Mfg. – Molded Products – NOC."

(c) Plastic eyeglass frames and lenses. Refer to Code 4150 "Optical Goods Mfg. – NOC."

(d) Plastic sheets, rods or tubes. Plastic products by the extrusion process. Refer to Code 4459 "Plastics Mfg. – Sheets, Rods, or Tubes."

(e) Plastic – molded products produced by the compression of injection molding processes, or by laminating under heat and pressure. Refer to Code 4475 "Plastics Mfg. – Molded Products – NOC."

	Button Mfg. – NOC	4479
	Description	
	Code 4479 applies to employers engaged in manufacturing bone, pearl, shell, vegetable ivory, plastic and wooden buttons and buckles, as well as covering metal buttons or other button blanks with fabrics by machine. Raw materials such as sheets or rods of plastic, glass or other synthetics, mussel or clam shells, vegetable ivory and wood blocks are received from others. While the manufacturing operations may vary slightly depending upon the raw material, they are distinctly comparable. Also, it is not uncommon for an employer to manufacture more than one type of button. The raw material is automatically sliced into blanks or discs. The blanks are classified and chumed to remove rough edges. Some of the blanks are soaked to soften while others may be soaked to harden. The blanks are then dried and machined into various shapes and patterns. The eyes are drilled and the buttons are tumbled, polished and inspected. The buttons are then sorted into various grades, counted and boxed or may be sewn onto cards by machine and packaged.	
	Assignment By Analogy	
	Advertising buttons – plastic	
	Operations To Be Separately Rated	
	1. Button manufacturing advertising type – metal and metal button manufacturing. Refer to Code 3129 "Buckle or Button Mfg. – Metal."	
	2. Covering metal buttons with fabric by hand. Refer to Code 2388 "Embroidery Mfg."	

Discontinued as of 10/01/22

	Fabric Coating or Impregnating – NOC	4493
	Description	
	Code 4493 applies to employers engaged in fabric coating or impregnating of fabrics with oils, varnishes, lacquers, plastics or rubbers. The process of coating is performed by either spreading the product into a coating solvent or by an impregnation method. The latter is done by placing the fabric into a vacuum tank with solutions of rubber or lacquer and solvents and subjecting them to various high pressures to bond them. This process is called the "impregnating method." The other process of coating a fabric consists of mixing dry chemicals and solvent to form a raw rubber material. The raw rubber is formed into rubber sheets of various thickness. The fabric is sprayed with a bonding cement and then the support fabric and rubber sheeting are bonded together in curing lines to form the finished material. The finished product is usually sent back to the customer in large rolls. This type of operation is referred to as a coating or laminating process. Both of the above processes include then putting the products into an oven to cure. Any rough spots are removed by grinding. This classification also applies to employers engaged in manufacturing linoleum or linoleum floor tiles.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Vinyl floor tiles manufacturing – cast or poured. Forming by pouring, casting or dipping processes using a liquid or molten form of plastic. Refer to Code 4452 "Plastics Mfg. – Fabricated Products – NOC."	

	Analytical Chemist	4511
	Note: Includes laboratory and outside employees. Shall not be assigned to an employer engaged in operations described by another classification unless the operations subject to Code 4511 are conducted as a separate and distinct business.	
	Description	
	Code 4511 applies to employers engaged in testing various types of materials such as blood, soil, water, urine, bacteria, food, liquids, gas, and other specimens or other products that are received from others. The materials to be tested are received from outside sources such as doctors' offices, hospitals, manufacturers, etc., or may be taken in the field by analytical chemists performing work in the field. Samples of the materials are tested in the laboratory for various findings depending on what type of material is being tested. Also, samples that are taken in the field may also be tested at the same location where the sample was taken from. A written analysis of the test results is then prepared and provided to the employer's customers.	
	Assignment By Analogy	
	• Medical laboratories – independent – not at hospitals, medical facilities or physicians' offices • X-ray laboratories – industrial	
	Operations To Be Separately Rated	
	1. Dental laboratories engaged in making dentures. Refer to Code 4692 "Dental Laboratory."	
	2. Testing – pipe welds – radiographic. Refer to Code 4828 "Chemical Blending or Mixing – NOC – All Operations & Drivers."	

★	Ink Mfg.	4557
	Description	
★	Code 4557 applies to employers engaged in manufacturing ink, paste or mucilage and polishes. The process of manufacturing ink involves using ingredients such as vegetable or mineral oils, alcohol, hydrochloric and acetic acids, pigments, dyes, resins, solvents, powders, waxes, lubricants, cornstarch, gum varnishes, wetting agents and active agents and dryers purchased from outside suppliers. The ingredients are measured, blended and milled to produce the required smoothness of the ink being produced. Fluid inks may be placed in tanks and diluted, while other inks are pumped into drums, cans or tubes.	
★	This classification also includes the manufacturing of polishes such as shoe polish, furniture polish, automobile polish, harness polish, and metal polish. The ingredients and process will vary depending upon the product being made. The ingredients, received from outside suppliers may include oils, waxes, resins, colors, dyes, solvents, clays, whiting, abrasive powders and detergents. The process may involve ingredients being measured and mixed cold, heated or cooked and blended according to specific formulas.	
★	This classification also contemplates the manufacturing of paste or mucilage made from powder or granule arabic gum or dextrines received from outside suppliers along with preservatives and plastic or glass containers and caps. These materials are mixed and cooked in a steam-jacketed mixer, then pumped to a filling area where containers are filled, labeled, and capped for shipment to the customer.	
	Assignment By Analogy	
★		
	Operations To Be Separately Rated	
	1. Grease or oil mixing or blending. Refer to Code 4712 "Grease or Oil Mixing or Blending."	
★	**2.** Manufacturing: **(a)** Ink color charts. Refer to Code 4251 "Stationery Mfg."	

	Paint Mfg.	4558
★	**Note:** Includes mixing of thinners or solvents, but no nitrocellulose manufacturing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4558 are conducted as a separate and distinct business.	
	Description	
★	Code 4558 applies to employers engaged in manufacturing paint such as water-based paint, oil paint, enamel paint, casein paint (used by artists) and other paints including calcimine and whitewash paint. This classification includes manufacturing stains and resin-based varnishes. Raw materials that are used in this process includes such items as pigments, drying oils, binders, resins, solvents and thinners (water or organic liquid such as turpentine).	
★	This classification also applies to color grinding, blending and testing. Applies to operations involving dry materials with no handling of flammable, poisonous, caustic, corrosive or oxidizing materials. Not applicable to the manufacturing of ingredients.	
★	The manufacturing of lacquers or spirit varnishes is also applicable to this classification. An employer will receive color pigments (powder or liquid), solvents or thinners such as (alcohol, methanol, butyl acetate, xylene), resins, and ester gums. The materials are mixed in vats or tanks according to formula and the ingredients are stirred until the resins are completely dispersed. Lacquer and varnishes are made the same way, however, lacquers contain more inflammable materials.	
	Spirit varnishes are made from resin or a film forming substance in a solvent that harden by evaporation when applied to surfaces. The varnishes must be made at a temperature below the flash point of the solvents used. The resulting mixtures are then filled into tanks or drums, labeled and shipped to the employer's customers.	
	Assignment By Analogy	
★	• Brass or copper – powder	
★	• Carbon – dry - grinding	
	• Caulking materials – putty type	
★	• Chalk	
	• Clay for floral pots and arrangements	
★	• Colors and pigments – dry mixing and blending	
★	• Flue dust – mix, sift and bag	
	• Modeling clay	
★	• Paintball manufacturing	
★	• Plastic molded products – metallic powders, oxides, ferrites	
★	• Shellac manufacturing	
★	• Spray paint manufacturing	
	• Timber or wood preservatives – paints or stains	
★	• Whiting manufacturing	

	Operations To Be Separately Rated
	1. Aerosol spray paint bottling – no paint manufacturing. Refer to Code 2157 "Bottling – NOC & Drivers."
	2. Manufacturing: **(a)** Pigment, paint remover or solvent; rust removing components; and nitrocellulose solutions. Refer to Code 4828 "Chemical Blending or Mixing – NOC – All Operations & Drivers" or Code 4829 "Chemical Mfg. – NOC – All Operations & Drivers."

	Salt, Borax or Potash Producing or Refining & Drivers	4568
	Note: Includes driving of wells and pumping.	
	Description	
	Code 4568 applies to employers engaged in the production or refining of borax, potash or salt. The raw materials such as salt ores, amines, caustic soda and soda ash are received from others. Raw brines also may be received from others or the brines may be pumped from salt wells or lakes by the employer. This classification includes the driving of wells and the pumping of the raw brines. Raw brines are partially evaporated and salt ores are dissolved in water to produce a brine of the desired concentration for processing.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Mining – underground mining of ores or minerals. Refer to Code 1170 "Mining – NOC – With Shafts, Tunnels or Drifts & Drivers."	

	Fertilizer Mfg. & Drivers	4583
	Note: Includes dry mixing plants. Code 4583 and Code 4665 "Rendering Works – NOC & Drivers" or Code 2089 "Packing House – All Operations" shall not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 4583 applies to employers engaged in manufacturing wet or dry fertilizers. Raw materials used are ammonia, ammonia phosphate, anhydrous ammonia, ammonia sulfate, ammonia nitrate, phosphoric and nitric acids, natural gas, hydrogen, insecticides, catalysts, urea, super phosphates, potassium salts, potash, fungicides, and phosphate rock. The washing, crushing and grinding of purchased phosphate rock is included under the scope of this classification.	
	Assignment By Analogy	
	Compost	
	Operations To Be Separately Rated	
	1. Manure – bulk dealer or garbage works. Refer to Code 9403 "Garbage, Ashes or Refuse Collection & Drivers."	
	2. Packing house. If conducted as a separate and distinct business. Refer to Code 2089 "Packing House – All Operations."	
	3. Rendering works – no garbage reduction. If conducted as a separate and distinct business. Refer to Code 4665 "Rendering Works – NOC & Drivers."	

	Paste, Ink (Writing) or Mucilage Mfg.	4597
	Description	
	Code 4597 applies to employers engaged in manufacturing polishes such as shoe polish, furniture polish, automobile polish, harness polish, metal polish, paste, writing ink, mucilage and dressing. The process by which writing ink is made consists of using ingredients such as vegetable or mineral oils, solvents, alcohol, resins, hydrochloric and acetic acids, aniline dyes, pigments and wetting agents and dryers that are purchased from others. The ingredients are measured, blended and milled to produce the required smoothness of the ink being produced. Fluid inks may be placed in tanks and diluted. Other inks are pumped into drums, cans or tubes. Paste or mucilage is made from powder or granule arabic gum or dextrins received from others. Preservatives and plastic or glass containers and caps are also received from others. These materials are mixed and cooked in a steam-jacketed mixer. The mixture is pumped to a filling area where containers are filled, labeled and capped for shipment to the employer's customers.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Printing ink manufacturing. Refer to Code 4557 "Ink Mfg. – Printing."	
	2. Grease or oil mixing or blending. Refer to Code 4712 "Grease or Oil Mixing or Blending."	

Discontinued as of 10/1/25

	Drug, Medicine or Pharmaceutical Preparation – No Mfg. of Ingredients	4611
	Note: Applies to compounding, blending or packing operations only. Code 4611 and Code 4825 "Drug, Medicine or Pharmaceutical Preparation Mfg. – Includes Mfg. of Ingredients," 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 employer unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 4611 applies to employers engaged in preparation of drugs, medicines and pharmaceuticals from purchased ingredients. This classification does not include manufacturing of any of the ingredients. The ingredients including other miscellaneous ingredients such as sugars, starches, oils, extracts, flavorings and colorings are purchased from outside suppliers. The purchased ingredients are mixed by hand or machine and blended according to specific formulas, provided no chemical processes are involved. Some mixtures may be blended to formula with or without heat to make certain medicine or drug preparations. Other types of preparations include the making of pills, tablets or capsules. This classification also applies to employers engaged in manufacturing, packaging and labeling patent drugs, medicines, powders, toothpaste, shampoos, perfume, cosmetics, ointments and shaving cream, provided that no ingredients are manufactured by the employer. This classification is also applicable to packaging and repackaging medicines, drugs and pharmaceutical preparations manufactured by others.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Chemical. If conducted as a separate and distinct business from Code 4611 operations. Refer to Code 4829 "Chemical Mfg. – NOC – All Operations & Drivers." **(b)** Drug, medicine or pharmaceutical preparation. If conducted as a separate and distinct business from Code 4611 operations. Refer to Code 4825 "Drug, Medicine or Pharmaceutical Preparation Mfg. – Includes Mfg. of Ingredients." **(c)** Essential oils. Refer to Code 4628 "Extract Mfg." **(d)** Pharmaceutical or surgical goods such as adhesive bandages, absorbent cotton and pharmaceutical appliances. Refer to Code 4693 "Pharmaceutical or Surgical Goods Mfg. – NOC."	

	Extract Mfg.	4628
	Note: Includes distillation of essential oils.	
	Description	
	Code 4628 applies to employers engaged in manufacturing dyewood, licorice, tanning, perfumery, medicinal or flavoring extracts. This classification also includes manufacturing essential oils. The type of manufacturing process that is included under this classification is the alcohol or heat process. The manufacturing of extracts by the cold process is not included under this classification. The raw ingredients received from others are flower blossoms, beans, berries, roots, herbs, fruit peels or rinds and alcohol. Depending upon the product to be extracted, the required ingredients may be ground, crushed, pressed, cooked, steamed, percolated or distilled. In the case of perfumery extracts or oils, extreme care is required in the extraction of natural perfume from flower blossoms. Extensive testing is required to obtain the proper blending proportions. The extracts or oils are then mixed and blended for strength, consistency and color. Also contemplated by this classification is manufacturing natural dye or tanning extracts. Various dyewoods, vegetable barks, licorice roots, chestnut wood, sumac plants or bushes, twigs and leaves, and alcohol are received from others. Depending upon the product to be extracted and the raw material involved, the required ingredients may be ground or chipped into small proportions.	
	Assignment By Analogy	
	• Bottling – cleaning compounds such as soap and detergent – no manufacturing – filling bottles, cans or drums with liquid soaps • Malt extracts manufacturing – no bottling	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Detergents or soap – cake, granulated or liquid. Refer to Code 4720 "Soap or Synthetic Detergent Mfg." **(b)** Dye – fabric, hair or shoe. Refer to Code 4828 "Chemical Blending or Mixing – NOC – All Operations & Drivers" and Code 4829 "Chemical Mfg. – NOC – All Operations & Drivers." **(c)** Extracts – flavoring or medicinal – cold mix process. Refer to Code 6504 "Food Sundries Mfg. – NOC – No Cereal Milling." **(d)** Incense – no manufacturing of ingredients. Malt extract including bottling. Perfumes – no manufacturing of ingredients. Refer to Code 4611 "Drug, Medicine or Pharmaceutical Preparation – No Mfg. of Ingredients."	

	Operations To Be Separately Rated (continued)
	(e) Perfumes – including manufacturing of ingredients. Refer to Code 4825 "Drug, Medicine or Pharmaceutical Preparation Mfg. – Includes Mfg. of Ingredients."

	Oxygen or Hydrogen Mfg. & Drivers	4635
	Note: Includes tank charging.	
	Description	
	Code 4635 applies to employers engaged in recovery of oxygen and hydrogen from air or water. This classification also includes manufacturing dry ice. Carbonic acid is the weak acidic water solution of carbon dioxide and is used in soft drinks and carbonated beverages to provide the fizz and sparkle. This classification also includes tank charging/filling. Gases such as oxygen, nitrogen, acetylene, argon and nitrous oxide may be purchased from outside suppliers in bulk and stored in tanks. Empty tanks are received from customers where they are tested for leaks, blown out for remaining excess gas, refilled and delivered to the customer. Some employers purchase oxygen and nitrogen in a liquified form and store it in bulk containers. The liquid is then vaporized in a vaporizing machine into gas and filled into cylinders.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Carbonic – dry ice manufacturing – expansion from CO_2 or helium manufacturing: **(a)** Blending or Mixing – exclusively. Refer to Code 4828 "Chemical Blending or Mixing – NOC – All Operations & Drivers." **(b)** Chemical process. Refer to Code 4829 "Chemical Mfg. – NOC – All Operations & Drivers."	

	Glue Mfg. & Drivers	4653
	Note: Shall not be assigned to an employer engaged in operations described by another classification unless the operations subject to Code 4653 are conducted as a separate and distinct business.	
	Description	
★	Code 4653 applies to employers engaged in manufacturing animal glues in either liquid or powder form or glues made from a nitrocellulose base requiring the use of various solvents such as acetone and ethyl acetate, as well as glues involving plastic compounds.	
★	The incidental operations performed by glue manufacturers may include bone crushing, grinding, and bagging of bone meal, filling of solidified grease into drums from the oil settling tanks and the pressing, drying, pulverizing and bagging tankage for fertilizer.	
★	This classification additionally contemplates manufacturing gelatin, such as isinglass. Isinglass is a semitransparent whitish gelatin prepared from the air bladders of fish, used as a clarifying agent in jellies and glues.	
	The finished glue is filled into containers, labeled, and stored pending shipment.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing:	
	(a) Gelatin – blending, mixing and grinding. Not the type used for glue manufacturing. Refer to Code 6504 "Food Sundries Mfg. – NOC – No Cereal Milling."	
★	**(b)** Paste and mucilage. Refer to Code 4557 "Ink Mfg."	
	(c) Rubber cement. Refer to Code 4410 "Rubber Goods Mfg. – NOC."	

	Rendering Works – NOC & Drivers	4665
	Note: No garbage reduction. Code 4665 and Code 4583 "Fertilizer Mfg. & Drivers" or Code 2089 "Packing House – All Operations" shall not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 4665 applies to employers engaged in operating rendering works. Rendering plants process animal by-products to produce grease, tallow and fish oils. Animal carcasses are received from slaughterhouses and farms, fish scraps are received from fish markets, and offal and viscera are received from packing houses. The rendering process begins with removing hides, which in turn, are usually sold to tanneries or hide dealers. The animal carcasses are cut to size and placed in rendering tanks with offal. The end products are used by various industries.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Fertilizer when conducted as a separate and distinct business. Refer to Code 4583 "Fertilizer Mfg. & Drivers." **(b)** Soap. Refer to Code 4720 "Soap or Synthetic Detergent Mfg."	
	2. Garbage reduction or incineration. Refer to Code 7590 "Garbage Works."	

Dental Laboratory — 4692

Description

Code 4692 applies to employers engaged in operating dental laboratories. Dental laboratories manufacture teeth replacement dental appliances or enhancement products such as bridges, crowns and dentures, and orthodontic products such as braces and retainers. According to a dentist's prescription, these laboratories will custom make the above products. Replacements are normally made to match a patient's natural teeth color.

Raw materials such as plastics, acrylics, gold, waxes, alloys, porcelain, wire, steel, titanium, other natural minerals and man-made substances are used to make the actual dental replacements. The lab technicians that manufacture the dental replacements use small hand tools, grinding and polishing equipment, burners, small furnaces and crafting instruments such as carvers and wax spatulas.

The patient's dentist will furnish the dental laboratory with impressions of the patient's mouth that they have taken. The dental laboratory will create a plaster model from the impression that the dentist provided. Once the plaster model is cured, it will be placed on to an articulator for which the patient' selection of teeth is attached with wax. The wax is shaped and carved by the laboratory technician, set into a flask for which plaster is added to preserve the denture's shape. The wax needs to be removed from the flask which is done by putting the flask into boiling water. If any of the wax remains, it will be washed away. So that the acrylic does not stick to the plaster, a liquid separator is applied prior to the injection of the acrylic. Acrylic is then ready to be injected into the flax. When the acrylic cures, the plaster mold is broken away by the laboratory technician by means of special tools. The dentures are washed in an ultrasonic bath to remove any miscellaneous fragments, trimmed and polished. The completed dentures are sent to the dentist. The dentist will have their patients try on the dentures. It may take more than one fitting to assure proper fit. Any required adjustments to the dentures are performed by the dental laboratory.

This classification also includes the repair of dentures by the dental laboratory.

Assignment By Analogy

Operations To Be Separately Rated

1. Drug, medicine or pharmaceutical preparation – no manufacturing of ingredients. Refer to Code 4611 "Drug, Medicine or Pharmaceutical Preparation – No Mfg. of Ingredients."

	Pharmaceutical or Surgical Goods Mfg. – NOC	4693
	Description	
	Code 4693 applies to employers engaged in manufacturing pharmaceutical or surgical goods, other than the manufacturing of drugs, medicines or other preparations such as cosmetics, toothpaste, etc. This classification contemplates manufacturing pharmaceutical goods such as orthopedic braces, prosthetic devices, trusses, adhesive bandages, etc. These products can be made from various materials such as wood, metal, rubber, cotton, glass and leather. The manufacturing process entails machining, and/or hand assembly work which may differ depending on the type of pharmaceutical or surgical product being manufactured. The classification includes fitting of abdominal surgical belts, abdominal, arch, back, knee or wrist supports, and trusses. Additionally, this classification includes repair in shop of abdominal supports, arch supports, artificial limbs, surgical belts, orthopedic braces such as leg braces, orthopedic appliances, pharmaceutical or surgical goods and prosthetic devices or trusses.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Drug, medicine or pharmaceutical preparation: **(a)** Including manufacturing of ingredients. Refer to Code 4825 "Drug, Medicine or Pharmaceutical Preparation Mfg. – Includes Mfg. of Ingredients." **(b)** No manufacturing of ingredients. Refer to Code 4611 "Drug, Medicine or Pharmaceutical Preparation – No Mfg. of Ingredients."	
	2. Chemical manufacturing. Refer to Code 4829 "Chemical Mfg. – NOC – All Operations & Drivers."	
	3. Chemical blending or mixing. Refer to Code 4828 "Chemical Blending or Mixing – NOC – All Operations & Drivers."	
	4. Dental laboratory. Refer to Code 4692 "Dental Laboratory."	

	Candle Mfg.	4710
	Note: Shall not be assigned to an employer engaged in operations described by another classification unless the operations subject to Code 4710 are conducted as a separate and distinct business.	
	Description	
★	Code 4710 applies to employers engaged in manufacturing candles and other wax products such as wax chalk and sealing wax. Beeswax, paraffin, stearin, wicks and aniline colors are received from others. The wax is heated in steam-jacketed vessels or gas heated kettles and wicks are dipped using manual or automatic dipping equipment. When the candles attain the desired size and shape and have cooled, they are removed from the dipping cycle. The wicks are cut and the candles are put into self-fitting end molds to shape the base. Color is then laminated into the candles through a dipping operation. After cooling they are inspected, wrapped and packaged. Candles may also be manufactured in molds or hand decorated. This classification also applies to employers engaged in manufacturing crayons. For the manufacturing of crayons, wax and pigments are mixed inside of heated vessels. The mixture is then poured or pumped into molds that are shaped in the form of crayons. After the cooling period is completed, labels are attached to the crayons. The crayons are then inspected, boxed and packed for shipment.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
★	**1.** Manufacturing: **(a)** Furniture or floor wax. Refer to Code 4557 "Ink Mfg." **(b)** Pencil stock, wooden pencils or penholders. Refer to Code 2841 "Woodenware Mfg. – NOC." **(c)** Wax from fats, oils or other raw materials. Refer to Code 4665 "Rendering Works – NOC & Drivers." **(d)** Waxed paper – no coating with wax. Refer to Code 4279 "Paper Goods Mfg. – NOC."	
	2. Waxed paper – coating with wax – no paper manufacturing. Refer to Code 4250 "Paper Coating."	

	Grease or Oil Mixing or Blending	4712
	Note: Code 4712 and Code 1463 "Asphalt Works & Drivers" or Code 8350 "Gasoline or Oil Dealer & Drivers," shall not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 4712 applies to employers engaged in mixing or blending grease or oil to produce lubricating grease compounds or lubricating oils. The raw materials such as refined petroleum oils, paraffin, tallow, animal fats, fortifying chemicals, neutralizers and thickeners, and cans, are received from others. The process involves the mixing of the ingredients in agitators, which are sometimes steam-heated, and at times the grease or oil is milled. The finished products may be filled into cans or plastic and metal drums and are labeled and shipped to the employer's customers.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Gasoline or oil dealer. Refer to Code 8350 "Gasoline or Oil Dealer & Drivers."	
	2. Petroleum refining. Refer to Code 1463 "Asphalt Works & Drivers."	

	Soap or Synthetic Detergent Mfg.	4720
	Description	
	Code 4720 applies to employers engaged in manufacturing bar soap, granulated, powdered, and sprayed soaps, soap chips and flakes, liquid soaps and synthetic detergents which have characteristics and end-uses similar to soap. Materials such as animal fats, coconut or other vegetable oils; alkalis such as soda ash, caustic soda, lye, boric acid; abrasives such as feldspar; inert catalysts such as zinc oxide; diluents such as sodium sulfate; builders such as sodium pyrophosphate; and perfume are used to make the soaps.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Disinfectants and germicides blending or mixing – exclusively. Refer to Code 4828 "Chemical Blending or Mixing – NOC – All Operations & Drivers." **(b)** Disinfectants and germicides chemical manufacturing processes. Refer to Code 4829 "Chemical Mfg. – NOC – All Operations & Drivers."	
	2. Soaps or detergents – bottling only – no manufacturing. Refer to Code 4628 "Extract Mfg."	

	Synthetic Rubber Mfg.	4751
	Description	
	Code 4751 applies to employers engaged in manufacturing synthetic rubber such as Buna-S, styrene-butadiene rubber, acrylonitrile rubber, butyl rubber, cold rubber, neoprene, polysulfide rubbers and polyurethane foams and rubber. Styrene, butadiene, acrylonitrile, isobutene isoprene, chloroprene, soap, ferrous sulfate, liquid hydrocarbon, dodecyl mercaptan, liquid toluene-diisocyanate, polyoxy-propylene glycol and catalysts such as peroxide and aluminum chloride are received from others in drums, via tank cars, or the chemicals may be piped in from tank farms. The raw materials vary depending upon the synthetic rubber being produced. The processing of the most common type of synthetic rubber involves co-polymerization of butadiene with styrene. These materials are suspended in finely divided emulsion form with a large proportion of water with soap and an initiator or catalyst and a mercaptan. At the end of this polymerization process, the water contains suspended finely divided globules of synthetic rubber. The unreacted starting materials are vaporized and recovered for recycling. A rubber stabilizer may be added to the globules, followed by coagulation by adding sodium chloride. The crumbs of synthetic rubber are then filtered, washed, dried and compressed into blocks or slabs. In the production of butyl rubber, the additional operation of vulcanization may be performed.	
	Assignment By Analogy	
	Caulking and sealing compounds or materials	
	Operations To Be Separately Rated	
	1. Synthetic rubber intermediate manufacturing. Refer to Code 4829 "Chemical Mfg. – NOC – All Operations & Drivers."	

	Explosives or Ammunition Mfg. – NOC & Drivers	4771
	Note: Includes cartridge charging or loading – all operations involving the handling of explosives or mixing of fulminate. Non-ratable element Statistical Code 0771 shall be assigned in conjunction with Statistical Code 4771 to reflect the non-ratable catastrophe loading. Premium generated by the non-ratable element Statistical Code 0771 is not subject to experience or retrospective rating.	
	Description	
	Code 4771 applies to employers engaged in manufacturing explosives or ammunition including cartridge charging or loading. This classification also includes bag loading, black powder manufacturing, cap, primer, fuse, booster or detonator assembly, cartridge manufacturing or assembly, fireworks manufacturing, high explosives manufacturing, loading of projectiles, bombs, mines or grenades, shell case loading and smokeless powder manufacturing – single base assembly and the manufacturing of nitrate and sulphuric acid provided that the production of the particular chemical or acid goes into the making of the smokeless powder. By no means is it to be implied that all operations described are permissible in New York State. Refer to New York State Law for regulations.	
	Assignment By Analogy	
	Cartridge assembly – small arms	
	Operations To Be Separately Rated	
	1. Dynamite or high explosives – blasting. Refer to Code 5508 "Excavation – Rock – All Operations to Completion & Drivers."	
	2. Fireworks exhibitions. Refer to Code 9088 "Fireworks Exhibition & Drivers."	

	Drug, Medicine or Pharmaceutical Preparation Mfg. – Includes Mfg. of Ingredients	4825

Note: Code 4825 and Code 4611 "Drug, Medicine or Pharmaceutical Preparation – No Mfg. of Ingredients," 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 employer unless the operations described by these classifications are conducted as separate and distinct businesses.

Description

Code 4825 applies to employers engaged in manufacturing drugs, medicines, pharmaceuticals and other products including the manufacturing of ingredients used to manufacture these products. Depending on the product the employer is manufacturing, raw materials may vary. Some ingredients such as colorings, oils, binders, extracts and flavorings may be purchased from others or manufactured by the employer. The manufacturing aspect of the operations may consist of distilling, cooking, heating, separating, pulverizing, screening, compounding, liquefying, drying, integrating, blending or mixing.

For an employer to be subject to this classification, an employer must manufacture drugs, medicines and pharmaceuticals. If an employer is engaged in purchasing ingredients and is only engaged in compounding, blending or packaging operations, refer to the interpretations for Code 4611 "Drug, Medicine or Pharmaceutical Preparation – No Mfg. of Ingredients" for a complete description of this operation.

Assignment By Analogy

- Alcohol – rubbing
- Capsules – gelatin
- Cosmetics – (make-up) – eyeshadow, face powder, lipstick, mascara

Operations To Be Separately Rated

1. Manufacturing:

(a) Chemical if conducted as a separate and distinct business from Code 4825 operations. Refer to Code 4829 "Chemical Mfg. – NOC – All Operations & Drivers."

(b) Essential oil. Refer to Code 4628 "Extract Mfg."

(c) Pharmaceutical or surgical goods such as adhesive bandages, absorbent cotton and pharmaceutical appliances. Refer to Code 4693 "Pharmaceutical or Surgical Goods Mfg. – NOC."

2. Bottling – gel, hair spray, mousse, nail polish, perfumes, shampoo or vitamins and minerals – no manufacturing of ingredients. Refer to Code 4611 "Drug, Medicine or Pharmaceutical Preparation – No Mfg. of Ingredients."

	Operations To Be Separately Rated (continued)
	3. Chemical blending or mixing – NOC. If conducted as a separate and distinct business from Code 4825 operations. Refer to Code 4828 "Chemical Blending or Mixing – NOC – All Operations & Drivers."
	4. Drug, medicine or pharmaceutical preparation – no manufacturing of ingredients. If conducted as a separate and distinct business from Code 4825 operations. Refer to Code 4611 "Drug, Medicine or Pharmaceutical Preparation – No Mfg. of Ingredients."

	Chemical Blending or Mixing – NOC – All Operations & Drivers	4828
	Note: Shall not be assigned to an employer engaged in the manufacturing of chemicals. Code 4828 or Code 4829 "Chemical Mfg. – NOC – All Operations & Drivers," Code 4611 "Drug, Medicine or Pharmaceutical Preparation – No Mfg. of Ingredients" and Code 4825 "Drug, Medicine or Pharmaceutical Preparation Mfg. – Includes Mfg. of Ingredients," shall not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 4828 applies to employers engaged in mixing, blending, compounding, packaging or bottling chemicals that are Not Otherwise Classified (NOC). Employers' operations that are subject to this classification do not manufacture any of the ingredients that comprise the chemicals, they receive the ingredients from others. Depending on the method the employer uses, chemicals are mixed with the use of machinery or by hand. Such products may be prepared by blending materials in the presence or absence of heat to produce a product. This classification includes sifting, grinding, pulverizing, drying, liquefying, and blending ingredients with or without heat. Chemicals are then filled in drums, containers, bottles or placed in packages and either shipped or delivered to the employer's customers by the employer's drivers or outside concerns.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Acetylene gas – including tank filling, carbonic gas and oxygen or hydrogen. Refer to Code 4635 "Oxygen or Hydrogen Mfg. & Drivers." **(b)** Alcohol – rubbing – isopropyl and drug, medicine or pharmaceutical preparation – including manufacturing of ingredients. Refer to Code 4825 "Drug, Medicine or Pharmaceutical Preparation Mfg. – Includes Mfg. of Ingredients." **(c)** Chemical – Not Otherwise Classified (NOC). Refer to Code 4829 "Chemical Mfg. – NOC – All Operations & Drivers."	
	2. Alcohol – rubbing – bottling only – no manufacturing. Drug, medicine or pharmaceutical preparation – no manufacturing of ingredients. Refer to Code 4611 "Drug, Medicine or Pharmaceutical Preparation – No Mfg. of Ingredients."	

	Chemical Mfg. – NOC – All Operations & Drivers	4829
	Note: Includes blending or mixing. Shall not be assigned to an employer that is engaged exclusively in the blending or mixing of chemicals. The following is a partial list of the chemical manufacturing processes contemplated by this classification: alcoholysis, alkylation, amination, calcination, carboxylation, compression of gases, distillation, esterification, halogenation, nitration, oxidation, reduction, sulphonation. Code 4829 or Code 4828 "Chemical Blending or Mixing – NOC – All Operations & Drivers," Code 4611 "Drug, Medicine or Pharmaceutical Preparation – No Mfg. of Ingredients" and Code 4825 "Drug, Medicine or Pharmaceutical Preparation Mfg. – Includes Mfg. of Ingredients," shall not be assigned to the same employer unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 4829 applies to employers engaged in manufacturing products requiring a chemical conversion. Chemical conversion is any process in which the substances used in the manufacturing process undergo a molecular change in composition. This classification includes the manufacturing of chemical ingredients as well as the blending and mixing of the ingredients. Depending on the type of chemical the employer manufactures, raw materials may be in the form of gas, liquid or in solid form such as crystals or powder. There are several chemical processes that are used such as alcoholysis, alkylation, amination, calcination, carboxylation, compression of gases, distillation, esterification, halogenation, nitration, oxidation, reduction, sulphonation.	
	Assignment By Analogy	
	• Film development chemicals • Helium – for balloons • Moth balls or other deterrents	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Acetylene gas – including tank filling, carbonic gas and oxygen or hydrogen. Refer to Code 4635 "Oxygen or Hydrogen Mfg. & Drivers." **(b)** Alcohol – rubbing – isopropyl and drug, medicine or pharmaceutical preparation – including manufacturing of ingredients. Refer to Code 4825 "Drug, Medicine or Pharmaceutical Preparation Mfg. – Includes Mfg. of Ingredients."	
	2. Alcohol – rubbing – bottling only – no manufacturing. Drug, medicine or pharmaceutical preparation. Refer to Code 4611 "Drug, Medicine or Pharmaceutical Preparation – No Mfg. of Ingredients."	
	3. Chemical blending or mixing exclusively. Refer to Code 4828 "Chemical Blending or Mixing – NOC – All Operations & Drivers."	

	Sporting Goods Mfg. – NOC	4902
	Description	
	Code 4902 applies to employers engaged in manufacturing various types of sporting goods that are Not Otherwise Classified (NOC). This classification contemplates the manufacturing of baseballs, golf clubs, golf balls, fishing reels, rods and tackle, artificial fishing bait, lures or spoons, helmets, horse tacks, archery equipment and supplies, tennis rackets – no string manufacturing, harnesses or saddles, and whips. There are different manufacturing and assembling processes that are performed under this classification which vary depending on the type of sporting goods product that is being manufactured and the process specifically undertaken by each individual employer.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Baseball bat: **(i)** Metal. Refer to Code 3076 "Fireproof Equipment Mfg." **(ii)** Wood. Refer to Code 2841 "Woodenware Mfg. – NOC." **(b)** Basketball backstop: **(i)** Fiberglass. Refer to Code 4452 "Plastics Mfg. – Fabricated Products – NOC." **(ii)** Metal. Refer to Code 3076 "Fireproof Equipment Mfg." **(iii)** Wood. Refer to Code 2802 "Carpentry – Shop Only & Drivers."	
	2. Billiard hall operations. Refer to Code 9089 "Billiard Hall."	

	Photographic Supplies Mfg.	4923
	Note: Includes tapes or disks.	
	Description	
★	Code 4923 applies to employers engaged in manufacturing and assembling photographic supplies and equipment. This classification applies to manufacturing photographic equipment such as cameras (excluding aerial type), motion picture cameras, projectors, slide projectors, film printing or developing machines, copy machines, microfilming equipment, document imaging or scanning machines, video cameras, recorders and camcorders. Manufacturing photographic supplies such as coated photographic film or photographic paper, blueprint paper (from purchased paper), motion picture film, are also contemplated by this classification.	
	Assignment By Analogy	
	• Audio or visual equipment – photographic • Photography screens • Recording tape or disk	
	Operations To Be Separately Rated	
	1. Pyroxylin or pyroxylin plastic manufacturing and film development chemicals manufacturing. Refer to Code 4828 "Chemical Blending or Mixing – NOC – All Operations & Drivers" or Code 4829 "Chemical Mfg. – NOC – All Operations & Drivers."	
	2. Motion Picture: **(a)** Film transfer to video tape or DVD or television commercials film editing. Refer to Code 4360 "Motion Picture – Development of Negatives, Printing and All Subsequent Operations."	
★	**(b)** Film distributors or exchanges – including rental. Refer to Code 4360 "Motion Picture – Development of Negatives, Printing and All Subsequent Operations."	
	(c) Production. Refer to Code 9610 "Motion Picture Production – In Studios or Outside – All Operations up to the Development of Negatives & Drivers."	

	Chimney Construction – Not Metal – All Operations to Completion	5000
	Note: Includes foundation and applies to stone, brick or concrete chimneys.	
	Description	
	Code 5000 applies to employers engaged in construction and/or erection of industrial and commercial chimneys or smokestacks. The chimneys are constructed from stone, brick or concrete and includes excavation for the laying of foundations. Bricks, stones or concrete are then layered from the foundation up to the required height. Steel ladders, if needed, are attached to the chimney. This operation is mostly performed by specialist contractors in this field of construction, however, this may also be done by general contractors. This classification also applies to the repairing of industrial and commercial chimneys. Employers have different methods of repairing these chimneys such as tuck pointing (filling and/or finishing brickwork with cement or mortar), rebricking, exterior concrete replacement, tear-down and rebuilding, reinforcement banding, interior lining includes gunite application, protective brick linings and application of other technical castings.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Construction or erection of residential chimneys. Refer to Code 5022 "Masonry – NOC – All Operations to Completion."	
	2. Erection of steel chimneys – heavy gauge. Refer to Code 5040 "Iron or Steel Erection – Frame Structures – All Operations to Completion."	
	3. Manufacturing of steel metal chimney – heavy gauge. Refer to Code 3620 "Tank Building – Metal – Shop."	
	4. Fabrication of sheet metal chimney: **(a)** In shop and installation. Refer to Code 5538 "Sheet Metal Work Erection, Installation or Repair – NOC – Shop or Outside – All Operations to Completion & Drivers." **(b)** In shop only. Refer to Code 3066 "Sheet Metal Work – Shop Only," and Code 3067 "Sheet Metal Work – Shop Only."	

	Masonry – NOC – All Operations to Completion	5022
	Description	
	Code 5022 applies to employers engaged in masonry work for residential, commercial and industrial construction. The employers may use materials such as brick, stone (natural and artificial), marble, cinder block, slate, gravel, aggregate sand, lime, cement and glass block. The operation process may consist of bricklaying, stone setting, marble setting and other stonework. This classification applies to specialist contractors engaged in fireplace construction, chimney construction for one or two-story residences, installation of interior partitions of hollow fireproof tiles, installation of gypsum blocks or bricks, exterior building caulking, boiler brickwork, masonry repair and relining of blast furnaces, masonry or tile silo erection, sawing of concrete block walls and waterproofing of building exteriors by use of trowels Tuck pointing or brick pointing of residential chimneys or building exterior walls is included under this classification. Tuck pointing is the repair of brickwork such as the sealing of cracks with mortar and cement. The employer may also replace damaged bricks or reset existing loose brick.	
	Assignment By Analogy	
	Grout – exterior surfaces	
	Operations To Be Separately Rated	
	1. Tuck pointing or brick pointing of commercial or industrial chimneys. Refer to Code 5000 "Chimney Construction – Not Metal – All Operations to Completion."	
	2. Construction of floors, driveways, yards or sidewalks. Refer to Code 5221 "Concrete or Cement Work – Floors, Driveways, Yards or Sidewalks – All Operations to Completion & Drivers."	
	3. Construction of concrete bridges or culverts. Refer to Code 5222 "Concrete Construction in Connection with Bridges or Culverts – All Operations to Completion."	

	Painting – Metal Structures – Over Two Stories in Height – All Operations to Completion & Drivers	5037
	Note: Includes shop operations.	
	Description	
	Code 5037 applies to employers painting metal structures exceeding two stories in height. For commercial structures, a "story" is defined as being 15 feet in height. Employers remove the old paint and/or rust (if necessary) by means of abrasive blasting. Some employers prepare and completely enclose the structure or bridge to capture any contaminated waste such as lead and rust. The painting of metal skeleton framework of buildings exceeding two stories, steel smokestacks, metal towers for power lines, radio and television stations, aircraft beacon towers and observation towers is also contemplated by this classification. Additionally, this classification applies to painting metal bridges of any size. The metal structure of the bridge is sandblasted to remove any old paint and rust. The employer then applies a primer and a coat of paint is then applied to the structure. This classification applies whether the procedure is conducted from a scaffold or on the roadway of the bridge. The installation of scaffolding or platforms is inclusive under this classification only if in conjunction with the metal structure or bridge painting operation.	
	Assignment By Analogy	
	• Fireproofing – spray material onto structural steel during construction • Painting steel smokestacks, chimneys – other	
	Operations To Be Separately Rated	
	1. Painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash. Refer to Code 5474 "Painting or Decorating – NOC – All Operations to Completion & Drivers."	

	Iron or Steel Erection – Frame Structures – All Operations to Completion	5040
	Note: Includes work on balconies, fire escapes, staircases, fireproof shutters.	
	Description	
★	Code 5040 applies to employers engaged in the erection of iron or steel frame structures three or more stories in height, including assembling or fabricating at the job site. This classification contemplates the raising of the structural members into place using a crane or boom and securing by bolting, welding or riveting the frame or skeleton of buildings. Specialist contractors engaged in the erection of concrete structural beams or girders, which have been cast by others, also fall within the scope of this classification as well as specialist contractors engaged in the connecting of bar joists to the steel framework. This classification also applies to specialist contractors engaged in the erection of exterior iron or steel balconies, fire escapes, fireproof shutters and staircases. Staircase erection by specialist contractors is ordinarily undertaken after the structural steel frame is completed but prior to wall erection. The erection of iron or steel bridges or other bridges where the operations involve the erection of structural steel trusses, columns or I-beams and steel decks, elevated railroads, highways or viaducts is also included under this classification. 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.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
★	**1.** Erection:	
★	**(a)** In connection with dwelling or non-dwelling frame structures two stories or less. Refer to Code 5059 "Iron or Steel Erection – Frame Structures – Not Over Two Stories in Height – All Operations to Completion."	
★	**(b)** The erection of iron or steel elevated monorail systems, non-expanding tanks on or below ground level or tanks erected on building roofs that are not elevated. Refer to Code 5057 "Iron or Steel Erection – NOC – All Operations to Completion."	
★	**(c)** The erection of railings or fencing on ground level and up to the first story. Refer to Code 6400 "Fence Erection – Metal – All Operations to Completion."	
★	**(d)** The erection of railings on a building exterior above the first story level. Refer to Code 5102 "Door, Door Frame or Sash Erection – Metal or Metal Covered – All Operations to Completion."	

	Operations To Be Separately Rated (continued)
★	**(e)** Sheet metal smoke stack erection on the exterior of buildings. Refer to Code 5538 "Sheet Metal Work Erection, Installation or Repair – NOC – Shop or Outside – All Operations to Completion & Drivers."
	2. Welding: **(a)** Bridge floor gratings or plates and all other structures except tunnels under air pressure-welding members set in place by others. Refer to Code 3365 "Welding or Cutting – NOC – All Operations to Completion & Drivers." **(b)** Bridges or steel frame structures-welding structural members on cross beams set in place by others. Refer to Code 5040 "Iron or Steel Erection – Frame Structures – All Operations to Completion." **(c)** Production shop welding. Assign the appropriate manufacturing classification.
	3. The placing of reinforcing steel in connection with concrete work. Assign the appropriate concrete construction classification.

	Iron or Steel Erection – NOC – All Operations to Completion	5057
	Note: Applies to rigs or derricks made of metal, the construction of foundations or structures and the installation of equipment.	
	Description	
	Code 5057 applies to employers engaged in a variety of installation or erection work not specifically covered by the other specialty iron or steel classes. This classification is confined principally to groundwork where no structural operations are involved. This classification applies to raising supporting beams and trusses on walls of masonry or concrete construction where such beams do not constitute a part of the steel structure. This classification includes the setting up of iron or steel tanks that rest on the ground. It also includes the erection of cylindrical tanks not resting on steel supporting framework. This classification also applies to iron or steel work in connection with the installation of blast furnaces, railings, coal chutes and the placement of iron or steel fronts as alterations to existing buildings. Welding operations are considered incidental to the main iron or steel work.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Erection:	
★	**(a)** Or construction in connection with frame structures three stories or more. Refer to Code 5040 "Iron or Steel Erection – Frame Structures – All Operations to Completion."	
★	**(b)** In connection with dwelling or non-dwelling frame structures two stories or less. Refer to Code 5059 "Iron or Steel Erection – Frame Structures – Not Over Two Stories in Height – All Operations to Completion."	
★	**(c)** Structural columns or pillars, wood rigs and derricks. Refer to Code 5403 "Carpentry – NOC – All Operations to Completion."	
★		

	Iron or Steel Erection – Frame Structures – Not Over Two Stories in Height – All Operations to Completion	5059
	Note: 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.	
	Description	
★	Code 5059 applies to employers engaged in the erection of iron or steel frame structures, that are two stories or less, including assembling or fabricating at the job site. It includes the raising of the structural members and securing by bolting, welding, or riveting. Specialist contractors engaged in connecting bar joists are also assigned to this classification. 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.	
	Assignment By Analogy	
★ ★	• Residential construction – iron or steel framing – two stories or less • Swimming pool construction – iron or steel	
	Operations To Be Separately Rated	
★ ★	**1.** Erection: **(a)** Or construction of iron or steel in connection with frame structures three stories or more. Refer to Code 5040 "Iron or Steel Erection – Frame Structures – All Operations to Completion." **(b)** Iron or steel elevated monorail systems. Refer to Code 5057 "Iron or Steel Erection – NOC – All Operations to Completion."	
★	**2.** Excavating for swimming pools. Refer to Code 6217 "Excavation – NOC – All Operations to Completion & Drivers."	
★	**3.** Swimming pool construction not iron or steel. Refer to Code 5223 "Swimming Pool Construction – Not Iron or Steel – All Operations to Completion & Drivers."	
★	**4.** The placing of reinforcing steel in connection with concrete work. Assign the appropriate concrete construction classification.	
★	**5.** Welding by contractors who only perform welding. Refer to Code 3365 "Welding or Cutting – NOC – All Operations to Completion & Drivers."	
★	**6.** Production shop welding. Assign the appropriate manufacturing classification.	

	Iron or Steel Erection – Construction of Dwellings – Not Over Two Stories in Height – All Operations to Completion	5069
	Description	
	Code 5069 applies to employers engaged in the erection of iron or steel frame dwellings, two stories or less in height, including assembling or fabricating at the job site. The operations involve the raising of the structural members and securing by bolting, welding, or riveting. Specialist contractors engaged in the erection of concrete structural beams or girders that have been cast by others as well as specialist contractors engaged in the connecting of bar joists to the steel framework are also assigned to this classification. This classification also applies to the construction of iron or steel swimming pools. 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.	
	Assignment By Analogy	
	House construction – iron or steel framing – two stories or less	
	Operations To Be Separately Rated	
	1. Excavating for swimming pools. Refer to Code 6217 "Excavation – NOC – All Operations to Completion & Drivers."	
	2. Iron or steel construction or erection in connection with frame structures: **(a)** Three stories or more. Refer to Code 5040 "Iron or Steel Erection – Frame Structures – All Operations to Completion." **(b)** Two stories or less. Refer to Code 5059 "Iron or Steel Erection – Frame Structures – Not Over Two Stories in Height – All Operations to Completion."	
	3. The erection of iron or steel elevated monorail system. Refer to 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.	
	5. Welding by contractors who only perform welding. Refer to Code 3365 "Welding or Cutting – NOC – All Operations to Completion & Drivers."	
	6. Production shop welding. Assign the appropriate manufacturing classification.	
	7. Swimming pool construction not iron or steel. Refer to Code 5223 "Swimming Pool Construction – Not Iron or Steel – All Operations to Completion & Drivers."	

Discontinued as of 10/01/23

	Door, Door Frame or Sash Erection – Metal or Metal Covered – All Operations to Completion	5102
	Description	
	Code 5102 applies to employers engaged in the erection or installation of metal or metal covered doors or door frames, including fireproof doors, elevator bucks, revolving or shower doors, tub enclosures and non-overhead type garage doors. The operations include placement and securing by bolting, riveting or welding. The doors may be trimmed for proper clearance, and latching mechanisms are installed. The replacement of existing doors may require the replacement of damaged or deteriorated sashes.
★	This classification includes erection of railings or fencing above the first story level.
	Assignment By Analogy	
	Solar panel installation
	Operations To Be Separately Rated	
★	**1.** Installation or erection: **(a)** Storm windows or doors. Refer to Code 5428 "Storm Door, Storm Sash, Screens or Weather-Stripping Installation – All Operations to Completion." **(b)** Garage, overhead or roll-up doors including automatic opening devices. Refer to Code 3724 "Machinery or Equipment Erection or Installation – NOC – All Operations to Completion & Drivers." **(c)** Iron or steel balconies, fire escapes, fireproof shutters and staircases on the exterior of buildings and bridge roadway plates or grates. Refer to Code 5040 "Iron or Steel Erection – Frame Structures – All Operations to Completion." **(d)** Railings or fencing on building exteriors from ground level and up to the first story. Refer to Code 6400 "Fence Erection – Metal – All Operations to Completion." **(e)** Greenhouses. Refer to Code 5402 "Greenhouse Erection – All Operations to Completion." **(f)** Architectural wood windows or doors. Refer to Code 5429 "Cabinet Works Installation – All Operations to Completion."
	2. Replacing broken window or glass. Refer to Code 5462 "Glazier – Away From Shop – All Operations to Completion & Drivers."	
	3. Electrical work associated with solar panel installation. Refer to Code 5190 "Electrical Wiring – Within Buildings – All Operations to Completion & Drivers."	
	4. Plumbing work associated with solar panel installation. Refer to Code 5183 "Plumbing – NOC – All Operations to Completion & Drivers."	

	Elevator Erection or Repair – All Operations to Completion	5160
	Description	
	Code 5160 applies to employers engaged in installation, service and repair of elevators and escalators. Employers may also install electrical equipment and cabling connected to the elevator installation operations. An outside rigger is used to place the elevator in the existing shaft. New cables are attached to the pulley wheels and the motor is connected to the power source. After the installation is completed, the elevator is tested and adjusted for safe and proper operation. This classification also contemplates the service and repair of elevators and escalators. Cables and motors are cleaned and lubricated, and any malfunctioning parts are replaced. After repair, the elevator is tested for proper and safe operation.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Cleaning of elevator shafts. Refer to Code 5474 "Painting or Decorating – NOC – All Operations to Completion & Drivers."	
	2. Inspection of elevators or escalators. Refer to Code 8731 "Boiler Inspection."	
	3. Manufacturing of elevators or escalators. Refer to Code 3042 "Elevator or Escalator Mfg."	

	Plumbing – NOC – All Operations to Completion & Drivers	5183
	Note: Applicable to gas, steam, hot water or other types of fitting. Includes house connections and shop operations. Applies to work inside of buildings only.	
	Description	
	Code 5183 applies to employers engaged in general plumbing operations which include the installation, fitting, repair and maintenance of various kinds of piping systems in buildings for water, gas and drainage. This classification contemplates various operations such as installing sinks, bathtubs and toilets, pipe fitting, unclogging drains, replacing fixtures, fixing leaks, etc. Mostly all plumbing work consists of installation at a customer's premises. However, this classification does include shop operations such as pipe cutting, shaping and welding. Operations may include outside shop repairs and in-shop preparations.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Installation: **(a)** Automatic sprinkler. Refer to Code 5188 "Automatic Sprinkler Installation – All Operations to Completion & Drivers." **(b)** Freight carrier systems. Refer to Code 3724 "Machinery or Equipment Erection or Installation – NOC – All Operations to Completion & Drivers."	

	Boiler or Steam Pipe Insulating – All Operations to Completion & Drivers	5184
	Note: Includes shop. Applies to the application of cork, asbestos or other non-conducting materials.	
	Description	
	Code 5184 applies to employers engaged in installing insulation on steam pipes and boilers. The insulation material is usually purchased in rolls and when needed, cut to the proper size. Operations involve measuring the insulation around the pipe and then taping or stapling over the pipe. Boilers are usually insulated with a special insulated blanket that is wrapped around it and secured with straps. Hot water lines, furnaces and heating ducts may also require insulation, which is cut, taped and clamped secure.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing of insulated pipe covering. Refer to Code 4250 "Paper Coating."	

	Automatic Sprinkler Installation – All Operations to Completion & Drivers	5188
	Description	
	Code 5188 applies to employers engaged in installing automatic sprinkler systems such as lawn sprinklers. Automatic fire sprinkler systems may be installed for residential and commercial concerns. There are different types of sprinkler systems available, some of which include wet pipe or the use of dry chemicals. Pipes are filled up to the sprinkler heads with water under pressure, until activated by heat. The other system which is called the hydraulically calculated system, uses dry chemicals or foam to extinguish. Once the systems are installed, they are tested for activation, leaks and water pressure is checked. The outside repair of sprinkler systems is also inclusive under this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Plumbing. Refer to Code 5183 "Plumbing – NOC – All Operations to Completion & Drivers."	
	2. Sprinkler head manufacturing. Refer to Code 3634 "Valve Mfg."	

	Electrical Wiring – Within Buildings – All Operations to Completion & Drivers	5190
	Note: Includes installation or repair of fixtures or appliances.	
	Description	
	Code 5190 applies to employers engaged in installing of electrical wiring systems within buildings. Wiring may be hung on insulators or encased in flexible or rigid conduits, armored cable, etc. This classification also applies to the installation of small electrical fixtures such as plugs, fuses or snap switches.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Installation of electrical machinery or auxiliary apparatus. Refer to Code 3724 "Machinery or Equipment Erection or Installation – NOC – All Operations to Completion & Drivers."	

	Office Machine Installation, Inspection, Adjustment or Repair	5191
	Note: Includes shop operations.	
	Description	
	Code 5191 applies to employers engaged in installation, inspection, adjustment and/or repair of office machines such as computers, computer accessories, copy machines, microfilm equipment, postage machines, typewriters, etc. The installation consists of setting up machines at the customer's location. The employer will connect any components and accessories to the machine and then connect the machine to a power source. This classification includes the running of low voltage wire from the equipment to the power source. The employer will, by contract or per job basis, inspect, adjust and/or repair any office machines at the customer's location or employer's shop. The employer will analyze any problem with the office equipment, replace damaged parts and reassemble the equipment. On a contract basis, the employer may conduct routine maintenance and cleaning of the customer's office machines. The repair and tuning of pianos are also assigned to this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Installation and repair of high voltage and alarm systems. Refer to Code 5190 "Electrical Wiring – Within Buildings – All Operations to Completion & Drivers."	
	2. Manufacturing of computers, office machines, cash registers, recording machines, gas meters and typewriters. Refer to Code 3574 "Office, Computing or Recording Machine Mfg. – NOC."	

	Vending or Coin Operated Machines – Installation, Service or Repair & Route Salespersons, Route Supervisors, Drivers	5192
	Description	
	Code 5192 applies to employers engaged in installation, service or repair of all types of vending machines (coin, dollar, card operated), which are placed in locations owned and occupied by others. Machines contemplated by this classification may dispense merchandise (such as cigarettes, candy, gum, ice cream, coffee, tea, soft drinks, health and beauty products and postage), provide services (such as automatic tellers, currency changers, parking meters, scales, lockers, massage chairs, clothes-washing or drying and dry cleaning, and telephones), provide for traffic or pedestrian control such as those traffic control arm devices or turnstiles used to control passage of vehicles or pedestrians until a condition is met and provide amusement (such as arcade games, and jukeboxes). This classification includes the solicitation of business, storage and delivery of machines and merchandise, replenishment of a machine's stock, and the collection of money or receipts. Shop and outside operations are also included. This classification applies to all operations of coffee service companies engaged in the installation, service or repair of coffee makers and similar equipment and includes the sale and delivery of products such as coffee, tea, hot chocolate mixes and dehydrated soups which are used in these machines.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Ice cream making or vending machines. Refer to Code 3559 "Confection Machinery Mfg." **(b)** Stamp vending machine. Refer to Code 3574 "Office, Computing or Recording Machine Mfg. – NOC."	

	Oil or Gas Burner Installation, Service or Repair Shop – All Operations to Completion & Drivers	5193
	Note: Code 5193 shall not be assigned at the same job or location to which Code 5183 "Plumbing – NOC – All Operations to Completion & Drivers" applies.	
	Description	
	Code 5193 applies to employers engaged in oil or gas burner installation, service or repair. The oil or gas burners are normally set up in fire boxes within residential homes. The controls are installed and connected to the burners and electrical power supply. Fuel tanks are then set up and connected to the burners. After installation, the burners are ignited, tested and adjusted. The service and repair of oil and gas burners involves troubleshooting the problem and removing and replacing defective parts using hand tools. Parts such as burner heads, nozzles, gaskets, starters and filters are commonly replaced. These units may also be cleaned, and motors and fans oiled. Once the repairs and/or service is complete, the units are tested for proper working condition.	
	Assignment By Analogy	
	Appliances – ranges, stove or wall ovens – gas burner assemblies, oil heating and/or Bunsen burners	
	Operations To Be Separately Rated	
	1. Plumbing operations. Refer to Code 5183 "Plumbing – NOC – All Operations to Completion & Drivers."	

	Concrete Construction – NOC – All Operations to Completion	5213
	Note: Includes foundation or the making, setting up or taking down forms, scaffolds, falsework or concrete distributing apparatus. Not available for division of payroll with Code 5222 "Concrete Construction in Connection with Bridges or Culverts – All Operations to Completion" and Code 6235 "Oil or Gas Well – Drilling or Redrilling – All Operations to Completion & Drivers" at the same job.	
	Description	
	Code 5213 applies to employers engaged in all types of commercial concrete building construction, self-bearing floors, foundations, piers, grain elevators and silos. This classification includes making and erecting forms, placing reinforced steel and stripping forms. The employer will set up the "foundation forms," pour concrete into the forms and then level the concrete smooth. They will then disassemble the forms after the cement has dried. These "foundation forms" are usually small wood barriers that hold the cement into the form for whatever the employer is making. Self-bearing floors are self-supported concrete floors elevated above ground. Another operation contemplated under this classification is the erection of concrete slabs using the "lift" method. This operation involves the pouring of concrete slabs on the ground and then hoisting them to the top floor using hydraulic jacks to position columns which will hold up each floor. The floors will be erected starting from top, working their way down. When the floors are lifted to the correct height, steel beams will be installed to hold up the concrete floors. This classification includes guniting operations and waterproofing by means of spray gun, concrete gun or other pressure apparatus.	
	Assignment By Analogy	
	• Concrete/cement – contractors – self bearing floors and floor coverings poured – foundation and other NOC work • Electric light and powerline construction – erecting poles or towers only – concrete base for towers • Fallout shelters – poured concrete • Gypsum roofs – poured	
	Operations To Be Separately Rated	
	1. Chimney guniting. Refer to Code 5222 "Concrete Construction in Connection with Bridges or Culverts – All Operations to Completion."	
	2. Excavation. Refer to Code 6217 "Excavation – NOC – All Operations to Completion & Drivers."	
	3. Ground supported concrete floor construction. Refer to Code 5221 "Concrete or Cement Work – Floors, Driveways, Yards or Sidewalks – All Operations to Completion & Drivers."	

	Concrete or Cement Work – Floors, Driveways, Yards or Sidewalks – All Operations to Completion & Drivers	5221
	Note: Not available for division of payroll with Code 5222 "Concrete Construction in Connection with Bridges or Culverts – All Operations to Completion."	
	Description	
	Code 5221 applies to employers engaged in any type of paving or repaving involving flat work with cement or concrete, such as driveways, floors, yards, sidewalks, and parking lots. The employer will grade and level the surface and will then place down foundation forms to border in cement. Wire mesh or rebar is placed in the forms and cement or concrete is poured which is later troweled. After the cement dries the forms are removed. This classification also applies to the use of asphalt to pave parking lots and courts. The asphalt is applied to the ground and the employer then spreads the asphalt with a rake. A roller machine is used to compress the asphalt. The painting of traffic lines in parking lots after the paving or repaving is completed by the same contractor is inclusive under this classification.	
	Assignment By Analogy	
	• Cemetery monument markers, gravestones, headstones or tombstones – ornaments, sculptures or statuary – concrete foundation only • Courts – outside – handball – tennis – concrete	
	Operations To Be Separately Rated	
	1. Poured self-bearing floors. Refer to Code 5213 "Concrete Construction – NOC – All Operations to Completion."	
	2. Street or road construction. Refer to Code 5506 "Street or Road Construction – Paving or Repaving – All Operations to Completion & Drivers," Code 5507 "Street or Road Construction – Sub-Surface Work – All Operations to Completion & Drivers," or Code 5508 "Excavation – Rock – All Operations to Completion & Drivers."	

	Concrete Construction in Connection with Bridges or Culverts – All Operations to Completion	5222
	Note: Applies only when clearance is more than 10 feet at any point or entire distance between terminal abutments exceed 20 feet.	
	Description	
	Code 5222 applies to employers engaged in concrete construction in connection with bridges or culverts. This operation involves the pouring of and finishing with concrete to conform to the shape of the culverts. Includes the 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. This classification also applies to the concrete construction of lanes, sidewalks, and roadways on bridges. The employer breaks up old concrete and lays down forms to hold the concrete. After installing new steel reinforcement rods or mesh, new concrete is poured into the forms. This classification does not apply if the employer pours concrete onto the existing road surface so as not to raise the height of the existing roadbed on bridges or add extra weight to the bridge with no new mesh or rods involved.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Caisson or Cofferdam work. Refer to Code 6252 "Shaft Sinking – All Operations to Completion."	
	2. Excavation. Refer to Code 6217 "Excavation – NOC – All Operations to Completion & Drivers" and Code 5508 "Excavation – Rock – All Operations to Completion & Drivers."	
	3. Pile driving. Refer to Code 6003 "Pile Driving – NOC – All Operations to Completion & Drivers."	
★	**4.** Tunneling – Pneumatic or Not Pneumatic. Refer to Code 6251 "Tunneling – All Operations to Completion."	

	Swimming Pool Construction – Not Iron or Steel – All Operations to Completion & Drivers	5223
	Note: Not available for division of payroll with Code 5213 "Concrete Construction – NOC – All Operations to Completion" at the same job location.	
	Description	
	Code 5223 applies to employers engaged in construction of in-ground or above-ground swimming pools excluding iron or steel construction. This classification covers all operations necessary to complete the construction of the pool. The employer installs various types of pools such as vinyl-lined, concrete, gunite, or fiberglass. After excavation, which is separately rated, the employer assembles the wall and floor unit panels which are constructed of wood, aluminum or plastic. The wall unit panels are set in place within the excavated site and braced by posts which are anchored in concrete. The vinyl liner is fitted into the pool cavity. Upon completion, the employer attaches any accessories or apparatus that is incidental to the swimming pool such as filtering system, pumps, pipes, etc. This classification also applies to the installation of gunite swimming pools. After excavation, the employer sculpts the hole to the design chosen by the customer. A stone base is laid and reinforced (rebar) rods are installed along the walls and floor of the excavated ground. The gunite (a building material consisting of a mixture of cement, sand and water that is sprayed onto a mold) is poured or sprayed on the rods to form the pool.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
★	**1.** Construction of iron or steel pools. Refer to Code 5059 "Iron or Steel Erection – Frame Structures – Not Over Two Stories in Height – All Operations to Completion."	
	2. Excavating. Refer to Code 6217" Excavation – NOC – All Operations to Completion & Drivers."	
	3. Pool framing – above ground – wood framing and decks. Refer to Code 5403 "Carpentry – NOC – All Operations to Completion."	

	Marble or Stone Setting – Inside – All Operations to Completion	5348
	Note: Applies to interior construction work only.	
	Description	
	Code 5348 applies to employers engaged in installation of tiles made from stone, mosaic, terrazzo or ceramic onto interior walls and floors. The employer first levels the floor with a base of sand and cement and the tiles are then set in cement. After the tile is secured on the floor, grout is applied and then cleaned by hand. The lining of brewery tanks with asphaltum (black asphalt paint) is contemplated within the scope of this classification. Troweled flooring such as oxychloride cements, asphaltic compositions, neoprene's, epoxies, and acrylics are also contemplated by this classification. Some employers may also install marble, granite or limestone fireplace mantels inside residences or commercial locations.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Fireproof tile construction, installation of stone or brick floors. Refer to Code 5022 "Masonry – NOC – All Operations to Completion."	

	Greenhouse Erection – All Operations to Completion	5402
	Description	
	Code 5402 applies to employers engaged in the erection of greenhouses, hot houses and solariums for commercial or residential customers. This classification covers all operations necessary in the erection of these structures in its entirety. The operations involve excavation, concrete foundation work including the necessary carpentry work in connection with making the forms, erection of the frame, usually light-gauge steel, erection of the sash and installation of the glass panes or erection of the glazed and painted sash. Some employers also install heating ventilation systems within the greenhouse. The equipment is set up into place and then secured to the greenhouse frame. This classification contemplates the construction of concrete flooring, installation of polyester/acrylic curtains and plumbing/irrigation systems in addition to the erection of the structure. The employer may also erect prefabricated residential greenhouses or erect solariums.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Permanent yard maintained by employer for the storage of material or the storage and maintenance of equipment. Refer to Code 8227 "Construction or Erection Permanent Yard."	

Carpentry – NOC – All Operations to Completion — 5403

Description

Code 5403 applies to employers engaged in general carpentry work not otherwise classified in the Manual. Operations assigned to this classification include, but are not limited to, the construction of wooden bridges and decks, the setup of wood silos, tanks, gazebos, pergolas, and trellises, and carpentry repair work involving termite control.

Carpentry repair and/or remodeling of commercial buildings and structures and dwellings that exceed three stories in height are also assigned to this classification. To qualify for this classification, carpentry repair or remodeling operations of an interior or exterior nature must take place along with some framing or structural carpentry renovation of the premises that would ordinarily be assigned to this classification. When these conditions occur, the employer is performing operations that are analogous to the construction of dwellings and/or commercial structures, and this classification is assigned to all carpentry operations in connection with the repair or renovation project. Singular repair operations are assigned to the appropriate classifications representing their specific trades. However, when activities of this nature take place in connection with operations that involve some framing or structural renovation of the dwelling or commercial structure, this classification must be assigned to these specialty operations.

Includes all carpentry work when performed by employees of the same carpentry contractor or general contractor responsible for the entire dwelling construction project.

Assignment By Analogy

- Military reservation – carpentry
- The erection or dismantling of wood oil rigs and derricks
- Wooden gate or fence installation
- Wooden pole erection

Operations To Be Separately Rated

1. Buildings:

(a) Three stories or less. Refer to Code 5651 "Carpentry – Dwellings – Three Stories or Less – All Operations to Completion."

(b) One or two-family detached. Refer to Code 5645 "Carpentry – Detached One or Two-Family Dwellings – All Operations to Completion."

Storm Door, Storm Sash, Screens or Weather-Stripping Installation – All Operations to Completion — 5428

Description

Code 5428 applies to employers engaged in installing of storm doors, storm sash, screens or weather-stripping. These operations are performed using hand tools and require measurements to be taken. Most work pertaining to this classification is interior work.

Storm windows are combination windows and screens, which are designed to be installed over double-hung windows. They are permanently installed and easily opened with a screen slid into place for ventilation. New aluminum tracks and frames are nailed to the inner wood frame. Windows are inserted into a track on the window frame. New molding may be installed around the inside of the door and windows. Outside frames will be caulked to prevent water leakage.

Metal frame combination screen and storm windows are installed by setting a metal guide frame in the window frame, which is secured in place with several screws and installed from inside the building. Normally, these types of windows have interchangeable panels. Panels of glass or screening are then slid into the guides in the frame.

Weather-stripping is normally installed around windows and doors. There are various types and thickness of weather-stripping material, some of which are made of foam, felt, vinyl, metal or a combination of these materials. Most weather-stripping materials are self-adhesive and other types require nailing or tacking into place. Normally, weather-stripping is attached to the window frame. However, some weather-stripping material is attached to the window or door sash. Double-hung and sliding doors have the weather-stripping attached to where the movable and fixed portions meet.

Assignment By Analogy

Operations To Be Separately Rated

1. Installation:

(a) Doors - jalousies – windows, metal door installation. Refer to Code 5102 "Door, Door Frame or Sash Erection – Metal or Metal Covered – All Operations to Completion."

(b) Window glass (glazier) installation – at the customer's premises. Refer to Code 5462 "Glazier – Away From Shop – All Operations to Completion & Drivers."

	Cabinet Works Installation – All Operations to Completion	5429
	Note: Not available for division of payroll with Code 5403 "Carpentry – NOC – All Operations to Completion," Code 5645 "Carpentry – Detached One or Two-Family Dwellings – All Operations to Completion," or Code 5651 "Carpentry – Dwellings – Three Stories or Less – All Operations to Completion" at the same job or location.	
	Description	
	Code 5429 applies to employers engaged in installing wood or metal cabinets, parquet or wooden flooring, shelving and wood or metal partitions. Measurements are taken at the customer's premises, and plans or blueprints may be drawn up. Old cabinets may be removed by the installers. Parquet or strip wood floors are installed using hand tools. Hardwood flooring is installed by laying out hardwood boards, cutting them to length and then placing them on the floor. This classification includes the installation of architectural wood window and doors.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Cabinet manufacturing with power machinery. Refer to Code 2817 "Cabinet Works – NOC – With Power Machinery."	
	2. Installation of refrigeration equipment, service or repair. Refer to Code 3724 "Machinery or Equipment Erection or Installation – NOC – All Operations to Completion & Drivers" and Code 3737 "Machinery or Equipment Repair or Servicing at Customers' Premises – NOC – All Operations to Completion & Drivers."	
	3. Refinishing floors – sanding and varnishing. Refer to Code 9030 "Building Service Contractor."	

	Lathing – All Operations to Completion & Drivers	5443
	Description	
	Code 5443 applies to employers engaged in lathing work. Lathing work is performed by specialist contractors that install metal, wood or gypsum lath in strips or other sheet forms to provide a support base for the application of plaster or stucco coatings. This type of work may be done on interior or exterior building surfaces. Lath is attached to studs and joists. This classification also includes using control joints, corner beads and screeds to reinforce and provide structural support for the lath that is installed. Control joints are metal strips put in place to relieve strain around large areas such as ceilings and walls. Corner beads are set in place to provide reinforced corners and are usually installed over gypsum surfaces and screeds are used as separators, which separate plaster from concrete and other surfaces. Once the lathing material is installed, the plastering contractor can apply the plaster or stucco finish.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Metal lathing used as a reinforcement for concrete shall be assigned to the appropriate concrete construction classification. Refer to Code 5213 "Concrete Construction – NOC – All Operations to Completion" and Code 5221 "Concrete or Cement Work – Floors, Driveways, Yards or Sidewalks – All Operations to Completion & Drivers."	
	2. Stucco or plastering work. **(a)** Exterior. Refer to Code 5022 "Masonry – NOC – All Operations to Completion." **(b)** Interior. Refer to Code 5480 "Plastering – NOC – All Operations to Completion & Drivers."	
	3. Wallboard installation. Refer to Code 5445 "Wallboard Installation – Within Buildings – All Operations to Completion & Drivers."	

	Wallboard Installation – Within Buildings – All Operations to Completion & Drivers	5445
	Description	
	Code 5445 applies to employers engaged in installing sheetrock, wallboard, drywall and plasterboard in private residences or commercial buildings. Some buildings may require fire resistant wallboard to be installed. In residential homes, water resistant wallboard may be installed, especially in humid areas such as bathrooms. Taping contractors are included under this classification. This classification also includes installation of drywall partitions.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Painting – interior – exterior – other than metal structures over 2 stories. Refer to Code 5474 "Painting or Decorating – NOC – All Operations to Completion & Drivers."	
	2. Sheetrock or wallboard installation: **(a)** Performed by a contractor engaged in construction of a detached one or two-family dwelling at the same job or location. Refer to Code 5645 "Carpentry – Detached One or Two-Family Dwellings – All Operations to Completion." **(b)** Performed by a contractor engaged in construction of a dwelling that is three stories or less. Refer to Code 5651 "Carpentry – Dwellings – Three Stories or Less – All Operations to Completion."	

	Glazier – Away From Shop – All Operations to Completion & Drivers	5462
	Description	
	Code 5462 applies to employers engaged in delivery and installation of glass panes or plate glass in existing window structures, storefronts or elsewhere, the installation or replacement of window glass in houses and commercial buildings regardless of height and the installation of mirrors with glazing points and compounds. Worn or damaged glass is removed from the frame and new glass is installed. If a customer needs a window frame installed with the glass window, this operation would be inclusive under this classification.	
	Assignment by Analogy	
	Operations to Be Separately Rated	
	1. Installation: **(a)** Automobile glass – exclusively. Refer to Code 8391 "Automobile Sales or Service Agency – All Operations & Drivers." **(b)** Glass block. Refer to Code 5022 "Masonry – NOC – All Operations to Completion." **(c)** Glass door. Refer to Code 5102 "Door, Door Frame or Sash Erection – Metal or Metal Covered – All Operations to Completion." **(d)** Storm door, storm sash, screens or weather-stripping installation. Refer to Code 5428 "Storm Door, Storm Sash, Screens or Weather-Stripping Installation – All Operations to Completion." **(e)** Hanging mirror, framed type. Refer to Code 9521 "House Furnishings Installation – NOC & Upholstering – All Operations to Completion." **(f)** Mounting mirror sheets to walls. Refer to Code 5429 "Cabinet Works Installation – All Operations to Completion."	

	Asbestos Removal Operations – Contractor – NOC – All Operations to Completion	5473
	Note: Includes employees engaged in sealing off work areas, removal, repair, enclosure or encapsulation of asbestos materials.	
	Description	
	Code 5473 applies to employers engaged in the removal of hazardous asbestos material from walls and ceilings of buildings. Walls are first erected with studs, plywood, and plastic sheets to seal off the decontamination work area from the outside atmosphere. Employees wear protective clothing and masks to protect them from contaminated particles from the asbestos. The asbestos is then removed by hand or with large vacuums. The employer wets the asbestos to prevent asbestos fibers from moving freely and to make the cleanup easier to accomplish. Wetting is accomplished with a hand spray pump and most removal also calls for scraping. Ceiling tiles may need to be lifted out of metal grid-work and many pipe coverings are merely unstrapped and lifted off. Some employers may have to erect scaffolding to reach overhead areas containing asbestos. The vacuum also provides air filtration to the employees by removing the asbestos fibers in the air. Employees' clothing and gear are washed down usually with a hose to remove asbestos fibers from their clothing.	
	Assignment By Analogy	
	Air monitoring for asbestos fibers by an asbestos removal contractor	
	Operations To Be Separately Rated	
	1. Air monitoring of asbestos. Refer to Code 8720 "Inspection of Risks for Insurance or Valuation Purposes – NOC."	
	2. Firms specializing in hauling away asbestos materials to approved dump-sites. Refer to Code 9403 "Garbage, Ashes or Refuse Collection & Drivers."	

	Painting or Decorating – NOC – All Operations to Completion & Drivers	5474
	Note: Includes incidental shop operations.	
	Description	
	Code 5474 applies to employers engaged in general painting operations. This classification includes interior and exterior painting of commercial and residential structures made of wood, stone or concrete, metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash. It is common for painting contractors to utilize ladders, scaffolds or platforms depending on the height of the work area. This classification includes waterproofing by means of brush or hand pressured caulking gun.	
	Assignment By Analogy	
	• Bath tub re-glazing • Wood preserving – poles, railroads ties	
	Operations To Be Separately Rated	
	1. Bridge painting and painting of metal structures over two stories in height. Refer to Code 5037 "Painting – Metal Structures – Over Two Stories in Height – All Operations to Completion & Drivers."	
	2. Painting ship hulls. Refer to Code 6874F "Painting – Ship Hulls – Coverage Under U.S. Act", and Code 6884 "Painting – Ship Hulls – Coverage Under State Act Only."	
	3. Wallpaper hanging. Refer to Code 5491 "Wallpaper Hanging – All Operations to Completion & Drivers."	

	Insulation Work – NOC – All Operations to Completion & Drivers	5479
	Note: Applies only when installation 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 location.	
	Description	
	Code 5479 applies to employers engaged in installing and applying of various types of acoustical or thermal insulation in buildings or within building walls, ceilings, floors, attics, roof rafters and crawl spaces. Insulation is installed to make residential, commercial and industrial structures more energy efficient. There are various types of insulation materials used such as fiberglass and mineral wool which can be purchased in batts, rolls or loose fills. Other types of insulation include cellulose, plastic foam or resin, rigid plastic panels, fiberboard, cementitious and reflective type foil. The installation process normally involves the use of hand tools such as hammers, staplers, nailers or nail-guns, caulking guns and pneumatic equipment such as blowing machines.	
	Assignment By Analogy	
	• Batting fiberglass installation • Perlite or vermiculite – in bulk	
	Operations To Be Separately Rated	
	1. Drywall or wallboard installation. Refer to Code 5445 "Wallboard Installation – Within Buildings – All Operations to Completion & Drivers."	
	2. Insulating steam pipes or boilers. Refer to Code 5184 "Boiler or Steam Pipe Insulating – All Operations to Completion & Drivers."	

	Plastering – NOC – All Operations to Completion & Drivers	5480
	Description	
	Code 5480 applies to employers engaged in interior plastering work. The operation involves mixing plaster with water by hand and applying the mixture to walls and/or partitions by means of a hand trowel. A plastering contractor may also perform minor finishing work on previously installed drywall such as filling in small holes and taping. This classification also applies to interior waterproofing operations performed using a hand trowel. Most waterproofing work is done in residential structures, usually basements, or where water is most susceptible to leak. Before the waterproofing is done, the leaks and cracks are chipped out to an appropriate size for filling so that plastic cement will adhere properly. This chipping process is done by hand or using an electric chisel gun. The surface is then cleaned and primed. The plastic cement mixture is mixed to proper consistency and the cracks and leaks are filled using a hand trowel.	
	Assignment By Analogy	
	Stucco work – inside	
	Operations To Be Separately Rated	
	1. Waterproofing – application by trowel and stucco installation – outside work. Refer to Code 5022 "Masonry – NOC – All Operations to Completion."	
	2. Wallpaper hanging. Refer to Code 5491 "Wallpaper Hanging – All Operations to Completion & Drivers."	

	Wallpaper Hanging – All Operations to Completion & Drivers	5491
	Description	
	Code 5491 applies to employers engaged exclusively in wallpaper hanging operations. Lightweight or heavyweight, patterned or solid color wallpaper, some with adhesive backings, some with vinyl coating, grass cloth etc., are used to cover interior walls of rooms in both residential and commercial buildings. Prior to the actual installation work, the wall surfaces must be cleaned and scraped of old paint or wallpaper, dirt, grease and other residue to ensure adequate adhesion. Sometimes the cleaning requires more advanced methods such as the use of chemical strippers and heat guns to remove residue from the wall surfaces. Bill posting on buses, bus shelters, subway cars and on station platforms is also included under this classification.	
	Assignment By Analogy	
	Glass tinting – in building – using mylar film	
	Operations To Be Separately Rated	
	1. Lettering or Painting – outside. Refer to Code 9553 "Sign Painting or Lettering on Buildings or Structures – All Operations to Completion & Drivers."	
	2. Bill posting – outside – using ladders or scaffolding. Refer to Code 9545 "Bill Posting – All Operations to Completion & Drivers."	
	3. Drywall contractors. Refer to Code 5445 "Wallboard Installation – Within Buildings – All Operations to Completion & Drivers."	

	Street or Road Construction – Paving or Repaving – All Operations to Completion & Drivers	5506
	Note: Applies to all kinds of paving and repaving, surfacing or resurfacing or scraping, including airport runways or warming aprons. A complete road building job requires payroll division between Codes 5507 "Street or Road Construction – Sub-Surface Work – All Operations to Completion & Drivers" and 5506 along with any other applicable classes contemplated by the work performed.	
	Description	
	Code 5506 applies to employers engaged in the laying of the road, including the sub-base and surface, regardless of the type of road. Finishing includes trimming shoulders, installing curbing or erecting guard rails or fences. This classification also applies to the paving of roads, regardless of the type of material used. Also contemplated by this classification is the spraying of roads with liquid asphalt and the scraping and maintenance of dirt roads. In the case of reconstruction of old roads, this classification includes the removal of old surfaces and the sub-base and the relaying, renewing or repairing of the surface.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Clearing of right-of-way, earth excavation, filling or grading. Refer to Code 5507 "Street or Road Construction – Sub-surface Work – All Operations to Completion & Drivers."	
	2. Paving or repaving – cement or concrete – driveways, floors, sidewalks or yards. Refer to Code 5221 "Concrete or Cement Work – Floors, Driveways, Yards, or Sidewalks – All Operations to Completion & Drivers."	
	3. Rock excavation. Refer to Code 5508 "Excavation – Rock – All Operations to Completion & Drivers."	

	Street or Road Construction – Sub-Surface Work – All Operations to Completion & Drivers	5507
	Note: A complete road building job requires payroll division between Codes 5507 and 5506 "Street or Road Construction – Paving or Repaving – All Operations to Completion & Drivers", along with any other classes contemplated by the work performed.	
	Description	
	Code 5507 applies to employers that perform street or road construction involving sub-surface work. This classification includes the clearing of right-of-way, earth excavating, and filling and grading when performed by the principal street or road contractor or other employer street or road subcontractors. In connection with earth excavation, it is not uncommon that some detached rock or small boulders may be removed and broken up. This classification also includes sand and gravel digging when performed by contractors as part of, and incidental to, its earth excavating and filling operations to place the roadbed at the proper grade. Additionally, it is customary for contractors who cut and fill the final grade of the earth foundation to put in small bridges or culvers, provided that the clearance is not more than 10 feet at any point or the distance between terminal abutments does not exceed 20 feet. Street or road contractors who widen or change the line or grade of the subsurface roadbed of existing streets or roads are also classified under this classification. This classification is also applied to street or road construction contractors or specialist who excavate, grade, lay the crushed stone base and install concrete drains in connection with the installation of artificial turf for baseball and football stadiums.	
	Assignment By Analogy	
	• Dam construction or lock construction – roads – permanent – earth excavating • Excavation – street or road – no rock excavating • Municipalities, sub surface work – bed preparation	
	Operations To Be Separately Rated	
	1. Bridge building, bridge or culvert building where clearance is more than 10 feet at any point or the entire distance between terminal abutments exceeds 20 feet. Refer to Code 5222 "Concrete Construction in Connection with Bridges or Culverts – All Operations to Completion."	
	2. Quarrying. Refer to Code 1624 "Quarry – NOC & Drivers."	
	3. Road paving. Refer to Code 5506 "Street or Road Construction – Paving or Repaving – All Operations to Completion & Drivers."	
	4. Rock excavation. Refer to Code 5508 "Excavation – Rock – All Operations to Completion & Drivers."	
★	**5.** Tunneling – Pneumatic or Not Pneumatic. Refer to Code 6251 "Tunneling – All Operations to Completion."	

	Excavation – Rock – All Operations to Completion & Drivers	5508
	Note: Includes incidental quarrying or stone crushing.	
	Description	
	Code 5508 applies to employers engaged in the excavation of mass rock for various construction projects such as highway construction, ditch lines, quarries, basement construction, and for commercial, industrial, residential and government projects.	
	Assignment By Analogy	
	• Blasting contractors – dynamite or high explosive blasting • Geophysical exploration – seismic • Oil or gas well – perforating of casing – shooting	
	Operations To Be Separately Rated	
	1. Street construction or erection operations. Refer to Code 5507 "Street or Road Construction – Sub-Surface Work – All Operations to Completion & Drivers" and Code 5506 "Street or Road Construction – Paving or Repaving – All Operations to Completion & Drivers."	
★	**2.** Tunneling – Pneumatic or Not Pneumatic. Refer to Code 6251 "Tunneling – All Operations to Completion."	

	Air Conditioning and Heating Duct Work – Shop and Outside – All Operations to Completion & Drivers	5536
	Note: 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.	
	Description	
	Code 5536 applies to employers engaged in the fabrication, erection, installation or repair of duct work including the installation of air conditioning and blower units. This work may be performed for residential or commercial concerns. The heating and ventilation system may be designed by the actual contractor performing the work. The contractor will go to the customer's site, take the required measurements and then draw the prints for the job. Sometimes, the customer will provide the contractor with the specifications indicating the duct work dimensions.	
★	Ducts for heating and ventilation systems are fabricated from sheet metal stock, usually aluminum, stainless steel or galvanized sheet metal, with varying gauges. After fabrication, the ducts are transported to the job site for installation.	
★	Once the heating or air conditioning unit is installed, the water and electrical connections must be made. These operations are usually performed by outside concerns. When the unit is fully connected, the contractor will connect the unit to the power source and test it to ensure that it is operating properly. The heating or cooling unit must be filled with a refrigerant to ensure proper working condition, and the HVAC unit must be properly sized to achieve the proper airflow.	
	Assignment By Analogy	
	• Hot air – duct work and furnaces – household type – installation • Vacuum – central cleaning systems – duct type – sheet metal – custom manufacturing and installation	
	Operations To Be Separately Rated	
	1. Plumbing work. Refer to Code 5183 "Plumbing – NOC – All Operations to Completion & Drivers."	
	2. Electrical work. Refer to Code 5190 "Electrical Wiring – Within Buildings – All Operations to Completion & Drivers."	
	3. Service or repair of HVAC units after installation. Refer to Code 3737 "Machinery or Equipment Repair or Servicing at Customers' Premises – NOC – All Operations to Completion & Drivers."	
★	**4.** HVAC machinery or equipment installation – No duct work installation. Refer to 3724 "Machinery or Equipment Erection or Installation – NOC – All Operations to Completion & Drivers."	

	Sheet Metal Work Erection, Installation or Repair – NOC – Shop or Outside – All Operations to Completion & Drivers	5538
	Note: Not available for division of payroll at the same job or location to which Code 5536 "Air Conditioning and Heating Duct Work – Shop and Outside – All Operations to Completion & Drivers."	
	Description	
	Code 5538 applies to employers engaged in installing sheet metal products such as gutters, leaders, skylights, cornices and flashings, as well as the custom manufacturing of these items, provided that the employer also installs these items. These sheet metal items may be fabricated in-shop or at the customer's premises. The sheet metal used may be aluminum, galvanized metals, steel, tin or copper. Various gauges of these metals are used. The shop will utilize machinery such as circular shears, brakes, crimpers, radial arm saws, bending machines, punches or riveters. Also contemplated under this classification are gutters and drains that are attached to residential and commercial type structures for the purpose of catching and releasing rainwater. Gutters are fabricated from sheet metal, which is cut, bent to shape and holes drilled if necessary. The sections are secured together with nuts and bolts. A downspout is attached to the end of a gutter and releases the water down to a splash block on the ground. This classification also includes other sheet metal products manufactured and installed such as louvers, restaurant equipment, etc. Some of these products are custom fabricated, however, they are made from sheet stock using the same machinery and installation techniques.	
	Assignment By Analogy	
	Cooling tower water tanks – sheet metal	
	Operations To Be Separately Rated	
	1. Installation: **(a)** Sheet metal – duct type HVAC systems. Refer to Code 5536 "Air Conditioning and Heating Duct Work – Shop and Outside – All Operations to Completion & Drivers." **(b)** Sheet metal on roofs sloped 10 degrees or more. Refer to Code 5545 "Roofing – NOC – All Operations to Completion & Drivers."	

	Roofing – NOC – All Operations to Completion & Drivers	5545
	Description	
	Code 5545 applies to employers engaged in roofing work, re-roofing and roof repairing and/or waterproofing on roofs sloped 10 degrees or more. This operation is conducted by either a roofing contractor or a general carpentry contractor. Materials used vary in the roofing procedure such as asphalt shingles, metals, slates, tiles, precast slabs or felt papers. The employer's employees remove old or broken shingles and install new ones in their place. Loose shingles are fastened by nails and waterproof solution is added. Waterproofing is conducted on roofs, roof insulation and decks made of composition planks and tile. The installation of a new roof and the repair of old roofs is also contemplated by this classification. In addition to the roof workers, this classification also applies to the employees working on the ground preparing the roofing materials, hoisting the materials, operating any machinery or acting as watchmen. This classification also includes the cleaning of chimneys or furnaces from the roof.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Cleaning furnaces and chimneys from inside buildings. Refer to Code 9030 "Building Service Contractor."	
	2. Gypsum pouring on flat roof. Refer to Code 5213 "Concrete Construction – NOC – All Operations to Completion."	
	3. Roofing incidental to new building construction erected by same contractors. Refer to Code 5403 "Carpentry – NOC – All Operations to Completion," Code 5651 "Carpentry – Dwellings – Three Stories or Less – All Operations to Completion," and Code 5645 "Carpentry – Detached One or Two-Family Dwellings – All Operations to Completion."	

	Roofing – Built-Up – All Operations to Completion & Drivers	5547
	Note: 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.	
	Description	
	Code 5547 applies to employers engaged in all roofing operations on flat roofs or roofs sloped less than 10 degrees, using materials such as felt, gravel, paper, slag, tar, or polyurethane foams. This classification applies to the installation of new roofs or the repair of old roofing. Water proofing operations when performed on roofs is also included under this classification. A procedure covered by this classification is the application of a single-ply roofing.	
	Assignment By Analogy	
	Dam construction roofing of permanent buildings or structures	
	Operations To Be Separately Rated	
	1. Installation: **(a)** Precast floor and/or roof slabs. Refer to Code 5022 "Masonry – NOC – All Operations to Completion." **(b)** Laying sheet metal – flat roofs. Refer to Code 5538 "Sheet Metal Work Erection, Installation or Repair – NOC – Shop or Outside – All Operations to Completion & Drivers."	
	2. Roofing incidental to new building construction – erected by same contractor. Refer to Code 5403 "Carpentry – NOC – All Operations to Completion," Code 5651 "Carpentry – Dwellings – Three Stories or Less – All Operations to Completion" and Code 5645 "Carpentry – Detached One or Two-Family Dwellings – All Operations to Completion."	
	3. Roofing work in connection with roofs sloped at 10 degrees or more. Refer to Code 5545 "Roofing – NOC – All Operations to Completion & Drivers."	

	Contractor – Executive Supervisor, Construction Executive, Construction Manager, Construction Superintendent or Project Manager	5606
	Note: When terms such as "all employees," "all other employees," "all operations," and "all operations to completion" appear in the phraseology of a construction or erection operation applicable to an employer, Code 5606 may be assigned to those employees who are otherwise qualified to be assigned to Code 5606.	
	Description	
	Code 5606 applies to executive supervisors, construction executives, construction managers, construction superintendents or project managers having administrative or managerial responsibility for construction or erection projects. The executive supervisor, construction executive, construction manager, construction superintendent or project manager will spend some time in the office and the remainder of time visiting various job sites conferring with the job superintendent or foreperson to keep track of the progress of the work being conducted at each job or project. To qualify for this classification these individuals are defined as those persons exercising supervisory control through job superintendents or foremen. **1.** This classification does not apply to any person who is directly in charge of construction work such as a superintendent or foremen or any person that is engaged in actual construction or erection work. The applicable construction or erection classification(s) shall be applied. **2.** When actual construction or erection work is given to or placed with subcontractors that have their own supervisor or foremen on their payroll, the executive supervisor or construction executive of the general contractor shall be subject to this classification provided they meet the above criteria. **3.** Separately rate an executive officer of a corporation who performs the duties of an executive supervisor as Code 8809 "Executive Officers – NOC – Not Foremen, Workers or Salespersons" provided that such executive officer does not otherwise regularly and frequently perform the duties of a foreman, worker or outside salesperson.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Superintendent or foreman of a construction or erection job. Assign the governing classification of the job site.	

	Cleaner – Debris Removal – Construction or Erection	5610
	Note: Applies only in connection with construction or erection. Does not apply to the payroll for cleaners except when the payroll for watch guards, timekeepers and cleaners is more than all other payroll of the employer which is subject to construction or erection classifications at the same job or location.	
	Description	
	Code 5610 applies to employers engaged in removing construction or erection debris provided they are not engaged in construction or erection operations. This classification also applies to debris removal employees of a construction or erection contractor provided that the payroll for the cleaners, timekeepers and watch guards is greater than all the other payroll of the employer subject to construction or erection classifications at the same job or location. This classification can be applied to debris removal employees that are working on different floors of the job site that have already been completed by the tradesperson or to debris removal employees after the tradesperson left for the day provided their payroll meets the criterion. Timekeepers and watch guards employed by construction or erection contractors are present during the construction or erection operations. Watch guards also work nights, weekends and holidays to assure that vandalism and theft does not occur. The payroll of Code 5606 "Contractor – Executive Supervisor, Construction Executive, Construction Manager, Construction Superintendent or Project Manager" shall be excluded when determining whether the payroll for cleaners, timekeepers and/or watch guards exceeds all other payroll of the insured subject to construction or erection operations at the same job or location. If the insured is classified as Code 5606 and also has this classification exposure, this classification shall apply even if the Code 5606 exposure is greater. This classification 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.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Debris removal: **(a)** During construction. Assign the governing classification of the job site. **(b)** Left by building demolition contractor. Refer to Code 6217 "Excavation – NOC – All Operations to Completion & Drivers."	
	2. Garbage or refuse collection including containerized. Refer to Code 9403 "Garbage, Ashes or Refuse Collection & Drivers."	
	3. Watchmen – guarding property of others – armed or unarmed. Refer to Code 7723 "Detective or Patrol Agency & Drivers."	

	Carpentry – Detached One or Two-Family Dwellings – All Operations to Completion	5645
	Note: Includes garages constructed in connection with the dwellings.	
	Description	
	Code 5645 applies to employers engaged in all carpentry work in connection with the construction of detached one or two-family dwellings. This includes the construction of patios, trusses, framing, siding, installation of interior trim, doors, door frames, sashes, wallboard installation, windows, stairs, finished flooring, cabinet installation, fencing, gates, decking, carports and roofing. General carpentry repairs or remodeling, other than roofing, in connection with the buildings is also assigned to this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Carpentry work – construction in buildings three stories or less. Refer to Code 5651 "Carpentry – Dwellings – Three Stories or Less – All Operations to Completion."	
	2. Carpentry work. Refer to Code 5403 "Carpentry – NOC – All Operations to Completion."	

	Aluminum, Plastic or Vinyl Siding Installation – All Operations to Completion & Drivers	5648
	Description	
	Code 5648 applies to employers engaged in installation of vinyl, plastic and aluminum siding. Siding is the material that covers the outside walls of a building. The most common types of siding installed are vinyl and aluminum as these materials are energy efficient and require little maintenance and care. Siding contractors may finish newly constructed homes and buildings or re-side existing buildings. New siding can be installed over old siding. However, in many instances, the old siding is removed first. Scaffolds and ladders are used in the installation process and are removed accordingly to finish the job. Hand and power saws are also used in addition to drills, hammers, tackers, adhesives, galvanized steel or aluminum nails, staples and foils or tar paper.	
	Assignment By Analogy	
	Sheet metal siding – covered steel frame building construction	
	Operations To Be Separately Rated	
	1. Carpentry operations. Refer to Code 5403 "Carpentry – NOC – All Operations to Completion," Code 5645 "Carpentry – Detached One or Two-Family Dwellings – All Operations to Completion" or Code 5651 "Carpentry – Dwellings – Three Stories or Less – All Operations to Completion."	
	2. Weather-stripping installation. Refer to Code 5428 "Storm Door, Storm Sash, Screens or Weather-Stripping Installation – All Operations to Completion."	

	Carpentry – Dwellings – Three Stories or Less – All Operations to Completion	5651
	Note: Applicable only to buildings designed primarily for multiple dwelling occupancy and includes garages constructed in connection therewith.	
	Description	
	Code 5651 applies to employers engaged in carpentry work in connection with the construction of dwellings that are three stories or less when performed by employees of the same carpentry contractor responsible for the entire construction project. This includes the construction of patios, trusses, framing, siding, installation of interior trim, doors, door frames, sashes, wallboard installation, windows, stairs, finished flooring, cabinet installation, fencing, gates, decking, carports and roofing. General carpentry repairs or remodeling, other than roofing, in connection with the buildings is also assigned to this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Carpentry work: **a)** Construction on one- or two-family dwellings. Refer to Code 5645 "Carpentry – Detached One or Two-Family Dwellings – All Operations to Completion." **b)** General carpentry or work on dwellings more than three stories. Refer to Code 5403 "Carpentry – NOC – All Operations to Completion."	
	2. Siding installation – not done by contractor engaged in carpentry operations. Refer to Code 5648 "Aluminum, Plastic or Vinyl Siding Installation – All Operations to Completion & Drivers."	

	Wrecking – Buildings – Not Marine – All Operations to Completion & Drivers	5701
	Description	
	Code 5701 applies to employers engaged in building wrecking or demolition work other than marine wrecking, demolition of bridges, tanks, towers and other structures. A building wrecking or demolition job is one where a building, chimney or steeple is razed, or where a floor, exterior wall or roof is removed. This classification applies to wrecking or demolishing of all types of buildings such as private residences, multiple dwellings, lofts, apartments, hotels, office buildings, schools, stores, tenements, warehouses, etc. Wrecking includes all types of structures such as wood, wood-brick veneer, wood-stucco on lath, stucco on tile, brick, stone, concrete block or hollow tile with wood joints, brick, stone, concrete block or hollow tile with iron steel girders and reinforced concrete arches; brick, stone, concrete block or hollow tile with iron steel girders and wood joints, poured concrete – not reinforced, steel frame, mill construction or reinforced concrete. Prior to the building being demolished, the demolition contractor will conduct an engineering survey of the site or contract the survey out to others. Once the engineering report is complete, the demolition contractor will prepare a bid for the job. When bid is accepted and all other aspects that are required are completed, the site will be prepared for demolition. Temporary fences or walls are installed around the site to secure the area as well as any other safety measures that may be required. Water, gas and electricity must be shut off in the building. All pipes are capped and windows, including glass doors are removed. If the building is to be imploded, explosive charges will be installed in the building. This process may take weeks of planning to assure that the explosives detonate as precisely timed. Some demolition contractors use bulldozers and will remove one floor at a time or use a wrecking ball to demolish the building. Other mechanical equipment may be used such as concrete crushers, backhoes, front end loaders, cranes, etc. Handheld equipment such as cutting torches, wrecking bars, picks, crowbars, saws, jackhammers and other related equipment may be used. Clamshell buckets may be used to pick up the debris. Debris will be removed by laborers and placed into dumpsters or may be sub-contracted out to others. Welding or cutting work in connection with building demolition jobs shall be assigned to this classification.	
	Assignment By Analogy	
	• Dam construction – Building wrecking – not marine • Military reservation – dismantling	
	Operations To Be Separately Rated	
	1. Removal: **(a)** Asbestos by specialty contractor. Refer to Code 5473 "Asbestos Removal Operations – Contractor – NOC – All Operations to Completion."	

	Operations To Be Separately Rated (continued)
	(b) Machinery removal and relocation. Refer to Code 3724 "Machinery or Equipment Erection or Installation – NOC – All Operations to Completion & Drivers."
	2. Debris removal specialty contractors: **(a)** Remove debris left by construction contractors. Refer to Code 5610 "Cleaner – Debris Removal – Construction or Erection." **(b)** Remove debris left by demolition contractors. Refer to Code 6217 "Excavation – NOC – All Operations to Completion & Drivers."
	3. Wrecking: **(a)** Marine and salvage operations. Ship dismantling. Refer to Code 7394 "Diving – Marine – Program I," Code 7395 "Diving – Marine – Program II – State Act," and Code 7398 "Diving – Marine – Program II – USL Act." **(b)** Not building wrecking or marine wrecking. Refer to Code 5709 "Wrecking – Not Building or Marine Wrecking – All Operations to Completion."

	Building Raising or Moving – All Employees – All Operations to Completion & Drivers	5703
	Description	
	Code 5703 applies to employers engaged in building raising or moving, including incidental shoring, removal or rebuilding of walls, foundations, columns or piers. This classification also applies to shoring and underpinning operations. Operations such as excavation, masonry, carpentry, etc., are inclusive under this classification when performed by underpinning contractors and work involving building raising or moving. When building raising or moving is done, openings (trenches) are dug at various intervals around a building or structure. Hydraulic jacks are used to raise a building or structure several feet above the foundation. Steel beams are placed around the structure for support during the moving operation. To move the actual structure, dollies are set in place and the structure is lowered onto the dollies with precise maneuvering. The structure is then transported to another location by means of trailers, set in place on the foundation and is secured as necessary. Contractors engaged in this operation may also engage in incidental shoring, rebuilding walls, installing piers or columns etc. This work is inclusive under this classification when performed in conjunction with building moving or raising.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Caisson or cofferdam work or shaft sinking. Refer to Code 6252 "Shaft Sinking – All Operations to Completion."	

	Wrecking – Not Building or Marine Wrecking – All Operations to Completion	5709
	Note: Applies to operations in damaged buildings, including incidental wrecking, shoring or other structural work and the handling of machinery. Code 8263 "Junk Dealer & Drivers" is not available for division of payroll with Code 5709.	
	Description	
	Code 5709 applies to employers engaged in demolishing structures other than building wrecking and marine wrecking. This classification is applicable to the demolition of bridges, tanks and towers. It also applies to salvaging damaged buildings including incidental wrecking. Welding or cutting work when performed in connection with demolition jobs (not building or marine wrecking) is inclusive under this classification.	
	Assignment By Analogy	
	Welding – demolition cutting	
	Operations To Be Separately Rated	
	1. Building raising or moving, shoring, or underpinning buildings or structures. Refer to Code 5703 "Building Raising or Moving – All Employees – All Operations to Completion & Drivers."	
	2. Salvaging damaged buildings – no wrecking. Refer to Code 8263 "Junk Dealer & Drivers."	
	3. Wrecking: **(a)** Buildings – not marine wrecking. Refer to Code 5701 "Wrecking – Buildings – Not Marine – All Operations to Completion & Drivers." **(b)** Marine and salvage operations. Ship dismantling. Refer to Code 7394 "Diving – Marine – Program I," Code 7395 "Diving – Marine – Program II – State Act," and Code 7398 "Diving – Marine – Program II – USL Act."	

	Anti-Toxin, Virus or Serum Mfg. & Drivers	5951
	Description	
	Code 5951 applies to employers engaged in manufacturing viruses, serums and anti-toxins. There is considerable laboratory work involved under this classification. Research and development is a key factor under this classification as well as quality control of the various agents produced. Livestock may be used for experimental purposes in which the animals are injected with various bacteria and/or viruses. The animals are eventually bled and killed for the purpose of using their blood and glands to manufacture serums. Serum is an antibody that can be separated from the blood. Additives such as enzymes or chemicals may be added to the serum produced from the glands and blood. The serum mixture may also be pasteurized, and preservatives may be added. Other businesses subject to this classification manufacture new bio-agents, antibodies and growth factors. Vaccine research and product development are also contemplated under this classification. Bacteria cultures are purchased to produce vaccines. These cultures are placed in containers with additives to isolate and purify the process. When the cultures have grown to specifications, they are put into vials, tested and recorded. The formula is then sent to an outside manufacturer. Blood may also be purchased to be analyzed and produce compounds. The cell and tissue cultures from blood are analyzed and mixed with chemicals, filtered, sterilized and packed for shipment to customers.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Chemical – Not Otherwise Classified (NOC). Refer to Code 4829 "Chemical Mfg. – NOC – All Operations & Drivers." **(b)** Drugs or medicine. Refer to Code 4825 "Drug, Medicine or Pharmaceutical Preparation Mfg. – Includes Mfg. of Ingredients."	
	2. Analytical chemist. Refer to Code 4511 "Analytical Chemist."	
	3. Chemical mixing or blending – Not Otherwise Classified (NOC). Refer to Code 4828 "Chemical Blending or Mixing – NOC – All Operations & Drivers."	

	Color Grinding, Blending or Testing	5954
	Note: 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.	
	Description	
	Code 5954 applies to employers engaged in operations involving dry materials with no handling of flammable, poisonous, caustic, corrosive or oxidizing materials. Not applicable to the manufacturing of ingredients.	
	Assignment By Analogy	
	• Brass or copper - powder • Carbon - dry • Chalk • Colors and pigments – dry mixing and blending • Flue dust – mix, sift and bag • Paint – calcimine or whitewash • Plastic molded products – metallic powders, oxides, ferrites • Whiting manufacturing	
	Operations To Be Separately Rated	
	1. Chemical blending. Refer to Code 4828 "Chemical Blending or Mixing – NOC – All Operations to Completion."	
	2. Paint manufacturing – types other than calcimine or whitewash. Refer to Code 4558 "Paint Mfg."	

Discontinued as of 10/01/2

	Pile Driving – NOC – All Operations to Completion & Drivers	6003
	Note: Includes timber wharf building.	
	Description	
	Code 6003 applies to employers engaged in operations of pile driving. Piles are long, heavy pillars made of timber, metal, pipe or concrete. Piles are driven into earth to support all types of structures including bridges and buildings. The pile foundation balances the weight of the underlying rock or soil surfaces. The piles are used for various construction projects where foundations are required to be deep such as buildings, tunnels, bridges, wharves, docks, etc.	
	Assignment By Analogy	
	Breakwater or Jetty Construction – sea walls of concrete piles	
	Operations To Be Separately Rated	
	1. Breakwater or jetty construction – no caisson, cofferdam or pile driving work, dike or revetment – construction, or dock building – no pile driving. Refer to Code 6005 "Breakwater or Jetty Construction – All Operations to Completion & Drivers."	

	Breakwater or Jetty Construction – All Operations to Completion & Drivers	6005
	Note: Applies to river work only.	
	Description	
	Code 6005 applies to employers engaged in the construction of a jetty, breakwaters, sea walls, groynes, dikes, revetments etc. A jetty involves more construction than a dike or a levee in that it must extend into a body of water. A jetty is constructed of heave timber cribbing filled with boulders or heavy stone. The construction of a dike included in this classification involves operations in which an embankment of earth is thrown up along the edge of the river. Then embankment is very frequently paved with loose stone. In addition to the stones, the embankment may be anchored by lumber or willow mattresses, which are laid against the surface of the dike and held down by stone or piling.	
	Assignment By Analogy	
	• Dock building – no pile driving • Rip rap stone – placed along shoreline	
	Operations To Be Separately Rated	
	1. Caisson work, cofferdam work or shaft sinking. Refer to Code 6252 "Shaft Sinking – All Operations to Completion."	
	2. Pile driving. Refer to Code 6003 "Pile Driving – NOC – All Operations to Completion & Drivers."	

	Dam or Lock Construction – Concrete Work – In Connection with Dams or Locks – All Types – All Operations to Completion & Drivers	6017
	Description	
	Code 6017 applies to employers engaged in concrete work that is performed in connection with dams and locks. This classification includes foundations or the making, setting up or taking down forms, scaffolds, falsework or concrete distribution apparatus. In addition, it includes dam repair work. This classification also contemplates temporary concrete batch plant operations at the construction job site when these batch plants are operated by the employer that is engaged in this classification's construction operations.	
	Assignment By Analogy	
	Penstocks – water sluiceway construction – concrete	
	Operations To Be Separately Rated	
	1. Caisson work, cofferdam work or shaft sinking. Refer to Code 6252 "Shaft Sinking – All Operations to Completion."	
	2. Earth moving or placing in connection with dams or locks – all types. Refer to Code 6018 "Dam or Lock Construction – Earthmoving or Placing – In Connection with Dams or Locks – All Types – All Operations to Completion & Drivers."	
★	**3.** Tunneling – Pneumatic or Not Pneumatic. Refer to Code 6251 "Tunneling – All Operations to Completion."	

	Dam or Lock Construction – Earthmoving or Placing – In Connection with Dams or Locks – All Types – All Operations to Completion & Drivers	6018
	Note: 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.	
	Description	
	Code 6018 is applicable to employers engaged in earthmoving and placing in connection with dam or lock construction. This classification includes excavation, burrowing, filling, backfilling or grading operations only when performed in connection with dam or lock construction. Machinery such as excavators, bulldozers, backhoes or graders are used to perform this operation.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Caisson work, cofferdam work or shaft sinking. Refer to Code 6252 "Shaft Sinking – All Operations to Completion."	
	2. Concrete construction operations in connection with dam or lock construction. Refer to Code 6017 "Dam or Lock Construction – Concrete Work – In Connection with Dams or Locks – All Types – All Operations to Completion & Drivers."	
	3. Excavation – not in connection with dam or lock construction. Refer to Code 6217 "Excavation – NOC – All Operations to Completion & Drivers."	
★	**4.** Tunneling – Pneumatic or Not Pneumatic. Refer to Code 6251 "Tunneling – All Operations to Completion."	

	Levee Construction – All Operations to Completion & Drivers	6045
	Description	
	Code 6045 applies to employers engaged in construction of levees, usually conducted some distance back from the river's edge, to prevent the overflow of rivers where the principal operations involve earthmoving or placing, including clearing of land, excavation, filling, grading, etc., involving the use of earthmoving equipment such as draglines, graders, scrapers, bulldozers, dump trucks, etc. In addition, the levee slopes are seeded, and in some cases, are paved in part with asphalt, concrete, soil, cement, etc.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Jetty or breakwater construction: **(a)** No caisson, cofferdam or pile driving work. Refer to Code 6005 "Breakwater or Jetty Construction – All Operations to Completion & Drivers." **(b)** Sea wall of concrete piles. Refer to Code 6003 "Pile Driving – NOC – All Operations to Completion & Drivers."	

	Drilling – NOC – All Operations to Completion & Drivers	6204
	Note: Shall not be assigned at a single job or location to a risk engaged in operations described by another classification.	
	Description	
	Code 6204 applies to specialty contractors engaged in drilling work. This classification contemplates all types of drilling, except drilling related to oil or gas wells or drilling underground mines. This classification is not applicable to the drilling of exploratory holes pursuant to oil or gas exploration. This classification applies to water well drilling, exploratory core drilling to determine the characteristics of ground strata, which will subsequently support a foundation of a structure, drilling of holes in rock for shot holes, drilling of holes for lag bolts to anchor sills of building, discretional drilling, and drilling of holes in concrete or masonry walls, floors, etc., within buildings when performed by specialist drillers. This classification is not applicable to nondrilling trades such as electricians, plumbers, etc. who will drill through wood or metal studs, etc. as part of performing their jobs.	
	Assignment By Analogy	
	• Artesian well drilling • Borings test – foundation exploration • Gas equipment and supplies operating – new	
	Operations To Be Separately Rated	
	1. Excavation. Refer to Code 6217 "Excavation – NOC – All Operations to Completion & Drivers."	
	2. Oil or gas well drilling or redrilling. Refer to Code 6235 "Oil or Gas Well – Drilling or Redrilling – All Operations to Completion & Drivers."	
	3. Seismic geographical exploration. Refer to Code 5508 "Excavation – Rock – All Operations to Completion & Drivers."	

	Gas or Oil Lease Work – NOC – Natural Gas – By Contractor – All Operations to Completion & Drivers	6216
	Note: 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.	
	Description	
	Code 6216 applies to oil field specialist contractors engaged in well maintenance operations at oil lease sites. This classification includes but is not limited to well maintenance, dirt construction operators, oil treating service, oil field roustabout services, pumpers, and tank cleaning services. Dirt construction operators use earthmoving equipment and perform services such as excavation, ditch digging and construction of dikes and dams. Oil treating operations include heat treating of subgrade oil stored in tank batteries and the cleaning of auxiliary equipment using steam cleaning equipment. Tank cleaning service consists of removal of paraffin and residue from the interior of tank batteries and spreading the residue on oil lease roads. Tank truck operations servicing oil well sites are classified to this classification. These employers deliver specialty brine water that is used to facilitate the removal of cuttings during the drilling process. The water is placed into a frac tank near the drilling rig and which the driller will draw from during the drilling process. These employers will usually remove waste water from these sites, which is a by-product of the drilling process. The waste water is generally in a containment pit where suction hoses are installed. The water is pumped into the tank truck and taken to a designated disposal site.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Oil or gas: **(a)** Lease operator. Refer to Code 1320 "Gas or Oil Lease Operator – Natural Gas – All Operations & Drivers." **(b)** Pipeline construction. Refer to Code 6233 "Gas or Oil Pipeline Construction – All Operations to Completion & Drivers." **(c)** Well drilling or redrilling. Refer to Code 6235 "Oil or Gas Well – Drilling or Redrilling – All Operations to Completion & Drivers." **(d)** Pipeline operation. Refer to Code 7515 "Gas or Oil Pipeline Operation & Drivers." **(e)** Cementing. Refer to Code 5213 "Concrete Construction – NOC – All Operations to Completion."	

	Operations To Be Separately Rated (continued)
★	**(f)** Well – instrument logging or survey work contractor. Refer to Code 8601 "Engineer or Architect – Consulting & Clerical."
	2. Oil refining. Refer to Code 1463 "Asphalt Works & Drivers."

	Excavation – NOC – All Operations to Completion & Drivers	6217
	Description	
	Code 6217 applies to employers engaged in general excavation including ditch digging, burrowing, filling or backfilling. Operations will involve the removal of earth, small boulders and rocks by power shovels, trench diggers or bulldozers and piling same at the job site for backfill.	
	Assignment By Analogy	
	• Soil – environmental remediation – spray, turn with earth moving equipment • Debris removal – removal of debris left by a demolition contractor • Stump removal – no street or rode construction or logging or lumbering	
	Operations To Be Separately Rated	
	1. Grading or excavation – in connection with street or road construction – sub-surface. Refer to Code 5507 "Street or Road Construction – Sub-Surface Work – All Operations to Completion & Drivers."	
	2. Mass rock excavation. Refer to Code 5508 "Excavation – Rock – All Operations to Completion & Drivers."	

	Irrigation System Construction – All Operations to Completion & Drivers	6229
	Description	
	Code 6229 applies to employers engaged in irrigation or drainage system construction. This classification contemplates the digging of main irrigation canals and all laterals extending to the areas to be irrigated and includes the installation of irrigation equipment such as piping. This classification also contemplates all types of commercial agricultural irrigation construction operations. This includes open canal or below ground systems, fixed or movable systems and wheel or impulse systems.	
	Assignment By Analogy	
	• Drain tiles • WellPoint systems	
	Operations To Be Separately Rated	
	1. Pile driving. Refer to Code 6003 "Pile Driving – NOC – All Operations to Completion & Drivers."	
	2. Dredging operations. Refer to Code 7333 "Dredging – All Types – Program I, Code 7335 "Dredging – All Types – Program II – State Act," and Code 7337 "Dredging – All Types – Program II – USL Act."	
★	**3.** Tunneling – Pneumatic or Not Pneumatic. Refer to Code 6251 "Tunneling – All Operations to Completion."	
	4. Sewer construction. Refer to Code 6306 "Sewer Construction – All Operations to Completion & Drivers."	
	5. Dam construction. Refer to Code 6017 "Dam or Lock Construction – Concrete Work – In Connection with Dams or Locks – All Types – All Operations to Completion & Drivers" and Code 6018 "Dam or Lock Construction – Earthmoving or Placing – In Connection with Dams or Locks – All Types – All Operations to Completion & Drivers."	

	Gas or Oil Pipeline Construction – All Operations to Completion & Drivers	6233
	Description	
	Code 6233 applies to employers engaged in cross-country construction of oil or gas pipelines and contractors engaged exclusively in clearing of new rights-of-way for such construction. This classification applies to contractors engaged in the taking up and removal of oil or gas pipelines. Maintenance, testing, repair, trench pipe wrapping and pipe manufacturing at the construction site are also contemplated under this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Dredging operation. Refer to Code 7333 "Dredging – All Types – Program I," Code 7335 "Dredging – All Types – Program II – State Act," and Code 7337 "Dredging – All Types – Program II – USL Act."	
	2. Pile driving. Refer to Code 6003 "Pile Driving – NOC – All Operations to Completion & Drivers."	
★	**3.** Tunneling – Pneumatic or Not Pneumatic." Refer to Code 6251 "Tunneling – All Operations to Completion."	

	Oil or Gas Well – Drilling or Redrilling – All Operations to Completion & Drivers	6235
	Note: Not available for division of payroll with Code 5213 "Concrete Construction – NOC – All Operations to Completion" which is applicable to oil or gas well acidizing or cementing at the same job or location.	
	Description	
	Code 6235 applies to employers engaged in drilling or redrilling oil or gas wells, and includes erection or dismantling of drilling rigs, formation fracturing, cementing and installation of casing when such operations are performed by employees of the drilling company. Cleaning or swabbing of a new well that has not yet been completed is included under this classification whether performed by employees of the driller or by a specialist contractor. Oil or gas well holes are usually drilled using either a cable or rotary-type rig. The cable rig involves dropping a pointed bit that is attached to a cable repeatedly into a hole until the hole reaches the desired depth. The rotary rig involves drilling a holt by applying pressure to a drilling stem that has a rotating bit attached to it. The latter method is used for both vertical drilling, and for directional and horizontal drilling. Directional drilling is the process of drilling a curved well, in order to reach a target that is not directly beneath the drill site. Horizontal drilling can make a 90 degree turn in only a few feet to reach less accessible reservoirs.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Drilling – Not Otherwise Classified (NOC). Refer to Code 6204 "Drilling – NOC – All Operations to Completion & Drivers."	
	2. Oil or gas well: **(a)** Acidizing or cementing – not at the same job or location that is subject to Code 6235. Refer to Code 5213 "Concrete Construction – NOC – All Operations to Completion." **(b)** Perforating or oil or gas well shooting. Refer to Code 5508 "Excavation – Rock – All Operations to Completion & Drivers."	

	Tunneling – All Operations to Completion	6251
	Description	
	Code 6251 applies to specialist contractors who perform tunnel construction. This classification applies to all operations including lining. It does not include subway construction. The operations include earth, rock, and water removal by mechanical equipment, explosives, and pumps and drains piped to the outside of the bore which will vary in size depending upon the ultimate use of the tunnel. Shaped steel I-beams are placed as the bore progresses, to which horizontal beams or solid bar stock are welded or bolted for support. Shielding the bore, between the I-beams, requires bolting wood bulkheads or welding steel plates to the beams followed by filling gaps between the face of the bore and shielding with sand or concrete grout. The tunnel will then be lined with concrete, steel or tile, if required, and lighting, ventilation, and drains installed.
★	This classification also applies to employers engaged in pneumatic tunneling operations which includes lining, all employees working under air pressure, and all others working in the tunnel or in work on the apparatus connected therewith. Steel caissons, equipped with a shield and air locks for workers and material, are sunk to the required depth at the portals (also equipped with locks) at each end of the tunnel to be constructed. The work proceeds to the center (until breakthrough) by pushing the shield (a long steel tube) through the inside of the caisson. Material is hauled back through the caisson and lifted to the surface for removal. As the shield moves forward, a steel lining is constructed in the tunnel bore. Concrete is then forced between the lining and the walls of the hole. At breakthrough, the portals are opened to the ground connections.
	Assignment By Analogy	
	Street or road tunneling – including concrete – metal lining – not pneumatic	
★	Welding – under air pressure – tunneling – pneumatic	
	Operations To Be Separately Rated	
★	**1.** Subway construction. Assign the appropriate construction or erection classification code.	
★	**2.** Welding under air pressure – caisson work. Assign Code 6252 "Shaft Sinking – All Operations to Completion."	

	Shaft Sinking – All Operations to Completion	6252
	Note: Cofferdam work – Includes pile driving, excavation and masonry or concrete work up to completion of the substructure only. Shaft sinking – Includes pile driving, excavation, concrete work or lining.	
	Description	
	Code 6252 applies to employers engaged in all operations involving shaft sinking for bridge footings, piers or foundations. The operations involve the removal of earth from a hole with a relatively small diameter and usually from a considerable depth as compared with its diameter. To prevent cave-ins, wooden or steel sheeting may be driven into the shaft by hand or power apparatus. This classification contemplates these operations as well as any pile driving, and concrete work connected herewith. This classification is also applied to specialist contractors engaged in all operations involving pneumatic caisson work for bridge or pier foundations. Pneumatic caissons are closed casings in which air pressure is maintained equal to the pressures of water or soil on the outside. This classification includes all employees working under air pressure, others engaged in or upon the caisson or the apparatus connected therewith as well as any pile driving, excavation, masonry or concrete work. This classification is also applicable to specialist contractors engaged in all operations involving non-pneumatic caisson work for bridge abutment, pier and underwater foundation construction up to the completion of the subbase or sub-foundation. This classification contemplates the driving of steel piling to the desired depth to form compartments of the required size and the removal of earth and water by clamshells or pumps. This classification also contemplates the pouring of concrete into the shell and the removal of the piling. Non-pneumatic caisson work in connection with dam or lock construction falls within the scope of this classification but only with respect to the construction, maintenance or removal of the caisson. Additionally, this classification applies to specialist contractors engaged in all operations involved in non-pneumatic cofferdam work.	
	Assignment By Analogy	
	Welding under air pressure – caisson work	
	Operations To Be Separately Rated	
★	**1.** Tunneling – Pneumatic or Not Pneumatic. Refer to Code 6251 "Tunneling – All Operations to Completion."	

	Tunneling – Pneumatic – All Operations to Completion	6260
	Description	
	Code 6260 applies to employers engaged in pneumatic tunneling operations. This classification includes lining, all employees working under air pressure, and all others working in the tunnel or in work on the apparatus connected therewith. Steel caissons, equipped with a shield and air locks for workers and material, are sunk to the required depth at the portals (also equipped with locks) at each end of the tunnel to be constructed. The work proceeds to the center (until breakthrough) by pushing the shield (a long steel tube) through the inside of the caisson. Material is hauled back through the caisson and lifted to the surface for removal. As the shield moves forward, a steel lining is constructed in the tunnel bore. Concrete is then forced between the lining and the walls of the hole. At breakthrough, the portals are opened to the ground connections.	
	Assignment By Analogy	
	• Street or road tunneling – including concrete – metal lining – pneumatic • Welding – under air pressure – tunneling – pneumatic	
	Operations To Be Separately Rated	
	1. Subway construction. Assign the appropriate construction or erection classification code.	
	2. Tunneling – not pneumatic. Refer to Code 6251 "Tunneling – Not Pneumatic – All Operations to Completion."	
	3. Welding under air pressure – caisson work. Assign the Code 6252 "Shaft Sinking – All Operations to Completion."	

Discontinued as of 10/1/21

	Sewer Construction – All Operations to Completion & Drivers	6306
	Note: Includes tunneling at street crossings when not performed under air pressure. Separately rate permanent surface restoration.	
	Description	
	Code 6306 applies to employers engaged in sewer construction operations. It applies to the installation of force main-type sewage work, the installation of storm sewer lines including the outfall, construction of drain concrete boxes, catch basins, manholes, laying of pipe and similar operations for storm sewer systems. This classification also applies to all types of storm and sanitary sewer construction projects, regardless of the size of pipe and the depth below the ground surface, including all related operations, such as mechanical or hand tool trench digging, boring, hauling and laying of pipe (even large dimension pipe), making connections, masonry and concrete work, fence construction work, filling or backfilling, tunneling at street crossings etc.	
	Assignment By Analogy	
	• Concrete contractors – culverts – sewer construction • Concrete – pipe – sewer • Culverts – sheet metal – cutting, shaping hand brakes and assembling by soldering with little or no power press work or corrugating, welding or riveting • Culverts – power press blanking, punching, drawing and corrugating and assembling by welding or riveting • Municipalities – sewer – pressure including connections • Sewer or soil lines – clay, concrete, iron or steel • Sewer construction – including tunneling only at street crossings – not under air pressure including connections	
	Operations To Be Separately Rated	
★	**1.** Tunneling – Pneumatic or Not Pneumatic. Refer to Code 6251 "Tunneling – All Operations to Completion."	

	Gas Main or Connection Construction – All Operations to Completion & Drivers	6319
	Note: Includes tunneling at street crossings when not performed under air pressure. Not available for division of payroll with Code 7502 "Gas Company – Natural Gas – Local Distribution – All Operations & Drivers."	
	Description	
	Code 6319 applies to employers engaged in the construction of gas mains, steam mains, water mains or construction that connects these types of mains. The construction of pipelines from natural gas producing fields to local distribution systems is also separately rated. The excavation of land, when performed by the contractor who is engaged in the construction or installation of mains, is additionally contemplated by this classification as is any landscaping work performed in connection with the construction operations. The classification additionally includes the fabrication of pipe, couplings, pipe fittings and similar types to be used in conjunction with the pipeline construction.	
	Assignment By Analogy	
	Fire Hydrant Installation	
	Operations To Be Separately Rated	
	1. House Connections – water, sewer, or gas – including excavation – when connections are made to inside plumbing. Refer to Code 5183 "Plumbing – NOC – All Operations to Completion & Drivers."	
	2. Construction of pipelines between natural gas producing fields and points of connection with local distributing systems. Refer to Code 6233 "Gas or Oil Pipeline Construction – All Operations to Completion & Drivers."	
★	**1.** Tunneling – Pneumatic or Not Pneumatic. Refer to Code 6251 "Tunneling – All Operations to Completion."	

	Conduit Construction – For Cables or Wires – All Operations to Completion & Drivers	6325
	Description	
	Code 6325 applies to employers engaged in the erection of railway signal systems and/or highway guard-crossing systems. Operations such as digging of a trench, laying of conduit, backfilling and concrete or masonry work are examples of the work contemplated by this classification. The same procedure is applicable to the installation of traffic signals, "auto-stops" and ornamental street lights. Cable laying by specialist contractors employing automatic equipment, which in one operation opens the trench, lays the cable and backfills, is also assigned to this classification.	
	Assignment By Analogy	
	• Cable underground – television providers – using automatic equipment which opens trenches, lays cable and backfills in one operation • Conduits – steel – flexible – rigid • Invisible fence automatic equipment – Cat or dog	
	Operations To Be Separately Rated	
	1. Cable installation in conduits or subways. Refer to Code 7536 "Cable Installation – All Operations to Completion & Drivers."	

	Fence Erection – Metal – All Operations to Completion	6400
	Description	
★	Code 6400 applies to employers engaged in erection of metal, chain link or barbed wire fences. The installation of guardrails in highways or roads is also contemplated in the scope of this classification. This classification includes erection of railings or fencing on building exteriors from ground level and up to the first story.	
	Assignment By Analogy	
★	Gates – iron – fabrication and assembly – decorative or artistic type – installation	
	Operations To Be Separately Rated	
★	**1. Fence, railing or gate installation:** **(a)** Invisible fence installation utilizing non-automatic equipment. Refer to Code 7601 "Telephone, Telegraph or Fire Alarm Line Construction – All Operations to Completion & Drivers." Invisible fence installation utilizing automatic equipment. Refer to Code 6235 "Conduit Construction – All Operations to Completion & Drivers." **(b)** Metal **(i)** Fences – over one story. Refer to Code 5057 "Iron or Steel Erection – NOC – All Operations to Completion." **(ii)** Gates – iron or steel storefront or window security. Refer to Code 5102 "Door, Door Frame or Sash Erection – Metal or Metal Covered – All Operations to Completion." **(iii)** Railings – erection on building exterior above the first story level. Iron railings interior installation. Prison cell gates installation. Refer to Code 5102 "Door, Door Frame or Sash Erection – Metal or Metal Covered – All Operations to Completion." **(c)** Vinyl or plastic fences including prefabricated fences and vinyl or plastic railings. Refer to Code 5429 "Cabinet Works Installation – All Operations to Completion." **(d)** Wooden: **(i)** Commercial buildings or dwellings more than three stores. Refer to code 5403 "Carpentry – NOC – All Operations to Completion." **(ii)** One or two family detached. Refer to Code 5645 "Carpentry – Detached One or Two-Family Dwellings – All Operations to Completion." **(iii)** Three stories or less. Refer to Code 5651 "Carpentry – Dwellings – Three Stories or Less – All Operations to Completion." **(e)** Wrought iron. Refer to Code 5102 "Door, Door Frame or Sash Erection – Metal or Metal Covered – All Operations to Completion."	

	2. Fence manufacturing: **(a)** Invisible. Refer to Code 3179 "Electrical Apparatus Mfg. – NOC." **(b)** Metal or wire – chain link. Refer to Code 3257 "Wire Goods Mfg. – NOC." **(c)** Vinyl or plastic – fabricated from sheets. Refer to Code 4452 "Plastics Mfg. – Fabricated Products – NOC." **(d)** Wood. Refer to Code 2802 "Carpentry – Shop Only & Drivers." **(e)** Wrought iron. Refer to code 3041 "Iron or Steel Fabrication – Iron or Steel Works – Shop – Decorative or Artistic & Foundries, Drivers."
	3. Guardrails or fencing installed in connection with street or road construction. Refer to Code 5506 "Street or Road Construction – Paving or Repaving – All Operations to Completion & Drivers."

	Food Sundries Mfg. – NOC – No Cereal Milling	6504
	Note: All milling must be separately rated. Includes but not limited to cleaning, grinding, sorting or mixing of coffee, sugars, confections, pastry flours, spices or nuts.	
	Description	
	Code 6504 applies to employers engaged in manufacturing a wide variety of food that is Not Otherwise Classified (NOC). This classification is not restricted to the products specified in its phraseology or this scope and includes simple preparation or packaging of already manufactured products. There can be mixing, dry grinding, cooking and blending operations. This classification also applies to employers that manufacture food sundries that are sold to others on a wholesale basis and to employers that manufacture or process imitation dairy products such as creams, whipped toppings and sour creams.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing:	
★	**(a)** Bagel, bread or cakes. Refer to Code 2003 "Bakery & Route Salespersons, Route Supervisors, Drivers."	
	(b) Butter, buttermilk, cheese, or milk pasteurizing and bottling. Refer to Code 2070 "Milk Depot or Milk Dealer & Route Salespersons, Route Supervisors, Drivers."	
	(c) Catsup, fruit dehydrating, and fruit syrup cooking and blending. Refer to Code 2112 "Fruit Evaporating or Preserving."	
	(d) Cracker. Refer to Code 2001 "Cookie Mfg."	
	(e) Ice cream. Refer to Code 2039 "Ice Cream Mfg. & Route Salespersons, Route Supervisors, Drivers."	
★	**(f)** Macaroni, manicotti, or ravioli (fresh or raw). Refer to code 2002 "Macaroni Mfg."	

	Railroad Construction – All Operations to Completion & Drivers	6701
	Note: Separately rate bridge building, tunneling, laying or relaying of tracks or construction of elevated railroads. For procedure in connection with "Federal Employers Liability Act" and Voluntary Coverage, refer to Rule XII Section (B)(2) of this Manual.	
	Description	
	Code 6701 applies to employers engaged in railroad construction. Includes clearing the right-of-way and preparing of the roadbed. This classification includes all operations to completion, bridge building, tunneling, laying or re-laying of tracks, and construction of elevated railroads.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Bridges – iron – installation – including elevated highways or railroads. Elevated railroad construction. Refer to Code 5040 "Iron or Steel Erection – Frame Structures – All Operations to Completion."	
	2. Marine railway operations. **(a)** Coverage under State Act. Refer to Code 6882 "Ship Repair or Conversion – All Operations & Drivers – Coverage Under State Act Only." **(b)** Coverage under U.S. Act. Refer to Code 6872F "Ship Repair or Conversion – All Operations & Drivers – Coverage Under U.S. Act."	
	3. Railroad: **(a)** Car manufacturing. Refer to Code 3881 "Car Mfg. – Railroad & Drivers." **(b)** Construction – laying or re-laying tracks – no work on elevated railroads. Maintenance of right-of-way – by contractor – no work on elevated railroads. Refer to Code 7855 "Railroad Construction – Laying or Re-laying Tracks – No Work on Elevated Railroads – All Operations to Completion & Drivers." **(c)** Operation; railroad freight terminals – operated by railroad employees. Refer to Code 7133 "Railroad – All Employees & Drivers."	
★	**4**. Tunneling – Pneumatic or Not Pneumatic. Refer to Code 6251 "Tunneling – All Operations to Completion."	

	Boat Building – NOC – Wood & Drivers – Coverage Under U.S. Act	6801F
	Note: Includes shop and yard work.	
	Description	
	Code 6801F applies to employers engaged in construction of wooden commercial-type craft of any length and does not include repair work. This classification is also applicable to the construction/manufacture of wooden floating dry docks.	
	Assignment By Analogy	
	Barges, canoes, tugboats – wood – coverage under U.S. Act	
	Operations To Be Separately Rated	
	1. Repair work of commercial-type craft. Refer to Code 6811 "Boat Building – NOC – Wood & Drivers – Coverage Under State Act Only."	
	2. The construction/manufacturing of metal floating docks. Refer to Code 6824F "Boat Building or Repair & Drivers – Coverage Under U.S. Act" and Code 6834 "Boat Building or Repair & Drivers – Coverage Under State Act Only."	

	Boat Building – NOC – Wood & Drivers – Coverage Under State Act Only	6811
	Note: Includes shop and yard work.	
	Description	
	Code 6811 applies to employers engaged in construction of wooden commercial-type craft of any length and does not include repair work. This classification is also applicable to the construction/manufacture of wooden floating dry docks.	
	Assignment By Analogy	
	Barges, canoes, tugboats – wood	
	Operations To Be Separately Rated	
	1. Boat rental or livery. Refer to Code 7038 "Boat Livery – Boats Under 15 Tons – Program I," Code 7050 "Boat Livery – Boats Under 15 Tons – Program II USL Act," and Code 7090 "Boat Livery – Boats Under 15 tons – Program II – State Act."	
	2. The construction/manufacturing of metal floating docks. Refer to Code 6824F "Boat Building or Repair & Drivers – Coverage Under U.S. Act" and Code 6834 "Boat Building or Repair & Drivers – Coverage Under State Act Only."	

	Boat Building or Repair & Drivers – Coverage Under U.S. Act	6824F
	Note: Code 6834 is applicable to the construction of wood, metal, fiberglass or plastic yachts, motor boats, sailboats or rowboats 65 feet and over in length but not exceeding 150 feet in length. Includes shop and yard work. Not applicable to the repair of any recreational vessel or to dismantling any part of a recreational vessel in connection with the repair of such vessel.	
	Description	
	Code 6824 applies to employers engaged in the fabrication or construction of wood, metal, fiberglass or plastic boats 65 feet and over in length but not exceeding 150 feet in length, and to the repair and reconditioning of these vessels. This classification has not been limited solely to the construction of pleasure watercraft but has also been assigned to those risks predominantly engaged in such operations, which occasionally construct or repair commercial-type boats within the 150-foot length limitation. This is in recognition of the fact that most of the pleasure-type boat building concerns primarily engaged in the construction or repair of pleasure craft will, on occasion, repair or even construct small commercial watercraft. The manufacturing of personal watercraft is additionally contemplated by this classification and Code 6834 "Boat Building or Repair & Drivers – Coverage Under State Act Only." Personal watercraft are small motorized boats usually designed for occupancy by one or two passengers. These boats are used for recreational purposes, which may include participation in racing tournaments.	
	Assignment By Analogy	
	• Boat motors only – inboard or outboard – building or repairing • Oakum – for boat caulking – shop repairs and installation	
	Operations To Be Separately Rated	
	1. Boat building or repair – boats under 65 feet in length. Refer to Code 6834 "Boat Building or Repair & Drivers – Coverage Under State Act Only."	
	2. Boat building or repair – wood exclusively. Refer to Code 6801F "Boat Building – NOC – Wood & Drivers – Coverage Under U.S. Act" and Code 6811 "Boat Building – NOC – Wood & Drivers – Coverage Under State Act only."	
	3. Boat rental or livery. Refer to Code 7038 "Boat Livery – Boats Under 15 Tons – Program I," Code 7050 "Boat Livery – Boats Under 15 Tons – Program II – USL Act," and Code 7090 "Boat Livery – Boats Under 15 Tons – Program II – State Act."	

	Marina & Drivers – Coverage Under U.S. Act	6826F
★	**Note:** Refer to Rule XI U.S. Longshore and Harbor Workers' Act Section (A) General Explanation.	
	Description	
★	Code 6826F applies to employers engaged in providing waterfront facilities for recreational boats of various sizes, from small inboard and outboard motorboats to seagoing yachts. This classification includes the operation of boat docks, storage facilities, repair shops, and marine railways. Marinas usually have some boat handling equipment but leave the heavy handling work to the repair and storage yards. The amount of equipment that they install or provide may sometimes depend upon the proximity of other yards capable of hauling out boats of all types and sizes. However, they usually have a boom hoist, jib crane or other small boat hoisting rig for launching and recovery. A marina provides any of a variety of services for boats and boat owners such as in-season wet and dry berthing, winter storage, limited repair facilities and maintenance, launching for transients, marine supplies stores, fuel and fueling equipment, dockside electricity, fresh water, restrooms and showers, clubhouse or administration buildings, and automobile parking space. Certain marina customers may moor their vessels in water some distance from the marina. The marina may transport these customers to their vessels using watercraft. These operations may be assigned to this classification. However, caution should be exercised in assigning these transportation operations to these marina classifications since coverage for these operations may fall under Admiralty Law jurisdiction.	
	Assignment By Analogy	
★	Boat yards – hauling, repairing, selling gas and storage	
	Operations To Be Separately Rated	
★	**1. Boat building:** **(a)** Not exceeding 150 feet in length. Refer to Code 6834 "Boat Building or Repair & Drivers – Coverage Under State Act Only" and Code 6824F "Boat Building or Repair & Drivers – Coverage Under U.S. Act." **(b)** Or repair of wood boats exclusively. Refer to Code 6801F "Boat Building – NOC – Wood & Drivers – Coverage Under U.S. Act." **(c)** Or repair of wood boats exclusively. Refer to Code 6801F "Boat Building – NOC – Wood & Drivers – Coverage Under U.S. Act."	

	2. Boat building or repair of wood boats exclusively. Refer to Code 6801F "Boat Building – Wood & Drivers – Coverage Under U.S. Act."
★	**3.** Boat salespersons selling boats. Refer to Code 8748 "Automobile Salespersons."
★	**4.** Lifeguards – swimming pool operation. Refer to Code 9015 "Baths."
★	**5.** Marina operation – State Act Only. Refer to Code 6836 "Marina & Drivers – Coverage Under State Act Only."
★	**6.** Store operations. Refer to the applicable store classification.
	7. Boat rental or livery. Refer to Code 7038 "Boat Livery – Boats Under 15 Tons – Program I", Code 7090 "Boat Livery – Boats Under 15 Tons – Program II – State Act, " and Code 7050 "Boat Livery – Boats Under 15 Tons – Program II – USL Act."
★	**8.** Restaurants. Refer to Code 9071 "Restaurant – Full-Service – Including Entertainers and/or Musicians," Code 9072 "Restaurant – Fast Food & Drivers," and Code 9074 "Bar, Dance Club, Lounge, Nightclub or Tavern – Including Entertainers and/or Musicians."

	Boat Building or Repair & Drivers – Coverage Under State Act Only	6834
	Note: Code 6834 is applicable to the construction of wood, metal, fiberglass or plastic yachts, motor boats, sailboats or rowboats under 65 feet in length. Includes shop and yard work. Applicable to repair of any recreational vessel or to dismantling any part of a recreational vessel in connection with the repair of such vessel.	
	Description	
	Code 6834 applies to employers engaged in fabrication or construction of wood, metal, fiberglass or plastic boats under 65 feet in length and to the repair and reconditioning of these vessels. Although this classification specifically refers to yachts, motorboats, sailboats and rowboats, the classification is not limited solely to the construction of pleasure watercraft but has also been assigned to those risks predominantly engaged in such operations, which occasionally construct or repair commercial-type boats within the 150-foot in length limitation. This is in recognition of the fact that most of the pleasure-type boat building concerns primarily engaged in the construction or repair of pleasure craft will, on occasion, repair or even construct small commercial watercraft. The manufacturing of personal watercraft is additionally contemplated by this classification and Code 6824F "Boat Building or Repair & Drivers – Coverage Under U.S. Act." Personal watercraft are small motorized boats usually designed for occupancy by one or two passengers. These boats are used for recreational purposes, which may include participation in racing tournaments. The construction/manufacture of metal floating docks is assigned to Code 6824F "Boat Building or Repair & Drivers – Coverage Under U.S. Act" and Code 6834 by analogy.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Boat building or repair: **(a)** Boats over 65 feet in length and up to 150 feet in length. Refer to Code 6824F "Boat Building or Repair & Drivers – Coverage Under U.S. Act." **(b)** Wood – exclusively. Refer to Code 6801F "Boat Building – NOC – Wood & Drivers – Coverage Under U.S. Act," and Code 6811 "Boat Building – NOC – Wood & Drivers – Coverage Under State Act Only."	
	2. Boat rental or livery. Refer to Code 7038 "Boat Livery – Boats Under 15 Tons – Program I," Code 7090 "Boat Livery – Boats Under 15 Tons – Program II – State Act," and Code 7050 "Boat Livery – Boats Under 15 Tons – Program II – USL Act."	

	Operations To Be Separately Rated (continued)
	3. Marinas. Refer to Code 6836 "Marina & Drivers – Coverage Under State Act Only," and Code 6826F "Marina & Drivers – Coverage Under U.S. Act."
	4. Ship building – iron or steel including freighters, passenger vessels and tankers. Refer to Code 6854 "Shipbuilding – Iron or Steel – NOC & Drivers – Coverage Under State Act Only," and Code 6843F "Shipbuilding – Iron or Steel – NOC & Drivers – Coverage Under U.S. Act Only."

	Marina & Drivers – Coverage Under State Act Only	6836
★	**Note:** Refer to Rule XI U.S. Longshore and Harbor Workers' Act Section (A) General Explanation.	
	Description	
★	Code 6836 applies to employers engaged in providing waterfront facilities for recreational boats of various sizes, from small inboard and outboard motorboats to seagoing yachts. This classification includes the operation of boat docks, storage facilities, repair shops, and marine railways. Marinas usually have some boat handling equipment but leave the heavy handling work to the repair and storage yards. The amount of equipment that they install or provide may sometimes depend upon the proximity of other yards capable of hauling out boats of all types and sizes. However, they usually have a boom hoist, jib crane or other small boat hoisting rig for launching and recovery. A marina provides any of a variety of services for boats and boat owners such as in-season wet and dry berthing, winter storage, limited repair facilities and maintenance, launching for transients, marine supplies stores, fuel and fueling equipment, dockside electricity, fresh water, restrooms and showers, clubhouse or administration buildings, and automobile parking space. Certain marina customers may moor their vessels in water some distance from the marina. The marina may transport these customers to their vessels using watercraft. These operations may be assigned to this classification. However, caution should be exercised in assigning these transportation operations to these marina classifications since coverage for these operations may fall under Admiralty Law jurisdiction.	
	Assignment By Analogy	
★	Boat yards – hauling, repairing, selling gas and storage	
	Operations To Be Separately Rated	
	1. Boat building: **(a)** Not exceeding 150 feet in length. Refer to Code 6834 "Boat Building or Repair & Drivers – Coverage Under State Act Only" and Code 6824F "Boat Building or Repair & Drivers – Coverage Under U.S. Act." **(b)** Or repair of wood boats exclusively. Refer to Code 6801F "Boat Building – NOC – Wood & Drivers – Coverage Under U.S. Act."	

	2. Boat rental or livery. Refer to Code 7038 "Boat Livery – Boats Under 15 Tons – Program I," Code 7090 "Boat Livery – Boats Under 15 Tons – Program II – State Act," and Code 7050 "Boat Livery – Boats Under 15 Tons – Program II – USL Act."
★	**3.** Boat salespersons selling boats. Refer to Code 8748 "Automobile Salespersons."
★	**4.** Lifeguards – swimming pool operation. Refer to Code 9015 "Baths."
★	**5.** Marina operation – Coverage Under U.S. Act. Refer to Code 6826F "Marina & Drivers – Coverage Under U.S. Act."
★	**6.** Store operations. Refer to the applicable store classification.
★	**7.** Restaurants. Refer to Code 9071 "Restaurant – Full-Service – Including Entertainers and/or Musicians," Code 9072 "Restaurant – Fast Food & Drivers," and Code 9074 "Bar, Dance Club, Lounge, Nightclub or Tavern – Including Entertainers and/or Musicians."

	Shipbuilding – Iron or Steel – NOC & Drivers – Coverage Under U.S. Act	6843F
	Note: Includes fabrication or assembling of ship plates or frames, all yard operations and shops directly connected with the construction of hulls. Subject to the rules for division of payroll, the following classifications and no others are available for use in connection with Code 6843F and Code 6854 "Shipbuilding – Iron or Steel – NOC & Drivers – Coverage Under State Act Only."	
	Description	
	Code 6843F applies to employers engaged in construction of iron or steel commercial vessels regardless of type of size such as, but not limited to, tugs, scows, lighters, barges and launches. This classification includes the fabrication of floating oil drilling platforms and to the construction of floating dry docks when iron or steel is the principal material used in their construction. This classification is also assigned to risks contracting solely in the laying of ship keels.	
	Assignment By Analogy	
	• Naval vessels – including battleships, carriers, cruisers and submarines • Submarine testing	
	Operations To Be Separately Rated	
	1. Boatbuilding: **(a)** Wood. Refer to Code 6801F "Boat Building – NOC – Wood & Drivers – Coverage Under U.S. Act." **(b)** Or repair. Refer to Code 6824F "Boat Building or Repair & Drivers – Coverage Under U.S. Act."	
	2. Ship repair conversion. Refer to Code 6882 "Ship Repair or Conversion – All Operations & Drivers – Coverage Under State Act Only."	

	Shipbuilding – Iron or Steel – NOC & Drivers – Coverage Under State Act Only	6854
	Note: Includes fabrication or assembling of ship plates or frames, all yard operations and shops directly connected with the construction of hulls. Subject to the rules for division of payroll, the following classifications and no others are available for use in connection with Code 6854 and Code 6843F "Shipbuilding – Iron or Steel – NOC & Drivers – Coverage Under U.S. Act."	
	Description	
	This classification applies to employers engaged in construction of iron or steel commercial vessels regardless of type or size such as but not limited to tugs, scows, lighters, barges and launches. This classification has been assigned to the fabrication of floating oil drilling platforms and to the construction of floating dry docks when iron or steel is the principal material used in their construction. This classification has been assigned to risks contracting solely in the laying of ship keels.	
	Assignment By Analogy	
	• Freighters, passenger vessels and tankers – iron or steel • Naval vessels – including battleships, carriers, cruisers and submarines • Submarine testing	
	Operations To Be Separately Rated	
	1. Boatbuilding or repair. Refer to Code 6824F "Boat Building or Repair & Drivers – Coverage Under U.S. Act."	
	2. Boatbuilding – Wood. Refer to Code 6801F "Boat Building – NOC – Wood & Drivers – Coverage Under U.S. Act."	
	3. Ship repair conversion. Refer to Code 6882 "Ship Repair or Conversion – All Operations & Drivers – Coverage Under State Act Only."	

	Ship Repair or Conversion – All Operations & Drivers – Coverage Under U.S. Act	6872F
	Note: Refer to Rule XI — U.S. Longshore and Harbor Workers' Compensation Act of this Manual for rate basis.	
	Description	
	Code 6872F applies to employers engaged in general and various types of ship cleaning, repairing or conversion on vessels that exceed 150 feet in length. Applies to dockside shop or yard operations as well as the operation of dry docks and marine railways. To qualify for this classification, an employer must perform two or more operations that would ordinarily be separately classified. For example, employers that perform electrical wiring or plumbing work are assignable to Code 5190 "Electrical Wiring – Within Buildings – All Operations to Completion & Drivers" and Code 5183 "Plumbing – NOC – All Operations to Completion & Drivers." In the case where these two operations are performed in connection with ship repair or conversion, Code 6872F is applicable and not the individual contracting classifications. Work performed on ships by specialty contractors shall be assigned to the classification describing the operations performed.	
	Assignment By Analogy	
	• Construction of floating wood or metal dry docks • Marine railway operations • Ship or barge cleaning • Masts and spars-aluminum, iron, steel or wood	
	Operations To Be Separately Rated	
	1. Ship cleaning, repair or conversion under State Act. Refer to Code 6882 "Ship Repair or Conversion – All operations & Drivers – Coverage Under State Act Only."	
	2. Repair of vessels not exceeding 150 feet in length. Refer to Code 6824F "Boat Building or Repair & Drivers – Coverage Under U.S. Act."	

	Painting – Ship Hulls – Coverage Under U.S. Act	6874F
	Note: Refer to Rule XI – U.S. Longshore and Harbor Workers' Compensation Act of this Manual for rate basis.	
	Description	
	Code 6874F applies to employers engaged in cleaning, scaling and painting of ships or ship hulls. The operations contemplated include cleaning and scaling by means of sandblasting, water blasting and hand-chipping. Also included within the scope of this classification is the general cleaning, scaling and painting of deck superstructures, lifeboats, decks, smokestacks, cargo holds, water tanks, fuel tanks, etc. This classification applies to operations performed in dry docks or while the vessel is in the water.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Ship painting by specialty contractor. Refer to Code 5474 "Painting or Decorating – NOC – All Operations to Completion & Drivers."	
	2. Cleaning, scaling and painting of ships or hulls – State Act. Refer to Code 6884 "Painting – Ship Hulls – Coverage Under State Act Only."	

	Ship Cleaning or Allied Operations & Drivers – Coverage Under U.S. Act	6875F
	Description	
	Code 6875F applies to employers engaged in ship cleaning or allied operations covered under the U.S. Act. This classification includes cleaning aboard vessels consisting of ships' holds or bilges, cleaning cargo, fuel oil or water tanks including removal of gas or sludge, removing dunnage or rubbish, cleaning areas after repair work. This classification also includes cleaning decks, engine rooms and lifeboats. Clean water, cleaning solutions as well as manual and power cleaning equipment or machines may be used in the cleaning process.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Cleaning: **(a)** And scaling ship boilers. Refer to Code 3726 "Boiler Installation or Repair – Steam – All Operations to Completion." **(b)** Ship cabins, quarters or companionways – by a specialist contractor. Refer to Code 9030 "Building Service Contractor." **(c)** Cleaning – coverage under State Act. Refer to Code 6885 "Ship Cleaning or Allied Operations & Drivers – Coverage Under State Act Only."	
	2. Ship conversion or repair: **(a)** Coverage under State Act. Refer to Code 6882 "Ship Repair or Conversion – All Operations & Drivers – Coverage Under State Act Only." **(b)** Coverage under U.S. Act. Refer to Code 6872F "Ship Repair or Conversion – All Operations & Drivers – Coverage Under U.S. Act."	
	3. Ship painting and scaling – hull, interior cabins and superstructure: **(a)** Coverage under State Act. Refer to Code 6884 "Painting – Ship Hulls – Coverage Under State Act Only." **(b)** Coverage under U.S. Act. Refer to Code 6874F "Painting – Ship Hulls – Coverage Under U.S. Act."	

	Ship Repair or Conversion – All Operations & Drivers – Coverage Under State Act Only	6882
	Note: Refer to Rule XI – U.S. Longshore and Harbor Workers' Compensation Act of this Manual for rate basis.	
	Description	
	Code 6882 applies to employers engaged in general and various types of ship cleaning, repairing or conversion on vessels that exceed 150 feet in length. Applies to dockside shop or yard operations as well as the operation of dry docks and marine railways. To qualify for this classification, an employer must perform two or more operations that would ordinarily be separately classified. For example, employers that perform electrical wiring or plumbing work are assignable to Code 5190 "Electrical Wiring – Within Buildings – All Operations to Completion & Drivers" and 5183 "Plumbing – NOC – All Operations to Completion & Drivers." In the case where these two operations are performed in connection with ship repair or conversion, Code 6882 is applicable and not the individual contracting classifications. Work performed on ships by specialty contractors shall be assigned to the classification describing the operations performed.	
	Assignment By Analogy	
	• Construction of floating wood or metal dry docks • Marine railway operations • Ship or barge cleaning • Masts and spars-aluminum, iron, steel or wood	
	Operations To Be Separately Rated	
	1. Ship cleaning, repair or conversion under U.S. Act. Refer to Code 6872F "Ship Repair or Conversion – All operations & Drivers – Coverage U.S. Act."	
	2. Repair of vessels not exceeding 150 feet in length. Refer to Code 6824F "Boat Building or Repair & Drivers – Coverage Under U.S. Act."	

	Painting – Ship Hulls – Coverage Under State Act Only	6884
	Note: Refer to Rule XI – U.S. Longshore and Harbor Workers' Compensation Act of this Manual for rate basis.	
	Description	
	Code 6884 applies to employers engaged in cleaning, scaling and painting ships and ship hulls. The operations contemplated include cleaning and scaling by means of sandblasting, water blasting and hand-chipping. Also included within the scope of this classification is the general cleaning, scaling and painting of deck superstructures, lifeboats, decks, smokestacks, cargo holds, water tanks, fuel tanks, etc. This classification applies to operations performed in dry docks or while the vessel is in the water.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Ship painting by specialty contractor. Refer to Code 5474 "Painting or Decorating – NOC – All Operations to Completion & Drivers."	
	2. Cleaning, scaling and painting of ships or hulls – U.S. Act. Refer to Code 6874F "Painting – Ship Hulls – Coverage Under U.S. Act."	

	Ship Cleaning or Allied Operations & Drivers – Coverage Under State Act Only	6885
	Description	
	Code 6885 applies to employers engaged in ship cleaning or allied operations covered under the State Act Only. This classification includes cleaning aboard vessels consisting of ships' holds or bilges, cleaning cargo, fuel oil or water tanks including removal of gas or sludge, removing dunnage or rubbish, cleaning areas after repair work. This classification includes cleaning decks, engine rooms and lifeboats. Clean water, cleaning solutions as well as manual and power cleaning equipment or machines may be used in the cleaning process.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Cleaning: **(a)** And scaling ship boilers. Refer to Code 3726 "Boiler Installation or Repair – Steam – All Operations to Completion." **(b)** Ship cabins, quarters or companionways – by a specialist contractor. Refer to Code 9030 "Building Service Contractor." **(c)** Cleaning – coverage under U.S. Act. Refer to Code 6875F "Ship Cleaning or Allied Operations & Drivers – Coverage Under U.S. Act."	
	2. Ship conversion or repair: **(a)** Coverage under State Act. Refer to Code 6882 "Ship Repair or Conversion – All Operations & Drivers – Coverage Under State Act Only." **(b)** Coverage under U.S. Act. Refer to Code 6872F "Ship Repair or Conversion – All Operations & Drivers – Coverage Under U.S. Act."	
	3. Ship painting and scaling – hull, interior cabins and superstructure: **(a)** Coverage under State Act. Refer to Code 6884 "Painting – Ship Hulls – Coverage Under State Act Only." **(b)** Coverage under U.S. Act. Refer to Code 6874F "Painting – Ship Hulls – Coverage Under U.S. Act."	

	Vessels – NOC – Program I	7016
	Note: Refer to Rule XII – Admiralty Law (Jones Act or Merchant Marine Act of 1920) of this Manual for rate basis.	
	Description	
	Code 7016 applies to employers that navigate and guide vessels on waters subject to Admiralty jurisdiction. This classification includes guiding vessels in and out of ports, operating barges to cut weeds or vegetation in lakes or streams, conducting test trials of newly constructed boats or submarines and gasoline supply by vessel from a main storage point to distribution points. This classification also applies to shuttle service by ferry, hydrofoil or hovercraft to transport passengers, vehicles or freight between multiple points on a scheduled basis. Operations include ferry dockworkers, service or repair, mooring operations, ticket takers and/or sellers and security. Ferries usually do not offer dining, living or recreational facilities of the type featured on oceangoing steamers. Also included is the operation of supply boats which provide water, gasoline, oil, food or miscellaneous goods to other vessels. Towing vessels by tugboat is also included in this classification.	
	Assignment By Analogy	
	• Marine towing service – Program I • Steamers, passenger cargo, tankers – Program I • Tugboats moving barges or dredges and vessels that deliver mail on waterways • Oyster or fishing vessels	
	Operations To Be Separately Rated	
	1. Vessels – Program II – State Act Benefits. Refer to Code 7024 "Vessels – NOC – Program II – State Act."	
	2. Vessels – Program II – USL Act Benefits. Refer to Code 7047 "Vessels – NOC – Program II – USL Act."	

	Vessels – NOC – Program II – State Act	7024
	Note: Refer to Rule XI - U.S. Longshore and Harbor Workers' Compensation Act of this Manual for rate basis.	
	Description	
	Code 7024 applies to employers that navigate and guide vessels on waters subject to Admiralty jurisdiction. This classification includes guiding vessels in and out of ports, operating barges to cut weeds or vegetation in lakes or streams, conducting test trials of newly constructed boats or submarines and gasoline supply by vessel from a main storage point to distribution points. This classification also applies to shuttle service by ferry, hydrofoil or hovercraft to transport passengers, vehicles or freight between multiple points on a scheduled basis. Operations include ferry dockworkers, service or repair, mooring operations, ticket takers and/or sellers and security. Ferries usually do not offer dining, living or recreational facilities of the type featured on oceangoing steamers. Also included is the operation of supply boats which provide water, gasoline, oil, food or miscellaneous goods to other vessels.	
	Assignment By Analogy	
	• Marine towing service – Program II – State Act • Steamers, passenger cargo, tankers – Program II – State Act • Tugboats moving barges or dredges and vessels that deliver mail on waterways – State Act • Oyster or fishing vessels – Program II – State Act	
	Operations To Be Separately Rated	
	1. Employees exclusively engaged in sorting, shucking, washing or packing oysters on shore. Refer to Code 2114 "Oyster Processing."	
	2. Vessels – Program I. Refer to Code 7016 "Vessels – NOC – Program I."	
	3. Vessels – Program II – USL Act Benefits. Refer to Code 7047 "Vessels – NOC – Program II – USL Act."	

	Boat Livery – Boats Under 15 Tons – Program I	7038
	Note: Concessions – boats in parks – concessions aboard vessels shall be assigned to the classification which would apply if the operations were conducted on land.	
	Description	
	Code 7038 applies to operations described in this scope that are conducted on waters subject to Admiralty jurisdiction. Refer to Rule XII "Admiralty Law and the Federal Employers' Liability Act" of this Manual for explanation of the Admiralty law and a description of Coverage Programs that pertain to this classification. Pilot boats, which are usually small vessels used to deliver a pilot to and from the pilot's ship in a harbor, are also included in this classification. Activities within the scope of this classification include rental, operation, storage and maintenance aboard the boat and on the shore. **Vessels – Sail** This classification is applicable to any masted vessel used in a commercial manner with the exception of masted fishing vessels, which are properly classified to Code 7016 "Fishing Vessels — NOC." Masted vessels that fall within the scope of this classification may also use engines as needed for power. This classification includes sailing vessels chartered by individuals or groups for recreational purposes including such diversions as sightseeing, snorkeling and swimming. In addition, these vessels may provide entertainment as well as beverage and meal service for their passengers. **Yachts – Private – Sail or Power** This classification is assigned to the demonstration or operation of private yachts, either sail or power, on navigable waters when Admiralty coverage is afforded by the policy. It has also been assigned to employees engaged in hydroplane racing on navigable waters when Admiralty coverage is afforded. Boat livery is generally associated with the transport of people to unspecified locations as opposed to a ferry, which operates on a designated schedule and will carry fare-paying passengers between two or more points. Boat livery-type vessels will usually not carry passengers' vehicles or cargo for others. Activities contemplated by this scope include the operation, rental, storage and maintenance of vessels under 15 tons. The reference to boats "under 15 tons" refers to the displacement of the vessel without stores (supplies such as food, clothing or arms), bunk (sleeping accommodations), fuel or cargo. Operations contemplated by this classification include the operation of glass-bottom boats as tourist attractions, the operation of boats on a lake as part of amusement parks or resorts, white-water rafting trips, sightseeing boats, harbor tours, drift fishing boats, chartered fishing boats and riverboat gambling vessels provided that these vessels weigh less than 15 tons.	

	Assignment By Analogy
	Livery – including laying up and putting boats into commission
	Operations To Be Separately Rated
	1. Vessels weighing 15 tons or greater. Refer to Code 7016 "Vessels – NOC – Program I," Code 7024 "Vessels – NOC – Program II – State Act," and Code 7047 "Vessels – NOC – Program II – USL Act."
	2. When Longshore coverage is afforded to a boatyard, located on or adjacent to water, that is engaged in sales, repair, service and/or storage of boats. Refer to Code 6826F "Marina & Drivers – Coverage Under U.S Act" and when only State Act coverage is afforded, refer to Code 6836 "Marina & Drivers – Coverage Under State Act Only."

	Vessels – Not Self-Propelled – Program I	7046
	Note: Refer to Rule XI – U.S. Longshore and Harbor Workers' Compensation Act of this Manual for rate basis.	
	Description	
	Code 7046 applies to employers that operate non-self-propelled vessels on waters subject to Admiralty jurisdiction. The types of vessels applicable to this classification are not limited to barges, scows, canal boats or lighters. Such crafts may be used to carry passengers, vehicles, freight or garbage. This classification includes the operation of quarter boats, fireboats and derricks which have crew members. This classification is not applicable to vessels having a regular master and crew who are furnished living quarters onboard the vessel.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Operating non-self-propelled vessels – State Act. Refer to Code 7098 "Vessels – Not Self-Propelled – Program II – State Act."	
	2. Operating non-self-propelled vessels – State USL Act. Refer to Code 7099 "Vessels – Not Self-Propelled – Program II – USL Act."	
	3. Operating sail boats. Refer to Code 7038 "Boat Livery – Boats Under 15 Tons – Program I."	

	Vessels – NOC – Program II – USL Act	7047
	Note: Refer to Rule XII – Admiralty Law (Jones Act or Merchant Marine Act of 1920) of this Manual for rate basis.	
	Description	
	Code 7047 applies to employers that navigate and guide vessels on waters subject to Admiralty jurisdiction. This classification includes guiding vessels in and out of ports, operating barges to cut weeds or vegetation in lakes or streams, conducting test trials of newly constructed boats or submarines and gasoline supply by vessel from a main storage point to distribution points. This classification also applies to shuttle service by ferry, hydrofoil or hovercraft to transport passengers, vehicles or freight between multiple points on a scheduled basis. Operations include ferry dockworkers, service or repair, mooring operations, ticket takers and/or sellers and security. Ferries usually do not offer dining, living or recreational facilities of the type featured on oceangoing steamers. Also included is the operation of supply boats which provide water, gasoline, oil, food or miscellaneous goods to other vessels.	
	Assignment By Analogy	
	• Marine towing service – Program II – USL Act • Steamers, passenger cargo, tankers – Program II – USL Act • Tugboats moving barges or dredges and vessels that deliver mail on waterways – USL Act • Oyster or fishing vessels – Program II – USL Act	
	Operations To Be Separately Rated	
	1. Employees exclusively engaged in sorting, shucking, washing or packing oysters on shore. Refer to Code 2114 "Oyster Processing."	
	2. Vessels – Program I. Refer to Code 7016 "Vessels – NOC – Program I."	
	3. Vessels – Program II – State Act Benefits. Refer to Code 7024 "Vessels – NOC – Program II – State Act."	

	Boat Livery – Boats Under 15 Tons – Program II – USL Act	7050
	Description	
	Code 7050 applies to operations described in this scope that are conducted on waters subject to Admiralty jurisdiction. Refer to Rule XII "Admiralty Law and the Federal Employers' Liability Act" of this Manual for explanation of the Admiralty law and a description of Coverage Programs that pertain to this classification. Boat livery is generally associated with the transport of people to unspecified locations as opposed to a ferry, which operates on a designated schedule and will carry fare-paying passengers between two or more points. Boat livery-type vessels will usually not carry passengers' vehicles or cargo for others. Activities contemplated by this scope include the operation, rental, storage and maintenance of vessels under 15 tons. The reference to boats "under 15 tons" refers to the displacement of the vessel without stores (supplies such as food, clothing or arms), bunk (sleeping accommodations), fuel or cargo. Operations contemplated by this classification include the operation of glass-bottom boats as tourist attractions, the operation of boats on a lake as part of amusement parks or resorts, white-water rafting trips, sightseeing boats, harbor tours, drift fishing boats, chartered fishing boats and riverboat gambling vessels provided that these vessels weigh less than 15 tons. Pilot boats, which are usually small vessels used to deliver a pilot to and from the pilot's ship in a harbor, are also included in this classification. Activities within the scope of this classification include rental, operation, storage and maintenance aboard the boat and on the shore. **Vessels – Sail** "This classification is applicable to any masted vessel used in a commercial manner with the exception of masted fishing vessels, which are properly classified to Code 7016 "Fishing Vessels — NOC." Masted vessels that fall within the scope of this classification may also use engines as needed for power. This code includes sailing vessels chartered by individuals or groups for recreational purposes including such diversions as sightseeing, snorkeling and swimming. In addition, these vessels may provide entertainment as well as beverage and meal service for their passengers. **Yachts—Private—Sail or Power** This classification is assigned to the demonstration or operation of private yachts, either sail or power, on navigable waters when Admiralty coverage is afforded by the policy. It has also been assigned to employees engaged in hydroplane racing on navigable waters when Admiralty coverage is afforded.	
	Assignment By Analogy	
	Concessions – boats in parks	

	Operations To Be Separately Rated
	1. Boat rental or livery. Refer to Code 7038 "Boat Livery – Boats Under 15 Tons – Program I" and Code 7090 "Boat Livery – Boats Under 15 Tons – Program II – State Act."
	2. Vessels weighing 15 tons or greater. Refer to Code 7016 "Vessels – NOC – Program I," Code 7024 "Vessels – NOC – Program II – State Act," and Code 7047 "Vessels – NOC – Program II – USL Act."

	Boat Livery – Boats Under 15 Tons – Program II – State Act	7090
	Note: Concessions aboard vessels shall be assigned to the classification which would apply if the operations were conducted on land.	
	Description	
	Code 7090 applies to operations described in this scope that are conducted on waters subject to Admiralty jurisdiction. Refer to Rule XII "Admiralty Law and the Federal Employers' Liability Act" of this Manual for explanation of the Admiralty law and a description of Coverage Programs that pertain to this classification. Boat livery is generally associated with the transport of people to unspecified locations as opposed to a ferry, which operates on a designated schedule and will carry fare-paying passengers between two or more points. Boat livery-type vessels will usually not carry passengers' vehicles or cargo for others. Activities contemplated by this scope include the operation, rental, storage and maintenance of vessels under 15 tons. The reference to boats "under 15 tons" refers to the displacement of the vessel without stores (supplies such as food, clothing or arms), bunk (sleeping accommodations), fuel or cargo. Operations contemplated by this classification include the operation of glass-bottom boats as tourist attractions, the operation of boats on a lake as part of amusement parks or resorts, white-water rafting trips, sightseeing boats, harbor tours, drift fishing boats, chartered fishing boats and riverboat gambling vessels provided that these vessels weigh less than 15 tons. **Vessels – Sail** This classification is applicable to any masted vessel used in a commercial manner with the exception of masted fishing vessels, which are properly classified to Code 7016 "Fishing Vessels — NOC." Masted vessels that fall within the scope of this classification may also use engines as needed for power. This code includes sailing vessels chartered by individuals or groups for recreational purposes including such diversions as sightseeing, snorkeling and swimming. In addition, these vessels may provide entertainment as well as beverage and meal service for their passengers. **Yachts – Private – Sail or Power** This classification is assigned to the demonstration or operation of private yachts, either sail or power, on navigable waters when Admiralty coverage is afforded by the policy. It has also been assigned to employees engaged in hydroplane racing on navigable waters when Admiralty coverage is afforded.	
	Assignment By Analogy	
	Concessions – boats in park	

	Operations To Be Separately Rated
	1. When state coverage is afforded to a boatbuilding or repair facility located inland. Assign the appropriate boatbuilding or repair classification.
	2. Vessels weighing 15 tons or greater. Refer to Code 7016 "Vessels – NOC – Program I," Code 7024 "Vessels – NOC – Program II – State Act," and Code 7047 "Vessels – NOC – Program II – USL Act."

	Vessels – Not Self-Propelled – Program II – State Act	7098
	Note: Refer to Rule XI – U.S. Longshore and Harbor Workers' Compensation Act of this Manual for rate basis.	
	Description	
	Code 7098 applies to employers that operate non-self-propelled vessels on waters subject to Admiralty jurisdiction. The types of vessels applicable to this classification are not limited to barges, scows, canal boats or lighters. Such crafts may be used to carry passengers, vehicles, freight or garbage. This classification includes the operation of quarter boats, fireboats and derricks which have crew members. This classification is not applicable to vessels having a regular master and crew who are furnished living quarters onboard the vessel.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Operating non-self-propelled vessels – Program I. Refer to Code 7046 "Vessels – Not Self-Propelled – Program I."	
	2. Operating non-self-propelled vessels – USL Act. Refer to Code 7099 "Vessels – Not Self-Propelled – Program II – USL Act."	
	3. Operating sail boats. Refer to Code 7038 "Boat Livery – Boats Under 15 Tons – Program I."	

	Vessels – Not Self-Propelled – Program II – USL Act	7099
	Note: Refer to Rule XI – U.S. Longshore and Harbor Workers' Compensation Act of this Manual for rate basis.	
	Description	
	Code 7099 applies to employers that operate non-self-propelled vessels on waters subject to Admiralty jurisdiction. The types of vessels applicable to this classification are not limited to barges, scows, canal boats or lighters. Such crafts may be used to carry passengers, vehicles, freight or garbage. This classification includes the operation of quarter boats, fireboats and derricks which have crew members. This classification is not applicable to vessels having a regular master and crew who are furnished living quarters onboard the vessel.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Operating non-self-propelled vessels – Program I. Refer to Code 7046 "Vessels – Not Self-Propelled – Program I."	
	2. Operating non-self-propelled vessels – State Act. Refer to Code 7098 "Vessels – Not Self-Propelled – Program II – State Act."	
	3. Operating sail boats. Refer to Code 7038 "Boat Livery – Boats Under 15 Tons – Program I."	

	Railroad – All Employees & Drivers	7133
	Description	
	Code 7133 applies to employers engaged in operation of railroads, including subways. This classification applies to railroads that travel to and from given destinations. This classification includes the testing of high-speed railroad instruments, the operation of a test train and operating equipment, and maintenance of the entire testing facility when done by the manufacturer of the product being tested in a state where the manufacturing operations are not conducted or where the manufacturing operations are self-insured.	
	Assignment By Analogy	
	• Freight terminals – operated at railroad by railroad employees • Street railroads	
	Operations To Be Separately Rated	
	1. Freight handlers – load or unload railroad cars: **(a)** At airports, railroad yards or warehouses. Refer to Code 7367 "Freight Handlers – NOC." **(b)** On piers or in terminals or areas adjoining piers. Refer to Code 7366F "Freight Handlers – On Piers or in Terminals or Areas Adjoining Piers." **(c)** Separately rate drivers engaged in trucking associated with (a) or (b) above as Code 7219 "Trucking – NOC – All Employees & Drivers."	
	2. Employees connected with the operation or maintenance of bus lines. Refer to Code 8394 "Bus Company – All Other Employees & Drivers" or Code 8385 "Bus Company – Garage Employees."	

	Trucking – Parcels or Packages – Home Delivery From Retail Stores & Drivers	7197
	Note: Includes miscellaneous employees such as terminal employees and garage employees.	
	Description	
	Code 7197 applies to employers engaged in delivering parcels or packages for retail stores to residences of the retail store customers. Parcels and packages may vary in size. This classification does not apply to any drivers that are directly employed by the retail store. This classification also applies to outside trucking firms engaged in providing delivery service for retail stores.	
	Assignment By Analogy	
★	• Baggage delivery • Furniture delivery by trucking firms – from retail stores to customers' homes	
	Operations To Be Separately Rated	
★	**1.** Furniture moving or storage. Refer to Code 8293 "Furniture Moving and/or Storage & Drivers."	
★	**2.** Messenger service companies who locally deliver mail, parcels or packages by vehicle or bicycle. Refer to Code 7231 "Messenger Service Companies – Delivering Mail, Parcels or Packages – All Employees & Drivers."	
★	**3.** Trucking general merchandise belonging to others. Delivery service companies under contract with fulfillment centers that deliver parcels and/or packages to their customers' designated location regardless of parcel or package size. Refer to Code 7219 "Trucking – NOC – All Employees & Drivers."	

	Boarding or Livery Stable – Not Sales Stable & Drivers	7201
	Description	
	Code 7201 applies to employers engaged in operating a horse livery or horse boarding stable. The employer boards their customers' horses and may also board their own horses. This classification contemplates the maintenance of the stables and any equipment utilized in the operation of the stables as well as feeding, grooming and general care of the horses.	
	Assignment By Analogy	
	• Horse show or rodeos – stable employees • Racetracks – stable employees	
	Operations To Be Separately Rated	
	1. Horse breeders. Refer to Code 0006 "Farm – NOC & Drivers."	
	2. Horse racing stable – including jockeys and trainers. Grooming race horses. Refer to Code 8280 "Racing Stable & Drivers."	

	Club or Riding Academy & Drivers	7207
	Description	
	Code 7207 applies to employers engaged in operating horse-riding academies or clubs. Customers ride the horses on trail areas on the grounds of the employer or on the beach. If the customer requires horse riding instructions, the employers will provide verbal and physical instructions on horsemanship. Hunting clubs involve memberships. Members are required to pay dues to the club. Horses are usually individually owned by each member. This classification includes cleaning, feeding and the training of foxhounds used for hunting purposes. Kennel employees will feed and groom the foxhounds. Some clubs may or may not operate a horse stable. Individual members of the club may care for their own horses at their own stable. The employer's stable person will take care of the employer's horse as well as the stable which will involve cleaning stalls and horses, saddling, feeding and grooming the horses.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Horse livery and horse board stables. Refer to Code 7201 "Boarding or Livery Stable – Not Sales Stable & Drivers."	
	2. Horse breeding farm. Refer to Code 0006 "Farm – NOC & Drivers."	
	3. Racing stable employees including trainers, jockeys, and backstretch employees. Refer to Code 8280 "Racing Stable & Drivers."	
	4. Stablemen employed at the racetrack. Refer to Code 7201 "Boarding or Livery Stables – Not Sales Stables & Drivers."	

	Trucking – NOC – All Employees & Drivers	7219
	Note: It should be noted that there is an important distinction between Code 7219 and Code 7380 "Drivers, Chauffeurs, Messengers, and Their Helpers – NOC—Commercial." While both apply only if they are "Not Otherwise Classified," Code 7219 applies to the transportation of goods not owned by the employer, whereas Code 7380 applies to the driving of vehicles and/or the transportation of goods owned by the employer.	
	Description	
★	Code 7219 applies to employers engaged in delivering general merchandise or other products owned by others such as fuel, oil or milk. The employer may be under contract with other businesses to pick up their goods and deliver them to the location designated by their customers or the employer may be available for immediate hire. Drivers and their helpers drive to designated areas to pick up and load the merchandise on their truck. The distance of destination varies depending on pick up sites and destination sites. Once the merchandise is on the truck, the driver will deliver the merchandise to the location designated by the customer. Merchandise is removed from the truck by the driver and/or helper or it may be removed by others not employed by the employer at the delivery site. This classification also includes trucking of explosives or ammunition.	
★	Messenger service companies that are engaged in local delivery of any parcels or packages that weigh over 100 pounds are subject to this classification.	
★	Delivery service companies under contract with fulfillment centers that deliver parcels and/or packages to their customers' designated location regardless of parcel or package size are subject to this classification.	
	Assignment By Analogy	
★	• Dynamite, explosives, smokeless powder dealer	
★	• Hauling logs or lumber by a specialist contractor	
★	• Mobile advertising displays	
★	• Rigging by trucking firms – incidental work	
★	• Snow hauling only – under contract	
★	• Towing service – principally to locations other than the owner's repair facility	
★	• Transporting: o Automobiles by carrier truck or trailer o Boats o Horses	
★	• Tree hauling by a specialist contractor	
★	• Truck rental – with drivers	

	Operations To Be Separately Rated
	1. Delivery of envelopes, parcels or packages by foot. Refer to Code 8742 "Salespersons, Collectors or Messengers – Outside."
	2. Messenger service companies – local delivery of envelopes, parcels or packages (must not exceed 100 lbs.) by bicycle or vehicle. Refer to Code 7231 "Messenger Service Companies – Delivering Mail, Parcels or Packages – All Employees & Drivers."
	3. Parcel or package delivery from retail stores to customers' homes. Refer to Code 7197 "Trucking – Parcels or Packages – Home Delivery From Retail Stores & Drivers."
	4. Storage of general merchandise belonging to others. Refer to Code 8292 "Storage Warehouse – NOC."

	Messenger Service Companies – Delivering Mail, Parcels or Packages – All Employees & Drivers	7231
★	**Note:** Applies to employers engaged in local delivery of envelopes, parcels or packages by vehicle and/or bicycle. Parcels or packages must be limited to 100 pounds or less.	
	Description	
★	Code 7231 applies to employers engaged in local delivery of envelopes, parcels or packages by vehicle and/or bicycle when none of the packages exceed 100 pounds in weight. Envelopes can be individually delivered to each addressee, bundled in sacks, pouches or open plastic mail carrying baskets. The operations consist of picking up items at the customer's location for immediate delivery to the recipient as well as picking up at the customer's or other sites and sorting by destination for delivery along local routes. Most packages or parcels delivered by employers subject to this classification weigh 5 pounds or less, seldom reach 20 pounds and only rarely approach the 100-pound limit. This classification is not to be used in any case where the employer owns the items being delivered.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Foot delivery of envelopes, parcels or packages. Refer to Code 8742 "Salespersons, Collectors or Messengers – Outside."	
	2. Delivery of merchandise exclusively for retail stores to their customers' homes, regardless of the weight of individual packages. Refer to Code 7197 "Trucking – Parcels or Packages – Home Delivery From Retail Stores & Drivers."	
★	**3.** Messengers who deliver their own goods. Refer to Code 7380 "Drivers, Chauffeurs and Their Helpers."	
★	**4**. Messenger service companies delivering packages or parcels that weigh more than 100 pounds. Delivery service companies under contract with fulfillment centers that deliver parcels and/or packages to their customers' designated location regardless of parcel or package size. Refer to Code 7219 "Trucking – NOC – All Employees & Drivers."	

	Stevedoring – NOC	7309F
	Note: When policies are issued covering both classifications, Code 7317F "Stevedoring – By Hand or Hand Trucks – Exclusively" and Code 7309F, no division of payroll shall be permitted in connection with the loading or unloading of any one vessel.	
	Description	
	Code 7309F applies to employers that perform stevedoring operations provided such operations are Not Otherwise Classified (NOC) in this Manual. Stevedoring for workers compensation classification purposes contemplates any or all of the following operations when conducted by employees who are not members of the crews of vessels: **1.** Loading or unloading, stowing, shifting or trimming of cargo, supplies, and materials on board vessels. (Trimming refers to balancing a ship by shifting cargo.) **2.** Transfer of cargo supplies and materials between vessels and piers and vice versa, regardless of the necessity of work on board vessels by employees of the employer. **3.** Transfer between stringpiece and point of deposit on dock and adjacent warehouses including tiering, sorting and breaking down. (A stringpiece is timber lying along the top of piles, forming a dock front or timber pier.) **4.** Operations of all mechanical equipment, including dock tractors, in connection with the above. Unless otherwise classified, this classification is applicable to the above operations whether the operations are conducted by one or more concerns and providing the operations require the use of hoisting equipment such as winches, cranes, slings, rope, or nets. When separate crews of employees, with no exposure to the hazards of the hoisting operations, place the cargo at or move it from the point of deposit and perform the tiering, sorting, and breaking down operations as well as load or unload railroad cars or trucks, such separate crews are assigned to the appropriate freight handling or trucking classifications provided they do not engage in any stevedoring operations and separate payroll records are maintained. When an employer is classified to this classification, employees engaged in the storage, maintenance, or repair of nets, slings, forklift trucks, or other equipment utilized by stevedoring concerns are also assigned to this classification, even if such operations are conducted at a separate location. This classification is additionally applicable to employees of Code 7309F employers who handle shore lines to moor or unmoor vessels. Stevedoring operations are also considered general exclusions. This means that unless stevedoring operations are specifically included in the wording of the basic classification applicable to a business, stevedoring operations are separately classified. This situation may occur when an employer such as a manufacturer, lumberyard, or fuel dealer is located on navigable waters. Such employers may load their products on ships or unload raw materials or finished products from ships. In many instances this work is done at irregular periods by employees normally engaged in plant operations. Payroll expended for such loading or unloading on navigable waters should be assigned to the appropriate stevedoring classification.	

	Assignment By Analogy
	• General cargo – stevedoring by power hoists or slings • Marine equipment testing – aboard vessels • Ships – booms and equipment testing – aboard vessels
	Operations To Be Separately Rated
	1. Stevedoring: **(a)** By hand or hand trucks exclusively. Refer to Code 7317F "Stevedoring – By Hand or Hand Trucks – Exclusively." **(b)** Containerized freight & drivers. Refer to Code 7327F "Stevedoring – Containerized Freight & Drivers." **(c)** Talliers and checking clerks engaged in connection with stevedore work – coverage under U.S. Act. Refer to Code 8709F "Stevedoring – Talliers and Checking Clerks Engaged in Connection with Stevedore Work – Coverage Under U.S. Act." **(d)** Talliers and checking clerks engaged in connection with stevedore work – coverage under State Act only. Refer to Code 8719 "Stevedoring – Talliers and Checking Clerks Engaged in Connection with Stevedore Work – Coverage Under State Act Only."

	Coal Dock Operation & Stevedoring	7313F
	Note: Applies to coal docks using mechanical apparatus. Not applicable to contract stevedores or coal merchants operating yards.	
	Description	
	Code 7313F applies to employers engaged operations of coal docks including stevedoring. This classification is also applied to employers engaged in the operation of ore docks including stevedoring. This classification is considered to be a highly restricted classification applying only to terminal coal or ore docks utilizing specialized mechanical apparatus. These coal or ore dock operators have no equity in these products. They merely engage in the wholesale transfer of coal or ore owned by others from vessels to railroad cars or vice versa. This classification contemplates the dock employees who operate, maintain and repair the mechanical apparatus. Also, the dock operators' employees who board vessels to measure the holds, supervise the operation of the mechanical trimmers, and adjust and lubricate parts of the trimmers which move the coal or ore from the corners of the holds and position the coal or ore under the hatch openings where it can be reached by the unloading apparatus, are contemplated within the scope of this classification. The temporary and incidental storage of minor amounts of coal or ore shall not preclude the assignment of this classification to employers engaged in the business of operating coal or ore docks.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Coal billet manufacturing. Refer to Code 1463 "Asphalt Works & Drivers."	
	2. Coal merchants. Refer to Code 8350 "Gasoline or Oil Dealer & Drivers."	

	Stevedoring – By Hand or Hand Trucks – Exclusively	7317F
	Note: Includes the incidental use of power-driven escalators or conveyors, or operation of tractors and trailers through side ports. No use of hoisting equipment. Code 7317F shall not be assigned to the same risk in connection with a single vessel.	

Description

Code 7317F applies to employers engaged in stevedoring operations performed by hand or hand trucks. It includes the incidental use of power-driven escalators, conveyors, and forklifts.

Stevedoring for workers compensation classification purposes contemplates any or all of the following operations when conducted by employees who are not members of the crews of vessels:

1. Loading or unloading, stowing, shifting or trimming of cargo, supplies, and materials on board vessels. (Trimming refers to balancing a ship by shifting cargo.)

2. Transfer of cargo supplies and materials between vessels and piers and vice versa, regardless of the necessity of work on board vessels by employees of the employer.

3. Transfer between stringpiece and point of deposit on dock and adjacent warehouses including tiering, sorting and breaking down. (A stringpiece is timber lying along the top of piles, forming a dock front or timber pier.)

4. Operation of all mechanical equipment, including dock tractors, in connection with the above.

This classification additionally contemplates the loading or unloading of grain, cement, or other bulk pulverized materials or liquefied products when done by blower or suction tubes or pipe and hose conveyor systems.

When separate crews of employees place cargo at or move it from the point of deposit and perform tiering, sorting, and breaking down operations as well as loading or unloading railroad cars or trucks, such separate crews would be assigned to the appropriate freight handling and trucking classifications provided they do not engage in any stevedoring operations and separate payroll records are maintained.

In the event stevedoring by hand or hand trucks and stevedoring by use of hoisting equipment are performed in connection with the loading or unloading of a single vessel, the entire operation must be classified to either Code 7309F "Stevedoring — NOC" or, if the operation involves containerized freight, to Code 7327F "Stevedoring – Containerized Freight & Drivers."

When an employer is classified to this classification, employees engaged in the storage, maintenance, or repair of nets, slings, forklift trucks, or other equipment utilized by stevedoring concerns are also assigned to this classification, even if such operations are conducted at a separate location. Code 7317F is additionally applicable to employees of Code 7317F employers that handle shore lines to moor or unmoor vessels.

	Description (continued)
	Stevedoring operations are also considered general exclusions. This means that unless stevedoring operations are specifically included in the wording of the basic classification applicable to a business, stevedoring operations are separately classified. This situation may occur when an employer such as a manufacturer, lumberyard or fuel dealer is located on navigable waters. Such employers may load their products on ships or unload raw materials or finished products from ships. In many instances this work is done at irregular periods by employees normally engaged in plant operations. Payroll expended for such loading or unloading on navigable waters should be assigned to the appropriate stevedoring classification. Driving automobiles on or off vessels is additionally contemplated by this classification.
	Assignment By Analogy
	• Cargo loading or unloading – by hand – explosives • Piers – baggage handling – for ship passengers • Concrete – marine – no pile driving
	Operations To Be Separately Rated
	1. Hoisting devices – when hoisting devices such as cranes are used on other than on an incidental basis. Refer to Code 7309F "Stevedoring – NOC."

	Stevedoring – Containerized Freight & Drivers	7327F
	Note: Applies to ships designed to freight carrying containers. No work in holds. Code 7327F shall not be assigned to the same risk in connection with single vessel.	
	Description	
	Code 7327F applies to employers engaged in stevedoring operations involving containerized cargo. Stevedoring for workers compensation classification purposes contemplates any or all of the following operations when conducted by employees who are not members of the crews of vessels: **1.** Loading or unloading, stowing, shifting or trimming of cargo, supplies, and materials on board vessels. (Trimming refers to balancing a ship by shifting cargo.) **2.** Transfer of cargo, supplies, and materials between vessels and piers and vice versa, regardless of the necessity of work on board vessels by employees of the employer. **3.** Transfer between stringpiece and point of deposit on dock and adjacent warehouses including tiering, sorting, and breaking down. (A stringpiece is timber lying along the top of piles, forming a dock front or timber pier.) **4.** Operation of all mechanical equipment, including dock tractors, in connection with the above. This classification operations contemplate the use of gantry cranes, which are usually part of each vessel's gear. The cranes are moved over the dock and lowered to attach the crane's lugs mechanically to the individual containers which have been brought to the dock by trailer chassis. The containers are individually lifted by crane and positioned above a vessel's general deck area or specific cells on the vessel. Each container is then lowered to its final position and automatically locked into place and released by the crane. The reverse procedure is followed in removing individual containers from vessels. These operations are performed with the assistance of signalmen located on the bridge of the vessels, and deck stevedores, whose work is confined to swinging away the lugs used to open or close the cells and fastening or unfastening containers on the decks. Dock stevedores guide the trailer trucks to the appropriate spot under the cranes, release the containers from the chassis by unlocking simple lugs, lock on the replacement containers, and signal the trailers on their way. This classification contemplates drivers other than those engaged in over-the-road trucking, which is classified to the appropriate trucking classification. When an employer is classified to this classification, employees engaged in the storage, maintenance, or repair of nets, slings, forklift trucks, or other equipment utilized by stevedoring concerns are also assigned to this classification, even if such operations are conducted at a separate location. Code 7327F is additionally applicable to employees of Code 7327F employers who handle shore lines to moor or unmoor vessels.	

	Description (continued)
	Stevedoring operations are also considered general exclusions. This means that unless stevedoring operations are specifically included in the wording of the basic classification applicable to a business, stevedoring operations are separately classified. This situation may occur when an employer such as a manufacturer, lumberyard, or fuel dealer is located on navigable waters. Such employers may load their products on ships or unload raw materials or finished products from ships. In many instances this work is done at irregular periods by employees normally engaged in plant operations. Payroll expended for such loading or unloading on navigable waters should be assigned to the appropriate stevedoring classification.
	Assignment By Analogy
	Cargo loading or unloading – containerized
	Operations To Be Separately Rated
	1. Stevedoring: **(a)** By hand or hand trucks exclusively. Refer to Code 7317F "Stevedoring – By Hand or Hand Trucks – Exclusively." **(b)** Talliers and checking clerks engaged in connection with stevedore work – coverage under U.S. Act. Refer to Code 8709F "Stevedoring – Talliers and Checking Clerks Engaged in Connection with Stevedore Work – Coverage Under U.S. Act." **(c)** Talliers and checking clerks engaged in connection with stevedore work – coverage under State Act only. Refer to Code 8719 "Stevedoring – Talliers and Checking Clerks Engaged in Connection with Stevedore Work – Coverage Under State Act Only."
	2. Over-the-road trucking operations. Refer to Code 7219 "Trucking – NOC – All Employees & Drivers."

	Dredging – All Types – Program I	7333
	Description	
	Code 7333 applies to operations described in this scope that are conducted on waters subject to Admiralty jurisdiction. Refer to Rule XII "Admiralty Law and the Federal Employers' Liability Act" of this Manual for explanation of the Admiralty law and a description of Coverage Programs that pertain to this classification. Dredging operations involve the cleaning, deepening or widening of a body of water. Scooping or suction machinery is generally employed in the dredging process to remove sand, clay, mud or other material from the body of water that is being dredged. This classification is assigned to the crew of the dredge, the pontoon crew, the shoreline crew as well as any employees who are on the shore distributing the discharged material while the dredge is operating in the area. It includes the maintenance and repair of the dredge and its equipment by employees of the employer, regardless of whether such maintenance and repair are done at the location of the dredging work or when the dredge is pulled out of the water for hull repair by ship repairing contractors.	
	Assignment By Analogy	
	Cleaning services on water – oil spills	
	Operations To Be Separately Rated	
	1. Dredging – All Types. Program II – State Act Benefits. Cleaning services on water – oil spills. Refer to Code 7335 "Dredging – All Types – Program II – State Act."	
	2. Dredging – All Types. Program II – USL Act Benefits. Cleaning services on water – oil spills. Refer to Code 7337 "Dredging – All Types – Program II – USL Act."	

	Dredging – All Types – Program II – State Act	7335
	Description	
	Code 7335 applies to operations described in this scope that are conducted on waters subject to Admiralty jurisdiction. Refer to Rule XII "Admiralty Law and the Federal Employers' Liability Act" of this Manual for explanation of the Admiralty law and a description of Coverage Programs that pertain to this classification. Dredging operations involve the cleaning, deepening or widening of a body of water. Scooping or suction machinery is generally employed in the dredging process to remove sand, clay, mud or other material from the body of water that is being dredged. This classification is assigned to the crew of the dredge, the pontoon crew, the shoreline crew as well as any employees who are on the shore distributing the discharged material while the dredge is operating in the area. It includes the maintenance and repair of the dredge and its equipment by employees of the employer, regardless of whether such maintenance and repair are done at the location of the dredging work or when the dredge is pulled out of the water for hull repair by ship repairing contractors.	
	Assignment By Analogy	
	Cleaning services on water – oil spills	
	Operations To Be Separately Rated	
	1. Dredging – All Types. Program II – USL Act Benefits. Cleaning services on water – oil spills. Refer to Code 7337 "Dredging – All Types – Program II – USL Act."	
	2. Dredging – All Types. Program I. Cleaning services on water – oil spills. Refer to Code 7333 "Dredging – All Types – Program I."	

	Dredging – All Types – Program II – USL Act	7337
	Description	
	Code 7337 applies to operations described in this scope that are conducted on waters subject to Admiralty jurisdiction. Refer to Rule XII "Admiralty Law and the Federal Employers' Liability Act" of this Manual for explanation of the Admiralty law and a description of Coverage Programs that pertain to this classification. Dredging operations involve the cleaning, deepening or widening of a body of water. Scooping or suction machinery is generally employed in the dredging process to remove sand, clay, mud or other material from the body of water that is being dredged. This classification is assigned to the crew of the dredge, the pontoon crew, the shoreline crew as well as any employees who are on the shore distributing the discharged material while the dredge is operating in the area. It includes the maintenance and repair of the dredge and its equipment by employees of the employer, regardless of whether such maintenance and repair are done at the location of the dredging work or when the dredge is pulled out of the water for hull repair by ship repairing contractors.	
	Assignment By Analogy	
	Cleaning services on water – oil spills	
	Operations To Be Separately Rated	
	1. Dredging – All Types. Program II – State Act Benefits. Cleaning services on water – oil spills. Refer to Code 7335 "Dredging – All Types – Program II – State Act."	
	2. Dredging – All Types. Program I – USL Act Benefits. Cleaning services on water – oil spills. Refer to Code 7333 "Dredging – All Types – Program I."	

	Independent Livery Drivers	7364
	Note: Code 7364 shall not to be used on workers' compensation policies or unit statistical reports by carriers except for the carrier that is insuring the New York Independent Livery Driver Benefit Fund.	
	Description	
	Code 7364 applies to independent livery drivers that are members of and subject to the Independent Livery Driver Benefit Fund (ILDBF). This Independent Livery Driver Benefit Fund (ILDBF) was signed into legislation on July 26, 2008, by Governor Paterson. The ILDBF provides Workers' Compensation benefits for serious injuries and crimes committed against livery drivers that are dispatched by qualifying independent livery bases licensed by the Taxi & Limousine Commission in New York City, Nassau County or Westchester County. For information regarding the New Yew Independent Livery Driver Benefit Fund (ILDBF), visit their website at http://nyildbf.org/. For complete details regarding the Independent Livery Driver Benefit Fund, Title 12 New York Codes, Rules and Regulations (NYCRR), Section 309 refer to https://govt.westlaw.com/nycrr/Section309 and the New York State Workers' Compensation Board website http://www.wcb.ny.gov/content/main/ILDBF/ILDBF.jsp.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Limousine or livery service – private: **(a)** All other employees and drivers. Refer to Code 7377 "Limousine or Livery Service – Private – All Other Employees & Drivers." **(b)** Garage employees. Refer to Code 8385 "Bus Company – Garage Employees."	
	2. Taxicab or Livery Service – public: **(a)** All other employees and drivers. Refer to Code 7368 "Taxicab or Livery Service – Public – All Other Employees & Drivers." **(b)** Garage employees. Refer to Code 8385 "Bus Company – Garage Employees."	

	Freight Handlers – On Piers or in Terminals or Areas Adjoining Piers	7366F
	Description	
	Code 7366F applies to employers engaged in handling cargo on piers or in adjoining areas or in terminals, incidental to loading or unloading vessels. It includes freight checkers, stuffing and stripping containers, other processing of waterborne cargo and loading and unloading trucks and railroad cars on piers or in adjoining areas or terminals. The employer does not own any of the merchandise that is handled.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Drivers engaged in trucking operations or trucking of explosives or ammunition. Refer to Code 7219 "Trucking – NOC – All Employees & Drivers."	
	2. Freight handling at railroad yards, airports or warehouses – not on piers or in terminals or areas adjoining piers. Refer to Code 7367 "Freight Handlers – NOC."	
	3. Stevedoring: **(a)** By hand or hand trucks – exclusively. Refer to Code 7317F "Stevedoring – By Hand or Hand Trucks – Exclusively." **(b)** Containerized freight – including drivers. Refer to Code 7327F "Stevedoring – Containerized Freight & Drivers." **(c)** Explosives or ammunition. Refer to Code 7309F "Stevedoring – NOC," Code 7317F "Stevedoring – By Hand or Hand Trucks – Exclusively" or Code 7327F "Stevedoring – Containerized Freight & Drivers."	

	Freight Handlers – NOC	7367
	Description	
	Code 7367 applies to employers engaged in freight handling, packing and shipping services at railroad yards, airports or warehouses not on piers or in terminals or areas on adjoining piers. The employer does not own any of the merchandise that is handled. This classification includes freight checkers. This classification includes handling, packing and shipping of explosives or ammunition – under contract. Explosives are packed in accordance to regulations.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Drivers engaged in trucking operations. Trucking of explosives or ammunition. Refer to Code 7219 "Trucking – NOC – All Employees & Drivers."	
	2. Freight handling on piers or in terminals or areas adjoining piers. Refer to Code 7366F "Freight Handlers – On Piers or in Terminals or Areas Adjoining Piers."	
	3. Stevedoring: **(a)** By hand or hand trucks – exclusively. Refer to Code 7317F "Stevedoring – By Hand or Hand Trucks – Exclusively." **(b)** Containerized freight – including drivers. Refer to Code 7327F "Stevedoring – Containerized Freight & Drivers." **(c)** Explosives or ammunition. Refer to Code 7309F "Stevedoring – NOC", Code 7317F "Stevedoring – By Hand or Hand Trucks – Exclusively," or Code 7327F "Stevedoring – Containerized Freight & Drivers."	

	Taxicab or Livery Service – Public – All Other Employees & Drivers	7368
	Note: If an employer is engaged in providing services as described below and is also engaged in providing private limousine or livery service subject to Code 7377 "Limousine or Livery Service – Private – All Other Employees & Drivers," the entire operations of such a risk shall be assigned to Code 7368.	
	Description	
	Code 7368 applies to employers engaged in operating a taxicab or public livery service company 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. This classification includes drivers, dispatchers and other employees and excludes the garage employees, clerical employees and outside salespersons. Taxi drivers may be employees of the taxi company or independent contractors working with the taxi company. Some of the taxi drivers either lease the cab from the taxi company or they may own their cab and pay the taxi company for permit rights and dispatch services. Public livery can only provide service through prearrangement. Street hails for service are not permitted for public liveries by the Taxi and Limousine Commission. However, the medallion taxicab may accept street hails for service, or cruise for such hails. The Taxi and Limousine Commission regulates the rates for medallion taxi cabs, but not the rates for public livery companies.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Ambulance or bus drivers. Refer to Code 8394 "Bus Company – All Other Employees & Drivers."	
	2. Garage employees of bus, taxi, livery, ambulance and private limousine companies. Refer to Code 8385 "Bus Company – Garage Employees."	
	3. Limousine drivers – private. Refer to Code 7377 "Limousine or Livery Service – Private – All Other Employees & Drivers."	

	Ambulance Operation – Volunteer Ambulance Service Company	7370
	Note: 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 Section (G) Volunteer Ambulance Workers' Coverage. Applicable to all volunteer members covered under the Volunteer Ambulance Workers' Benefit Law. The premium shall be the amount shown under "Miscellaneous Values" pages per ambulance per year in Part Three – Loss Costs of this Manual.	
	Description	
	Code 7370 applies to employers engaged in operating a volunteer ambulance service. Applicable to all volunteer members covered under the Volunteer Ambulance Workers' Benefit Law. Includes any ambulance or first response vehicle that transports either patients or personnel.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Aerial ambulance service – flying crew. Refer to Code 7422 "Aviation – Aerial Application, Seeding, Herding or Scintillometer Surveying – Flying Crew."	
	2. Ambulance service: **(a)** Company – not volunteer – all other employees and drivers. Refer to Code 8394 "Bus Company – All Other Employees & Drivers." **(b)** Company – not volunteer – garage employees. Refer to Code 8385 "Bus Company – Garage Employees." **(c)** Provided by hospital. Refer to Code 7380 "Drivers, Chauffeurs and Their Helpers – NOC – Commercial."	

	Limousine or Livery Service – Private – All Other Employees & Drivers	7377
	Description	
	Code 7377 applies to employers engaged in providing private limousine or private livery service using private passenger type vehicles which are rented from a garage at a flat rate (per hour or per day) and which includes a chauffeur in attendance for use on defined trips in connection with occasions such as weddings, funerals, business or social functions, shopping trips, long distance trips and similar purposes. Not applicable to employers engaged in providing public livery or taxicab service where vehicles are available for immediate hire or cruise to solicit business with fares that are determined by zone, mileage or meter. Such vehicles are radio dispatched from bases such as station, stand, hotel, dock, highway or other public place.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Garage employees that repair limousines and/or funeral cars. Refer to Code 8385 "Bus Company – Garage Employees."	
	2. Bus companies. Refer to Code 8394 "Bus Company – All Other Employees & Drivers" and Code 8385 "Bus Company – Garage Employees."	
	3. Ambulance companies. Refer to Code 8394 "Bus Company – All Other Employees & Drivers" and Code 8385 "Bus Company – Garage Employees."	
	4. Funeral parlor own employees driving hearses, limousines and flower cars. Refer to Code 9620 "Funeral Director & Drivers."	

	Drivers, Chauffeurs and Their Helpers – NOC – Commercial	7380
	Note: Code 7380 is subject to the Standard Exception Manual Rule IV – Classifications of this Manual. This classification is not available for division of payroll.	
	Description	
	Code 7380 applies to employees engaged performing duties for the employer principally on or in connection with a vehicle or bicycle.	
	Assignment By Analogy	
	• Bookmobile drivers • Hand truck delivery • Traveling kiddie rides • Medical equipment delivery and set up	
★	• Newspaper carriers	
	Operations To Be Separately Rated	

	Beer or Ale Dealer – Wholesale & Drivers	7390
	Note: 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.	
	Description	
	Code 7390 applies to employers performing wholesale distribution of beer and ale. These alcoholic beverages in bottles, cans, or kegs are purchased from breweries or bottling firms. The cases, cartons, or kegs of beer or ale are usually placed in these employers' warehouses, some of which may have cold storage facilities, prior to being delivered to their customers, e.g., retail outlets, restaurants, and bars.	
★	This classification includes all warehouse employees, merchandisers and drivers and their helpers.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Brewing for ale, beer, or malt liquor. Refer to Code 2121 "Brewery & Drivers."	
★	**2.** Bottling firms. Refer to Code 2157 – "Bottling – NOC & Drivers."	

	Diving – Marine – Program I	7394
	Note: If both diving and construction work are performed at the same job by the same employee, no division of payroll is permitted, and the highest rated classification is used.	
	Description	
	Code 7394 applies to operations described in this scope that are conducted on waters subject to Admiralty jurisdiction. Refer to Rule XII "Admiralty Law and the Federal Employers' Liability Act" of this Manual for explanation of the Admiralty law and a description of Coverage Programs that pertain to this classification. This classification includes divers and deck hands or other "diving tender" support personnel who assist in diving activities such as line handlers and pump persons. Diving support personnel, be they located on a vessel or on shore, are included within the scope of this classification. This classification contemplates operations of companies engaged in cleaning oil spills, provided the clean-up activities are conducted on navigable waters. Marine wrecking operations are within the scope of this classification. A permanent yard maintained by a marine wrecking company is included under this classification. Additional operations to be included under this classification are underwater demolition experts, installers of underwater oil or gas flow lines from drilling rigs to production platforms, companies engaged in the prevention of oil spills from a berthed vessel prior to and during the unloading of oil, and diving activities in connection with sewer construction, underwater mining and sweeping operations.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. State Act Benefits under Program II for divers. Refer to Code 7395 "Diving – Marine – Program II – State Act."	
	2. USL Act Benefits under Program II for divers. Refer to Code 7398 "Diving – Marine – Program II USL Act."	

	Diving – Marine – Program II – State Act	7395
	Note: If both diving and construction work are performed at the same job by the same employee, no division of payroll is permitted, and the highest rated classification is used.	
	Description	
	Code 7395 applies to operations described in this scope that are conducted on waters subject to Admiralty jurisdiction. Refer to Rule XII "Admiralty Law and the Federal Employers' Liability Act" of this Manual for explanation of the Admiralty law and a description of Coverage Programs that pertain to this classification. This classification includes divers and deck hands or other "diving tender" support personnel who assist in diving activities such as line handlers and pump persons. Diving support personnel, be they located on a vessel or on shore, are included within the scope of this classification. This classification contemplates operations of companies engaged in cleaning oil spills, provided the clean-up activities are conducted on navigable waters. Marine wrecking operations are within the scope of this classification. A permanent yard maintained by a marine wrecking company is included under this classification. Additional operations to be included under this classification are underwater demolition experts; installers of underwater oil or gas flow lines from drilling rigs to production platforms; companies engaged in the prevention of oil spills from a berthed vessel prior to and during the unloading of oil; and diving activities in connection with sewer construction, underwater mining and sweeping operations.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Marine Program I for divers. Refer to Code 7394 "Diving – Marine – Program I."	
	2. USL Act Benefits under Program II for divers. Refer to Code 7398 "Diving – Marine – Program II USL Act."	

	Diving – Marine – Program II – USL Act	7398
	Note: If both diving and construction work are performed at the same job by the same employee, no division of payroll is permitted, and the highest rated classification is used.	
	Description	
	Code 7398 applies to operations described in this scope that are conducted on waters subject to Admiralty jurisdiction. Refer to Rule XII "Admiralty Law and the Federal Employers' Liability Act" of this Manual for explanation of the Admiralty law and a description of Coverage Programs that pertain to this classification. This classification includes divers and deck hands or other "diving tender" support personnel who assist in diving activities such as line handlers and pump persons. Diving support personnel, be they located on a vessel or on shore, are included within the scope of this classification. This classification contemplates operations of companies engaged in cleaning oil spills, provided the clean-up activities are conducted on navigable waters. Marine wrecking operations are within the scope of this classification. A permanent yard maintained by a marine wrecking company is included under this classification. Additional operations to be included in this classification are underwater demolition experts, installers of underwater oil or gas flow lines from drilling rigs to production platforms, companies engaged in the prevention of oil spills from a berthed vessel prior to and during the unloading of oil, and diving activities in connection with sewer construction, underwater mining and sweeping operations.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Marine Program I for divers. Refer to Code 7394 "Diving – Marine – Program I."	
	2. State Act Benefits under Program II for divers. Refer to Code 7395 "Diving – Marine – Program II – State Act."	

	Aviation – Aerial Application, Seeding, Herding or Scintillometer Surveying – All Other Employees & Drivers	7403
	Description	
	Code 7403 applies to aviation ground personnel such as, but not limited to, maintenance and service personnel, cargo and baggage handlers, ticket sellers or information clerks at airports, air traffic controllers, and security personnel. The personnel may be employed by scheduled air carriers, commuter air carriers, supplemental air carriers, or any other commercial aviation operators, including helicopter services.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Aerial photography other than mapping or surveying work – ground laboratory employees. Refer to Code 4361 "Photographer – All Employees & Drivers."	
	2. Airline ticket offices – information and ticket clerk – no baggage handling or weighing – not located at the airport. Refer to Code 8810 "Clerical Office Employees – NOC."	
	3. Air carrier – scheduled, commuter or supplemental. Refer to Code 7405 "Aviation – Air Carrier – Scheduled, Commuter or Supplemental – Flying Crew."	
	4. Air charter or air taxi. Refer to Code 7431 "Aviation – Air Charter or Air Taxi – Flying Crew."	
	5. Transport of personnel – in conduct of employer's business. Refer to Code 7421 "Aviation – Transportation of Personnel in Conduct of Employer's Business – Flying Crew."	
	6. Aviation – Flying Crew: **(a)** Aerial application, seeding, herding or scintillometer surveying **(b)** Aerial firefighting **(c)** Aviation – NOC **(d)** Flight testing **(e)** Patrol, photography, mapping, or survey work **(f)** Sales or service agency or student instruction **(g)** Stunt flying, racing or parachute jumping Refer to Code 7422 "Aviation – Aerial Application, Seeding, Herding or Scintillometer Surveying – Flying Crew."	

	Aviation – Air Carrier – Scheduled, Commuter or Supplemental – Flying Crew	7405
	Note: Applies to scheduled, commuter or commercial air carriers, including cargo carriers, that conduct operations with fixed-wing aircraft under Part 121 of the Federal Aviation Regulations. Non-ratable Statistical Code 7445 is to be assigned in conjunction with this classification to reflect the non-ratable catastrophe loading. Premium generated by Statistical Code 7445 is not subject to experience rating or retrospective rating.	
	Description	
	Code 7405 applies to the flying crew personnel employed by scheduled air carriers, commuter air carriers or supplemental air carriers including cargo carriers that conduct operations with fixed wing aircraft under Part 121 of the Federal Aviation Regulations. Such employees include, but are not limited to, pilots, copilots, navigators, stewards, stewardesses, and other flight attendants.	
	Assignment By Analogy	
	Air cargo and freight service – flying crew	
	Operations To Be Separately Rated	
	1. Aerial photography other than mapping or surveying work – ground laboratory employees. Refer to Code 4361 "Photographer – All Employees & Drivers."	
	2. Airline ticket offices – information and ticket clerk – no baggage handling or weighing – not located at the airport. Refer to Code 8810 "Clerical Office Employees – NOC."	
	3. Air carrier – scheduled, commuter or supplemental – all other employees and drivers. Air carrier – charter – all other employees and drivers. Refer to Code 7403 "Aviation – Aerial Application, Seeding, Herding or Scintillometer Surveying – All Other Employees & Drivers."	
	4. Air charter or air taxi. Refer to Code 7431 "Aviation – Air Charter or Air Taxi – Flying Crew."	
	5. Transport of personnel – in conduct of employer's business. Refer to Code 7421 "Aviation – Transportation of Personnel in Conduct of Employer's Business – Flying Crew."	
	6. Aviation – Flying Crew: **(a)** Aerial application, seeding, herding or scintillometer surveying **(b)** Aerial firefighting **(c)** Aviation – NOC **(d)** Flight testing **(e)** Patrol, photography, mapping, or survey work **(f)** Sales or service agency or student instruction **(g)** Stunt flying, racing or parachute jumping Refer to Code 7422 "Aviation – Aerial Application, Seeding, Herding or Scintillometer Surveying – Flying Crew."	

	Aviation – Transportation of Personnel in Conduct of Employer's Business – Flying Crew	7421
	Description	
	Code 7421 applies to the payroll of pilots and all members of the flying crew. Also applies to the payroll of executive officers or other employees who operate fixed-wiring aircraft in the conduct of the employer's business. If the records of the employer clearly indicate the weeks in which such employees perform flying: **1.** Only the payroll for each week during any part of which the employee has engaged in flight duties is to be assigned to this classification code, unless the classification code applicable to the employee's non-flying operations carries a higher rate, in which case that classification code will apply. **2.** The payroll in each week in which no flying has been done is to be assigned to those classification codes that would otherwise apply. If the records of the employer do not clearly indicate the weeks in which flying is performed by such employees, the entire payroll for such employees must be assigned to this classification code unless the classification applicable to the employee's non-flying operations carries a higher rate in which case that classification code will apply. Employees who are transported as passengers and who are not members of the flying crew are to have their payroll and losses assigned to their standard occupational classification. Refer to Rule VIII "Executive Officers" Section (A)(8) of this Manual.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Aerial photography other than mapping or surveying work – ground laboratory employees. Refer to Code 4361 "Photographer – All Employees & Drivers."	
	2. Airline ticket offices – information and ticket clerk – no baggage handling or weighing – not located at the airport. Refer to Code 8810 "Clerical Office Employees – NOC."	
	3. Air carrier – scheduled, commuter or supplemental. Refer to Code 7405 "Aviation – Air Carrier – Scheduled, Commuter or Supplemental – Flying Crew."	
	4. Airports – security personnel supplied by contracting agencies including drivers. Refer to Code 7723 "Detective or Patrol Agency & Drivers."	
	5. Air carrier – scheduled, commuter or supplemental – all other employees and drivers. Air carrier – charter – all other employees and drivers. Refer to Code 7403 "Aviation – Aerial Application, Seeding, Herding or Scintillometer Surveying – All Other Employees & Drivers."	

	Operations To Be Separately Rated (continued)
	6. Aviation – Flying Crew: **(a)** Aerial application, seeding, herding or scintillometer surveying **(b)** Aerial firefighting **(c)** Aviation – NOC **(d)** Flight testing **(e)** Patrol, photography, mapping, or survey work **(f)** Sales or service agency or student instruction **(g)** Stunt flying, racing or parachute jumping Refer to Code 7422 "Aviation – Aerial Application, Seeding, Herding or Scintillometer Surveying – Flying Crew."

	Aviation – Aerial Application, Seeding, Herding or Scintillometer Surveying – Flying Crew	7422
	Note: For prototype or experimental aircraft, assign exposure to the one aviation classification that best describes the nature of the aircraft being tested.	
	Description	
	Code 7422 applies to flying crew personnel such as pilots, copilots, instructor pilots, navigators and others whose duties are associated with flight operation of fixed-wing aircraft. Such operations are encountered in connection with student pilot instruction, aerial advertising (including skywriting and sign towing), and the operations of lighter-than-air craft (balloons). This classification is also applied to the flying crew and photographers who are involved in aerial photography for mapping or survey work and the production of topographic maps. This classification also includes helicopter flying crews. Air ambulance operations conducted with fixed-wing aircraft are subject to this classification. Medical personnel, employed by the air ambulance, who accompany patients in-flight are considered to be members of the crew and are assigned to this classification.	
	Assignment By Analogy	
	• Aerial firefighting • Flight schools – including gliders • Stunt flying, racing or parachute jumping	
	Operations To Be Separately Rated	
	1. Airports – security personnel supplied by contracting agencies including drivers. Refer to Code 7723 "Detective or Patrol Agency & Drivers."	
	2. Air carrier – scheduled, commuter or supplemental – all other employees and drivers. Air carrier – charter – all other employees and drivers. Refer to Code 7403 "Aviation – Aerial Application, Seeding, Herding or Scintillometer Surveying – All Other Employees & Drivers."	
	3. Aviation – Flying Crew: **(a)** Air carrier – scheduled, commuter or supplemental. Refer to Code 7405 "Aviation – Air Carrier – Scheduled, Commuter or Supplemental – Flying Crew." **(b)** Air charter or air taxi. Refer to Code 7431 "Aviation – Air Charter or Air Taxi – Flying Crew." **(c)** Transport of personnel – in conduct of employer's business. Refer to Code 7421 "Aviation – Transportation of Personnel in Conduct of Employer's Business – Flying Crew."	

	Aviation – Air Charter or Air Taxi – Flying Crew	7431
	Note: Applies to air charter, air taxi, and similar operations using fixed-wing aircraft that conduct operations outside of Part 121 of the Federal Aviation Regulations. Code 7431 is assigned in conjunction with Statistical Code 7453 to reflect non-ratable catastrophe loading. Premium generated by Statistical Code 7453 is not subject to experience rating or retrospective rating.	
	Description	
	Code 7431 applies to flying crew personnel of employers that conduct air charters, air taxis, and similar operations using fixed-wing aircraft. Such employees include, but are not limited to, pilots, copilots, and other in-flight attendants. Air charter and air taxi services provide on-demand air transportation for individuals or small groups. Typical activities are charters for business travelers and leisure charters for sightseeing and adventure trips.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Airports – security personnel supplied by contracting agencies including drivers. Refer to Code 7723 "Detective or Patrol Agency & Drivers."	
	2. Air carrier – scheduled, commuter or supplemental – all other employees and drivers. Air carrier – charter – all other employees and drivers. Refer to Code 7403 "Aviation – Aerial Application, Seeding, Herding or Scintillometer Surveying – All Other Employees & Drivers."	
	3. Aviation – Flying Crew: **(a)** Air carrier – scheduled, commuter or supplemental. Refer to Code 7405 "Aviation – Air Carrier – Scheduled, Commuter or Supplemental – Flying Crew." **(b)** Transport of personnel – in conduct of employer's business. Refer to Code 7421 "Aviation – Transportation of Personnel in Conduct of Employer's Business – Flying Crew."	

	Gas Company – Natural Gas – Local Distribution – All Operations & Drivers	7502
	Description	
	Code 7502 applies to employers engaged in operating gas companies involving local distribution of natural gas by means of gas mains or piping to their customers. This classification is also applicable to employers engaged in the local distribution of liquified petroleum gas (LPG) and gas companies that produce and distribute artificial gas. LPG is also distributed to customers through gas mains or pipelines and is stored in central tanks. Gas companies that produce artificial gas use LPG as an operator, equipment maintenance, installation and repair, and gas main connection and construction employees, etc. are inclusive under this classification, provided that such work is performed in connection with the gas company operation. Gas companies will also handle emergency problems for customers in which repair technicians will be dispatched to a particular location. Since natural gas is colorless and odorless, gas companies will add an odorant to the gas so that customers can smell the gas and detect whether or not they have a leak or suspect a leak. Gas leaks can occur on outdoor gas lines or on indoor lines when the lines are damaged. Technicians may install and/or repair gas meters, appliances or gas regulators connected to piping in a residence.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Drilling of wells. Refer to Code 6235 "Oil or Gas Well – Drilling or Redrilling – All Operations to Completion & Drivers."	
	2. Meter readers. Refer to Code 7542 "Meter Readers – Utility Company."	
	3. Operation of cross-country pipelines. Refer to Code 7515 "Gas or Oil Pipeline Operation & Drivers."	
	4. Operating of gas wells. Refer to Code 1320 "Gas or Oil Lease Operator – Natural Gas – All Operations & Drivers."	

	Gas or Oil Pipeline Operation & Drivers	7515
	Description	
	Code 7515 applies to employers engaged in operations of "on stream" pipelines for the cross-country transmission of oil or gas. Includes the laying or re-laying of gathering and distributing lines, the operation of pumping stations, line checking, meter reading, line maintenance or repair and prevailing right-of-way clearance and operation of any telephone, telegraph or radio system pertaining thereto. This classification also includes the operation of underground storage facilities for liquefied petroleum gas (LPG), jet fuel etc.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Oil refining. Refer to Code 1463 "Asphalt Works & Drivers."	
	2. Gas or oil pipeline construction. Refer to Code 6233 "Gas or Oil Pipeline Construction – All Operations to Completion & Drivers."	
	3. Gas or oil well drilling or redrilling. Refer to Code 6235 "Oil or Gas Well – Drilling or Redrilling – All Operations to Completion & Drivers.	

	Waterworks Operation & Drivers	7520
	Note: Includes store employees.	
	Description	
	Code 7520 applies to employers engaged operating water plants whether they are operated by a municipal board or commission or a private company. Sources of water for the plant include but are not limited to rivers, streams, deep water wells, underwater springs, dams or reservoirs. The water is pumped and piped to the filtration plant where it is filtered through sand beds. The water is then treated with chlorine or other purifying chemicals. In some cases, sodium fluoride is added. Water samples are taken and tested periodically. The water is then pumped to large elevated stand pipes for distribution through the system. When performed by employees of the water plant and specifically related to water plant operations, the installation, repair and maintenance of water mains, water pipes, taps, meters and fire plugs are contemplated by this classification. When these operations are performed by entities not engaged in the operation of a water plant, the appropriate installation, repair or maintenance code that describes the entity's particular operation is applied to same.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Construction of aqueducts, dams or reservoirs. Refer to Code 6017 "Dam or Lock Construction – Concrete Work – In Connection with Dams or Locks – All Types – All Operations to Completion & Drivers" and Code 6018 "Dam or Lock Construction – Earthmoving or Placing – In Connection with Dams or Locks – All Types – All Operations to Completion & Drivers."	
	2. Meter readers. Refer to Code 7542 "Meter Readers – Utility Company."	
	3. Utility company – gas works. Refer to Code 7502 "Gas Company – Natural Gas – Local Distribution – All Operations & Drivers."	

	Cable Installation – All Operations to Completion & Drivers	7536
	Description	
	Code 7536 applies to employers engaged in installing cable in conduits or subways. The installation of cable in conduits involves pulling the cable through the conduit. Several factors are taken into consideration before the cable is pulled through the conduit such as the size of the conduit, size and weight of the cable, tension requirements and jamming possibilities. Calculations may need to be done in order to determine if the pull will be successful or not prior to installing the cable in the conduit. Lubricants that are specifically used for pulling cable through the conduits, are used to lubricate the cable at the time it is being pulled and also the conduit in some cases to assist with achieving a successful pull. This classification also applies to employers engaged in the installation of cable in subways.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Cable installation: **(a)** Conduit construction – by specialist contractor. Refer to Code 6325 "Conduit Construction – For Cables or Wires – All Operations to Completion & Drivers." **(b)** Underground – manually. Cable installation – street line. Refer to Code 7601 "Telephone, Telegraph or Fire Alarm Line Construction – All Operations to Completion & Drivers." **(c)** Or repair – communication type – used by telegraph or telephone industry. Cable installation residential – service connections only. Refer to Code 7600 "Telephone or Telegraph Co. – All Other Employees & Drivers."	

	Electric Light or Power Line Construction – All Operations to Completion & Drivers	7538
	Note: Code 7538 is not available for division of payroll with Code 7539 "Electric Light or Power Co. – All Employees & Drivers."	
	Description	
	Code 7538 applies to employers engaged in electric light or power line construction. This classification contemplates all work normal and incidental to the construction of electric light or power lines when undertaken by a contractor at a particular job or location. This classification includes the setting of poles or towers including the excavation and concrete work incidental to such tower work, the overhead stringing of high-tension wires or cables and the installation of circuit breakers and transformers on poles or towers. This classification is applicable to these operations whether the operations are performed by separate crews at separate time intervals or by single crews that engage in all aspects of electric light or power line construction operations. In the event an employer contracts to erect electric light or power lines at a job or location and sublets a portion of the work, the employer is considered to be in the electric light or power line construction business. This classification is applicable to any work performed in connection with electric light or power line construction operations performed by the contractor at the job or location. In the event that a contractor engages in overhead and below ground cable or line installation, and the underground cable is laid manually, this classification is applicable to both operations. The clearing of rights-of-way by contractors who also engage in electric light or power line construction is inclusive under this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Contractors engaged in cable installation, overhead, street line or underground manually exclusively – not in connection with electric light or power line construction. Refer to Code 7601 "Telephone, Telegraph or Fire Alarm Line Construction – All Operations to Completion & Drivers."	
	2. Electric light or power company. Refer to Code 7539 "Electric Light or Power Co. – All Employees & Drivers."	

	Electric Light or Power Co. – All Employees & Drivers	7539
	Note: Includes store employees.	
	Description	
	Code 7539 applies to employers engaged in operations of electric light or power companies. This classification applies to all employees such as pay loaders and crane operators, control room employees, utility line maintenance and repair workers are also included in the scope of this classification. Employers may employ field engineers to maintain and erect utility poles, trim tree limbs for right of ways, stringing of electrical cables, excavating and laying down of underground cables, installation and repair of electric power hardware such as circuit breakers and transformers.	
	Assignment By Analogy	
	• Atomic energy power stations operation • Steam heating or power company • Traffic signal light installation and maintenance by electric light or power company	
	Operations To Be Separately Rated	
	1. Clearing right of ways, erecting poles or towers – with or without lines by contractors. Refer to Code 7538 "Electric Light or Power Line Construction – All Operations to Completion & Drivers."	

	Meter Readers – Utility Company	7542
	Description	
	Code 7542 applies to employers engaged in meter reading operations for utility companies. Meter readers normally work outside and drive from location to location in order to read customers' utility meters. Some utility companies now have their employees utilizing scanners to read the meters instead of physically reading the figures from the meters. The figures obtained from the reading report the amount of gas, water or electricity a customer has used. The customers will then be appropriately billed for the usage. Meter readers are not exposed to any other operative hazards of the utility company and do not engage in repairing or installing utility meters.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Utility company operations. Refer to Code 7502 "Gas Company – Natural Gas – Local Distribution – All Operations & Drivers," Code 7520 "Waterworks Operation & Drivers," or Code 7539 "Electric Light or Power Co. – All Employees & Drivers."	

	Sewage Disposal Plant Operation & Drivers	7580
	Description	
	Code 7580 applies to employers engaged in all operations of a sewage disposal plant that can be operated by a municipal board or commission or a private company. The plant can dispose of sewage by a number of methods, the most common of which are plain sedimentation, chemical coagulation, biological processes and various combinations of these three. These processes kill bacteria and speed up decomposition so that raw sewage is not dumped into waterways or incinerated. The extension of pipelines is contemplated by this classification as well as repair and maintenance on same.	
	Assignment By Analogy	
	Soil oxidation – no digging	
	Operations To Be Separately Rated	
	1. Garbage collection. Refer to Code 9403 "Garbage, Ashes or Refuse Collection & Drivers."	
	2. Garbage works. Refer to Code 7590 "Garbage Works."	

	Garbage Works	7590
	Note: Applies to reduction or incineration.	
	Description	
	Code 7590 applies to employers engaged in operating garbage reduction plants in which garbage is incinerated or reduced. This classification is applicable to these plants whether they are operated by the public or private sector. Once the materials are incinerated or reduced, they are containerized or baled and trucked to landfills for proper disposal. It is common for garbage works businesses to employ their own drivers to truck materials to and from the plants.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Garbage collectors. Refer to Code 9403 "Garbage, Ashes or Refuse Collection & Drivers."	

	Telephone or Telegraph Co. – All Other Employees & Drivers	7600
	Note: Includes operation, maintenance of extension lines and making service connection.	
	Description	
	Code 7600 applies to all employees of telecommunications companies other than those employees working within offices or exchanges. This classification applies to the operation and maintenance of overhead and underground lines away from the exchanges including the extension of lines and making of service connections. Some operations included in this classification include clearing rights-of-way; erecting poles, cross-arms and insulators; stringing overhead lines or lead sheath cables used for multiple circuits; and laying underground cables. In situations where telecommunications companies do not maintain exchanges, and their employees hook up their telephone lines to existing telecommunications companies' cables that are the property of other telecommunications companies, and these existing lines are located within manholes, such operations are also included in this classification. These companies also maintain an office staff to provide sales and customer service.	
	Assignment By Analogy	
	• Communications cable – house and service connections only – installation and outside repair • Satellite television service providers – operation – maintenance of lines and making service connections	
	Operations To Be Separately Rated	
	1. Conduit construction of cables or wires and cable laying by specialist contractors employing automatic equipment, which in one operation opens the trench, lays the cable and backfills. Refer to Code 6325 "Conduit Construction – For Cables or Wires – All Operations to Completion & Drivers."	
	2. Telephone or telegraph company – office exchange employees. Refer to Code 8901 "Telephone or Telegraph Co. – Office or Exchange Employees & Clerical."	
	3. Installation of cable street lines – overhead or underground. Refer to Code 7601 "Telephone, Telegraph or Fire Alarm Line Construction – All Operations to Completion & Drivers."	

	Telephone, Telegraph or Fire Alarm Line Construction – All Operations to Completion & Drivers	7601
	Note: Shall not be assigned to a risk engaged in operations described by Code 7600 "Telephone or Telegraph Co. – All Other Employees & Drivers."	
	Description	
	Code 7601 applies to employers engaged in telephone, telegraph or fire alarm line construction. This classification applies to all work involving the construction of the aforementioned lines when the work is completed by individual contractors. Operations included under this classification are erecting poles, installing insulators and other equipment, as well as, stringing overhead cable and laying underground cable using non-automatic equipment. In addition, this classification applies to the installation of invisible pet fences. These fences are used to contain domestic pets in certain areas of the home or outside yard.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Installation of cable – street lines – underground using automatic equipment. Refer to Code 6235 "Oil or Gas Well – Drilling or Redrilling – All Operations to Completion & Drivers."	

	Radio or Television Broadcasting Station – All Employees & Clerical, Outside Salespersons, Drivers	7610
	Note: 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. Refer to "Miscellaneous Values" of Part Three – Loss Costs of this Manual for current weekly maximum amounts.	
	Description	
	Code 7610 applies to employers engaged in operating a radio or television broadcasting stations. This classification includes both inside and field employees as well as clerical office workers and drivers. Control and lighting operators, cameras and boom microphone personnel, engineers, technicians, scriptwriters, announcers, players, entertainers and musicians whether working solely within the radio or television studio or at locations away from the studio also are contemplated within the scope of this classification. Outside engineers visually inspect field transmitters and make connections for "pick-up" at golf courses, ballparks, auditoriums, etc. These engineers may at times service existing towers involving tower climbing, although telephone company employees are generally responsible for the facilities up to the area to be served so that the radio or television station employees need only place their equipment. The work performed by control or monitoring crews during performances in auditoriums or elsewhere outside of the studio involves variable exposure depending upon the location of the "special feature" which is to be picked up, and their work is practically the same as performed by studio control or monitoring crews.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Exchange operations of a telecommunication company such as cellular telephones and cable or direct television companies. Refer to Code 8901 "Telephone or Telegraph Co. – Office or Exchange Employees & Clerical."	
	2. Videotaping – by independent production companies. Refer to Code 9610 "Motion Picture Production – In Studios or Outside – All Operations up to the Development of Negatives & Drivers" and Code 4360 "Motion Picture – Development of Negatives, Printing and All Subsequent Operations."	

	Firefighters – Not Volunteer & Drivers	7710
	Description	
	Code 7710 applies to employers engaged in operating a fire department for salaried firefighters. It also applies to paid firefighters of a volunteer fire company. The employer's duties consist of extinguishing dangerous fires and saving victims from fires or accidents. Salaried firefighters are stationed in the firehouse on call for any emergency calls in their district or zone. The local police precinct or a 911 emergency dispatcher will notify and provide the employer's main firehouse dispatcher with detailed information of the emergency such as the location and type of emergency. The employer's dispatcher, usually located in the employer's main firehouse, will notify the nearest firehouse of the emergency.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Volunteer firefighters. Refer to Code 7711 "Firefighters – Volunteer & Drivers."	
	2. Volunteer firefighters – elective coverage. Refer to Code 7716 "Firefighters – Volunteer & Drivers – Elective Coverage for Assistance From Individual Volunteer Firefighters."	

	Firefighters – Volunteer & Drivers	7711
	Note: 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. Refer to "Miscellaneous Values" of Part Three – Loss Costs of this Manual for additional information on this classification.	
	Description	
	Code 7711 applies to employers engaged in operation of volunteer firefighting or responding to other town emergencies. The local precinct or a 911 emergency dispatcher usually receives the emergency call and will pass the notice to the firehouse nearest to the emergency. Depending on the severity of the emergency, the employer will respond with the necessary amount of firefighters to extinguish or control the fire. The majority of the volunteer firefighters are notified of an emergency by radio in their private residence. This classification also includes other volunteer employees such as garage mechanics in the firehouse who maintain the fire trucks.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Paid firefighters. Refer to Code 7710 "Firefighters – Not Volunteer & Drivers."	
	2. Volunteer firefighters – elective coverage. Refer to Code 7716 "Firefighters – Volunteer & Drivers – Elective Coverage for Assistance From Individual Volunteer Firefighters."	

	Firefighters – Volunteer & Drivers – Elective Coverage for Assistance From Individual Volunteer Firefighters	7716
	Note: Coverage under this classification shall be afforded only by a separate Volunteer Firefighters' Benefit Law Policy. Refer to "Miscellaneous Values" of Part Three – Loss Costs of this Manual for additional information on this classification.	
	Description	
	Code 7716 is 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 to outside areas on an individual basis. The majority of the volunteer firefighters are called upon by radios in their private residence. These firefighters will drive to the firehouse or directly to the emergency area.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Paid firefighters. Refer to Code 7710 "Firefighters – Not Volunteer & Drivers."	
	2. Firefighters – volunteer. Refer to Code 7711 "Firefighters – Volunteer & Drivers."	

	Police Officers & Drivers	7720
	Note: Payroll of sheriffs or deputy sheriffs, whether active or inactive, shall be included, subject to a minimum payroll of $100 per annum per person. An additional premium of $1.00 per day shall be collected for each employee engaged in strike duty either as a strike breaker or as a strike guard. This additional premium shall be collected in every event in addition to the earned premium and/ or the minimum premium as otherwise determined by this or other classifications on the policy.	
	Description	
	Code 7720 applies to the police department employees of municipalities, townships, counties or states. This classification applies to all employees of a police department such as police officers, probation officers, traffic controllers, correction officers, marshals, sheriffs and deputy sheriffs employed by municipalities, townships, counties and the state. Flagging services also applies to this classification. Construction companies hire this type of service to perform traffic directing when they are engaged in the construction of roads, highways, bridges, etc. Flaggers stand near or before the construction site to direct traffic.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Detective or patrol agency incl. drivers. Refer to Code 7723 "Detective or Patrol Agency & Drivers."	

	Detective or Patrol Agency & Drivers	7723
	Description	
	Code 7723 applies to employers engaged in providing armored car service, watchmen, guards or patrol officers to safeguard property owned by others. Operations involve patrolling grounds and the property of others. Guards may or may not be armed and may be permitted to make an arrest in some cases.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Police officers, sheriffs, strike breakers and strike guards. Refer to Code 7720 "Police Officers & Drivers."	

	Railroad Construction – Laying or Re-laying Tracks – No Work on Elevated Railroads – All Operations to Completion & Drivers	7855
	Description	
	Code 7855 applies to employers engaged in the laying of rock, ballast on the grade, the laying of ties, and the laying of track. This classification applies to such operations on new roads, and also to the re-laying of track or ties for old roads. There is no classification distinction for work on main lines, side tracks, or spurs to industrial properties. Includes such work as the installation of crossover frogs and switches, the erection of switch stands and switch mechanism, erection of cattle guards, the placing of grade crossing planking, and similar operations directly incidental to the laying or relaying of tracks. This classification is also applicable to the maintenance of the right-of-way or tracks and contemplates such operations as the placing of additional ballast on the right-of-way and the replacing of worn ties and rails. It covers the type of work which is normally undertaken by a section crew of a railroad in those cases where the railroad prefers to have contractors perform its maintenance work rather than to employ direct labor. Some types of maintenance extend to such operations as the cutting of weeds from the right-of-way, the repairing of fences along the right-of-way, the digging of small drainage ditches, and the filling in of small washouts caused by heavy rains. This classification is also applicable to the removal of railroad ties.	
	Assignment By Analogy	
	Operations To Be Separately Rated	

	Hardware Store – Retail	7998
	Description	
	Code 7998 applies to employers engaged in retail sales of merchandise such as nails, screws, bolts, nuts, washers, gaskets, brackets, locks, hinges, electrical outlet boxes, switches, plates, fuses, plugs, sockets, hand or machine tools, portable electrical tools, plumbing fittings and garden tools and equipment including lawn mowers and snow plows. In addition, hardware stores may also sell a variety of "non-hardware" items which include paint, wallpaper and allied supplies, small electrical appliances, kitchenware, china and glassware, sporting goods and automobile accessories or parts. They may also rent floor scraping or polishing machines, rug or upholstery cleaning machines and similar equipment. This classification also includes the sale of parts and supplies for radio and television equipment and locksmiths.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Stores principally engaged in the retail selling of: **(a)** Paint, wallpaper and allied supplies, household electrical appliances, radios and television sets, kitchenware, china and glassware, or sporting goods. Refer to Code 8017 "Retail Store – NOC – No Service of Food." **(b)** Automobile accessories or parts. Refer to Code 8046 "Automobile Accessories Store – NOC – Retail & Drivers."	
	2. Repair or installation of household electrical appliances, radios and television sets by separate employees, at or away from the store. Refer to Code 9519 "Household Appliances – Electrical – Installation, Service or Repair & Drivers."	
	3. A store which has separate employees engaged in sharpening or repairing ice skates, lawn mowers or cutlery. Refer to Code 3632 "Machine Shop – NOC."	
	4. Internet and mail order sales of hardware to individuals. Refer to Code 7999 "Hardware Store – Wholesale."	

	Hardware Store – Wholesale	7999
	Description	
★	Code 7999 applies to employers engaged in the wholesale selling of merchandise such as nails, screws, bolts, washers, gaskets, brackets, locks, hinges, electrical outlet boxes, switches, fuses, plugs, sockets, hand or machine tools, portable electrical tools, plumbing fittings, mill supplies, and garden tools including power lawn mowers and snowplows. The wholesale or retail mail order sales of hardware are included under this classification.	
★	Other types of risks included under this classification are wholesale dealers of items such as, radio or television parts, aircraft parts and accessories, air conditioning or refrigerator parts, automobile parts and accessories, oil burners and parts, welding supplies such as tanks, torches, welding rods and face masks, cutlery, sewing machine heads and parts and bicycles, unicycles, tricycles – including rental, incidental service or repair.	
	This classification also includes "ship chandlers" who are dealers in ship supplies and equipment such as engine room equipment, lifeboat supplies, navigational instruments and deck gear.	
	Assignment By Analogy	
★	Automobile brake linings-attaching to bands or drums – no installation	
	Operations To Be Separately Rated	
	1. Wholesale or retail dealers principally engaged in selling: **(a)** Plumbers' supplies such as tubs, sinks, radiators, tanks, boilers, and other plumbing fixtures or equipment. Refer to Code 8111 "Plumbers' Supplies Dealer & Drivers." **(b)** Retail selling of foot powered bicycles, tricycles, unicycles, or bicycle parts. Refer to Code 8025 "Bicycle Store – Retail – Including Rental, Incidental Service or Repair." **(c)** Wholesale selling of bicycle tires. Refer to Code 8018 "Wholesale Store – NOC."	

	Florist Store & Drivers	8001
	Note: Includes service away from store premises such as the floral decoration of homes, churches or other buildings for weddings, banquets and parties.	
	Description	
	Code 8001 applies to establishments principally engaged in the wholesale or retail sale 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. This classification also applies to establishments engaged in the wholesale or retail sale 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. This classification additionally includes plant scaping operations. Plant scaping refers to maintenance of living plants inside a customer's premises. These plants are typically potted. They may be used to decorate malls, offices, hotels or other commercial enterprises as well as residential locations. These plants are not to be confused with trees, shrubs, bushes, hedges or other plants that are growing outdoors in soil. Plant scaping duties take place indoors and include watering, fertilizing, trimming and spraying of indoor plants.	
	Assignment By Analogy	
	Edible fruit and/or vegetable floral type arrangements – wholesale or retail & drivers	
	Operations To Be Separately Rated	
	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 or wholesale. Refer to Code 8017 "Retail Store – NOC – No Service of Food" and Code 8018 "Wholesale Store – NOC."	
	2. The growing of flowers and potted plants in green houses or fields operated by the employer. Refer to Code 0035 "Florist – Cultivating or Gardening & 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. Refer to Code 0042 "Landscaping Gardening – All Operations to Completion & Drivers."	
	4. Nursery operations. Refer to Code 0005 "Nursery Employees & Drivers."	

	Grocery Store – Retail – No Fresh Meat	8006
	Note: No handling of fresh meat.	
	Description	
	Code 8006 applies to stores principally engaged in the retail sale of groceries, fresh fruits, vegetables, dairy products, frozen or frosted foods, coffee, tea, spices and delicatessen foods such as cold cuts, salads, pickles and smoked fish. Delicatessens may prepare salads and cook meat such as roast beef, Virginia ham, barbeque chicken and spareribs. These stores may also sell a minor amount of other merchandise such as soda, beer, household cleaning products, paper products, cigarettes, various sundry items and some drugstore items. This classification is also applicable to stores principally engaged in the retail sale of fresh fruit baskets (other than edible floral arrangements).	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Wholesale sales of fresh fruit baskets (other than edible floral type arrangement). Refer to Code 8048 "Fruit or Vegetable Store – Wholesale."	
	2. Grocery store – wholesale. Refer to Code 8034 "Grocery Store – Wholesale."	
	3. Edible floral arrangements. Refer to Code 8001 "Florist Store & Drivers."	

	Clothing or Wearing Apparel Store – Retail	8008
	Description	
	Code 8008 applies to employers principally engaged in the retail sale of any or all the following merchandise: **1.** Ready-to-wear clothing and wearing apparel, including suits, coats, dresses, knitwear, hats, shoes, rubbers, slippers, undergarments, sleeping and lounging clothes, ties, hosiery, haberdashery, gloves, scarfs, and aprons. Incidental alterations are also included. **2.** Dry goods, including piece goods, yard goods, embroideries, veiling, laces, textile trimmings, curtains, draperies, blankets, bedspreads, sheets, pillowcases, tablecloths, napkins, towels and handkerchiefs. **3.** Miscellaneous sewing accessories such as buttons, buckles, slides, tapes, buckram, yarn, thread, thimbles, needles, pins, hooks and eyes, dress shields, hat bodies, artificial flowers and zippers.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Dealers in ladies' handbags, sale of sporting goods such as camping, fishing, hunting, baseball, football, bowling or basketball equipment or supplies and incidental clothing and demonstrators in retail stores (NOC). Refer to Code 8017 "Retail Store – NOC – No Service of Food."	
	2. Mail order sales of clothing, wearing apparel, or dry goods to individuals. Refer to Code 8032 "Clothing or Wearing Apparel Store – Wholesale."	

Quick Printing	8012

Note: Code 8012 applies to risks that provide reproductions by means of offset type duplicators on paper sizes less than 18 X 23 inches. Finishing operations include, but are not limited to, automatic and manual platemaking, assembling, stapling and binding of materials.

Description

Code 8012 applies to employers engaged in operations which consist of printing for others. The employer will receive artwork or text from clients and a photo is taken. The negatives are produced, washed and stripped onto goldenrod sheets. The goldenrod sheets are pre-sensitized aluminum plates that are exposed to light with the image being burned onto the plate. Some employers may contract out the plate making and only perform printing. However, plate making is inclusive under this operation. After the plate is made, the employer will produce copies on their presses.

Collating, hole punching, cutting and wire stitching are also inclusive operations under this classification. Although hole punching, cutting and wire stitching are inclusive, the employer may only do these operations to the products they are printing.

Assignment By Analogy

- Addressing, letter or mailing service companies
- Offset printing

Operations To Be Separately Rated

1. Blueprint duplicating. Refer to Code 4361 "Photographer – All Employees & Drivers."
2. Photocopy service, no plate making. Refer to Code 8016 "Photocopy Shops – All Employees & Clerical, Outside Salespersons, Drivers."
3. Printing for an employer's own business and not being sold to others. Assign the governing classification.
4. Printing on paper larger than 18 X 23 inches. Refer to Code 4299 "Printing."

Discontinued as of 10/1/24

	Jewelry Store	8013
	Note: Applies to wholesale or retail stores.	
	Description	
★	Code 8013 applies to stores principally engaged in selling precious or costume jewelry, such as necklaces, earrings, bracelets, rings, watch parts, charms, lockets, pendants, brooches and similar ornamental items intended for personal adornment whether made of metals or other materials. All jewelry stores, whether wholesale or retail or a combination of both, are included under this classification. The repair or engraving of jewelry, when performed by a retail jewelry store for individual customers, is also within the scope of this classification.	
	Assignment By Analogy	
★	• Antique jewelry, coin, currency or stamps dealer	
★		
★	• Hearing aids and hearing aid batteries dealer – including repair • Optical stores – including grinding of lenses to fit frames	
	Operations To Be Separately Rated	
★		
★	**1.** Licensed optometrist and audiologist. Refer to Code 8832 "Physician & Clerical."	
★	**2.** Optical goods – eyeglasses or contact lenses manufacturing. Refer to Code 4150 "Optical Goods Mfg. – NOC."	
★	**3.** Repair of jewelry, clocks or watches for other concerns. Refer to Code 3383 "Jewelry Mfg."	

	Photocopy Shops – All Employees & Clerical, Outside Salespersons, Drivers	8016
	Note: Shall not be assigned to any risk also engaged in offset printing, lithographic reproduction or any other type of printing at the same location.	
	Description	
★	Code 8016 applies to the operation of providing photocopy services. These operations involve reproducing copies of original documents received from customers. The materials will be copied on large laser or toner style photocopy machines, then the resultant productions may be collated or bound before being prepared for pick up by, or delivery to, the customer. This classification also includes counter sales.	
	Assignment By Analogy	
	• Duplicating services • Photostat production	
	Operations To Be Separately Rated	
★	**1.** Printing: **(a)** On glass or plastic containers or printing on paper utilizing offset printers and embossing on glass or plastic containers. Refer to Code 4299 "Printing – All Other Employees." **(b)** Performed as an incidental facet of other business operations. Assign the appropriate governing classification.	
★		

	Retail Store – NOC – No Service of Food	8017
	Description	
	Code 8017 applies to employers operating retail stores principally engaged in selling merchandise that is not described by a specialty retail store classification. Specialty stands or stores serving ice cream and soft drinks, frozen custard or yogurt are also included in this classification.	
	Assignment By Analogy	
	• Demonstrators in retail stores owned by others • Dry cleaning or laundry collection or distribution stores where no dry cleaning or laundering is performed at the same location • Concessions, providing merchandise or services, Not Otherwise Classified (NOC) in this Manual • Amusement centers-arcade, games of chance and Skee Ball and similar games • Rating service companies - businesses that are engaged in providing shoppers to check the attentiveness, personality and honesty of sales personnel in stores that are owned and operated by others	
	Operations To Be Separately Rated	
	1. Internet or mail order sales of merchandise to individuals. Assign the appropriate wholesale store classification.	
	2. Retail stores principally selling merchandise Not Otherwise Classified (NOC) in this Manual with service of food. Refer to Code 8043 "Retail Store – NOC – Including Service of Food – Not Restaurants."	

	Wholesale Store – NOC	8018
	Description	
★	Code 8018 applies to employers engaged in wholesale selling of merchandise not described by a specialty wholesale store classification. Includes wholesale dealers of greeting cards who buy finished cards from greeting card manufacturers for resale to retail stores. Wholesale dealers may also engage in some finishing operations usually performed by a greeting card manufacturer such as pasting or attaching novelties, decorations and ribbons. Operations also include sorting, examining, collating, counting, boxing, packing and shipping. This classification includes internet or mail order sales to individuals of merchandise not described by a specialty wholesale store classification.	
	Assignment By Analogy	
	• Package consolidators – receiving packages from other firms for sorting and consolidating • Contract packing – receiving bulk merchandise for repackaging • Incubating and shipping day-old chicks – no farm operations • Dealers in sausage casings – no cleaning • Eggs – including incidental sorting, candling, grading and packing in cartons and crates	
	Operations To Be Separately Rated	

	Fish, Poultry or Meat Dealer – Wholesale	8021
	Note: Code 8021 and Code 2089 "Packing House – All Operations" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 8021 applies to dealers principally engaged in the wholesale distribution of fresh and cured meat, fish or poultry. Some of these dealers may cut the meat, fish or poultry into steaks, chops, roasts, fillets or poultry parts for sale to hotels, restaurants, clubs, hospitals, institutions and stores. Meat, fish or poultry dealers may also distribute a minor and incidental amount of other miscellaneous products, such as groceries, dairy products, fresh fruit and vegetables.	
	Assignment By Analogy	
	• Butcher shops • Clams or oysters – fresh – shore or dock work – cull, sort, shuck, grade, pack • Sausage – no butchering or handling of livestock • Smoked fish or meat – curing fish at dock or shore	
	Operations To Be Separately Rated	
	1. The slaughtering, processing and distribution of meat as performed by a packing house. Refer to Code 2089 "Packing House – All Operations."	

	Bicycle Store – Retail – Including Rental, Incidental Service or Repair	8025
	Description	
	Code 8025 applies to retail dealers principally engaged in sales and rental of foot powered bicycles, tricycles, and unicycles including the incidental repair and service of foot powered cycles. Also, included is the incidental sale of parts such as but not limited to brakes, chains, pedals, tires and rims. In addition, bicycle stores may also sell a variety of bicycle accessories such as baskets, bells and horns, and sporting, exercise or recreational equipment, and clothing.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Retail Sales: **(a)** Bicycle accessories and sporting, exercise, or recreational equipment. Refer to Code 8017 "Retail Store – NOC – No Service of Food." **(b)** Bicycle parts or tires. Refer to Code 7998 "Hardware Store – Retail." **(c)** Clothing or shoes. Refer to Code 8008 "Clothing or Wearing Apparel Store – Retail."	
	2. Wholesale Sales: **(a)** Foot powered bicycles, tricycles, unicycles, or bicycle parts. Refer to Code 7999 "Hardware Store – Wholesale." **(b)** Bicycle tires. Refer to Code 8018 "Wholesale Store – NOC."	

	Fish, Poultry or Meat Store – Retail	8031
	Note: Includes incidental preparation of meats and produce.	
	Description	
	Code 8031 applies to stores principally engaged in the retail selling of fresh and cured meats, fish or poultry. Such stores may also sell a minor amount of groceries, fresh fruits, vegetables, dairy products, or frozen foods. This classification also applies to the freezing and storing of meats, fruits or vegetables as a service for private individuals. Prior to storage in lockers, food may be prepared by cutting, slicing, grinding, or chopping according to a customers' specifications.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Sale of meat, fish or poultry as well as other items such as groceries or vegetables, where the employer's sales of fresh and cured meats, fish or poultry do not exceed 50% of the gross receipts for all merchandise sold by the employer. Refer to Code 8033 "Supermarket – Retail."	
★	**2.** If a meat store assigned to Code 8031 has separate employees exclusively engaged in making meat products such as sausage, frankfurters or bologna, these operations are assigned to Code 2095. Refer to Code 2095 "Meat Products Mfg. – NOC."	
★	**3.** Slaughtering operations. Refer to Code 2081 "Butchering."	
★	**4.** Freezing and storing meats, fruits or vegetables for other than private individuals. Refer to Code 8291 "Storage Warehouse – Cold."	

	Clothing or Wearing Apparel Store – Wholesale	8032
	Note: No laundering at the same location.	
	Description	
	Code 8032 applies to stores principally engaged in sales of the following merchandise on a wholesale basis: **1.** Ready-to-wear apparel, including suits, coats, dresses, knitwear, hats, shoes, rubbers, slippers, undergarments, sleeping and lounging clothes, ties, hosiery, haberdashery, gloves, scarfs and aprons. **2.** Dry goods, including piece goods, yard goods, embroideries, veiling, laces, textile trimmings, curtains, draperies, blankets, bedspreads, sheets, pillowcases, tablecloths, napkins, towels and handkerchiefs. **3.** Miscellaneous sewing accessories such as buttons, buckles, slides, tapes, buckram, yarn, thread, thimbles, needles, pins, hooks and eyes, dress shields, hat bodies, artificial flowers and zippers. This classification applies to stores principally engaged in the wholesale or retail mail order sales of clothing, wearing apparel or dry goods. Other wholesale operations assigned to this classification are dealers in: **1.** Men's and women's belts. **2.** Watch straps – including attaching buckles by hand to such straps. **3.** Hair nets.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Dealers in ladies' handbags and second-hand clothing which are sorted, graded and baled for shipment. Refer to Code 8018 "Wholesale Store – NOC."	

	Supermarket – Retail	8033
	Description	
	Code 8033 applies to a combined retail meat, grocery and "supermarket" type store engaged in the retail selling of groceries such as fresh fruits, vegetables, dairy products, bakery products, frozen foods and sells fresh and cured meats, fish or poultry. Other merchandise sold are items such as soda, beer, soap and other household cleaning items, paper products, cigarettes, drug store items, kitchen utensils, small hardware, potted plants, and flowers. In addition, these stores may also sell delicatessen foods such as cold cuts, salads, pickles and smoked fish. They may also prepare salads and cook meats such as roast beef, Virginia ham, barbeque chickens and spareribs. This classification can be assigned only when the employer's sales of fresh and cured meats, fish or poultry do not exceed 50% of the gross receipts for all merchandise sold by the employer.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Retail stores of the type described above where the sale of fresh and cured meats, fish or poultry exceeds 50% of the gross receipts for all merchandise sold. Refer to Code 8031 "Fish, Poultry or Meat Store – Retail."	
	2. Bakeries operated by supermarkets that are engaged in making fresh baked goods from scratch. Refer to Code 2003 "Bakery & Route Salespersons, Route Supervisors, Drivers."	
	3. Fast food restaurants including but not limited to, pizza parlors, sandwich shops, doughnut shops, concession stands, and hamburger, and taco and fried chicken establishments. Refer to Code 9072 "Restaurant – Fast Food & Drivers."	
	4. Restaurant establishments that provide traditional service where patrons are served by a wait staff or the operation of a catering establishment. Refer to Code 9071 "Restaurant – Full-Service – Including Entertainers and/or Musicians."	

	Grocery Store – Wholesale	8034
	Description	
	Code 8034 applies to dealers principally engaged in the wholesale sales of groceries, frozen foods or dairy products which are received and sold in cartons, cases and boxes. These dealers may also sell, at wholesale, a minor amount of fresh fruit, vegetables or other merchandise such as beer, soda, household cleaning supplies or paper products.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Wholesale dealers principally engaged in the sale of fresh fruits or vegetables. Refer to Code 8048 "Fruit Vegetable Store – Wholesale."	
	2. Wholesale dealers principally engaged in the sale of soda, household cleaning supplies, paper products, or eggs. Refer to Code 8018 "Wholesale Store – NOC."	

	Department Store – Retail	8039
	Note: Includes installation of house furnishings and shall apply to each location of a risk at which all the following conditions exist: **1.** The payroll subject to this classification is at least $900,000 per annum. **2.** The merchandise handled must include: **(a)** Wearing apparel **(b)** Linen/Domestics **(c)** House furnishings (other than furniture) **(d)** Two or more of the following: **(i)** Cosmetics **(ii)** Furniture **(iii)** Giftware **(iv)** Hardware **(v)** Jewelry **(vi)** Luggage **(vii)** Sporting Goods **(viii)** Stationery **(ix)** Toys **3.** The total combined annual sales of items (2)(a), 2(b) and 2(c) above must exceed 50% of the total annual sales. Also, the total annual sales of wearing apparel, jewelry and cosmetics must not exceed 80% of the total annual sales.	
	Description	
	Code 8039 applies to large retail stores, which are characterized by many separate departments, each selling a specific type of merchandise. This classification includes making custom house furnishings such as draperies, slipcovers, and window shades. It also covers the installation of house furnishings such as draperies and rods, slipcovers, window shades, venetian blinds, carpets, linoleum, and non-ceramic floor tiles. If a department store has more than one location, each must meet all three of the conditions in the above note to qualify for this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. The installation (other than delivery) and the service or repair of household appliances such as television sets, refrigerators, washing machines and air conditioners. Refer to Code 9519 "Household Appliances – Electrical – Installation, Service or Repair & Drivers."	
	2. Concessions in a department store are rated based on the operations performed by the concessionaire. Assign the appropriate store classification.	

	Retail Store – NOC – Including Service of Food – Not Restaurants	8043
	Description	
	Code 8043 applies to employers operating retail stores principally engaged in sales of merchandise that is not described by a specialty retail store classification. These employers will also serve and prepare food items other than ice cream or soft drinks. This classification can only apply when the sale of prepared items does not exceed 50% of the gross receipts.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Restaurants – Any location at which more than 50% of the sales is derived from the service of food consumed on or away from the premises. Refer to Code 9071 "Restaurants – Full Service – Including Entertainers and/or Musicians" or Code 9072 "Restaurant – Fast Food & Drivers."	
	2. Retail stores principally selling merchandise Not Otherwise Classified (NOC) in this Manual without service of food. Refer to Code 8017 "Retail Store – NOC – No Service of Food."	
	3. Bagel manufacturing. Refer to Code 2003 "Bakery & Route Salespersons, Route Supervisors, Drivers."	

	Furniture Store – Wholesale or Retail & Drivers	8044
	Description	
	Code 8044 applies to wholesale dealers or retail stores principally engaged in selling furniture including antique furniture for homes, lawns, gardens, offices and hotels. The furniture may be sold directly from the floor of the store or ordered from catalogues and samples on display in 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. 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. 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.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Sale of principally bedding, carpets, linoleum, lighting fixtures, lamps, household appliances, mirrors, pictures, radio and television sets or kitchen cabinets. Refer to Code 8017 "Retail Store – NOC – No Service of Food" or Code 8018 "Wholesale Store – NOC" depending upon whether the sales are principally retail or wholesale.	
	2. The installation of furniture or fixtures not performed by a furniture wholesaler or retailer. Refer to Code 5429 "Cabinet Works Installation – All Operations to Completion"	

	Automobile Accessories Store – NOC – Retail & Drivers	8046
	Description	
	Code 8046 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. 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. 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.	
	Assignment By Analogy	
	Telephone installation in vehicles by automobile accessories stores	
	Operations To Be Separately Rated	
	1. Stores: **(a)** Principally engaged in wholesale selling of automobile parts and accessories. Refer to Code 7999 "Hardware Store – Wholesale." **(b)** Principally engaged in the retail sale of household electrical appliances, paint, toys, sporting goods or kitchen utensils. Refer to Code 8017 "Retail Store – NOC– No Service of Food." **(c)** Principally engaged in the retail sale of hardware. Refer to ode 7998 "Hardware Store – Retail."	
	2. Employers principally engaged in the retail selling of tires and tubes including installation. Refer to Code 8391 "Automobile Sales or Service Agency – All Operations to Completion & Drivers."	

	Drug Store – Wholesale	8047
	Description	
	Code 8047 applies to stores which are principally engaged in the wholesale distribution of drugs, medicines and pharmaceutical ingredients used for the compounding and dispensing of prescriptions. In addition, such stores perform, as a minor and incidental operation, the selling of other merchandise such as cosmetics, hair preparations, combs, brushes, toothpaste, mouthwash, deodorants, disinfectants, soap, shampoo, baby products, bandages, dressings, cotton, fever thermometers, heating pads, vaporizers, sterilizers, elastic stockings, abdominal supports, splints, rubber water bottles, ice caps and shower caps.	
	Assignment By Analogy	
	• Animal pharmaceuticals – livestock – including manufacturing of ingredients and no manufacturing of ingredients • Grinding and mixing drugs with no manufacturing of ingredients • Pharmacies, pharmaceutical preparation and medicine – including manufacturing of ingredients and no manufacturing of ingredients	
	Operations To Be Separately Rated	
	1. Wholesale stores which are principally engaged in selling miscellaneous merchandise described above, and which also sell a minor amount of medicines and drugs. Refer to Code 8018 "Wholesale Store – NOC."	

	Fruit or Vegetable Store – Wholesale	8048
	Description	
	Code 8048 applies to dealers principally engaged in the wholesale distribution of fresh fruits or vegetables. Such dealers, as a part of their wholesale operations, may also perform incidental repackaging of the merchandise into retail-size bunches, boxes, bags or similar containers. These dealers may also sell a minor amount of groceries, dairy products and frozen foods. This classification also applies to stores principally engaged in the wholesale selling of fresh fruit baskets (other than edible floral type arrangements).	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Wholesale distribution of groceries, dairy products and frozen foods with a minor amount of fresh fruits or vegetables. Refer to Code 8034 "Grocery Store – Wholesale."	
	2. Packing of fresh fruits, including sorting, grading and washing of the fruit. Refer to Code 2105 "Fruit Packing."	
	3. Packing of fresh vegetables, including sorting, grading and washing vegetables. Refer to Code 8209 "Vegetable Packing & Drivers."	
	4. Wholesale or retail sales of fresh fruits and/or vegetables that are cut up and assembled into an arrangement. Refer to Code 8001 "Florist Stores & Drivers."	
	5. Retail sale of fresh fruit baskets (other than edible floral type arrangements). Refer to Code 8006 "Grocery Store – Retail – No Fresh Meat."	

	Art Gallery & Clerical	8068
	Note: Applies to wholesale or retail sales of artwork. Includes appraising of the artwork on the premises of the art gallery.	
	Description	
★	Code 8068 applies to the operation of an art gallery. The sales may be wholesale or retail in nature and the art featured may consist of one or more types of art such as antique maps, drawings, historical artifacts, installation art, lithographs, paintings, photography or sculptures. Artwork may be purchased directly from artists or others and displayed in a gallery, store front, showroom or office type setting. The salesperson may assist customers with their selection and will process the transaction. The artwork may be taken directly by the customer or packed and shipped by the gallery staff to a specific designation specified by the customer.	
	Assignment By Analogy	
	Antique appraisal services performed by art gallery employees	
	Operations To Be Separately Rated	
	1. Sales: **(a)** Principally art supplies, posters, framed pictures, and making frames on special order for individual customers, all hand work – no power machinery or framed prints. Refer to Code 8017 "Retail Store – NOC – No Service of Food." **(b)** Principally art supplies, posters or framed prints to others for resale. Refer to Code 8018 "Wholesale Store – NOC." **(c)** Wholesale or retail of antique jewelry, antique coins or antique stamps. Refer to Code 8013 "Jewelry Store." **(d)** Wholesale or retail of antique furniture. Refer to Code 8044 "Furniture Store – Wholesale or Retail & Drivers."	
★	**2.** Operations: **(a)** Art school. Refer to Code 8868 "School or College – Professional Employees & Clerical" and Code 9101 "School or College – All Other Employees & Drivers." **(b)** Art appraisal operations not performed by art gallery employees. Refer to Code 8720 "Inspection of Risks for Insurance or Valuation Purposes – NOC." **(c)** Art museum. Refer to Code 8838 "Public Library or Museum – Professional Employees – Includes Attendants & Ushers & Clerical" and Code 9101 "School or College – All Other Employees & Drivers."	

	Cellular Telephone Store – Retail	8069
	Description	
	Code 8069 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.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Wholesale sales of cellular telephones, smartphones, pagers, cellular telephone accessories such as face plates, skins, headsets, carrying straps and modular telephones. Refer to Code 8018 "Wholesale Store – NOC."	
	2. Retail sales of cellular telephone accessories such as faceplates, skins, headsets, carrying straps, and modular telephones. Refer to Code 8017 "Retail Store – NOC – No Service of Food."	
	3. Wholesale sales of cellular telephone battery chargers. Refer to Code 7999 "Hardware Store – Wholesale."	
	4. Retail sales of cellular telephone battery chargers. Refer to Code 7998 "Hardware Store – Retail."	

	Book Store – Retail	8072
	Note: Not applicable to store locations where more than 50% of the gross receipts is from the service of food or the sale of musical instruments, computers or other hardware, or household or electronic equipment.	
	Description	
	Code 8072 applies to stores which are principally engaged in the retail sale of items such as audio or video cassettes, blu ray discs, books, comic books, compact discs, magazines, newspaper, records, sheet music, software, or video games.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. The sale of prepared food items that exceeds 50% of the total gross receipts. Refer to Code 9071 "Restaurant – Full-Service – Including Entertainers and/or Musician" or Code 9072 "Restaurant – Fast Food & Drivers." If the sale of prepared items does not exceed 50% of the gross receipts. Refer to Code 8043 "Retail Store – NOC – Including Service of Food – Not Restaurants."	
	2. Retail drug stores, cigar stores, or other "NOC" retail stores with no service of food. Refer to Code 8017 "Retail Store – NOC – No Service of Food."	

	Auctioneers & Salespersons – Outside	8090
	Note: Includes solicitors and appraisers. Not livestock sales stables.	
	Description	
	Code 8090 applies to the operation of auctioning merchandise or property. Merchandise may be displayed at an auction site, which may be operated or rented by the auctioneer, or at the seller's location, such as a seller's home, as in the case of estate auctions, or at manufacturers' or dealers' warehouses, or presented in catalogs. Merchandise, motor vehicles, real estate, and vacation packages may also be presented to buyers through online auctions. Merchandise sold at auctions may include art, automobiles, clothing, costumes, collectibles, computers, jewelry, motorcycles, real estate and vacation packages may also be sold. Auctions may be held to liquidate estates, dealers' or manufacturers' overstock, confiscated or theft-salvaged property, or to sell donated items to raise funds for charity. Merchandise is appraised to determine opening bids and to quote appraisal value to potential buyers when presented at auction. When an item is presented, a buyer will make an opening bid, the next bidder will offer a price higher than the opening bid, and the bidding will continue with each subsequent bidder offering a price higher until the final bid is offered, and the item is declared sold to the highest bidder. The seller will receive the highest bid minus the auctioneer's fee. Online auctions usually do not involve the auctioneer taking possession of the merchandise nor charging a fee to the buyer but facilitating the sales by providing a listing service and collecting either a small percentage of the final bid or a small listing fee.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Appraising by art galleries, sale of artwork or antique art (retail or wholesale). Refer to Code 8068 "Art Gallery & Clerical."	
	2. Retail or wholesale: **(a)** Antique furniture. Refer to Code 8044 "Furniture Store – Wholesale or Retail & Drivers." **(b)** Antique art or artwork. Refer to Code 8068 "Art Gallery & Clerical." **(c)** Antique jewelry. Refer to Code 8013 "Jewelry Store." **(d)** Antique items other than art, furniture, and jewelry. Refer to Code 8017 "Retail Store – NOC – No Service of Food" and Code 8018 "Wholesale Store – NOC." **(e)** Livestock. Refer to Code 8288 "Livestock Dealer or Commission Merchant & Outside Salespersons, Drivers."	

	Seed Merchant	8102
	Note: Includes operation of seed sorting machinery.	
	Description	
	Code 8102 applies to employers that principally perform the handling and merchandising of seeds. These seed merchants receive harvested grass, alfalfa or other field crop seeds, vegetable seeds, or flower seeds in bulk from growers. The merchandising is usually handled on a wholesale basis, but some seed merchants sell at retail and conduct store activities on the premises where they display racks of seed packets and have sacks of seeds available for sale along with other incidental articles used by residential gardeners. These store operations are included within the scope of this classification provided these employers process the seeds. This classification is also applied to employers that perform bean sorting or handling. This classification contemplates the receipt of peanuts in bulk from growers and the machine cleaning, grading, visual inspection, and machine sacking of the unshelled peanuts which are then stored prior to shipment to peanut vendors. Some of these employers will perform shelling operations, usually by machine.	
	Assignment By Analogy	
	• Grain elevator operation – concrete and steel • Specialist contractor engaged in soil and crop inspection	
	Operations To Be Separately Rated	
	1. Grinding peanut hulls. Refer to Code 2014 "Feed Mfg."	
	2. Roasting peanuts. Refer to Code 6504 "Food Sundries Mfg. – NOC – No Cereal Milling."	
	3. Growing: **(a)** Bean sprouts. Refer to Code 0035 "Florist – Cultivating or Gardening & Drivers." **(b)** Grain feed. Refer to Code 0006 "Farm – NOC & Drivers." **(c)** Peanut. Refer to Code 0031 "Vegetable, Berry or Grape Farm & Drivers."	
	3. Manufacturing of baked beans, peanut butter or peanut oil. Refer to Code 6504 "Food Sundries Mfg. – NOC – No Cereal Milling."	

	Wool Merchant & Drivers	8103
	Note: Applies to a dealer in new textile fabrics only. Not rag or paper stock dealers.	
	Description	
	Code 8103 applies to wool merchants who purchase raw wool from others and process it for resale to their customers. The wool is received, usually in large burlap bags weighing approximately 500 pounds, and stored until ready to be processed. The operations involve removing the wool from the bags, hand sorting, grading and then replacing in burlap bags according to grade. The graded wool is then stored and subsequently shipped. This classification is applied to dealers in new textile clippings. Remnants purchased from textile mills, clothing manufacturers, etc., are received in burlap bags or bales and placed into storage prior to processing. The operations involve the removal of the remnants from the bags or bales, hand sorting, trimming to size, grading, weighing and baling prior to shipment. This classification is also applied to employers dealing in wiping cloths. Rags are received from outside sources and placed in storage before processing. The operations involve the washing, extracting, and drying of soiled rags. All stock is then sorted, trimmed on cutting machines to remove buttons, snaps, zippers, etc., sized and graded to complete the wiping cloths, which are then baled or placed into cartons to be shipped to customers. This classification additionally is applied to cotton merchants. These employers purchase ginned cotton from others for resale to their customers. This classification includes warehouse and yard operations performed in connection with the merchandising of the cotton. This classification also is applied to employers that exclusively store baled cotton. In most cases, the baled cotton has been sampled and graded, and it is merely held at the warehouses awaiting the shipment orders from the owners of the cotton.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Selling: **(a)** Textiles – Retail. Refer to Code 8008 "Clothing or Wearing Apparel Store – Retail." **(b)** Textiles wholesale. Refer to Code 8032 "Clothing or Wearing Apparel Store – Wholesale." **(c)** Textiles remnants or mill ends second-hand. Refer to Code 8264 "Bottle, Rubber, Paper Stock or Rag Dealer – Second-Hand & Drivers."	

	Hide or Leather Dealer	8105
	Description	
	Code 8105 applies to wholesale or retail stores principally engaged in selling all kinds of raw or dressed animal hides, reptile skins and tanned leather. Raw hides are usually received from slaughterhouses and are sorted, graded, salted by hand and shipped to tanneries for processing. After processing at the tannery, the dressed and finished hides, skins and leather are returned to the dealers where they are graded, measured, edge trimmed by hand where necessary, stocked and shipped.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Dealers in fur skins, such as those used for clothing e.g., mink, ermine, sable, beaver, rabbit, fox, and raccoon. Refer to Code 8018 "Wholesale Store – NOC."	

	Iron or Steel Merchant & Drivers	8106
	Note: Not applicable to junk dealers or iron or steel scrap dealers. Applies to dealers of iron, steel, or non-ferrous metal.	
	Description	
	Code 8106 applies to employers engaged in the retail or wholesale sales of new iron, steel or metal in the form of beams, bars, rods, sheet steel, rounds, channel iron, plates, angles, etc. The sale of copper, brass, aluminum in the form of tubes, sheets, coils, rods and bars is also included. These products are received and unloaded usually by overhead crane and stored. Iron, steel and metal products are cut, sheared and formed to specifications given by the customer. This process involves use of power equipment such as hacksaws, shears, drills, binders and cutting torches. In addition, this classification applies to dealers engaged in selling wire and cable.	
	Assignment By Analogy	
	Zinc	
	Operations To Be Separately Rated	
	1. Secondhand dealers: **(a)** Scrap metals – ferrous (iron or steel). Refer to Code 8265 "Iron or Steel Scrap Dealer & Drivers." **(b)** Scrap metals – non-ferrous (aluminum, brass, bronze). Refer to Code 8500 "Metal Scrap Dealer & drivers."	

	Machinery Dealer – NOC – Store or Yard & Drivers	8107
	Note: Operations include repair of machinery and parts sales at the employer's premises.	
	Description	
	Code 8107 applies to employers engaged in selling new or used machinery of the type which is "Not Otherwise Classified (NOC)" in this Manual. This classification contemplates the receipt and storage of machinery, parts and accessories, and store or yard sales and delivery. This classification includes parts and accessories departments. Individuals employed in these departments who engage in duties such as waiting on customers, handling parts and taking physical inventories are classified to this classification. Also included in this classification is demonstration and service or repair operations at or away from the dealer's premises.	
	Assignment By Analogy	
	Machinery such as construction, commercial	
	Operations To Be Separately Rated	
	1. Leasing: **(a)** Farm machinery with operators. Refer to Code 0050 "Farm Machinery Operation – By Contractor – All Operations to Completion & Drivers." **(b)** Farm machinery without operators. Refer to Code 8116 "Farm Machinery Dealer – All Operations & Drivers." **(c)** Mobile cranes with operators. Refer to Code 9534 "Mobile Crane and Hoisting Service Contractors – NOC – All Operations to Completion & Drivers."	
	2. Sales: **(a)** Agricultural or Farm Machinery on a retail or wholesale basis. Refer to Code 8116 "Farm Machinery Dealer – All Operations & Drivers." **(b)** Gas or oil well supplies or equipment – used. Refer to Code 8263 "Junk Dealer & Drivers."	

	Plumbers' Supplies Dealer & Drivers	8111
	Note: 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.	
	Description	
	Code 8111 applies to dealers principally engaged in selling retail or wholesale plumbing supplies. Merchandise such as pipes, nipples, elbows, hot water heating systems are sold. These establishments may sell a minor amount of pipe fittings and hardware items. Merchandise is received, stored and sold over the counter to the public.	
	Assignment By Analogy	
	• Air coolers heat exchange • Drinking fountains – outdoor – porcelain • Faucets – sold at plumbing supply – bathroom, shower heads • Fire hydrants • Heat exchangers • Oil tanks – household and industrial • Preheaters to heat oil for boilers • Radiators – heating – cast iron • Solar energy heat circulators, solar panels • Water – softening and conditioning equipment	
	Operations To Be Separately Rated	
	1. Dealers engaged in the wholesale selling of faucets, valves, fittings, accessories and tools only – no handling of pipe, tubs, sinks, radiators, tanks, boilers or other fixtures. Refer to Code 7999 "Hardware Store – Wholesale."	
	2. The threading or cutting of plumbers' type pipe or the manufacturing of expansion joints, couplings, unions, elbows, tees, lock nuts, plugs and flanges and other similar plumbing fittings. Refer to Code 3188 "Plumbers' Supplies Mfg. – NOC."	

	Farm Machinery Dealer – All Operations & Drivers	8116
	Note: Includes parts and accessories departments, demonstrations, repair of farm machinery on or away from the employer's premises.	
	Description	
	Code 8116 applies to wholesale or retail dealers principally engaged in the sale of new or second-hand farm or agricultural machinery such as tractors and sowing, furrowing, seeding, harvesting, baling and fertilizing machinery, farm wagons, mowers (excluding riding type), power plows, rotary cutters and tillers (not garden type). Some dealers do not maintain on-premises inventories for sale. Customers can also make their selections from showroom samples or catalogs. The machinery is then ordered from the factory and shipped either to the dealer or directly to the purchaser. This classification would apply if no stock is kept provided the employer engages in retail sales in addition to wholesale sales. This classification contemplates the receipt and storage of the machinery, parts and accessories departments, counter, store or yard sales, delivery, and the demonstration, service, and repair of machinery on or away from the dealer's premises.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Leasing: **(a)** Farm machinery with operators. Refer to Code 0050 "Farm Machinery Operation – By Contractor – All Operations to Completion & Drivers." **(b)** Mobile crane with operators. Refer to Code 9534 "Mobile Crane and Hoisting Service Contractors – NOC – All Operations to Completion & Drivers."	
	2. Sales: **(a)** Baling machines, barn cleaners, construction, manufacturing, or warehousing equipment on a retail or wholesale basis, and oil or gas well supplies – new. Refer to Code 8107 "Machinery Dealer – NOC – Store or Yard & Drivers." **(b)** Farm machinery wholesale showroom or salesroom exclusively. Refer to Code 8747 "Showroom Salespersons."	

	Farm or Feed Supply Dealer – Retail – Exclusively	8199
	Description	
	Code 8199 applies to the selling of feed or farm supplies to private individuals or to farmers for use on their farms. Merchandise handled includes grain, hay, feed, mulch seeds in packets or in bulk (seeds not processed by the farm supply dealer) and fertilizers.	
	Assignment By Analogy	
	Hops	
	Operations To Be Separately Rated	
	1. Processing seeds. Refer to Code 8102 "Seed Merchant."	
	2. Selling: **(a)** Feed, fertilizer, grain, hay or mulch – wholesale. Refer to code 8215 "Hay, Grain, Feed or Fertilizer Dealer & Local Managers, Drivers." **(b)** Seeds in bulk or packets by seed processors. Refer to Code 8102 "Seed Merchant." **(c)** Seeds in packets retail. Refer to Code 8017 "Retail Store – NOC – No Service of Food." **(d)** Two or more of any group of materials shown below provided that not any one group of materials exceeds 80% of total sales. Refer to Code 8232 "Building Material Dealer – No Second-Hand Material & Local Managers, Drivers." **(i)** Agricultural implements of farm machinery **(ii)** Building materials including lumber **(iii)** Coal, fuel oil, wood or ice **(iv)** Hay, grain feed or seed	

	Vegetable Packing & Drivers	8209
	Note: Not canneries. Applies to buying or collecting from growers, sorting, grading, packing or otherwise preparing vegetables for transportation to market and buyers.	
	Description	
	Code 8209 applies to employers engaged in vegetable packing. The operations, generally seasonal in character, involve buyers who go to farms and arrange to purchase the farmer's vegetable crops in bulk. At harvest time, employees of the employer classified to this classification will collect the vegetables picked by the farmer's crews and bring this product to a central location. There, additional crews will sort, grade, pack or otherwise prepare the vegetables for transportation to the market.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Wholesale vegetable dealers who do not engage in the collection of vegetables but buy the same in wholesale lots for resale to retailers. Such wholesale vegetable dealers may do incidental repackaging into retail size containers. Refer to Code 8048 "Fruit or Vegetable Store – Wholesale."	

	Hay, Grain, Feed or Fertilizer Dealer & Local Managers, Drivers	8215
	Description	
	Code 8215 applies to the operation of selling feed, fertilizer, grain, hay, and sacked or bulk seeds. Dealers may deliver the merchandise to the customers or customers may pick up their orders at the dealer's premises. Operations include the blending of fertilizers and the incidental grinding or mixing of feed and the incidental sales of garden tools, hoses, and spray equipment.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Processing seeds. Refer to Code 8102 "Seed Merchant."	
	2. Selling: **(a)** Seeds in bulk or packets by seed processors. Refer to Code 8102 "Seed Merchant." **(b)** Seeds in packets retail. Refer to Code 8017 "Retail Store – NOC – No Service of Food." **(c)** Two or more of any group of materials shown below provided that not any one group of materials exceeds 80% of total sales. Refer to Code 8232 "Building Material Dealer – No Second-Hand Material & Local Managers, Drivers." **(i)** Agricultural implements of farm machinery **(ii)** Building materials including lumber **(iii)** Coal, fuel oil, wood or ice **(iv)** Hay, grain feed or seed	

	Construction or Erection Permanent Yard	8227
	Note: Applies only to a permanent yard maintained by a construction or erection risk for the storage of material or the storage and maintenance of equipment. Not applicable to a construction site. This classification cannot be used with any construction classification that includes yard or shop operations.	
	Description	
	Code 8227 applies to employers that maintain open or enclosed construction or erection permanent yards for the storage of materials, or the storage and maintenance of equipment used by these businesses in their construction or erection operations. The material stored at permanent yards and the equipment maintained depend upon the construction or erection work undertaken by the contractor. This classification is a construction or erection classification but is not available for division of a single employee's payroll during a single day. This classification is not available for employees who are properly classified to another construction classification or loading and unloading the day's materials, equipment, and tools or performing maintenance on equipment or vehicles. This classification is also not available for employees who prefabricate portions of the construction work in the yard prior to assembling or installing them at the job site. The type of work noted above is incidental to the employee's governing construction classification and must not be assigned to this classification.	
	Assignment By Analogy	
	Reconditioning and leasing forms for concrete construction	
	Operations To Be Separately Rated	
	1. Concrete: **(a)** Mixing in transit – by building material dealers. Refer to Code 8232 "Building Material Dealer – No Second-Hand Material & Local Managers, Drivers." **(b)** Pumping – by specialty contractors. Refer to Code 9534 "Mobile Crane and Hoisting Service Contractors – NOC – All Operations to Completion & Drivers."	

	Building Material Dealer – No Second-Hand Material & Local Managers, Drivers	8232
	Note: Applicable only to risks dealing in two or more of the groups of materials listed below; however, it shall not be applicable to a risk if its sale of any one of such group of materials exceeds 80% of its total sales: • Coal, fuel oil, wood or ice • Building materials including lumber • Hay, grain, feed or seed • Agricultural implements or farm machinery Includes preserving operations. Code 8232 and 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.	
	Description	
	Code 8232 applies to employers engaged in selling lumber and/or building materials on a wholesale or retail basis. Building materials may include, but are not limited to, roofing, siding, shingles, wallboard, paint, brick, tile, cement, ready-mix concrete, sand or gravel. Lumber products may include, but are not limited, to rough and dressed: lumber, flooring, molding, doors, sashes, frames or other types of millwork.	
	Assignment By Analogy	
	• Concrete Redi-mix in transit • Wood preserving operations	
	Operations To Be Separately Rated	
	1. Manufacturing operations. Assign the appropriate manufacturing classification.	
	2. Erection or construction operations. Assign the appropriate contracting classification.	
	3. Retail store operations physically separated and staffed on the premises of a building material dealer. Assign the appropriate retail store classification.	
	4. Second hand materials. Refer to Code 8263 "Junk Dealer & Drivers."	

	Door, Sash or Finished Millwork Dealer & Drivers	8235
	Note: 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 with no other lumber or building materials except in limited quantities as an accommodation. 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 employer. This classification is not available for division of payroll with Code 8232 "Building Material Dealer – No Second-Hand Material & Local Managers, Drivers."	
	Description	
	Code 8235 applies to employers engaged exclusively in buying, selling, and distributing sash, doors, or finished millwork. These products are typically made from wood or lightweight metal such as aluminum. Such operations may include incidental sale of associated hardware and other items related to the sale of millwork.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Employers that do not deal exclusively in kitchen cabinets and other assembled millwork products. Refer to Code 8017 "Retail Store – NOC – No Service of Food," Code 8018 "Wholesale Store – NOC," or Code 8044 "Furniture Store – Wholesale or Retail & Drivers."	
	2. Minor amount of kitchen cabinet and other assembled millwork products. Refer to Code 8044 "Furniture Store – Wholesale or Retail & Drivers."	

	Junk Dealer & Drivers	8263
	Note: Applies to a dealer in used, or new and used, building materials. Applicable only to those employers 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 ornamentations such as doors, mantles, decorative iron, marble, etc., or machinery. Does not include wrecking or complete demolition of building interiors. 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. Includes incidental reconditioning or repairing. Not available for division of payroll with Code 5709 "Wrecking – Not Building or Marine Wrecking – All Operations to Completion."	
	Description	
	Code 8263 applies to dealers engaged in collecting or handling a miscellaneous line of secondhand materials such as those enumerated above. Junk dealers contemplated by this classification collect and buy small lots of all types of junk, which they sort and store at their premises until an enough volume is on hand for resale to other specialized dealers. The operations vary depending upon the type of junk, i.e., paper stock and rubber that may be shredded or cut and baled. Rags are usually stripped, trimmed, washed, and baled. Bottles are washed, racked, and crated. Metals, both nonferrous and ferrous, in bulk form may be sold as is or they may be compressed and baled in presses for shipping purposes. All these operations at a single location are contemplated within the scope of this classification, even if they are performed in physically separated areas and there is no interchange of labor.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Collecting, buying, and selling used: **(a)** Iron or steel scrap 80% of which is comprised of iron or steel scrap. Refer to Code 8265 "Iron or Steel Scrap Dealer & Drivers." **(b)** Iron or steel, and non-ferrous metal exclusively less than 80% of which consists of iron and steel, or materials which include non-ferrous metal scrap but no iron or steel scrap. Refer to Code 8500 "Metal Scrap Dealer & Drivers." **(c)** Paper stock, rags, bottles, bones, plastic, or rubber stock 80% of which consists of paper stock, rags, bottles, bones, plastic or rubber stock. Refer to Code 8264 "Bottle, Rubber, Paper Stock or Rag Dealer – Second-Hand & Drivers."	

	Operations To Be Separately Rated (continued)
	2. Collecting and hauling garbage. Refer to Code 9403 "Garbage, Ashes or Refuse Collection & Drivers."
	3. Dismantling motor vehicles and salvaging or junking parts. Refer to Code 3821 "Automobile Dismantling & Drivers."
	4. Reducing or incinerating garbage. Refer to Code 7590 "Garbage Works."
	5. Wrecking and salvaging buildings. Refer to Code 5701 "Wrecking – Buildings – Not Marine – All Operations to Completion & Drivers."

	Bottle, Rubber, Paper Stock or Rag Dealer – Second-Hand & Drivers	8264
	Note: 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.	
	Description	
	Code 8264 applies to the operation of collecting, buying, and reselling used or scrap items such as paper stock, rags, plastic, bottles, bones, rubber stock where at least 80% of the total weight of all materials handled is comprised of these items. This classification is also applicable to beverage bottle or can recycling and paper shredding as a service to others.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Collecting and hauling garbage. Refer to Code 9403 "Garbage, Ashes or Refuse Collection & Drivers."	
★	**2.** Collecting, buying, and selling used: **(a)** Iron or steel scrap 80% of which is comprised of iron or steel scrap. Refer to Code 8265 "Iron or Steel Scrap Dealer & Drivers." **(b)** Iron or steel, and non-ferrous metal exclusively less than 80% of which consists of iron and steel or materials which include non-ferrous metal scrap but no iron or steel scrap. Refer to Code 8500 "Metal Scrap Dealer & Drivers." **(c)** Varieties of paper stock, rags, bottles, bones, rubber stock, plastic or metal and some iron or steel scrap. Refer to Code 8263 "Junk Dealer & Drivers."	
★	**3.** Collecting and hauling shredded or non-shredded paper documents. Refer to Code 9403 "Garbage, Ashes or Refuse Collection & Drivers."	
★	**4.** Dismantling motor vehicles and salvaging or junking parts. Refer to Code 3821 "Automobile Dismantling & Drivers."	
★	**5.** Exchanging reusable milk bottles. Refer to Code 8018 "Wholesale Store – NOC."	
★	**6.** Laundering: **(a)** Wiping cloths for commercial customers. Refer to Code 2591 "Dry Cleaning or Laundry – Commercial & Route Salespersons, Drivers."	

	Operations To Be Separately Rated (continued)
	(b) Wiping cloths for retail customers. Refer to Code 2590 "Dry Cleaning or Laundry – Retail & Route Salespersons, Drivers."
★	**7.** Manufacturing products from recycled materials. Assign the appropriate manufacturing classification.
★	**8.** Redeeming bottles and cans including sorting but not crushing. Refer to Code 8018 "Wholesale Store – NOC."
★	**9.** Reducing or incinerating garbage. Refer to Code 7590 "Garbage Works."
★	**10.** Selling collected or purchased second hand materials. Assign the appropriate manufacturing classification.
★	**11.** Wrecking and salvaging buildings. Refer to Code 5701 "Wrecking – Buildings – Not Marine – All Operations to Completion & Drivers."

	Iron or Steel Scrap Dealer & Drivers	8265
	Note: 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.	
	Description	
	Code 8265 applies to the operation of collecting, buying, and reselling ferrous scrap metal for sale to others where at least 80% of the total weight is comprised of iron or steel scrap. Scrap iron or steel handled includes any metal alloy primarily composed of iron as well as the varieties of steel, carbon steel or alloys of steel including stainless steel. Dealers usually buy graded scrap iron or steel from junk dealers and independent concerns engaged in wrecking steel structures. Operations may involve torch cutting for reduction purposes, not for the salvage of parts. The reduced scrap may then be compressed and baled in presses for shipment to blast furnace operations and steel mills for recovery. This classification also applies to operations involving the handling of new and used iron or steel. Also, included under this classification are metal shredding plants and specialists who travel from yard to yard compressing and baling scrap metal or purchase scrap for resale to independent shredding plants.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Collecting, buying, and selling used: **(a)** Iron or steel, and non-ferrous metal exclusively less than 80% of which consists of iron and steel, or materials which include non-ferrous metal scrap but no iron or steel scrap. Refer to Code 8500 "Metal Scrap Dealer & Drivers." **(b)** Paper stock, rags, bottles, bones, plastic, or rubber stock 80% of which consists of paper stock, rags, bottles, bones, plastic or rubber stock. Refer to Code 8264 "Bottle, Rubber, Paper Stock or Rag Dealer – Second-Hand & Drivers." **(c)** Varieties of paper stock, rags, bottles, bones, rubber stock, plastic, or metal and some iron or steel scrap. Refer to Code 8263 "Junk Dealer & Drivers."	
	2. Collecting and hauling garbage. Refer to Code 9403 "Garbage, Ashes or Refuse Collection & Drivers."	
	3. Dismantling motor vehicles and salvaging or junking parts. Refer to Code 3821 "Automobile Dismantling & Drivers."	

	Operations To Be Separately Rated (continued)
	4. Selling collected or purchased secondhand materials. Assign the appropriate manufacturing classification.
	5. Wrecking and salvaging buildings. Refer to Code 5701 "Wrecking – Buildings – Not Marine – All Operations to Completion & Drivers."

	Racing Stables & Drivers	8280
	Note: The entire renumeration of all employees shall be included in computing premium subject, however, to the maximum average weekly wage per employee as shown in the Part Three Loss Cost – "Miscellaneous Values Pages" of this Manual as "Maximum Remuneration."	
	Description	
	Code 8280 applies to the operations of a horse racing stable. This classification includes trainers and jockeys. The horses being trained may be owned by the employer but are usually owned by others. Operations consist of training, feeding, grooming and general care of the horses. The training of racehorses, polo ponies, or horses that are used for exhibition purposes are included.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Horse boarding and livery stables. Horseback riding livery. Refer to Code 7201 "Boarding or Livery Stable – Not Sales Stable & Drivers."	
	2. Horse breeders. Refer to Code 0006 "Farm – NOC & Drivers."	
	3. Manufacturing: **(a)** Horse bridles, harnesses, saddles or tacks – including repair in shop. Refer to Code 4902 "Sporting Goods Mfg. – NOC." **(b)** Horse drawn carriages and horse trailers. Refer to Code 3808 "Automobile Mfg. or Assembly." **(c)** Horse racing wagering machines. Refer to Code 3574 "Office, Computing or Recording Machine Mfg. – NOC." **(d)** Horseshoes. Refer to Code 3146 "Hardware Mfg. – NOC."	
	4. Horse drawn carriage operations – including stabling. Refer to Code 7380 "Drivers, Chauffeurs and Their Helpers – NOC – Commercial."	
	5. Horse shoeing. Refer to Code 3111 "Blacksmith."	
	6. Horse shows box office and other employees. Refer to Code 9016 "Amusement Park or Exhibition Operation & Drivers." Horse show stablemen. Refer to Code 7201 "Boarding or Livery Stable – Not Sales Stable & Drivers."	

	Operations To Be Separately Rated (continued)
	7. Horse racetracks: **(a)** Box office employees at the entrance, starters or their assistants, and track maintenance employees. Refer to Code 9016 "Amusement Park or Exhibition Operation & Drivers." **(b)** Judges, officials, stewards. Refer to Code 8720 "Inspection of Risks or Insurance or Valuation Purposes – NOC." **(c)** Pari-mutuel clerks – in the office or booth – not at the entrance. Refer to Code 8810 "Clerical Office Employees – NOC."
	8. Horse trailer salespersons. Refer to Code 8748 "Automobile Salespersons."
	9. Horse trailer rentals – no drivers: **(a)** Including repair. Refer to Code 8391 "Automobile Sales or Service Agency – All Operations & Drivers." **(b)** No repair. Refer to Code 8392 "Automobile Parking Lot & Drivers."
	10. Horseback riding academies. Horseback riding instructors. Refer to Code 7207 "Club or Riding Academy & Drivers."
	11. Transporting horses – by trucking services. Refer to Code 7219 "Trucking – NOC – All Employees & Drivers."

	Livestock Dealer or Commission Merchant & Outside Salespersons, Drivers	8288
	Note: Code 8288 and 2089 "Packing House – All Operations" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. No butchering.	
	Description	
	Code 8288 applies to the operation of livestock or cattle dealers which involve purchasing the animals from farmers or ranchers and driving or delivering same to shipping points. It includes holding and feeding the animals when they are held over awaiting shipment. The classification contemplates the loading of the livestock or cattle into railroad cars and the feeding and watering during transit. Commission merchants, who usually act as the intermediary between the dealers and the stockyards or final purchasers, usually maintain offices near the stockyards. Their buyers, who go out and look over stock which they may purchase from the dealers, are contemplated within the scope of this classification, as are employees who inspect stock as it arrives at the stockyard, and employees who show the cattle or stock to prospective customers. This classification also applies to livestock sales companies involving the exhibition and sale of cattle, sheep, hogs, etc., and sales stables where horses or mules are exhibited and sold. This classification also applies to stockyards at cattle concentration points, which may be maintained by packing houses, stock associations or private concerns. The operations involve unloading the stock from railroad cars and driving or herding same into pens; the care, feeding and watering of the stock while at the yard and the maintenance of pens, grounds, etc., as well as the reloading of the animals if the stockyard is located at an intermediate point. This classification also applies to insureds engaged exclusively in operating commercial feedlots where feeding cattle for other individuals or concerns is undertaken. All cattle are delivered to or shipped from the feedlots by the cattle owners or independent contractors. The cattle are unloaded, placed in pens, ear tagged or branded, vaccinated, sprayed, fed and watered. Other incidental operations include cleaning of pens, general maintenance, receipt and storage of grain, silage or other feed ingredients and incidental feed milling of formulated feed used exclusively to feed the cattle at the feedlots.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Breeding: **(a)** Livestock. Refer to Code 0006 "Farm – NOC & Drivers." **(b)** Poultry. Refer to Code 0034 "Poultry Farm & Drivers."	
	2. Butchering and slaughtering livestock. Refer to Code 2081 "Butchering."	

	Operations To Be Separately Rated (continued)
	3. Meat packing, butchering and handling livestock. Refer to Code 2089 "Packing House – All Operations."
	4. Slaughtering, eviscerating, packing, or freezing: **(a)** Poultry by a poultry wholesale dealer. Refer to Code 8021 "Fish, Poultry or Meat Dealer – Wholesale." **(b)** Poultry by a poultry retail store. Refer to Code 8031 "Fish, Poultry or Meat Store – Retail." **(c)** Poultry by a farm. Refer to Code 2089 "Packing House – All Operations."
	5. Stockyard operated by butchers. Refer to Code 2081 "Butchering."

	Storage Warehouse – Cold	8291
	Description	
	Code 8291 applies to employers engaged in operating cold storage warehouses for other concerns that require storage space with refrigeration services. These cold storage firms have no equity in the products they store. This classification contemplates the maintenance of the warehouse and its equipment, and the receiving, safekeeping and the releasing of the products for shipment. This classification includes incidental repackaging. It does not include sorting, grading or delivering the products, which are generally taken to and from the warehouse by common carrier, or by the concerns that own the products.	
	Assignment By Analogy	
	• Freezing and storing of meats, fruits or vegetables for other than private individuals • Fur skin storage, by cold storage firms and by commercial establishments	
	Operations To Be Separately Rated	
	1. Freezing and storing meats, fruits or vegetables for private individuals. Refer to Code 8031 "Fish, Poultry or Meat Store – Retail."	
	2. If an employer assigned to this classification employs a driver engaged exclusively in pickup or delivery, the driver's payroll would be separately classified. Refer to Code 7380 "Drivers, Chauffeurs and Their Helpers – NOC – Commercial."	

	Storage Warehouse – NOC	8292
	Note: Applies to baled cotton. Includes warehouse or yard employees.	
	Description	
	Code 8292 applies to employers engaged in the warehousing or storage of general merchandise for other business concerns provided such operations are Not Otherwise Classified (NOC). Firms falling within the scope of this classification have no equity in the merchandise they store. For example, if an entity operates a chain of stores and maintains a central storage warehouse for distribution of goods owned to its various stores, then that warehouse is properly assigned to the applicable store classification, not to this classification. The operations of this classification involve the care and maintenance of the warehouse and its equipment and the receiving, safekeeping and subsequent release of the merchandise from storage. Such merchandise is usually stored over long periods of time and there is no exposure to constant piling or breaking down of the merchandise. This classification is assigned to the storage of bulk materials such as dry cement and rice, coffee, potatoes, peanuts, or other nonperishable food products.	
	Assignment By Analogy	
	• Ammunition storage – no manufacturing • Automobile warehouse – dead storage • Cotton or rayon storage – applies to baled cotton or rayon. Includes warehouse or yard employees. • Silk storage – raw silk in bales	
	Operations To Be Separately Rated	
	1. Drivers engaged in hauling general merchandise to or from the warehouse. Refer to Code 7219 "Trucking – NOC – All Employees & Drivers."	

	Furniture Moving and/or Storage & Drivers	8293
	Note: Includes packing or handling household goods away from the employer's premises.	
	Description	
	Code 8293 applies to employers engaged in moving and/or storage of furniture and household furnishings. Furniture and household furnishings are moved from one location to another or to and from storage warehouses. In some instances, the drivers and helpers or a separate force of employees will pack and crate goods at homes prior to moving them. At the warehouses, articles are packed, crated and stored. If an employer also stores general merchandise in addition to household or office furniture at the same warehouse, the square footage breakdown between furniture storage and general merchandise storage areas would determine the appropriate storage warehouse classification. If the square footage is mostly devoted to the storage of household or office furniture, then this classification would apply. This classification does not apply to an employer operating a warehouse for storage of their own merchandise.	
	Assignment By Analogy	
	Household moving furniture and household goods with or without storage facilities – including packing of furnishings at customer's premises and delivery	
	Operations To Be Separately Rated	
	1. Storage of general merchandise. Refer to Code 8292 "Storage Warehouse – NOC."	
	2. Cold storage. Refer to Code 8291 "Storage Warehouse – Cold."	

	Gasoline or Oil Dealer & Drivers	8350
	Description	
	Code 8350 applies to the operation of selling oil or gasoline to others for resale or selling heating oil to private individuals or commercial concerns. Employers will purchase gasoline or oil from gasoline or oil terminals owned and operated by others and will pump same into their own trucks and then drive to customers' locations and pump the gasoline and/or oil from the truck into their customers' tanks.	
	Assignment By Analogy	
	• Barbecue charcoal or briquettes – bulk • Coal merchant • Coke – kerosene – crude oil	
	Operations To Be Separately Rated	
	1. Distributing liquefied gas by gas mains or piping from central tanks. Refer to Code 7502 "Gas Company – Natural Gas – Local Distribution – All Operations & Drivers."	
	2. Sales: **(a)** Gasoline stations that operate a combined full-service and self-service station at the same location. Refer to Code 8391 Automobile Sales or Service Agency – All Operations & Drivers." **(b)** Self-service gasoline stations including the operation of a convenience store. Refer to Code 8382 "Automobile Gasoline and/or Service Stations – Self Service Gasoline – With Convenience Store." **(c)** Gasoline stations that operate self-service stations. Refer to Code 8381 "Automobile Gasoline Station and/or Service Stations – Self-Service Gasoline Exclusively – No Convenience Store." **(d)** Liquified petroleum gas. Refer to Code 8353 "Gas Company – Gas Dealer – L.P.G. – All Operations & Drivers."	

	Gas Company – Gas Dealer – L.P.G. – All Operations & Drivers	8353
	Description	
	Code 8353 applies to the sale of liquefied petroleum gas (LPG), butane, propane and bottled gas. Sales to customers may be on a retail and/or wholesale basis. This classification includes store employees as well as installation, servicing or repair of customers' equipment or appliances which are operated by liquefied petroleum gas, butane or propane.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Distributing liquefied petroleum gas by gas mains or piping from central tanks. Refer to Code 7502 "Gas Company – Natural Gas – Local Distribution – All Operations & Drivers."	
	2. Sales: **(a)** Coal on a retail or wholesale basis, gasoline to others for resale and heating oil on a retail or wholesale basis. Refer to Code 8350 "Gasoline or Oil Dealer & Drivers." **(b)** Gasoline stations that operate a combined full service and self-service station at the same location. Refer to Code 8391 "Automobile Sales or Service Agency – All Operations & Drivers." **(c)** Self-service gasoline stations including the operation of a convenience store. Refer to Code 8382 "Automobile Gasoline and/or Service Stations – Self Service Gasoline – With Convenience Store." **(d)** Gasoline stations that operate self-service stations. Refer to Code 8381 "Automobile Gasoline Station and/or Service Stations – Self-Service Gasoline Exclusively – No Convenience Store."	

	Automobile Gasoline Station and/or Service Stations – Self-Service Gasoline Exclusively – No Convenience Store	8381
	Note: Applies to gasoline stations where the customer pumps the gasoline. The employee exposure is that of an attendant located in a separate structure, such as booth, who controls the amount of the sale and accepts payment from the customer.	
	Description	
	Code 8381 applies to the operation of a self-service retail gasoline station exclusively. This classification is applicable to each separate location where the customer will make payment at the booth or at the pump and the gas is pumped by the customer. The employee exposure is that of an attendant located in a separate structure, such as booth, who controls the amount of the sale and accepts payment from the customer.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Sales: **(a)** Gasoline stations that operate a combined full service and self-service station at the same location. Refer to Code 8391 "Automobile Sales or Service Agency – All Operations & Drivers." **(b)** Self-service gasoline stations including the operation of a convenience store. Refer to Code 8382 "Automobile Gasoline and/or Service Stations – Self Service Gasoline – With Convenience Store."	

	Automobile Gasoline and/or Service Stations – Self-Service Gasoline – With Convenience Store	8382
	Note: Applies to gasoline stations where the customer pumps the gasoline. The employee exposure is that of an attendant located in a separate structure who controls the amount of the sale and accepts payment from the customer. Includes the operation of a convenience store selling a variety of items including, but not limited to, groceries, soft drinks, coffee, tea, bread, snacks, newspapers, candy, cigarettes, windshield wiper fluids etc. The sale and service of fast food is not limited to frankfurters, sandwiches, pizza, etc.	
	Description	
	Code 8382 applies to the operation of a self-service gasoline station with a convenience store. The gas attendant operates the gasoline pump remotely from the operator's booth which may be located near the gasoline pump island or inside the convenience store. The customer will make payment at the booth or at the pump and pump their own gasoline. The employee will not pump gas, check fluids, clean windshields or conduct any repairs. The convenience store will sell a variety of items including, but not limited to, groceries, soft drinks, coffee, tea, bread, snacks, newspaper, etc. Some convenience stores may also sell and serve fast food such as frankfurters and pizza.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Sales: **(a)** Gasoline stations that operate a combined full service and self-service station at the same location. Refer to Code 8391 Automobile Sales or Service Agency – All Operations & Drivers." **(a)** Gasoline through self service gas station. Refer to Code 8381 "Automobile Gasoline Station and/or Service Stations – Self Service Gasoline Exclusively – No Convenience Store."	

	Bus Company – Garage Employees	8385
	Note: Code 8385 is used in conjunction with another classification such as Code 8394 "Bus Company – All Other Employees & Drivers," Code 7377 "Limousine or Livery Service – Private – All Other Employees & Drivers," and Code 7368 "Taxicab or Livery Service – Public – All Other Employees & Drivers" and not used as a stand-alone classification.	
	Description	
	Code 8385 applies to garage employees of employers that operate bus companies, ambulance service companies, limousine or livery companies, taxicab companies, and school bus companies. These garage employees perform all mechanical repairs on their employers' vehicles; service such vehicles with gas, oil and water; check and change oil, tires or batteries when necessary; wash and clean the vehicles as well as any other duties required to keep the vehicles and garage equipment in proper working order. This classification additionally applies to maintenance employees of a railroad operation that relate to the maintenance of bus lines.	
	Assignment By Analogy	
	• Automobile rental with drivers – garage employees only • Sightseeing tours – bus – garage employees	
	Operations To Be Separately Rated	
	1. Ambulance company – not volunteer or bus company – all other employees and drivers. Bus company – all other employees and drivers. Refer to Code 8394 "Bus Company – All Other Employees & Drivers."	
	2. Limousine or livery service – private – all other employees and drivers. Funeral drivers employed by private livery company that drive flower cars, hearses or limousines. Refer to Code 7377 "Limousine or Livery Service – Private – All Other Employees & Drivers."	
	3. Taxicab or livery service – public – all other employees and drivers. Refer to Code 7368 "Taxicab or Livery Service – Public – All Other Employees & Drivers."	

	Automobile Sales or Service Agency – All Operations & Drivers	8391
	Notes: Applies to automobile body repair shops. When an employer operates an automobile repair shop with a convenience store (no self-service sale of gasoline), this classification is applicable and assign the appropriate store classification. This classification does not include the operation of a convenience store that is also engaged in self-service gasoline. Includes repairing, recapping, vulcanizing and mounting of tires on or away from premises. Full or self-service gasoline. Applies to retail gasoline stations that operate a combined full and self-service station at the same location.	
	Description	
	Code 8391 applies to employers engaged in mechanical service, repair or body repair work on automobiles, vans, trucks or motorcycles. Repairs and service is not limited to engine tune-ups, electrical lighting, starter or generator repair, tire mounting, balancing or alignments, lubrications or oil changes, glass installation, transmission, radiator or ignition system repair. Body repair may consist of removing panels, parts or chassis, realigning bent frames, assembling, welding or attaching replacement parts. Also included is the major mechanical system overhaul of vehicles including engines, transmissions, valves, ignition and electrical systems. Shops may perform installations such as brakes, mufflers, air conditioning systems or auto-detailing. Shops that provide vehicle road side assistance, service and repair are also included under this classification. This classification is also applied to the parts departments of automobile sales agencies that sell new or used vehicles. Service writers are also included under this classification regardless whether they are located within the shop area or in a separate area away from the shop. This classification is also applied to car wash facilities including coin-operated or fully automated type, and to full service gasoline stations in which attendants pump the gas for the customer and may check tire pressure, fluid levels or clean windshields. Specialist shops that convert or customize pre-manufactured vehicles by cutting openings, installing or tinting windows, portholes, vents, shelving, stereos, fixed furniture, refrigerant systems, frames or bodies are also included under this classification. Boat engine service agencies (not in conjunction with marinas, boat yards or docks) are also assigned to this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Automobile and automobile tires salespersons. Refer to Code 8748 "Automobile Salespersons."	
	2. Towing motor vehicles principally to locations other than the owner's repair facility. Refer to Code 7219 "Trucking – NOC – All Employees & Drivers."	

	Automobile Parking Lot & Drivers	8392
	Note: 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 that 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.	
	Description	
	Code 8392 applies to employers engaged in operating automobile parking lots or storage facilities, renting automobiles, dump trucks, horse trailers and push carts. The customer will drive their vehicle to the employer's premises and the employee will park the customer's vehicle at the lot for a fee or will store the vehicle for a specified time indicated by the customer. The customer is provided with a receipt that will be needed to retrieve the vehicle. In many cases, the customers can park their own vehicle in the employer's lot and a cashier accepts payment for parking fees. Automobile rental companies are engaged in renting vehicles to customers for a fee. The customer will select a vehicle from the employer's lot and the cashier will complete the appropriate documentation and accept payment. When the vehicle is returned it is inspected for damages and the appropriate payment is made for the rental or any damages.	
	Assignment By Analogy	
	Municipalities storage and repairs of own vehicles	
	Operations To Be Separately Rated	
	1. If an employer operates an automobile storage garage and repairs automobiles at the same location, the entire risk shall be assigned to Code 8391 "Automobile Sales or Service Agency – All Operations & Drivers."	

	Bus Company – All Other Employees & Drivers	8394
	Description	
★	Code 8394 applies to employers engaged in operating bus and ambulance companies. Drivers are assigned to certain routes designated by the employer that involve picking up individuals and transporting them to specific destinations. Bus matrons accompany bus drivers on buses to ensure that when entering and leaving the bus, individuals are properly seated as well as to assist those who are physically challenged.	
	Assignment By Analogy	
★	• Airline terminals not at airports – dispatchers, porters and cleaners • Casinos or hotels transporting patrons • Chauffeurs driving buses and private passenger automobiles used for the transportation of persons, for an employer assigned to a classification which does not include drivers, chauffeurs and their helpers	
	Operations To Be Separately Rated	
	1. Bus: **(a)** Drivers that are employed by schools. Refer to Code 9101 "School or College – All Other Employees & Drivers." **(b)** Matrons that are employed by schools. Refer to Code 8868 "School or College – Professional Employees & Clerical."	
	2. Garage employees of bus and ambulance companies. Refer to Code 8385 "Bus Company – Garage Employees."	
★	**3.** Livery Services: **(a)** Limousine or private livery service. Refer to Code 7377 "Limousine or Livery Service - Private - All Other Employees & Drivers." **(b)** Taxicab or public livery service. Refer to Code 7368 "Taxicab or Livery Service – Public - All Other Employees & Drivers."	

	Metal Scrap Dealer & Drivers	8500
	Note: Includes the collection and reduction of non-ferrous scrap metals. Shall not be assigned to an employer engaged in operations described by another classification unless the operations subject to Code 8500 are conducted as a separate and distinct business.	
	Description	
	Code 8500 applies to employers engaged in operations of collecting and reducing non-ferrous metal scrap. Non-ferrous is defined as brass and copper scrap. The employer will pick up non-ferrous metal scrap at the customer's location or the customer may bring the non-ferrous metal scrap to the employer's location. Businesses as such may also collect and reduce iron or steel scraps (ferrous metals) provided the iron or steel scrap comprises less than 80% of the total weight of all materials handled. At the employer's site, items consisting of non-ferrous scrap metal are sorted, weighed and sold to metal recyclers.	
	Assignment By Analogy	
	Aluminum, bronze, red or white lead scrap, refining, smelting and reclaiming or recycling brass or copper	
	Operations To Be Separately Rated	
	1. Collecting and hauling garbage. Refer to Code 9403 "Garbage, Ashes or Refuse Collection & Drivers."	
	2. Collecting, buying, and selling used: **(a)** Iron or steel scrap. Refer to Code 8265 "Iron or Steel Scrap Dealer & Drivers." **(b)** Paper stock, rags, bottles, bones, plastic, or rubber stock 80% of which consists of paper stock, rags, bottles, bones or rubber stock. Refer to Code 8264 "Bottle, Rubber, Paper Stock or Rag Dealer – Second-Hand & Drivers." **(c)** Variety of paper stock, rags, bottles, bones, rubber stock, plastic, or metal and some iron or steel scrap. Refer to Code 8263 "Junk Dealer & Drivers."	

	Engineer or Architect Consulting & Clerical	8601
	Note: This classification is not applicable when engaged in actual construction. Shall not be assigned to an employer engaged in operations described by another classification unless the operations subject to Code 8601 are conducted as a separate and distinct business. Includes lease buyers who, as any part of their duty, perform work like that undertaken by oil or gas geologists or scouts.	
	Description	
	Code 8601 applies to employers engaged in the architectural or engineering profession as a separate and distinct business. Operations conducted by these firms usually include consultations with clients, research on behalf of clients, site inspections, and the compilation of information to enable these firms to make recommendations to their clients. These recommendations may be in the form of written or electronic media and include plans, maps, charts, and specifications. This classification includes, but is not limited to, the following type of engineering firms: mechanical, civil, electrical, chemical, mining, metallurgical, marine, and industrial.	
	Assignment By Analogy	
★	• Agricultural consultants	
	• Archaeologists	
★	•	
	• Instrument logging, mapping or survey work – land – wells	
★	• Surveyors – land	
★	• Timber cruisers not employed by logging firms	
	Operations To Be Separately Rated	
★	**1.** Architects or engineers:	
★	(a) Employed by manufacturing companies. Assign the appropriate manufacturing classification.	
★	(b) Employed by construction, erection or installation companies. Assign the appropriate construction, erection or installation classification.	
	2. Geophysical exploration – seismic. Refer to Code 5508 "Excavation – Rock – All Operations to Completion & Drivers."	
★		
★	**3.** Marine appraisers or surveyors. Refer to Code 8720 "Inspection of Risks for Insurance or Valuation Purposes NOC."	

	Stevedoring – Talliers and Checking Clerks Engaged in Connection with Stevedore Work – Coverage Under U.S. Act	8709F
	Note: Includes mending or repacking of damaged containers.	
	Description	
	Code 8709F applies to employers engaged in inspecting, sampling and/or weighing merchandise on vessels, docks, railway stations or warehouses. Talliers and checking clerks of steamship lines or agencies and talliers and checking clerks engaged in connection with stevedore work are also contemplated by this classification. Once the inspectors have inspected and weighed the merchandise and all is in order it is then released to the appropriate parties.	
	Assignment By Analogy	
	• Brokers and forwarding agents – weighing merchandise on piers • Feed or grain inspecting – at railroad terminals or ships	
	Operations To Be Separately Rated	
	1. Inspectors, samplers, or weighers of merchandise on vessels or docks or railway stations or warehouses; Steamship line or agency – port employees – talliers, checking clerks and employees engaged in mending or repacking of damaged containers; Stevedoring – Talliers and checking clerks engaged in connection with stevedore work – Coverage Under State Act only. Refer to Code 8719 "Stevedoring – Talliers and Checking Clerks Engaged in Connection with Stevedore Work – Coverage Under State Act Only."	
	2. Freight handlers: **(a)** On piers or in terminals or areas adjoining piers. Refer to Code 7366F "Freight Handlers – On Piers or in Terminals or Areas Adjoining Piers." **(b)** Packing, handling or shipping explosives or ammunition – under contract. Refer to Code 7367 "Freight Handlers – NOC."	
	3. Steamship line or agency – port employees – superintendents, captains, engineers, stewards, or their assistants, pay clerks. Refer to Code 8726F "Steamship Line or Agency – Port Employees – Superintendents, Captains, Engineers, Stewards or Their Assistants, Pay Clerks."	

	Stevedoring – Talliers and Checking Clerks Engaged in Connection with Stevedore Work – Coverage Under State Act Only	8719
	Note: Includes mending or repacking of damaged containers.	
	Description	
	Code 8719 applies to employers engaged in inspecting, sampling and/or weighing merchandise on vessels, docks, railway stations or warehouses. Talliers and checking clerks of steamship lines or agencies and talliers and checking clerks engaged in connection with stevedore work are also contemplated by this classification. Once the inspectors have inspected and weighed the merchandise and all is in order it is then released to the appropriate parties.	
	Assignment By Analogy	
	• Brokers and forwarding agents – weighing merchandise on piers • Feed or grain inspecting – at railroad terminals or ships	
	Operations To Be Separately Rated	
	1. Inspectors, samplers, or weighers of merchandise on vessels or docks or railway stations or warehouses; Steamship line or agency – port employees – talliers, checking clerks and employees engaged in mending or repacking of damaged containers; Stevedoring – Talliers and checking clerks engaged in connection with stevedore work – Coverage Under U.S. Act only. Refer to Code 8709 "Stevedoring – Talliers and Checking Clerks Engaged in Connection with Stevedore Work – Coverage Under U.S. Act."	
	2. Freight handlers: **(a)** On piers or in terminals or areas adjoining piers. Refer to code 7366F "Freight Handlers - on Piers or in Terminals or Areas Adjoining Piers." **(b)** Packing, handling or shipping explosives or ammunition – under contract. Refer to Code 7367 "Freight Handlers – NOC."	
	3. Steamship line or agency – port employees – superintendents, captains, engineers, stewards, or their assistants, pay clerks. Refer to Code 8726F "Steamship Line or Agency – Port Employees – Superintendents, Captains, Engineers, Stewards or Their Assistants, Pay Clerks."	

	Inspection of Risks for Insurance or Valuation Purposes – NOC	8720
	Description	
	Code 8720 applies to employers engaged in the physical inspection of property for insurance, safety and valuation purposes.	
★	Employers included in this classification also provide environmental analyses for water, air and soil. The analysts go to the prospective property or structure and using hand tools take samples to be examined.	
★	This classification also includes inspection of boilers, elevators, furnaces or electrical systems when conducted by an insurance company or by independent contractors. The nondestructive testing or inspection of pipelines or conduit is also contemplated under this classification.	
	Insurance adjusters of fire losses and automobile property damage claims and their valuation researchers are also assignable to this classification.	
	Assignment By Analogy	
★	• Appraisal service companies	
★	• Air duct monitoring	
★	• Asbestos monitoring – not asbestos removal contractors	
★	• Background check agencies	
★	• Claim adjusters, appraisers or insurance examiners – field work	
★	• Inspection service companies	
★	• Inspectors employed by insurance companies.	
★	• Marine mapping and survey work	
★	• Racing officials, judges, stewards not starters or their assistants	
★	• Testing – air monitoring – air ducts for asbestos fibers not by an asbestos removal contractor	
★	• Welding testing – using nondestructive means	
	Operations To Be Separately Rated	
	1. Destructive testing or testing or inspection involving radiographic or X-ray analysis procedure. Refer to Code 3365 "Welding or Cutting – NOC – All Operations to Completion & Drivers."	
★	**2.** State regulated inspections of boilers, escalators or elevators to survey the operative condition and safety. Refer to Code 8731 "Boiler Inspection"	
★	**3.** Testing of samples. Refer to Code 4511 "Analytical Chemist."	

	Insurance Companies & Clerical, Salespersons	8723
	Description	
	Code 8723 applies to employees of insurance companies including clerical office employees, inside and outside salespersons, and company premium auditors. Insurance companies include carriers or providers, both exclusive and independent agents, brokers, and ratemaking organizations. These businesses may provide coverage for individuals, businesses, or property in exchange for premium. These businesses may also bind coverage, sell policies or place coverage, develop loss costs, process claims, and collect data. The following list is representative and is not intended to be all inclusive: Employees common to insurance companies include actuaries, underwriters, customer service representatives, inside and outside salespersons, agents, premium auditors, inside claim adjusters, analysts, and other professional support such as lawyers, computer programmers, computer troubleshooters, accountants, managers, etc.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Inspectors: **(a)** Insurance company. Refer to Code 8720 "Inspection of Risks for Insurance or Valuation Purposes – NOC." **(b)** Boiler or elevator. Refer to Code 8731 "Boiler Inspection."	
	2. Insurance appraisers, insurance examiners, and claim adjusters who work in the field. Refer to Code 8720 "Inspection of Risks for Insurance or Valuation Purposes – NOC."	
	3. Detectives or investigators. Refer to Code 7723 "Detective or Patrol Agency & Drivers."	
	4. Title insurance companies: **(a)** Clerical operations. Refer to Code 8810 "Clerical Office Employees – NOC." **(b)** Sales conducted in the field. Refer to Code 8742 "Salespersons, Collectors or Messengers – Outside."	
	5. Any contracted services, such as real estate appraisals or investigations, shall be subject to the applicable classification codes.	

	Steamship Line or Agency – Port Employees – Superintendents, Captains, Engineers, Stewards or Their Assistants, Pay Clerks	8726F
	Description	
	Code 8726F applies to port employees such as superintendents, captains, engineers, stewards or their assistants and pay clerks of a steamship line or agency. The responsibility of the port superintendent is to oversee the containers that are on the vessel or on the docks that are awaiting loading and transport. It is the responsibility of the port captain to oversee the deck work aboard the vessel. The vessel engines are maintained and repaired by the port engineers. The commissary on the vessel is supervised by the stewards. The pay clerk's responsibility is to keep a time log of daily employees' hours worked at the pier or aboard the vessel.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Inspectors, samplers, or weighers of merchandise on vessels or docks or railway stations or warehouses – Coverage Under U.S. Act Only; Steamship line or agency – port employees – talliers, checking clerks and employees engaged in mending or repacking of damaged containers – Coverage Under U.S. Act Only; Stevedoring – Talliers and checking clerks engaged in connection with stevedore work – Coverage Under U.S. Act Only. Refer to Code 8709 "Stevedoring – Talliers and Checking Clerks Engaged in Connection with Stevedore Work – Coverage Under U.S. Act."	
	2. Inspectors, samplers, or weighers of merchandise on vessels or docks or railway stations or warehouses – Coverage Under State Act Only; Steamship line or agency – port employees – talliers, checking clerks and employees engaged in mending or repacking of damaged containers – Coverage Under State Act Only; Stevedoring – Talliers and checking clerks engaged in connection with stevedore work – Coverage Under State Act Only. Refer to Code 8719 "Stevedoring – Talliers and Checking Clerks Engaged in Connection with Stevedore Work – Coverage Under State Act Only."	
	3. Freight handlers – on piers or in terminals or areas adjoining piers. Refer to code 7366F "Freight Handlers – On Piers or in Terminals or Areas Adjoining Piers."	
	4. Freight handling – packing, handling or shipping explosives or ammunition – under contract. Refer to Code 7367 "Freight Handlers – NOC."	

	Boiler Inspection	8731
	Description	
	Code 8731 applies to employers engaged in conducting state regulated inspections of boilers, escalators, or elevators to survey their operative condition and safety.	
★	Boiler inspectors conduct regulatory inspections of high- and low-pressure boilers to ascertain the boiler condition and safe method of operation. They remove and tag unsafe boilers from service. Tests are performed to determine the bursting point and safe working pressure of the boilers. The inspectors check the condition of braces, straps, tubes, shells and all other internal and external boiler parts.	
★	Escalator inspectors examine for torn or damaged step components and comb plates which are floor plates located on top and bottom of the escalator. Tests are conducted on the steps of the escalator for any excess movement which is deemed unsafe. Inspectors will check the comb plate for missing teeth and proper mesh with each step tread. The condition of the emergency brakes is also inspected for proper operation.	
★	Elevator inspectors will inspect, examine and test all parts and functions at required or scheduled intervals to ensure safe operating condition. The examination will consist of checking the overspeed safety system, potential malfunctions or wear of the governor rope system, and excessive leaks in hydraulic drive machines. The inspectors will also examine all landings and car door mechanical and electrical components for any defective parts.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Inspectors:	
	(a) Building. Refer to code 9410 "Municipal, Township, County or State Employee – NOC."	
★	**(b)** Employed by a boiler installation and repair company. Refer to Code 3726 "Boiler Installation or Repair – Steam – All Operations to Completion."	
★	**(c)** Employed by an elevator or escalator installation and repair company. Refer to Code 5160 "Elevator Erection or Repair – All Operations to Completion."	
★	**2.** Inspection of property for insurance, safety and valuation purposes. Refer to Code 8720 "Inspection of Risks for Insurance or Valuation Purposes – NOC"	

Real Estate Agencies and Property Management Companies – Clerical & Outside Salespersons — 8741

Description

Code 8741 applies to commercial and residential real estate agencies and property management companies that represent buyers, sellers, lessees and lessors in real estate transactions. This classification also applies to non-residing leasing agents of a property management company who are engaged exclusively in the rental or leasing of property to clients and who have no other duties of any kind except clerical office work and the property management company retains separate employees to manage the property.

Commercial agencies focus primarily on properties such as office buildings, retail spaces, industrial facilities and mixed-use developments. Residential agencies deal with homes, condominiums, co-ops and rental apartments. Operations may include brokerage services representing landlords and tenants in lease negotiations, facilitating property sales and rental transactions, assistance with finding apartments and negotiating leases, conducting open houses and virtual tours.

Property management companies will handle tenant screening, lease agreements and rent collection, coordination of repairs and maintenance and managing legal notices and eviction processes.

The operation or management of rental property, construction and remodeling operations shall be separately classified.

Assignment By Analogy

Operations To Be Separately Rated

1. Inspectors:

(a) Building. Refer to code 9410 "Municipal, Township, County or State Employee – NOC."

(b) In a boiler installation and repair company. Refer to Code 3726 "Boiler Installation or Repair – Steam – All Operations to Completion."

(c) In an elevator or escalator installation and repair company. Refer to Code 5160 "Elevator Erection or Repair – All Operations to Completion."

2. Maintenance and janitorial services performed at a commercial building with no dwelling occupancy except by owner or custodian. Refer to Code 9026 "Building Operation – Commercial – No Dwelling Occupancy Except by Owner or Custodian."

	3. Maintenance and janitorial services performed at a residential building or combined dwelling with commercial occupancy. Refer to code 9028 "Building Operation – NOC – Dwelling or Combined Dwelling & Commercial Occupancy." **4.** Maintenance or ordinary repair only. Refer to code 9029 "Building – NOC – Maintenance or Ordinary Repair Only – Not Contractors."

	Salespersons, Collectors or Messengers – Outside	8742
	Note: Code 8742 is subject to the Standard Exception Manual Rule IV – Classifications of this Manual. This classification is not available for division of payroll.	
	Description	
	Code 8742 applies to salespersons, collectors or messengers performing duties away from the employer's premises. This classification does not include salespersons, who as a regular part of their duties, handle or display actual merchandise sold by the employer.	
	Assignment By Analogy	
	• Reporters, advertising or circulation solicitors • Interior designers • Medical or dental lab messengers • Messenger service companies delivering envelopes, parcels or packages on foot. • Recruiters	
	Operations To Be Separately Rated	
	1. Employees who deliver merchandise by vehicle. Refer to Code 8751 "Route Salespersons and Route Supervisors" or Code 7380 "Drivers, Chauffeurs and Their Helpers – NOC – Commercial."	
	2. Inside salespersons who handle or display merchandise sold by an employer. Assign the appropriate store or dealer classification.	
★	**3.** Real estate agencies and property management companies. Refer to Code 8741 "Real Estate Agencies and Property Management Companies - Clerical & Outside Salespersons."	
★	**4.** Salespersons selling exclusively from product displays, samples, sample boards, books or catalogs at employer's display showroom or salesroom. Refer to Code 8747 "Showroom Salespersons."	

	News Agent or Distributor of Magazines or Other Periodicals – Not Retail Dealer & Outside Salespersons, Drivers	8745
	Description	
	Code 8745 applies to employers principally engaged in the wholesale distribution of periodicals, magazines and newspapers to retail newsstands, stores, and similar businesses. Operations include counting, sorting, and bundling newspapers, magazines or periodicals purchased from publishers which are then counted, sorted, bundled and distributed to their customers, usually by truck. This classification also applies to magazine publishers who do not print their magazines but do distribute their magazines to newsstands. These publishers may subcontract the printing operations. The printed material is then bundled by the publishers and delivered to newsstands.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Delivering: **(a)** Advertising circulars to residences. Refer to Code 8742 "Salesperson, Collectors or Messengers – Outside." **(b)** Magazines, newspapers and periodicals for publishers. Refer to Code 7219 "Trucking – NOC – All Employees & Drivers." **(c)** Magazines to residences. Refer to 7380 "Drivers, Chauffeurs and Their Helpers – NOC – Commercial."	
	2. Selling magazines and newspapers – retail. Refer to Code 8072 "Book Store – Retail."	

	Showroom Salespersons	8747
	Description	
	Code 8747 applies to salespersons whose duties are limited to selling exclusively from product displays, samples, sample boards, books or catalogs at the employer's display showroom or salesroom locations. To qualify for this classification no merchandise is manufactured, handled or shipped from the same location. Merchandise sold at the display showroom or salesroom is shipped directly to the customer by the manufacturer, a stocking distributor, unrelated contractors, or a central warehouse at a separate location.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Display showrooms or salesrooms locations where the employer maintains inventory, and receives, warehouses, ships or delivers the merchandise sold. Assign the appropriate wholesale or retail store classification.	
	2. Display showrooms or salesrooms locations where the employer is manufacturing samples or merchandise. Assign the appropriate manufacturing classification.	

	Automobile Salespersons	8748
	Description	
	This classification applies to salespersons employed by sales and service agencies engaged in selling or leasing new or used automobiles, vans, trucks, motorcycles, boats, campers, scooters, golf carts, and mobile homes.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Automobile sales or service agencies. Refer to Code 8391 "Automobile Sales or Service Agency – All Operations & Drivers.	

	Route Salespersons and Route Supervisors	8751
	Note: Code 8751 is subject to the Standard Exception Manual Rule IV – Classifications of this Manual. This classification is not available for division of payroll.	
	Description	
	Code 8751 applies to route salespersons who engage in the solicitation and sale of employers' product via routes in vehicles. This classification includes route supervisors and incidental garage employees.	
	Assignment By Analogy	
	Route distribution of advertising materials and samples.	
	Operations To Be Separately Rated	
	1. Executive Officers. Refer to Code 8809 "Executive Officers – NOC – Not Foremen, Workers or Salespersons."	
	2. Delivery of employers' merchandise that has been sold on the premises of the employer. Refer to Code 7380 "Drivers, Chauffeurs and Their Helpers – NOC – Commercial."	

	Labor Union – All Employees	8755
	Description	
	Code 8755 applies to employers engaged in operations of a labor union. This classification includes labor union officials, business agents, organizers and others that are engaged in conducting business relative to union policies, procedures, contracts and other matters inside the office as well as away from the office. Labor unions ensure that members of the union are conducting business in an appropriate manner. Members of the union are not contemplated under this classification's interpretation as they are employees of other businesses that are unionized.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Labor Union – clerical office employees. Refer to Code 8810 "Clerical Office Employees – NOC."	
	2. Labor Union – hearing representatives – representing claimants at the New York State Workers' Compensation Board – no other duties. Refer to Code 8742 "Salespersons, Collectors or Messengers – Outside."	

	Mailing or Addressing Co.	8800
	Note: Shall not be assigned to an employer in operations described by another classification unless the operations subject to Code 8800 are conducted as a separate and distinct business.	
	Description	
	Code 8800 applies to employers that prepare mailing lists and arrange in addressing and mailing material with respect to such lists. Such businesses have employees who accumulate names and assign them to specific mailing lists in addition to addressing and mailing material such as but not limited to, newspapers, magazines, letters and circulars. The incidental printing of the material to be mailed is included. This classification includes letter service shops and employers that receive outgoing mail from their customers and sort it by zip code. Once sorted, the mail is delivered by the employer to the post office. These operations may have large computer data centers where the mailing list is manipulated to eliminate duplicate records, append change of address information, standardize the address to meet postal requirements, add information to aid in delivery (bar code or zip + 4), and finally sort the records in postal sequence. Once manipulated, the mailing list may also be used to print personalized letters and envelopes on high-speed laser printers.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
★	**1.** Printing of material for others that does not require any mailing or addressing, or the addressing or mailing is the minor operation. Refer to Code 4299 "Printing – All Other Employees."	
	2. Messenger Service Companies: **(a)** Delivering mail, parcels or packages by vehicle (parcels or packages must be less than100 lbs.). Refer to Code 7231 "Messenger Service Companies – Delivering Mail, Parcels or Packages – All Employees & Drivers." **(b)** Delivering envelopes, parcels, or packages by foot or bicycle. Refer to Code 8742 "Salespersons, Collectors or Messengers – Outside."	

	Vinyl Letter Processing	8802
	Note: Applies to the making of vinyl lettering used for signs by desktop computer that is attached to an electronic scoring apparatus.	
	Description	
	Code 8802 applies to employers engaged in making vinyl lettering used for signs. The letter size is selected on the computer and rolls of vinyl (various colors) are placed into the electronic scoring device that will die cut the letters. The letters are sold or placed on purchased or manufactured vinyl, wood, plastic or metal backings.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Wood signs. Refer to Code 2841 "Woodenware Mfg. – NOC." **(b)** Metal signs. Refer to Code 3064 "Sign Mfg. or Repair – Metal – Shop Only." **(c)** Plastic or vinyl signs: **(i)** Plastic or vinyl signs. Refer to Code 4251 "Stationery Mfg." **(ii)** From sheets. Refer to Code 4452 "Plastics Mfg. – Fabricated Products – NOC." **(iii)** Compression – injection. Refer to Code 4475 "Plastic Mfg. – Molded Products – NOC." **(iv)** Compression – assembling. Refer to Code 4476 "Plastics Mfg. – Molded Products – NOC – Assembling and Subsequent Finishing Only."	

★	Clerical Service Contractor – All Employees & Clerical	8803
	Description	
★	Code 8803 applies to employers engaged in providing accounting, auditing, computer programming, or related clerical services for a fee. This classification includes services provided at the client's location.	
	Assignment By Analogy	
★	• Court stenographers • Hotel management consultants – not employed by hotel • Management consultants	
	Operations To Be Separately Rated	
	1. Insurance companies: **(a)** Premium auditors. Refer to Code 8723 "Insurance Companies & Clerical, Salespersons." **(b)** Adjustors and inspectors. Refer to Code 8720 "Inspection of Risks for Insurance or Valuation Purposes – NOC."	
★	**2.** Employers who employ individuals to perform accounting, auditing, computer programming, or related clerical services for their own business. Refer to Code 8810 "Clerical Office Employees – NOC" unless the basic classification includes clerical.	

	Executive Officers – NOC – Not Foremen, Workers or Salespersons	8809
	Note: Code 8809 is subject to the Standard Exception Manual Rule IV – Classifications of this Manual. This classification is not available for division of payroll.	
	Description	
	Code 8809 applies to executive officers of a corporation who are elected or appointed in accordance with the charter or by-laws of such corporation, whose duties are of an executive, clerical or supervisory character. Executive officers of a corporation are the president, vice president, secretary, treasurer or any other appointed officer. Any executive officer who qualifies for this classification is assigned to this classification even though the classification which describes the employer's business includes clerical employees. This classification does not apply to any executive officer, who as a regular and frequent part of their duties, performs such work as is ordinarily undertaken by a foreman, worker of salesperson.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Executive officers of not-for-profit unincorporated associations. Refer to Code 8810 "Clerical Office Employees – NOC."	

	Clerical Office Employees – NOC	8810
	Note: Code 8810 is subject to the Standard Exception Manual Rule IV – Classifications of this Manual. This classification is not available for division of payroll.	
	Description	
	Code 8810 applies to clerical office employees whose duties include creation or maintenance of financial or other employer records, handling correspondence, computer composition, technical drafting, and telephone duties, including sales by phone. A clerical office employee must work in an area separated by floors, walls, partitions, counters or other physical barriers. These employees are not to be regularly exposed to the operative hazards of the business.	
	Assignment By Analogy	
	• Drafting employees	
	Operations To Be Separately Rated	
	1. Accounting, auditing, computer programming, or related clerical services for a fee. Refer to Code 8803 "Clerical Service Contractor – All Employees & Clerical."	
	2. Banks, investment and trust companies. Refer to Code 8855 "Bank, Investment and Trust Companies – All Employees & Clerical, Outside Salespersons, Drivers."	
★	**3.** Clerical office employees whose duties include creation or maintenance of financial or other employer records, handling correspondence, computer composition, technical drafting, and telephone duties, including sales by phone, from their residence. Refer to Code 8871 "Telecommuter Clerical Employees."	
★	**4.** Insurance companies. Refer to Code 8723 "Insurance Companies & Clerical, Salespersons."	
★	**5.** Real estate agencies and property management companies. Refer to Code 8741 "Real Estate Agencies and Property Management Companies - Clerical & Outside Salespersons."	

	Printing – Editing, Designing, Proofreading or Photographic Composing & Clerical	8813
	Description	
	Code 8813 applies to pre-press activities of employers engaged in printing for others. Pre-press activities include, but are not limited to, editing, designing, proofreading and photographic composition, including negative stripping and plate making.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Commercial printing. Refer to Code 4299 "Printing – All Other Employees"	
	2. Photocopying services exclusively. Refer to Code 8016 "Photocopy Shops – All Employees & Clerical, Outside Salespersons, Drivers."	

	Attorney – All Employees & Clerical, Messengers, Drivers	8820
	Note: Shall not be assigned to an employer engaged in operations described by another classification unless the operations subject to Code 8820 are conducted as a separate and distinct business.	
	Description	
	Code 8820 applies to employees of attorneys or law offices. The employee exposure is principally inside office work; however, the scope includes outside exposure of trial attorneys and attorneys, paralegals and other employees involved in investigative work. It is not intended to apply to "in-house" attorneys employed by business organizations. This classification would also apply to any employees of attorneys or law firms performing cleaning or maintenance service in or about the premises used for professional purposes. In addition, employers engaged in the business of providing court reporters who take depositions in law offices or other comparable locations and record legal proceedings have been assigned to this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Court – municipalities: **(a)** Case workers and supervisors. Refer to Code 9410 "Municipal, Township, County or State Employee – NOC." **(b)** Judges and stenographers. Refer to Code 8810 "Clerical Office Employees – NOC." **(c)** Officers. Refer to Code 7720 "Police Officers & Drivers."	
	2. Title companies – inside office workers. Court stenographers – public – not traveling. Refer to Code 8810 "Clerical Office Employees – NOC."	
	3. Title companies – outside salespersons. Court stenographers – public – traveling. Refer to Code 8742 "Salespersons, Collectors or Messengers – Outside."	

Convalescent or Nursing Home – All Employees — 8829

Description

Code 8829 applies to employers engaged in the operation of a convalescent or nursing home. This type of facility has professional employees such as registered nurses, licensed practical nurses, doctors and dieticians, to care for clients that reside at the home.

Nurses and/or doctors administer medications to the clients when needed. Dieticians recommend specific diets for clients who have special dietary needs and cooks prepare meals for the client's requirement. Clients may feed themselves in the dining area or may need to be fed if they cannot care for themselves.

Clients are bathed and/or dressed by aides if they are not capable of doing this task themselves. Beds are changed, and rooms are cleaned. At some facilities, hairstylists are available to provide grooming to the clients. Security guards usually work around the clock to ensure the safety and security of the clients that reside at the facility. The client's laundry is cleaned in the facility's laundry room or it may be contracted out to an outside laundering service. Maintenance employees' duties include, sweeping, mopping, taking out the trash, change light bulbs and wash bathrooms. When emergency medical care is needed clients are transported to the hospital by the employer's ambulance (if any) or by an outside ambulance service.

This classification is also assigned to a convalescent or nursing home operated by a hospital provided that the home is located away from the hospital and not at the same location or adjacent to the hospital.

Assignment By Analogy

Operations To Be Separately Rated

1. Home Health Care:

(a) Professional employees. Refer to Code 8854 "Health Care Services – Medical or Other Professional Services – Traveling."

(b) Non-professional employees. Refer to Code 9051 "Health Care Services – Daily Living Skills Services – Traveling."

2. Nursing or convalescent home operated by a hospital at the same location or adjacent to a hospital:

(a) Professional employees. Refer to Code 8833 "Hospital – Professional Employees."

(b) All other employees. Refer to Code 9040 "Hospital – All Other Employees."

★	Veterinary Hospital – Including Receptionists & Drivers	8831
	Description	
	Code 8831 applies to employers engaged in operating a veterinary hospital as well as pet grooming and other operations. Clients bring their pets to veterinarians for their pets to obtain their rabies shots as well as when pets need medical care. Veterinarians treat ill animals and perform surgery when necessary. Medicines are prescribed for animals that require treatment for illnesses. Veterinarians may also groom domestic type animals (dogs and cats) and provide any needed medical care. Other employers may only perform pet grooming for dogs and cats and do not provide any medical care. As a service, veterinarians may make emergency visits to the homes where domestic pets reside.	
	Assignment By Analogy	
	• Animal adoption agencies • Animal control officers • Animal – dog or cat boarding kennels – domestic pets • Animal shelters • Animal training – birds, cats or dogs • Dog catchers • Dog show – kennel employees • Dog walking	
	Operations To Be Separately Rated	
	1. Breeding: **(a)** Bird. Refer to Code 0034 "Poultry Farm & Drivers." **(b)** Farm animals and horses. Refer to Code 0006 "Farm – NOC & Drivers." **(c)** Fish. Refer to Code 0005 "Nursery Employees & Drivers."	
★		

	Physician & Clerical	8832
	Note: Does not apply where inpatient overnight care is provided.	
	Description	
	Code 8832 applies to employers that are medical providers that operate in a typical doctor's office environment. This classification contemplates physicians, dentists, other employees providing medical services, domestics or other maintenance personnel engaged exclusively in cleaning or maintaining the portion of an employer's premises used for professional purposes and clerical office employees. This classification contemplates clerical operations, whether performed in the physician's office or elsewhere, such as in a centralized location separate and apart from the areas where professional services are performed. Employees of a physician's office that is in a hospital, who are employed by the physician and not employed by the hospital, are assigned to this classification. Maintenance employees exclusively cleaning or maintaining the employer's professional office are also subject to this classification. This classification also contemplates the operation of testing laboratories that conduct tests on specimens collected and submitted by patients or physicians. After analysis, the test results are given to the patients or physicians. This classification also applies to clinics providing treatment for patients with mental, emotional and/or substance abuse problems. These outpatient clinics offer various therapies and counseling as well as medical attention. Employers conducting house visits are incidental to this classification providing the employer also maintains a medical office to see patients.	
	Assignment By Analogy	
	• Acupuncturists • Blood banks and donor centers • Clinics – outpatient • Podiatrists • Psychologists or psychiatrists	
	Operations To Be Separately Rated	
	1. Overnight patient care facilities. Refer to Code 8833 "Hospital – Professional Employees" and Code 9040 "Hospital – All Other Employees."	

	Hospital – Professional Employees	8833
	Note: Code 8833 and Code 9040 "Hospital – All Other Employees" include the operation of a convalescent or nursing home when operated by a hospital at the same or an adjacent location.	
	Description	
	Code 8833 applies to professional employees of all public or private hospitals. Hospitals contemplated by this classification include general hospitals as well as those specializing in the treatment of specific infirmities. In addition, this classification applies to other treatment facilities which provide inpatient stay and medical care such as abortion clinics, mental institutions, alcohol rehabilitation centers, foster homes, drug addiction centers and similar institutions. Convalescent or nursing home employees are also subject to this classification providing the facility is operated by a hospital. Staff nurses who visit patients at locations away from the hospital are subject to this classification if it is not a separate and distinct business of the hospital. Satellite dispensaries, emergency medical treatment facilities and clinics operating on the hospital's premises are considered incidental to the hospital operation and are also subject to this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Home for the elderly or nursing facility – without medical staff. Refer to Code 8866 "Assisted Living Facility – All Employees & Clerical."	
	2. Home for the mentally disabled, homeless, alcohol and drug addiction centers – without medical staff. Refer to Code 8865 "Alcohol or Drug Rehabilitation Facility – All Employees & Clerical."	
	3. Non-professional employees of a private or public hospital including cafeteria and maintenance employees. Refer to Code 9040 "Hospital – All Other Employees."	
	4. Nursing home – with medical staff. Refer to Code 8829 "Convalescent or Nursing Home – All Employees."	
	5. Outpatient clinic and physicians operating an office not related to a hospital. Refer to Code 8832 "Physician & Clerical."	

★	Public Library or Museum – Professional Employees – Includes Attendants & Ushers & Clerical	8838
	Description	
	Code 8838 applies to the operation of a public library or museum. Professional employees of libraries and museums include librarians, librarians' assistants, curators, curator assistants, tour directors, lecturers and art restorers.	
	Assignment By Analogy	
	• Aquariums • Art Museum • Planetarium	
	Operations To Be Separately Rated	
	1. All other employees employed by public libraries and museums such as maintenance and cafeteria personnel including drivers. Refer to Code 9101 "School or College – All Other Employees & Drivers."	

	Religious House of Worship – Professional Employees	8840
	Description	
	Code 8840 applies to professional employees of a religious house of worship such as duly ordained, commissioned or licensed priests, ministers, or rabbis. These employees are non-subject employees. Refer to Rule VII (A)(2)(ii) for definition of "Non-Subject Employees." Clergy and their assistants are responsible for performing pastoral functions. Choir members will perform during daily worshipping services, weddings, funerals and similar functions.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Domestic workers in a convent or rectory. Refer to Code 0913 "Domestic Workers – Inside" or Code 0908 "Domestic Workers – Inside – Occasional."	
	2. Religious house of worship – all other employees (non-professional) such as kitchen, maintenance employees and drivers. Refer to Code 9101 "School or College – All Other Employees & Drivers."	

	Health Care Services – Medical or Other Professional Services – Traveling	8854
	Note: Includes private duty registered and licensed practical nurses, physical, speech and/or occupational therapists.	
	Description	
	Code 8854 applies to establishments providing health care services for individuals or families in their residences, nursing homes, hospitals or schools but is not limited to nurses with a R.N. or L.P.N. degree, licensed physical, speech and/or occupational therapists. This classification is also applicable for training patients to use at-home equipment such as respirators, intravenous apparatus or other medical devices.	
	Assignment By Analogy	
	Visiting nurse – hospice, in patients' homes, public health, registered nurses	
	Operations To Be Separately Rated	
	1. Medical and social case workers exclusively engaged in office work. Refer to Code 8810 "Clerical Office Employees – NOC."	
	2. Traveling: **(a)** Daily skills service providers. Refer to Code 9051 "Health Care Services – Daily Living Skills Services – Traveling." **(b)** Medical and social case workers. Refer to Code 8857 "Social Case Workers – Traveling."	

★	Bank, Investment and Trust Companies – All Employees & Clerical, Outside Salespersons, Drivers	8855
	Description	
★	Code 8855 applies to financial institutions that receive, lend, exchange, and safeguard money. It includes traditional saving and loan institutions, credit unions and commercial banks. Services include providing savings and checking accounts, certificates of deposit, safe deposit box rentals, and mortgages. This classification includes, but is not limited to, appraisers, bank managers, tellers, loan officers, security personnel, both armed and unarmed attendants, ushers, door attendants, runners, messengers, janitorial and maintenance personnel and real estate appraisers that are largely engaged in appraising the value of private dwellings.	
★	Customers of these institutions can be both commercial enterprises and individuals. These institutions generally employ tellers to assist customers with opening accounts, making deposits or withdrawals, and loan officers who process loan applications and service accounts.	
★	This classification also applies not only to "brick and mortar" banks but online banks as well. Online banks offer similar services, such as savings and checking accounts, certificates of deposit, and mortgages. Unlike traditional banks, online banks may not have a physical location that customers can visit, but they primarily conduct business via the internet and by other means.	
★	Additionally, Code 8855 includes the services of investment firms. These firms provide a variety of financial services, such as investment advice, portfolio management, and brokerage services. They assist clients in buying and selling securities, managing investment portfolios, and planning for financial goals like retirement or education. Investment firms cater to both individual investors and institutional clients, offering tailored financial strategies to meet diverse needs.	
	Assignment By Analogy	
★	• Armored car crews – (not applicable to contractors who provide such services)	
★		
	Operations To Be Separately Rated	
	1. Check cashing establishments. Refer to Code 8810 "Clerical Office Employees – NOC."	
	2. Insurance companies that assume risk in exchange for premium. Refer to Code 8723 "Insurance Companies & Clerical, Salespersons."	
	3. Brokerage and financial consulting companies, credit card companies and credit collection agencies: **(a)** For clerical office employees. Refer to Code 8810 "Clerical Office Employees – NOC." **(b)** For outside salespersons. Refer to Code 8742 "Salespersons, Collectors or Messengers – Outside."	

	Social Case Workers – Traveling	8857
	Note: This classification 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.	
	Description	
	Code 8857 applies to an establishment providing health care services for individuals or families in their residences, nursing homes, hospitals or schools.	
	Assignment By Analogy	
	• Adoption agencies – outside case workers • Child guidance consultants counseling away from office • Counseling – social work, marriage counseling, field work – traveling • Healthcare services – medical & social case workers • Referral services – medical or social – traveling • Social welfare workers – field work	
	Operations To Be Separately Rated	
	1. Health care services: **(a)** Providing medical or other professional services for individuals or families in their residences, nursing homes, hospitals or schools. Refer to Code 8854 "Health Care Services – Medical or Other Professional Services – Traveling." **(b)** Aiding with daily living skills for individuals or families in their residences, nursing homes, hospitals or schools. Refer to Code 9051 "Health Care Services – Daily Living Skills Services – Traveling."	
	2. Case workers – medical and social, referral services, counselors – inside work only. Refer to Code 8810 "Clerical Office Employees – NOC."	
	3. Counselors employed by schools. Refer to code 8868 "School or College – Professional Employees & Clerical."	

	Computer Programming or Software Development – All Employees & Clerical and Outside Salespersons	8859
	Description	
	Code 8859 applies to employers engaged in the development or customization of computer programs or software for other concerns on a contract basis, as well as the development of standard "generic" programs for use by other concerns. The operations of this classification include designing, coding, testing and debugging software applications. Additionally, this classification includes handling troubleshooting issues, implementing updates and ensuring compatibility with new technologies, implementing updated compliance guidelines and standard software packages designed for general use across various industries. This classification also includes the development and management of internet or web-based applications and websites for other organizations on a contractual basis. This classification does not apply to employers that engage in computer programming or software development to support the employer's operations which includes, but is not limited, to the development of programs for integration into a hardware product sold by the employer.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	• Development of software to be integrated into hardware products. Appropriate manufacturing classification code to apply.	

	Developmental Organizations – All Employees & Salespersons, Drivers	8864
	Description	
	Code 8864 applies to charitable, welfare, or social service organizations that are engaged in providing services to individuals who are mentally, physically or emotionally challenged, troubled youth, children in crisis, abused persons, persons with financial and employment hardships, and individuals performing drug or alcohol related community service. A broad range of services such as clinical, educational, counseling, meals on-site, vocational training 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. Employees assigned to this classification include but are not limited to counselors, resource and referral specialists, case managers who coordinate services of organizations to benefit an individual or family, volunteer coordinators, outside welfare workers, classroom teachers who teach or demonstrate in a classroom environment, cooks, drivers, housekeepers, laundry, security, and maintenance personnel, and medical professionals such as physicians and nurses.	
	Assignment By Analogy	
	• Charitable or welfare organizations – blind – including workshop and store operations and collecting, reselling and reconditioning of used merchandise • Missions – charitable or religious	
	Operations To Be Separately Rated	
	1. Group homes, halfway houses, temporary shelters and independent supportive living homes where no medical services are provided by nursing or medical personnel on staff. Refer to Code 8865 "Alcohol or Drug Rehabilitation Facility – All Employees & Clerical."	
	2. Outpatient clinics in which the employer provides counseling services for clients with mental or substance abuse issues. Refer to Code 8832 "Physician & Clerical."	
	3. Detoxification centers, alcoholic rehabilitation centers, and narcotic rehabilitation centers. Refer to Code 8833 "Hospital – Professional Employees" and Code 9040 "Hospital – All Other Employees."	

	Alcohol or Drug Rehabilitation Facility – All Employees & Clerical	8865
	Note: Shall not be assigned to a facility having nursing or medical personnel on staff where medical services are provided.	
	Description	
	Code 8865 applies to employers engaged in operating group homes, drug or alcohol rehabilitation centers, halfway houses, homes for mentally disabled persons, temporary shelters and independent supportive living homes where no medical services are provided. These types of organizations aid with the client's daily living skills, meals, counseling, and shelter.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Drug or Alcohol rehabilitation centers with medical staff – in patient. Refer to Code 8833 "Hospital – Professional Employees."	

	Assisted Living Facility – All Employees & Clerical	8866
	Note: 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.	
	Description	
	Code 8866 applies to the operation of an assisted living facility, residential facility for the elderly or senior citizen living facility where no medical services are provided by the staff. This type of facility does not employ any professional employees such as doctors and nurses. However, they will make sure residents are taking their medications as prescribed by their physicians. The types of services offered involves 24-hour assistance with daily living skills such as showering, bathing and eating. Meals are prepared and either served to residents in their rooms or in the dining area. The clients' rooms are maintained by the staff. If a resident requires any medical care, outside doctors, nurses or emergency services are contacted.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Convalescent Homes – including medical care. Refer to Code 8829 "Convalescent or Nursing Home – All Employees."	
	2. Homes for the mentally disabled and shelters for the homeless – no medical care. Refer to Code 8865 "Alcohol or Drug Rehabilitation Facility – All Employees & Clerical."	
	3. Home Health Care Agencies: **(a)** Professional employees. Refer to Code 8854 "Health Care Services – Medical or Other Professional Services – Traveling." **(b)** Non-professional employees. Refer to Code 9051 "Health Care Services – Daily Living Skills Services – Traveling."	
	4. Hospitals: **(a)** Professional Employees. Refer to Code 8833 "Hospital – Professional Employees." **(b)** Non-Professional Employees. Refer to Code 9040 "Hospital – All Other Employees."	

	School or College – Professional Employees & Clerical	8868
	Description	
	Code 8868 applies to professional employees of colleges, schools, academic, trade or vocational institutions of learning. This classification includes professors, administrators, teachers, guidance counselors, social workers, therapists, nurses, athletic coaches and clerical employees. Any employees that assist these professional employees by performing similar or related duties to those in which these professionals engage are additionally assigned to this classification.	
	Assignment By Analogy	
	• After school program teachers employed by a school • Auto driving & classroom instructors, schools & clerical • Barber or beauty school teachers, bartender, boarding, boating school, clerical and teachers	
	Operations To Be Separately Rated	
	1. Day Care Centers, Child Day Care Centers and Pre-Schools. Refer to Code 8869 "Day Care Centers – Children – Professional Employees & Clerical, Salespersons" and Code 9059 "Day Care Centers – Children – All Other Employees & Drivers.	
	2. Non-Professional Employees of Colleges or Schools. Refer to Code 9101 "School or College – All Other Employees & Drivers."	

	Day Care Centers – Children – Professional Employees & Clerical, Salespersons	8869
	Note: Not applicable to elementary schools that provide day care services at the same location.	
	Description	
	Code 8869 applies to centers that offer day care services for children. These centers predominantly provide day care for younger children with structured approach to learning social skills and early reading. Activities include singing, dancing and storytelling. Some facilities may also provide before and after-school care programs. Although the center may teach, instruct, and/or provide lessons for the children, the center is not the same as a traditional school Employees assigned to this classification include but are not limited to teachers, salespersons, teachers' aides, administrators and clerical employees.	
	Assignment By Analogy	
	Pre-Schools	
	Operations To Be Separately Rated	
	1. Elementary schools that provide day care services at the same location. Refer to Code 8868 "School or College – Professional Employees & Clerical."	
	2. Drivers, cooks and maintenance personnel for day care centers. Refer to Code 9059 "Day Care Centers – Children – All Other Employees & Drivers."	

	Telecommuter Clerical Employees	8871
	Note: Code 8871 is subject to the Standard Exception Manual Rule IV – Classifications of this Manual. This classification is not available for division of payroll.	
	Description	
★	Code 8871 applies to telecommuter employees whose duties include the creation or maintenance of financial or other records of the employer, the handling of correspondence, technical drafting, telephone work which includes sales by phone, and any other related duties of the employer from their residence. A residence office is a clerical work area located in the dwelling of the clerical telecommuter employee or telecommuter drafting employee. The dwelling of the employee must be separate and distinct from the location of the employer. Telecommuter employees must spend more than 50 percent of their time performing clerical or drafting functions from their residence.	
	Assignment By Analogy	
★		
	Operations To Be Separately Rated	
	1. Clerical office employees engaged in performing work at the employer's premises. Refer to Code 8810 "Clerical Office Employees – NOC."	

	Telecommuter Reassigned Employees	8873
	Note: Separate payroll records must be kept for this reclassification to be authorized. Refer to Rule V "Premium Basis" (B)(4)(d) of this Manual.	
	Description	
	Payments made to employees temporarily reassigned as a result of a request or direct order by civil authorities are to be reported to Code 8873 "Telecommuter Reassigned Employees" for the actual duration of the reassignment, not to exceed thirty (30) days after the expiration or revocation of the aforementioned order by civil authorities. Code 8873 applies to employees who are unable to report to their regular place of business at the instruction of civil authorities and are either: **(a)** idle and not performing any work duties; or **(b)** performing clerical work duties at home.	
	Assignment By Analogy	
	Operations To Be Separately Rated	

	Telephone or Telegraph Co. – Office or Exchange Employees & Clerical	8901
	Description	
	Code 8901 applies to "exchange" operations of telecommunication companies such as, but not limited to, public, private or cellular telephone companies, telegraph companies and cable or direct television satellite companies. For purposes of this scope, an exchange is defined as a location where a telecommunication entity may prepare, send, receive and account for monthly or other periodic billings for its services, provide cashier or consulting services for its customers, maintain telecommunication equipment located inside the exchange, and operate stores on the premises of the exchange that sell telecommunication equipment or other merchandise related to the telecommunication business.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Telephone, telegraph or cellular – company – all other employees. Refer to Code 7600 "Telephone or Telegraph Co. – All Other Employees & Drivers."	
	2. Telephone, telegraph or fire alarm line – construction. Refer to Code 7601 "Telephone, Telegraph or Fire Alarm Line Construction – All Operations to Completion & Drivers."	

	Exterminator & Drivers	9014
	Description	
	Code 9014 applies to employers engaged in pest removal, control or prevention services for residential, commercial or industrial customers. This classification also includes the application of waterproofing material to exterior walls of foundations or subterranean structures by means of apparatus inserted in the ground.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Beetle control – ground work. Refer to Code 0005 "Nursery Employees & Drivers."	

	Baths	9015
	Note: Applies to shower and bath facilities including those located at public beaches and lakes.	
	Description	
	Code 9015 applies to employers engaged in operating bathhouses and/or providing lifeguards at public or private baths, beaches or pools. The maintenance or cleaning of the swimming pools and bathhouses are also contemplated under this classification. The lifeguard or maintenance employees may also test the pool water for accurate pH and chlorine levels. This classification also covers the lifeguard inspection of lifesaving equipment, pool decks and restrooms to ensure proper operation. The operation of public baths or saunas is also contemplated under this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Contractors cleaning or maintaining swimming pools only, not by construction contractors. Refer to Code 9030 "Building Service Contractor."	

	Amusement Park or Exhibition Operation & Drivers	9016
	Description	
	Code 9016 applies to employers engaged in operating amusement parks or exhibitions at a fixed location. This classification includes the care, custody and maintenance of the premises, the operation of elevators or heating, lighting or power apparatus as well as security people, musicians, box office employees and gate attendants. This classification does not include the operation of amusement devices, amusements or exhibitions or other operations separately classified in this Manual, whether operated by the owner or lessee of the exhibition or amusement park or by independent concession.	
	Assignment By Analogy	
	• Bungee jumping • Expositions, fairs operations, trade shows • Flea market – outdoor only • Ski tows – equipment machinery operation	
	Operations To Be Separately Rated	
	1. Operation of amusement park devices and device operator. Refer to Code 9180 "Amusement Device Operation – NOC – Not Traveling & Drivers."	
	2. Billiard halls. Refer to Code 9089 "Billiard Hall."	
	3. Bowling lanes, ice skating rinks, and roller skating rinks. Refer to Code 9093 "Sports Related Entertainment Facilities."	

	Bridge or Vehicular Tunnel Operation & Drivers	9019
	Description	
	Code 9019 applies to employers engaged in operating bridges, tunnels, roadways, parkways and highways operated by municipalities, townships, counties or the state. This would include patrol or traffic control at the approaches on the bridges and in the tunnels. Toll collectors at toll booths of bridges, tunnels, or parkways are assigned to this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Bridge: **(a)** Construction – steel. Refer to Code 5040 "Iron or Steel Erection – Frame Structures – All Operations to Completion." **(b)** Painting. Refer to Code 5037 "Painting – Metal Structures – Over Two Stories in Height – All Operations to Completion & Drivers." **(c)** Cleaning roadways on bridges. Refer to Code 9402 "Street Cleaning – All Operations to Completion & Drivers."	

	Cleaning Outside Surfaces of Buildings & Drivers	9025
	Note: Includes incidental waterproofing, painting, pointing, caulking and other repairing.	
	Description	
	Code 9025 applies to employers engaged in cleaning outside structural surfaces or walls regardless of height. The employer will conduct a wide range of exterior maintenance services such as pressure or steam water washing, chemical cleaning, and abrasive or mechanical cleaning. Employers will also conduct graffiti removal, public space maintenance and building restoration. Some employers may use vehicles equipped with high-pressure hot water power washing equipment which is used to remove graffiti or other unwanted surface deposits such as paint, concrete, tar, etc.	
	Assignment By Analogy	
	Sandblasting – exterior – building surfaces	
	Operations To Be Separately Rated	
	1. Cleaning: **(a)** Building entrances and lobbies. Refer to Code 9030 "Building Service Contractor." **(b)** Furnaces and chimneys from the roof. Refer to Code 5545 "Roofing – NOC – All Operations to Completion & Drivers" and Code 5547 "Roofing – Built-Up – All Operations to Completion & Drivers."	

	Building Operation – Commercial – No Dwelling Occupancy Except by Owner or Custodian	9026
	Note: Separately rate window cleaning, maintenance or repairs at any location where the employer does not also perform janitorial services. Not applicable to the operation of any building of which the employer occupies the entire or major portion for manufacturing or mercantile purposes.	
	Description	
★	Code 9026 applies to employers engaged operating a commercial building where there is no dwelling occupancy except for the owner or custodian. Also, the entire or major portion (depending on the size of the building, usually more than one-half) of the building cannot be occupied by the employer to conduct manufacturing or mercantile operations. Operations involve maintaining the building as well as performing janitorial services. Maintenance of the building will involve window cleaning, plumbing, changing light bulbs and performing any necessary repairs. However, in addition to maintaining the building, the employer *must* perform janitorial services. Janitorial services are defined as your ordinary upkeep of a building such as sweeping, mopping, taking out the trash, mowing the lawn, snow removal and other janitorial services.	
	Assignment By Analogy	
	• Flea markets that rent indoor space to vendors • Self-service storage facilities – customers who handle own merchandise	
	Operations To Be Separately Rated	
	1. Operations: **(a)** Commercial building where window cleaning and maintenance is being performed and no janitorial services are being provided. Refer to Code 9029 "Building – NOC – Maintenance or Ordinary Repair Only – Not Contractors." **(b)** Residential building not more than twelve tenants including a janitor and not more than one story used for commercial purposes. Refer to Code 9027 "Building Operation – Dwelling or Combined Dwelling and Commercial Occupancy Not More than One Story Used for Commercial Purposes." **(c)** Residential building or combined dwelling and commercial occupancy building. Refer to Code 9028 "Building Operation – NOC – Dwelling or Combined Dwelling and Commercial Occupancy."	
★	**2.** Real estate agencies and property management companies. Refer to Code 8741 "Real Estate Agencies and Property Management Companies - Clerical & Outside Salespersons."	

	Building Operation – Dwelling or Combined Dwelling and Commercial Occupancy Not More than One Story Used for Commercial Purposes	9027
	Note: Shall not apply to a building of which the employer occupies the major portion for manufacturing or mercantile purposes nor to a location where more than the equivalent of one full-time employee performs building operation work.	
	Description	
	Code 9027 applies to employers that are engaged in operating a building that has dwelling or combined dwelling and commercial occupancy provided that only one story is used for commercial occupancy. Applies where each separate location provides dwelling occupancies for not more than twelve tenants including a janitor, if any. "Location" is defined as one or more buildings located on a single property occupied by the employer not intercepted by a public way or property owned by others. The operations involve maintaining the building as well as performing janitorial services. Maintenance of the building will involve window cleaning, plumbing, changing light bulbs and performing any necessary repairs. However, in addition to maintaining the building, the employer must also perform janitorial services. Janitorial services are defined as your ordinary upkeep of a building such as sweeping, mopping, taking out the trash, mowing the lawn, snow removal and other janitorial services.	
	Assignment By Analogy	
	• Apartment or boarding house operations – limited to 12 tenants including super's apartment • Rooming house – without room service	
	Operations To Be Separately Rated	
	1. Operation: **(a)** Commercial building where window cleaning and maintenance is being performed and no janitorial services are being provided. Refer to Code 9029 "Building – NOC – Maintenance or Ordinary Repair Only – Not Contractors." **(b)** Residential building or combined dwelling and commercial occupancy building. Refer to Code 9028 "Building Operation – NOC – Dwelling or Combined Dwelling and Commercial Occupancy." **(c)** Commercial building with no dwelling occupancy except by owner or custodian. Refer to Code 9026 "Building Operation – Commercial – No Dwelling Occupancy Except by Owner or Custodian."	
★	**2.** Real estate agencies and property management companies. Refer to Code 8741 "Real Estate Agencies and Property Management Companies - Clerical & Outside Salespersons."	

	Building Operation – NOC – Dwelling or Combined Dwelling & Commercial Occupancy	9028
	Note: Shall not apply to a location at which the basic and major operations of the employer are described by some other classification. Window cleaning, maintenance or repairs at any location where the employer does not also perform janitorial services are to be separately rated. Shall not apply to a building of which the employer occupies the major portion for manufacturing or mercantile purposes.	
	Description	
★	Code 9028 applies to employers engaged in operating a building where there is dwelling, or dwelling combined with commercial occupancy. The entire or major portion (depending on the size of the building, usually more than one-half) of the building cannot be occupied by the employer to conduct manufacturing or mercantile operations. The operations involve maintaining the building as well as performing janitorial services. Maintenance of the building will involve window cleaning, plumbing, changing light bulbs and performing any necessary repairs. However, in addition to maintaining the building, the employer must also perform janitorial services. Janitorial services are defined as your ordinary upkeep of a building such as sweeping, mopping, taking out the trash, mowing the lawn, snow removal and other janitorial services.	
	Assignment By Analogy	
	• Apartment or boarding house operations commercial and residential buildings – over 12 tenants • Rooming houses – without room service	
	Operations To Be Separately Rated	
	1. Operations: **(a)** Commercial building where window cleaning and maintenance is being performed and no janitorial services are being provided. Refer to Code 9029 "Building – NOC – Maintenance or Ordinary Repair Only – Not Contractors." **(b)** Residential building not more than twelve tenants including a janitor and not more than one story used for commercial purposes. Refer to Code 9027 "Building Operation – Dwelling or Combined Dwelling and Commercial Occupancy Not More than One Story Used for Commercial Purposes." **(c)** Commercial building with no dwelling occupancy except by owner or custodian. Refer to Code 9026 "Building Operation – Commercial – No Dwelling Occupancy Except by Owner or Custodian."	
★	**2.** Real estate agencies and property management companies. Refer to Code 8741 "Real Estate Agencies and Property Management Companies - Clerical & Outside Salespersons."	

	Building – NOC – Maintenance or Ordinary Repair Only – Not Contractors	9029
	Note: Applies only to a building where the employer does not conduct janitorial, custodial or other business operations at the same location. Includes maintenance and ordinary repairs of recreational vehicle campgrounds or trailer or mobile park grounds.	
	Description	
	Code 9029 applies to employers engaged in performing maintenance operations and/or ordinary repair of buildings owned by banks or trust companies in their fiduciary capacity. For this classification to be applied, the employer cannot perform any janitorial services such as sweeping, mopping or taking out the trash. This classification is intended to cover maintenance or repair employees such as window cleaners, painters, carpenters, electricians, plumbers and steam fitters. Operations involve maintaining the building whether cleaning the windows, fixing leaks, changing bulbs, performing carpentry or painting when necessary. This classification also includes the operation of mobile and/or trailer home parks, recreation vehicle campgrounds or parks. Maintenance and repair operations as indicated above are conducted in order to maintain and repair the facilities. This classification is also applicable to ordinary maintenance and repair of a building operated on behalf of the owner by a real estate agent, when performed by regular employees of the real estate agent.	
	Assignment By Analogy	
★	• Handymen employed by real estate agencies or property management companies to do minor repair work on buyers' homes • Vessels – pier maintenance	
	Operations To Be Separately Rated	
	1. Operations: **(a)** Commercial building with no dwelling occupancy except by owner of custodian. Refer to Code 9026 "Building Operation – Commercial – No Dwelling Occupancy Except by Owner or Custodian." **(b)** Residential building not more than twelve tenants including a janitor and not more than one story used for commercial purposes. Refer to Code 9027 "Building Operation – Dwelling or Combined Dwelling and Commercial Occupancy Not More than One Story Used for Commercial Purposes." **(c)** Residential building or combined dwelling and commercial occupancy building. Refer to Code 9028 "Building Operation – NOC – Dwelling or Combined Dwelling and Commercial Occupancy."	

	Building Service Contractor	9030
	Note: Applies to general cleaning of interior of buildings including washing walls, waxing, polishing or refinishing floors and window cleaning.	
	Description	
	Code 9030 applies to employers engaged in cleaning office buildings, window cleaning, floor scraping and finishing and other similar services. The employer will clean the interior of office buildings which involves sweeping, mopping, dusting, emptying waste baskets, and cleaning windows including the exterior. Materials such as cleaning fluids, dust cloths, mops, brooms, floor scrapers, floor polishers, wax, detergents, squeegees, buckets and water are used. The employer's employees are sent to locations of others to perform these services.	
	Assignment By Analogy	
	• Floor buffing, polishing, scraping or finishing • Water testing and treating	
	Operations To Be Separately Rated	

	Hospital – All Other Employees	9040
	Note: Code 8833 "Hospital – Professional Employees" and Code 9040 include the operation of a convalescent or nursing home when operated by a hospital at the same or an adjacent location.	
	Description	
	Code 9040 applies to employers engaged in hospital operations and covers all other employees, other than professional employees of hospitals, such as janitors, maintenance or cafeteria employees.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Professional employees of a private or public hospital. Refer to Code 8833 "Hospital – Professional Employees."	
	2. Outpatient clinic and physicians operating an office not related to a hospital. Refer to Code 8832 "Physician & Clerical."	

	Hotel – Casino Gambling – All Other Employees & Outside Salespersons	9044
	Description	
	Code 9044 applies to employers engaged in operating a casino with hotel accommodations. This classification includes employees of the casino that are engaged in operating gaming tables, maintaining premises and equipment, providing change and security personnel. Employees' duties may consist of dealing cards, monitoring dice tables, and spinning wheels. Also contemplated under the scope of this classification is the operation of a hotel that is owned and operated by the casino. Customers will either make reservations in advance or schedule their stay at the front desk. This classification includes desk clerks, bellhops and maids.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Restaurant Employees – including musicians, players or entertainers. Refer to Code 9058 "Hotel – NOC – Restaurant Employees."	
	2. Transport of patrons. Refer to Code 8394 "Bus Company – All Other Employees & Drivers."	
	3. Casino gambling operations without a hotel. Refer to Code 9061 "Clubs – NOC – All Employees & Clerical."	
	4. Musicians, players and entertainers when no restaurant or bar activities are conducted. Refer to Code 9157 "Theatrical Production in Which Any Players or Entertainers Dance, Skate or Perform Acrobatic Acts – Players, Entertainers or Musicians" or Code 9159 "Theatrical Production – NOC – Players, Entertainers or Musicians."	

Camp Operation – Recreational or Educational – All Employees & Drivers — 9048

Description

Code 9048 applies to employers engaged in operations of a camp for either children or adults. Camp operations are most commonly conducted during the summer. This classification includes camps that offer overnight accommodations. Members pay a fee to the employer to join the camp.

Activities such as swimming, horseback riding, fishing, hiking, tennis, karate, volleyball, basketball and softball are available to the members of the camp. Counselors, employed by the insured, conduct the above activities. Lifeguards assure the safety of the members when they are swimming in a pool or lake located on the campground.

Food for the campers is prepared by the kitchen staff or may be purchased from outside caterers. If the camp offers overnight accommodations, a housekeeping staff is employed to maintain the rooms of the campers as well as change linens. Maintenance employees maintain the campgrounds, and/or the equipment used by the members.

Summer camps that do not provide overnight accommodations offer the same activities that will be conducted at the campsite or at locations away from the campsite such as taking members to the beach, a public pool, or a horse-riding academy and on field trips.

Assignment By Analogy

- Boy or Girl Scout councils
- Community centers – camp operations away from centers – summer camps
- Day or resident camps

Operations To Be Separately Rated

1. Community and senior citizen centers – including arts, crafts, language instruction, gym and physical activities. Refer to Code 9063 "YMCA, YWCA, YMHA or YWHA, Institution – All Employees & Clerical."

	Health Care Services – Daily Living Skills Services – Traveling	9051
	Note: Applies to any establishment providing health care services in the residences of individuals or families.	
	Description	
	Code 9051 applies to home health care agencies that provide health care services at clients' residences by sending personnel to care for convalescent, disabled, chronically ill, aged and/or infirm persons when these services are not done by licensed nurses or therapists. The range of services includes bathing, dressing, grooming, changing topical bandages, diapering, administration of medications (but not by injection) with the supervision of a registered nurse, monitoring the client's condition, preparation of meals and light housekeeping. Includes home health aides, personal care aides, all other types of home aides and home support personnel such as homemakers and companions, and services to shut-ins involving shopping or assistance with personal grooming.	
	Assignment By Analogy	
	Baby sitters – employed by home health care establishment	
	Operations To Be Separately Rated	
	1. Domestic employees who cook clean, etc. and are in the direct employment of the household. Refer to Code 0908 "Domestic Workers – Inside – Occasional," Code 0909 "Domestic Workers – Outside – Occasional – Including Occasional Chauffeurs," Code 0912 "Domestic Workers – Outside – Including Private Chauffeurs," and Code 0913 "Domestic Workers – Inside."	
	2. Agencies sending employees to clients only to clean, cook etc. but not to assist with bathing, dressing, grooming or other health needs. Refer to Code 0917 "Domestic Service Contractor – Inside."	

	Hotel – NOC – All Other Employees & Drivers	9052
	Description	
	Code 9052 applies to employers engaged in operating hotels and/or motels. The hotel may be operated year-round, as a resort hotel or on a seasonal basis. The operation of retail gift stores, golf courses and parking garages is also inclusive under Code 9052. This classification applies to all employees including front desk clerks, bellhops, maids, porters, elevator operators, managers, laundry workers, maintenance workers, telephone operators, store clerks, golf course employees, and garage employees. The maintenance of the hotel includes cleaning of the guest rooms. Other employees such as maintenance workers and porters maintain the hotel facilities and grounds. This classification includes desk clerks, bellhops, and store clerks who operate the gift shops, and managers. Some hotels operate golf courses and parking garages for their guests. This classification also contemplates the operation of boarding houses, motels, motor courts, tourist court cabins, apartment hotels and dude ranches.	
	Assignment By Analogy	
	Apartment house	
	Operations To Be Separately Rated	
	1. Restaurant Employees – including musicians, players or entertainers. Refer to Code 9058 "Hotel – NOC – Restaurant Employees."	
	2. Transport of patrons. Refer to Code 8394 "Bus Company – All Other Employees & Drivers."	
	3. Casino gambling operations, without a hotel. Refer to Code 9061 "Clubs – NOC – All Employees & Clerical."	
	4. Musicians, players and entertainers when no restaurant or bar activities are conducted. Refer to Code 9157 "Theatrical Production in Which Any Players or Entertainers Dance, Skate or Perform Acrobatic Acts – Players, Entertainers or Musicians" or Code 9159 "Theatrical Production – NOC – Players, Entertainers or Musicians."	

	Exercise or Health Institute	9055
	Description	
	Code 9055 applies to employers engaged in operating an exercise or health institute. Customers are provided physical fitness exercise training, aerobic dance classes, cardiovascular training, and weight training. Employers offer exercise facilities with weight rooms and exercise machines such as stationary bikes, treadmills, rowing machines, and stair climbers. The employer may also maintain swimming pools, saunas, and/or whirlpool baths. The employer may also offer a variety of services within the facility which, unless its operated as a distinct and separate business, are inclusive under this classification, such as tanning, massage, health restaurants and pro-shops (sports equipment and exercise apparel).	
	Assignment By Analogy	
	Martial arts instruction (contact training), judo or karate instruction	
	Operations To Be Separately Rated	

	Hotel – NOC – Restaurant Employees	9058
	Note: Includes musicians, players or entertainers. May only be used in conjunction with either Code 9044 "Hotel – Casino Gambling – All Other Employees & Outside Salespersons" or Code 9052 "Hotel – NOC – All Other Employees & Drivers" for restaurant and/or beverage service operations conducted within or adjacent to a hotel or motel.	
	Description	
	Code 9058 applies to employers engaged in operating a restaurant or bar located within or adjacent to a hotel or motel. This classification applies to all employees including waiters, waitresses, cashiers, managers and bartenders preparing food and beverages for patrons. Customers come into the restaurant and order food and beverages from the wait staff. Cooks prepare various foods in the kitchen. The restaurant or bar must be operated under the management of the hotel or motel in order to qualify for this classification. Restaurants and/or bars not owned or managed by a hotel are not subject to this classification.	
	Assignment By Analogy	
	• Disc jockeys – employed at a hotel restaurant • Operation of bar or restaurant on or adjacent to hotel premises – dude ranches • Tavern – restaurant employees	
	Operations To Be Separately Rated	
	1. Transport of patrons. Refer to Code 8394 "Bus Company – All Other Employees & Drivers."	
	2. Casino gambling operations, without a hotel. Refer to Code 9061 "Clubs – NOC – All Employees & Clerical."	
	3. Restaurants: **(a)** Full-service not owned or managed by a hotel. Refer to Code 9071 "Restaurant – Full-Service – Including Entertainers and/or Musicians." **(b)** Fast-food not owned or managed by a hotel. Refer to Code 9072 "Restaurant – Fast Food & Drivers."	
	4. Bar or tavern not owned or managed by a hotel. Refer to Code 9074 "Bar, Dance Club, Lounge, Nightclub or Tavern – Including Entertainers and/or Musicians."	
	5. Hotel operations. Refer to Code 9052 "Hotel – NOC – All Other Employees & Drivers."	

	Day Care Centers – Children – All Other Employees & Drivers	9059
	Description	
	Code 9059 applies to nonprofessional employees of day care centers such as cooks or maintenance workers.	
	Assignment By Analogy	
	Pre-schools and nursery schools	
	Operations To Be Separately Rated	
	1. Professional employees of day care centers. Refer to Code 8869 "Day Care Centers – Children – Professional Employees & Clerical, Salespersons."	
	2. Elementary schools that provide day care services at the same location. Refer to Code 8868 "School or College – Professional Employees & Clerical."	

	Club – Country, Golf, Fishing or Yacht & Clerical	9060
	Note: The actual remuneration of golf caddies shall be included in determining the premium for the employer. If the actual remuneration of caddies is not available, then the total number of rounds caddied shall be used to compute the payroll by multiplying the number of rounds caddied by the club's posted rate. If neither the actual remuneration nor the total number of rounds caddied can be determined, then the remuneration for caddies shall be determined as follows: • Include one round per week for each member with golf playing privileges for each week or; • Portion thereof that the course was open during the policy period, and multiply by the club's posted caddy rate. In no event shall the caddy rate be less than the State Minimum rate for caddies.	
	Description	
	Code 9060 applies to employers engaged in operating a variety of clubs which consist of, but are not limited to, country clubs, golf clubs, fishing clubs or yacht clubs. The majority of the employer's employees are exposed to outdoor activities involving sports. This classification applies to managers, teaching pros or instructors, bar or restaurant personnel, swimming pool and tennis court employees and office employees. Hotel or motel employees are also subject to this classification if the employer provides these services only to their members and guests. Entertainers and musicians on the club's premises are also subject to this classification. Also contemplated under this classification are employees who are employed by others contracted with a hotel or motel operation to operate the golf courses for the hotels or motels guests. A golf pro shop on the premises of the country or golf club whether operated by the club or by others is subject to this classification. The pro shops are engaged in cart rentals and the selling and repairing of sporting apparel and/or sporting goods. The pro shop would also conduct golf tournaments, provide golf lessons and operate driving ranges.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Automobile, beach or social club. Refer to Code 9061 "Clubs – NOC – All Employees & Clerical."	
	2. Hunting or riding clubs. Refer to Code 7207 "Club or Riding Academy & Drivers."	
	3. Tennis clubs. Refer to Code 9065 "Club – Tennis – Private & Clerical."	
	4. Golf professionals, caddies and all other golf course employees employed by a hotel or motel establishment. Refer to Code 9052 "Hotel – NOC – All Other Employees & Drivers."	

	Clubs – NOC – All Employees & Clerical	9061
	Description	
	Code 9061 applies to employers engaged operating clubs that are Not Otherwise Classified (NOC). This classification is applicable to risks where many employees (excluding restaurant and bar employees) work indoors. Clubs generally fitting the above description include business, social and athletic clubs in addition to fraternal societies or orders such as the Knights of Columbus, the B.P.O. of Elks and Masonic lodges. These clubs may have extensive or limited facilities and services depending upon the type of club. This classification contemplates any employees involved in the operation of the facilities typically found in a club. This may include employees working in dining rooms, snack and liquor bars, lounge rooms, reading rooms, card rooms, billiard rooms, bowling lanes, swimming pools and those employees who clean or prepare sleeping accommodations and the employees that are entertainers for the club.	
	Assignment By Analogy	
	• Automobile clubs • Beach clubs, chess clubs, veterans' clubs • Benevolent associations, faculty student associations • Casino gambling and casinos without hotel operations	
	Operations To Be Separately Rated	
	1. Transport of patrons. Refer to Code 8394 "Bus Company – All Other Employees & Drivers."	
	2. Casino gambling operations in conjunction with a hotel. Refer to Code 9044 "Hotel – Casino Gambling – All Other Employees & Outside Salespersons."	

	YMCA, YWCA, YMHA or YWHA, Institution – All Employees & Clerical	9063
	Description	
	Code 9063 applies to employers engaged in operating a YMCA, YWCA, YMHA or YWHA. This type of facility provides residential facilities, cafeteria or restaurant service, and recreational, social and educational programs, which may offer guidance and training by teachers and instructors in activities such as swimming, sports clinics, self-defense courses, various table or board games, dance classes, arts and crafts, and cultural, vocational or educational courses. This classification is applicable to amateur, youth, or recreational sports in which the athletes are generally not paid. It is assigned to coaches, managers, trainers, equipment managers, and sports officials. The intent of "generally not paid" is to allow for incidental meal, travel and/or accommodation allowances for amateurs, which could otherwise be considered remuneration in determining if an amateur athlete is a professional.	
	Assignment By Analogy	
	• After school programs, schools • Community centers, recreational centers, youth centers – arts, crafts, and other activities • Senior citizen centers – exercise, dance, arts and crafts instruction	
	Operations To Be Separately Rated	
	1. Camp operations. Refer to Code 9048 "Camp Operation – Recreational or Educational – All Employees & Drivers."	
	2. Professional employees and semiprofessional sports. Refer to Code 9178 "Athletic Team or Park – Non-Contact Sports" or Code 9179 "Athletic Team or Park – Contact Sports."	

	Club – Tennis – Private & Clerical	9065
	Description	
	Code 9065 applies to employers engaged in operating public or private tennis, handball, paddleball, racquetball or squash clubs. Tennis, handball, paddleball, racquetball or squash must be the principal activity of the club. To determine the principal activity of a profit-making club, the gross receipts generated by court use must predominate over receipts from other activities such as weight lifting, aerobics and other exercise. For non-profit clubs, the square footage of the court area must exceed the square footage of areas used for other activities. Operations include maintenance of the courts as well as grounds, instructors and clerical personnel. In addition, service of food, beverages or snacks as well as operating a pro shop are included, however, receipts for these operations are not to be used in determining the "principal activity" of the club.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Clubs: **(a)** Beach and social. Refer to Code 9061 "Clubs – NOC – All Employees & Clerical." **(b)** Country, golf, fishing or yachting. Refer to Code 9060 "Club – Country, Golf, Fishing or Yacht & Clerical." **(c)** Exercise or health. Refer to Code 9055 "Exercise or Health Institute." **(d)** Riding or hunting. Refer to Code 7207 "Club or Riding Academy & Drivers."	

	Restaurant – Full-Service – Including Entertainers and/or Musicians	9071
	Note: The entire remuneration of all entertainers shall be included in computing premium subject however, to the maximum average weekly wage per employee. Refer to the "Miscellaneous Values" of Part Three – Loss Costs of this Manual for current weekly maximum amounts.	
	Description	
★	Code 9071 applies to employers engaged in operating a full-service restaurant, buffet-type establishment, catering hall, banquet hall, café, diner or similar type of food service establishments, provided that there is wait service and more than 50% of the sales are derived from the service of food consumed on the premises.	
★	These establishments offer table, counter and/or booth service and employ wait staff. They primarily serve meals to patrons for immediate consumption on premises and may offer take-out service provided that the sales from take-out orders do not exceed 50% of the sales. Food and beverages are ordered from a menu. The customer will place their order, then the prepared food is served to the customer by wait staff who will continue to assist the customer throughout the course of the meal.	
★	Catering and banquet hall operations are also contemplated by this classification. Customers are served a sit-down type of meal or buffet that are provided in the catering hall or banquet hall setting. The kitchen staff prepares the menu items which are served to the patrons by wait staff. If there is a buffet, the patrons will serve themselves. Includes catering establishments that prepare food from customer's pre-selected menu choices. The orders are prepared according to customers' specifications and placed in trays and packaged for pick-up or delivery to the customer's designated location.	
★	This classification also applies to employers operating cafés that are engaged in preparing and serving coffee, beverages, a limited menu fare and desserts to their patrons. These types of establishments may also prepare and/or cook food items. Patrons can seat themselves or are escorted to a table by a café employee. Coffee, beverages and/or food orders are prepared by the kitchen staff and/or counter clerk and then served to patrons by the wait staff.	
	The above types of restaurants often engage in offering the rental of their facilities for private parties. The employer accommodates the guests by serving food and beverages including alcoholic beverages.	
	The above types of establishments may engage in the service of alcoholic beverages. The gross receipts of alcoholic beverages, however, shall not exceed 50% of the sales.	
	This classification includes the brewing of beer by the employer for immediate consumption by the customer.	
	Entertainers and/or musicians are inclusive under this classification.	

	Assignment By Analogy
	Operations To Be Separately Rated
	1. Bar, dance club, nightclub or tavern operations where the gross receipts are principally alcoholic beverages. Refer to Code 9074 "Bar, Dance Club, Lounge, Nightclub or Tavern – Including Entertainers and/or Musicians."
	2. Fast food restaurants. Refer to Code 9072 "Restaurant – Fast Food & Drivers."
	3. Restaurant, bar, dance club, lounge, nightclub or tavern operated by hotels or motels. Refer to Code 9058 "Hotel – NOC – Restaurant Employees."
	4. Retail stores principally selling merchandise Not Otherwise Classified (NOC) in this Manual with service of food. Refer to Code 8043 "Retail Store – NOC – Including Service of Food – Not Restaurants."
	5. Delivery of food orders by bicycle or vehicle. Refer to Code 7380 "Drivers and Helpers NOC − Commercial" provided that more than 50% of the driver's time is spent in connection with a bicycle or vehicle.

	Restaurant – Fast Food & Drivers	9072
	Description	
★	Code 9072 applies to employers engaged in operating fast food type restaurants including, but not limited to, pizza parlors, sandwich shops, doughnut shops, concessions, hamburger, taco or fried chicken establishments. It also applies to restaurants that are principally engaged in providing take-out food service provided that take-out service accounts for more than 50% of the gross receipts.	
★	These establishments do not ordinarily employ wait staff; however, they may provide wait staff for a special occasion or an event described further below.	
★	The customer will enter the restaurant, proceed to a counter, and place an order from the displayed menu board. The completed order is handed to the customer, who will pay for same. The customer may then leave the restaurant with their order or consume it at an available table on the premises of the restaurant. After completion of their meal, many fast food restaurant customers will clean up their own tables and deposit their litter in designated receptacles.	
	Many fast food establishments offer their customers a drive-through food service.	
★	Some fast food establishments offer the rental of their facilities for parties. The establishment will host the party and accommodate the guests by serving food, beverages, cake as well as provide other activities for guests.	
	Take-out orders are received from customers by telephone or online. Take-out orders are picked up by the customer or delivered on foot, by bicycle, vehicle or public transportation.	
★		
★		
	Assignment By Analogy	
★	• Cybercafés or internet cafés	
★	• Meals on wheels programs	
	• Food trucks-vendors	

	Operations To Be Separately Rated
	1. Bar, dance club, nightclub or tavern operations where the gross receipts of alcoholic beverages exceed 50%. Refer to Code 9074 "Bar, Dance Club, Lounge, Nightclub or Tavern – Including Entertainers and/or Musicians."
	2. Restaurant, bar, dance, club, lounge, nightclub or tavern operated by hotels or motels. Refer to Code 9058 "Hotel – NOC – Restaurant Employees."
	3. Full service restaurant. Refer to Code 9071 "Restaurant – Full Service – Including Entertainers and/or Musicians."
	4. Retail stores, principally selling merchandise Not Otherwise Classified (NOC) in this Manual with service of food. Refer to Code 8043 "Retail Store – NOC – Including Service of Food – Not Restaurants."
	5. Doughnut or cruller manufacturing, not at retail shops. Refer to Code 2003 "Bakery & Route Salespersons, Route Supervisors, Drivers."
	6. Sale of doughnuts or crullers with no manufacturing or food service. Refer to Code 8017 "Retail Store – NOC – No Service of Food."

	Bar, Dance Club, Lounge, Nightclub or Tavern – Including Entertainers and/or Musicians	9074
	Note: The entire remuneration of all entertainers shall be included in computing premium subject however, to the maximum average weekly wage per employee. Refer to the "Miscellaneous Values" of Part Three – Loss Costs of this Manual for current weekly maximum amounts.	
	Description	
★	Code 9074 applies to employers engaged in operating a bar, dance club, lounge, nightclub, tavern or similar type of establishments principally serving alcoholic beverages. These types of establishments may also offer prepared food for immediate consumption, however, more than 50% of the sales is derived from the service of alcoholic beverages. This classification includes the brewing of beer by the employer for immediate consumption by the customer. Entertainers and/or musicians are inclusive under this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Restaurants – Any location at which more than 50% of the sales is derived from the service of food consumed on or away from the premises. Refer to Code 9071 "Restaurant – Full Service – Including Entertainers and/or Musicians" or Code 9072 "Restaurant – Fast Food & Drivers."	
	2. Restaurant, bar, dance, club, lounge, nightclub or tavern operated by hotels or motels. Refer to Code 9058 "Hotel – NOC – Restaurant Employees."	
	3. Retail stores, principally selling merchandise Not Otherwise Classified (NOC) in this Manual with service of food. Refer to Code 8043 "Retail Store – NOC – Including Service of Food – Not Restaurants."	

	Fireworks Exhibition & Drivers	9088
	Description	
	Code 9088 applies to employers engaged in all facets of fireworks exhibition operations; design, set up, and detonation. Incidental to this classification is the design and manufacture of fireworks display racks and fireworks holders. Fireworks exhibition operators receive contracts from organizations, municipalities, private groups, county fair operators or others requiring fireworks displays to provide entertainment for attendees of their events.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Fireworks manufacturing. Refer to Code 4771 "Explosives or Ammunition Mfg. – NOC & Drivers."	

	Billiard Hall	9089
	Note: Shall not be assigned to an employer engaged in operations described by another classification unless the operations subject to Code 9089 are conducted as a separate and distinct business.	
	Description	
	Code 9089 applies to employers engaged in operating billiard halls, more commonly referred to as pool halls. Pool halls are usually large open area rooms with various types of pool tables depending on the type of game played (i.e. snooker pool and bumper pool). These establishments usually have a bar or grill operated within them to provide refreshments, food and snacks to patrons for a fee. Some pool halls also offer waiter or waitress service to the tables. It is common to find video games, air hockey and dart boards in these establishments as additional means of entertainment for customers.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. 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. Refer to Code 9093 "Sports Related Entertainment Facilities."	

	Sports Related Entertainment Facilities	9093
	Description	
	Code 9093 applies to employers engaged in operating 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. It is common for entertainment facilities as such to operate a nursery for their customers' children. When this service is provided as an accommodation for patrons of the above types of sports related entertainment facilities, it is inclusive under this classification.	
	Assignment By Analogy	
	Table tennis parlor	
	Operations To Be Separately Rated	
	1. Bar, dance club, lounge, nightclub or tavern. Refer to Code 9074 "Bar, Dance Club, Lounge, Nightclub or Tavern – Including Entertainers and/or Musicians."	
	2. Restaurant: **(a)** Fast food. Refer to Code 9072 "Restaurant – Fast Food & Drivers." **(b)** Full service. Refer to Code 9071 "Restaurant – Full-Service – Including Entertainers and/or Musicians."	

	School or College – All Other Employees & Drivers	9101
	Description	
	Code 9101 applies to non-professional employees of academic, trade or vocational institutions of learning. This classification also includes employees engaged in the care, custody and maintenance of college or school buildings, grounds and equipment. This would include dormitories, mess halls and recreational facilities maintained and operated by these institutions. Security personnel are also included under this classification. These employee's duties generally include but are not limited to, the patrolling and monitoring of both exterior and interior school areas and the manning of school security check-in points where students may be physically or electronically searched for weapons or other contraband. Also contemplated under this classification are non-professional employees of day nurseries, seminaries, military schools, veterinary schools, hospital or clinics on a school campus, which are operated by the school for the purposes of training medical students, and driver training schools. Additionally, this classification is applied to all non-professional employees of religious organizations and public libraries and museums which are operated by a municipality, village, town, county, city or state. These employee's duties are for the care, custody and maintenance of buildings, grounds and equipment.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Professional employees of schools. Refer to Code 8868 "School or College – Professional Employees & Clerical."	

	Park – NOC – All Employees & Drivers	9102
	Note: Code 0042 "Landscape Gardening – All Operations to Completion & Drivers" and Code 9102 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 9102 applies to employers engaged in the cleaning and maintenance of public or private park grounds. This classification applies to all employees who are engaged in the operation of public parks which may be owned or operated by government agencies or civic organizations. The employee's duties include maintaining park grounds, trees, shrubs and flowers and performing services such as mowing lawns, raking leaves and applying fertilizer as well as some trimming of shrubs, trees, flowers. The care, custody and maintenance of buildings within parks such as administrative buildings, rest houses, pavilions, stables and equipment storage buildings are also contemplated under this classification. The custody and maintenance of baseball diamonds, swimming pools, tennis courts and playground equipment (swings, slides, bars, etc.) located on the park grounds is also subject to this classification. The employees remove any refuse from the playing grounds and prepare the grounds for community and sport organization games. The operation of public zoos and park zoos is contemplated under this classification. Souvenir stands, food concessions and gift shops are also operated for customers. Some zoos even have picnic areas available. Other employees such as animal handlers, directors, security clerks, maintenance workers, grounds keepers, etc. are also contemplated by this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Maintenance of residential gardens involving lawn mowing, spraying, feeding, weeding, and pruning of shrubbery or trees. Refer to Code 0042 "Landscape Gardening – All Operations to Completion & Drivers."	

	Theater – Drive-In – All Employees & Drivers	9149
	Description	
	Code 9149 applies to employers engaged in operating a drive-in theater. Most drive-in theaters operate on a seasonal basis usually from summer to the fall. This classification includes all employees in connection with the drive-in theaters, such as but not limited to, cashiers, ushers, security guards, concession employees, and projectionists. This classification also contemplates maintenance employees who repair the speakers, film projector or film screen. Some drive-in theaters also operate a playground for children.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Operation of a movie or theater house. Refer to Code 9160 "Theatrical Production – NOC – All Other Employees."	

	Theatrical Production in Which Any Players or Entertainers Dance, Skate or Perform Acrobatic Acts – Players, Entertainers or Musicians	9157
★	**Note:** The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee. Refer to the "Miscellaneous Values" of Part Three – Loss Costs of this Manual for current weekly maximum amounts.	
	Description	
	Code 9157 applies to players, entertainers, or musicians of a theatrical production in which the players or entertainers dance, skate or perform acrobatic acts. This classification also applies to a traveling theater which performs at various locations. The theater genre consists of dramatic, opera, ballet or dance performances regardless of whether they perform at one location or as part of a traveling theater. Orchestras and musicians performing on stage are included with the professional employees of this classification. This classification also applies to musicians, entertainers and disc jockeys who perform at various social functions or in clubs, taverns, or lounges if there is dancing, skating or acrobatic acts in the performances. Players, entertainers or musicians that dance, skate or perform acrobatic acts employed by a hotel that does not own or operate a restaurant in or adjacent to the hotel are also subject to this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Managers, stage hands, box office employees, usher or motion picture operations of a performance: **(a)** In which any players or entertainers dance, skate or perform acrobatic acts. Refer to Code 9158 "Theatrical Production in Which Any Players or Entertainers Dance, Skate or Perform Acrobatic Acts – All Other Employees." **(b)** Theatrical production where the players, entertainers or musicians do not dance, skate or perform acrobatic acts. Refer to Code 9160 "Theatrical Production – NOC – All Other Employees."	
	2. Orchestra members of a theatrical production that are located off stage and theatrical productions that involve productions where the players, entertainers or musicians do not dance, skate or perform acrobatic acts. Refer to Code 9159 "Theatrical Production – NOC – Players, Entertainers or Musicians."	
	3. Players, entertainers or musicians employed by: **(a)** Casino (no hotel operations). Refer to Code 9061 "Clubs – NOC – All Employees & Clerical." **(b)** Hotel. Refer to Code 9058 "Hotel – NOC – Restaurant Employees."	

	Theatrical Production in Which Any Players or Entertainers Dance, Skate or Perform Acrobatic Acts – All Other Employees	9158
	Note: The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee. Refer to the "Miscellaneous Values" of Part Three – Loss Costs of this Manual for current weekly maximum amounts.	
	Description	
	Code 9158 applies to employers engaged in operating a theatrical production where performers dance, skate or perform acrobatic acts. This classification is applicable to employees such as the managers, stagehands, box office employees, janitors, ushers, motion picture operators and other employees. The "all other employees" of a traveling theater production which performs at various locations are contemplated by this classification. The theater genre consists of dramatic, opera, ballet or dance performances whether they perform at one location or as part of a traveling theater.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Theatrical productions in which any players or entertainers dance, skate or perform acrobatic acts. Refer to Code 9157 "Theatrical Production in Which Any Players or Entertainers Dance, Skate or Perform Acrobatic Acts – Players, Entertainers or Musicians."	
	2. Managers, stage hands, box office employees, usher or motion picture operations of a performance theatrical production where the players, entertainers or musicians do not dance, skate or perform acrobatic acts. Refer to Code 9160 "Theatrical Production – NOC – All Other Employees."	
	3. Orchestra members of a theatrical production that are located offstage and theatrical productions that involve productions where the players, entertainers or musicians do not dance skate or perform acrobatic acts. Refer to Code 9159 "Theatrical Production – NOC – Players, Entertainers or Musicians."	

	Theatrical Production – NOC – Players, Entertainers or Musicians	9159
★	**Note:** The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee. Refer to the "Miscellaneous Values" of Part Three – Loss Costs of this Manual for current weekly maximum amounts.	
	Description	
	Code 9159 applies to players, entertainers, or musicians of a theatrical production in which the players or entertainers do not dance, skate or perform acrobatic acts. This classification is applicable to a traveling theater which performs at various locations. The theater genre consists of dramatic, opera, ballet or dance performances whether they perform at one location or as part of a traveling theater. Orchestras and musicians performing on and offstage are included with the professional employees of this class. This classification not only applies to a theatrical production, it also applies to musicians, entertainers and disc jockeys who perform at various social functions and in clubs, taverns, or lounges if they do not dance, skate or perform acrobatic acts in their performances. Performers employed by a hotel that does not own or operate a restaurant in or adjacent to the hotel are also subject to this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Theatrical productions in which any players or entertainers dance, skate or perform acrobatic acts. Refer to Code 9157 "Theatrical Production in Which Any Players or Entertainers Dance, Skate or Perform Acrobatic Acts – Players, Entertainers or Musicians."	
	2. Managers, stage hands, box office employees, usher or motion picture operations of a performance: **(a)** In which any players or entertainers dance, skate or perform acrobatic acts. Refer to Code 9158 "Theatrical Production in Which Any Players or Entertainers Dance, Skate or Perform Acrobatic Acts – All Other Employees." **(b)** Performance theatrical production where the players, entertainers or musicians do not dance, skate or perform acrobatic acts. Refer to Code 9160 "Theatrical Production – NOC – All Other Employees."	

	Theatrical Production – NOC – All Other Employees	9160
	Note: The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee. Refer to the "Miscellaneous Values" of Part Three – Loss Costs of this Manual for current weekly maximum amounts. Code 9160 is a companion code of 9159 "Theatrical Production – NOC – Entertainers or Musicians."	
	Description	
	Code 9160 applies to employers engaged in operating a theatrical production where performers do not dance, skate or perform acrobatic acts. This classification applies to employees such as the managers, stagehands, box office employees, ushers, motion picture operators and other employees not applicable to Code 9159 "Theatrical Production – NOC – Entertainers or Musicians." All other employees of a traveling theater production which performs at various locations are also contemplated under this classification. The theater genre consists of dramatic, opera, ballet or dance performances regardless of whether they perform at one location or as part of a traveling theater.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Players, entertainers or musicians employed by: **(a)** Casino (no hotel operations). Refer to Code 9061 "Clubs – NOC – All Employees & Clerical." **(b)** Restaurant owned and operated by a hotel. Refer to Code 9058 "Hotel – NOC – Restaurant Employees."	
	2. Orchestra members of a theatrical production that are located offstage and theatrical productions that involve productions where the players, entertainers or musicians do not dance skate or perform acrobatic acts. Refer to Code 9159 "Theatrical Production – NOC – Players, Entertainers or Musicians."	
	3. Theatrical productions in which any players or entertainers dance, skate or perform acrobatic acts. Refer to Code 9157 "Theatrical Production in Which Any Players or Entertainers Dance, Skate or Perform Acrobatic Acts – Players, Entertainers or Musicians."	
	4. Managers, stage hands, box office employees, usher or motion picture operations of a performance in which any players or entertainers dance, skate or perform acrobatic acts. Refer to Code 9158 "Theatrical Production in Which Any Players or Entertainers Dance, Skate or Perform Acrobatic Acts – All Other Employees."	

	Athletic Team or Park – Non-Contact Sports	9178
	Note: This classification is not applicable to amateur, youth, or recreational sports, in which the athletes are generally not paid. The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee. Refer to the "Miscellaneous Values" of Part Three – Loss Costs of this Manual for current weekly maximum amounts.	
	Description	
	Code 9178 applies to professional and semi-professional athletes, athletic teams and sports clubs engaged in non-contact sports including, but not limited to, baseball, basketball, jai-alai, soccer, and volley ball. This classification also includes players, coaches, managers, trainers, equipment managers, sports officials, umpires and all players on the salary list of the employer.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Operation of a park – all employees other than players, coaches, managers or umpires. Refer to Code 9182 "Athletic Team or Park – Operation of Park & Drivers."	
	2. Contact sports such as football and hockey. Refer to Code 9179 "Athletic Team or Park – Contact Sports."	

	Athletic Team or Park – Contact Sports	9179
	Note: This classification is not applicable to amateur, youth, or recreational sports, in which the athletes are generally not paid. The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee. Refer to the "Miscellaneous Values" of Part Three – Loss Costs of this Manual for current weekly maximum amounts.	
	Description	
	Code 9179 applies to professional and semi-professional athletes, athletic teams and sports clubs engaged in contact sports including, but not limited to, lacrosse, rugby, water polo, football, hockey, and roller derby. This classification includes players, coaches, managers, trainers, equipment managers, sports officials, umpires and all players on salary list of employers.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Operation of a park – all employees other than players, coaches, managers or umpires. Refer to Code 9182 "Athletic Team or Park – Operation of Park & Drivers."	
	2. Non-contact sports, such as, baseball and basketball. Refer to Code 9178 "Athletic Team or Park – Non-Contact Sports."	

Amusement Device Operation – NOC – Not Traveling & Drivers — 9180

Note: 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.

This classification is not applicable to amusement 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.

Description

Code 9180 applies to employers engaged in operating and maintaing amusement devices such as shooting galleries, trap and skeet shooting ranges, and rides such as merry-go-rounds, roller coasters, Ferris wheels, and live pony rides at permanent locations.

Ticket sales for rides or other amusements are inclusive under the scope of this classification. Employees may sell tickets from booths located on the grounds of the amusement park or at the ride. Ride operators may collect tickets from customers before they board the ride or while they are getting situated before the ride begins.

Additional operations contemplated by this classification include canoe schools providing in-water training; white-water float trips; mountain climbing instructors and guides; hang gliding instructors who do not engage in the activity; water skiing exhibitions; water slide and wave pool operations; and race car drivers. Cable chair sky rides and employees at winter sports areas engaged in alpine or downhill skiing operations are also contemplated by this classification.

Repairs and maintenance of amusement devices are also contemplated under this classification. However, depending on any contract between the ride owner and the ride manufacturer, maintenance and repairs may be performed by outside concerns.

Assignment By Analogy

- Park or playground operations
- Racing drivers

Operations To Be Separately Rated

1. Amusement park or exhibition operations. Refer to Code 9016 "Amusement Park or Exhibition Operation & Drivers."

	Athletic Team or Park – Operation of Park & Drivers	9182
	Note: Applies to all employees other than players, coaches, managers or umpires.	
	Description	
	Code 9182 applies to employers engaged in operating athletic parks, arenas or stadiums where sports events are viewed. This classification includes the maintenance and care of the grounds, buildings, team facilities, grandstands and bleachers. This classification includes operation and maintenance of lighting, communication and sound equipment or power apparatus. Additionally, employees under the direct management of the athletic park, stadium, or arena, including parking and gate attendants, box office employees, ushers and security personnel, locker room attendants, food preparation and all concessions and souvenir stands are included under the scope of this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Contact sports such as football and hockey. Refer to Code 9179 "Athletic Team or Park – Contact Sports."	
	2. Non-contact sports such as baseball and basketball. Refer to Code 9178 "Athletic Team or Park – Non-Contact Sports."	

	Carnival, Circus or Amusement Device Operator – Traveling – All Employees & Drivers	9186
	Note: The entire remuneration of all employees shall be included in computing premium, subject however, to the maximum average weekly wage per employee. Refer to the "Miscellaneous Values" of Part Three – Loss Costs of this Manual for current weekly maximum amounts.	
	Description	
	Code 9186 applies to employers operating traveling amusements such as, but not limited to, traveling carnivals, traveling circuses, traveling rodeos, traveling animal shows, traveling automobile stunt shows (including drivers and mechanics), and traveling amusement device operators. This classification also includes all employees such as, but not limited to, ticket sellers and employees who dismantle, transport, re-erect, operate, and maintain equipment required for a traveling amusement to conduct business.	
	Assignment By Analogy	
	Trainers of circus animals	
	Operations To Be Separately Rated	
	1. Amusement: **(a)** Park operation. Refer to Code 9016 "Amusement Park or Exhibition Operation & Drivers." **(b)** Device operators at a permanent location. Refer to Code 9180 "Amusement Device Operation – NOC – Not Traveling & Drivers."	

	Cemetery Operation & Drivers	9220
	Description	
	Code 9220 applies to employers engaged in all cemetery operations; that is, the maintenance work such as cutting of grass, shrubbery, etc., the digging of holes in the ground prior to lowering of the caskets, the backfilling of the holes and the planting of shrubbery on the grave that has been backfilled. This classification also includes the care and maintenance of each grave as well as general maintenance operations. Additionally, the maintenance of a mausoleum is considered incidental to the operation of the cemetery and is included under the scope of this classification. Salespersons assisting customers in the office who also show gravesites around the property are inclusive under this classification. Grave moving, the reopening of graves, the removing and reinterring of remains is also inclusive under this classification. Pet cemetery operations are also assignable to this classification.	
	Assignment By Analogy	
	• Burial vault installation – concrete • Caskets and coffins – wood	
	Operations To Be Separately Rated	
	1. Funeral parlor operations. Refer to Code 9620 "Funeral Directors & Drivers."	

	Street Cleaning – All Operations to Completion & Drivers	9402
	Description	
	Code 9402 applies to specialist contractors or municipal employees engaged in street cleaning. The cleaning may be performed by either manual means or mechanical means such as the use of mechanical sweepers. Some sweepers direct a spray onto the street surfaces and rotary brooms sweep dirt and other debris in storage bins. Filled bins are then disposed of at commercial dumps. Streets may also be cleaned by water sprinkling trucks. The clearing of snow from public or private parking lots, streets or roads is assignable to this classification. This classification also includes employees of toll roads who have been hired specifically to perform snow removal operations. Cleaning of oil and gas spills is inclusive under this classification. This classification is also applicable to specialist contractors or municipal employees engaged in cleaning mainline sewers and storm sewers where material and other refuse from the street is likely to accumulate. Specialists engaged in cleaning cesspools or septic tanks utilizing vacuum pump trucks as wells as specialists who rent, deliver, install and service portable toilets are also assignable to this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Garbage or trash collection – including containerized. Refer to Code 9403 "Garbage, Ashes or Refuse Collection & Drivers."	

	Garbage, Ashes or Refuse Collection & Drivers	9403
	Description	
	Code 9403 applies to employers that perform public or private collection of garbage, ashes, or refuse and the transporting of same to waste reduction or incinerator plants, rendering or fertilizer plants or dumps. There is no distinction as to the types of garbage or refuse collected, i.e., solid or liquid, commercial, industrial or residential. Also, no distinction is made as to the methods used to collect the garbage or refuse. Some employers' empty cans or drums manually or toss filled plastic trash bags into trucks. Others operate mechanical equipment to lift containerized waste and dump the waste into trucks, or entire containers may be loaded onto truck chassis and empty containers are left for refilling.	
	Assignment By Analogy	
★	• Collection and hauling of shredded or non-shredded paper documents • Garbage and refuse – collecting containers • Manure in bulk • Meat scraps collecting	
	Operations To Be Separately Rated	
	1. Reduction and rendering. Refer to Code 7590 "Garbage Works."	
	2. Fertilizer plants. Refer to Code 4583 "Fertilizer Mfg.& Drivers."	
★	**3.** Document shredding. Refer to Code 8264 "Bottle, Rubber, Paper Stock or Rag Dealer – Second-Hand & Drivers."	

	Municipal, Township, County or State Employee – NOC	9410
	Note: Separately rate workers, mechanics or others engaged in manual labor or supervisors of construction work.	
	Description	
	Code 9410 applies to municipalities that usually conduct a variety of operations which may be subject to separate classification code assignments. The types of employees that are covered under this classification include outside Board of Health workers and employees engaged in inspection work, for example, inspectors of buildings, electrical inspectors, tax assessors and those employees engaged in laboratory work. This classification does not include any individuals engaged in manual labor associated with construction, repair or maintenance for the municipality. This classification also does not apply to most persons working in courts, homes for the aged, hospitals, jails, libraries, parks, schools, and other agencies providing services for the municipality. Clerical employees in municipal offices are assigned to Code 8810 "Clerical Office Employees – NOC."	
	Assignment By Analogy	
	Operations To Be Separately Rated	

	Painting – Shop Only & Drivers	9501
	Note: Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9501 are conducted as separate and distinct businesses. Code 9501, Code 9549 "Advertising Co.– All Operations to Completion & Drivers," Code 9552 "Sign Erection or Repair – Away From Shop – Not Outdoor Advertising Companies – 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.	
	Description	
	Code 9501 applies to employers providing painting service to manufacturers, businesses and consumers done in shop. Employers are commissioned to paint goods manufactured or owned by others. Usually these items such as sinks, furniture, bathtubs, refrigerators, etc. are made of wood, metal, leather or plastic. The employer prepares the items by cleaning, degreasing, sanding or wire brushing to remove any unwanted materials such as old paint, dust and grease. The employer paints them by hand brushing, rolling, spraying or dipping method. The items are then either cured in an oven or dried through ventilation. This classification also contemplates sign painting or lettering in the interior of the customer's premises. The sign painting or lettering is done by hand on doors, store windows, interior walls and other surfaces.	
	Assignment By Analogy	
	Tinting in shop liquid tint	
	Operations To Be Separately Rated	
	1. Painting: **(a)** Automobile. Refer to Code 9505 "Automobile, Bus, Truck or Trailer Body Mfg. – Painting." **(b)** Structures and buildings – interior and exterior. Refer to Code 5474 "Painting or Decorating – NOC – All Operations to Completion & Drivers."	

	Automobile, Bus, Truck or Trailer Body Mfg. – Painting	9505
	Note: Code 9505 and Code 3808 "Automobile Mfg. or Assembly" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
	Description	
	Code 9505 applies to employers engaged in painting or repainting automobiles, trucks, buses and trailer bodies. Customers will bring their vehicles to the employer's shop or vehicles may be transported to the employer's shop by flatbed tow trucks. The customer will select a paint color for their vehicle or it will be matched to the color of the existing vehicle if the customer wants to keep the same color. Once the color is selected the process of painting the automobile, bus, truck, or trailer body begins. When the painting is completed the customer is notified that their vehicle or trailer body is ready for pick or the employer may deliver the vehicle directly to the customer.	
	Assignment By Analogy	
	Aircraft painting	
	Operations To Be Separately Rated	
	1. Painting: **(a)** Vehicles that require auto body repair. Refer to Code 8391 "Automobile Sales or Service Agency – All Operations & Drivers." **(b)** Structures and buildings – interior and exterior. Refer to Code 5474 "Painting or Decorating – NOC – All Operations to Completion & Drivers."	

	Household Appliances – Electrical – Installation, Service or Repair & Drivers	9519
	Note: Includes shop or outside employees and incidental parts department employees.	
	Description	
★	Code 9519 applies to employers engaged in installation, service and repair of electrical household appliances and products such as refrigerators, televisions, microwave ovens, video recorders, electric dryers, vacuum cleaners, CD/DVD players, dishwashers, washing machines, sewing machines, etc. regardless of size.	
★	Installation is conducted by technicians who install the appliances at the customer's location by setting them in place and making all connections and providing instructions on the operation of the units.	
★	Repair or service to household appliances and products are conducted either in the employer's shop or at the customer's location.	
	This classification also contemplates the installation of audio or communication units in vehicles when sold by telephone stores and the service and repair of automobile electronic units.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Electrical wiring for appliances. Refer to Code 5190 "Electrical Wiring – Within Buildings – All Operations to Completion & Drivers."	
★	**2.** Plumbing or pipe work for appliances. Refer to Code 5183 "Plumbing – NOC – All Operations to Completion & Drivers."	
★	**3.** Installation/Service/Repair:	
	(a) Commercial – type air conditioners. Refer to Code 3724 "Machinery or Equipment Erection or Installation – NOC – All Operations to Completion & Drivers."	
★	**(b)** Office appliances or machines. Refer to Code 5191 "Office Machine Installation, Inspection, Adjustment or Repair."	
★	**(c)** Radios, CB or cellular telephones in automobiles – by auto accessory store. Refer to Code 8047 "Automobile Accessories Store – NOC – Retail & Drivers."	
★	**(d)** Commercial sewing machine installation. Refer to Code 3724 "Machinery or Equipment Erection or Installation – NOC – All Operations to Completion & Drivers."	
★	**(e)** Commercial sewing machine service or repair. Refer to Code 3737 "Machinery or Equipment Repair or Servicing at Customers' Premises – NOC – All Operations to Completion & Drivers."	
★		

	House Furnishings Installation & Upholstering – NOC – All Operations to Completion	9521
	Description	
	Code 9521 applies to employers engaged in the installation of house furnishings at residential or commercial establishments. The employer will install furnishings such as carpet, venetian blinds, window shades, tapestries, cornices, framed mirrors, slip covers and other similar items at the customer's locations. This classification also includes the installation of curtains or draperies from the floor using step ladders. Upholstering is also contemplated under this classification if the operation is done away from the employer's shop and is an incidental part to their house furnishing installation business.	
	Assignment By Analogy	
	• Automobile, bus or truck upholstering • Displays – windows – animated displays, mechanical, store window decorating, party decorators, theatrical scenery	
	Operations To Be Separately Rated	
	1. Drapery installation – from scaffolding and wreaths hanging – exterior street decorating. Refer to Code 9539 "Awning, Tent or Canvas Goods Erection, Removal or Repair – All Operations to Completion & Drivers."	
	2. Upholstering. Refer to Code 9522 "Upholstering."	

	Upholstering	9522
	Note: 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.	
	Description	
	Code 9522 applies to employers engaged in upholstering automobile seats, backs and interior and covered tops and furniture such as sofas and chairs. Caskets and burial garments are also contemplated by this classification. Upholsterers use sewing machines and various hand tools to perform their work such as hammers, shears, pliers, staple and tack removers, staple guns and webbing stretchers. The webbing stretcher is used for stretching the webbing and the fabric. This classification is also assigned to the installation of automobile trim molding, striping tape and door edge guards.	
	Assignment By Analogy	
★	• Lining or covering jewelry boxes with felt, velvet or quilted cloth materials • Room dividers	
	Operations To Be Separately Rated	
	1. Manufacturing: **(a)** Coffin or casket: **(i)** Concrete. Refer to Code 4034 "Concrete Products Mfg. & Drivers." **(ii)** Metal. Refer to Code 3076 "Fireproof Equipment Mfg." **(iii)** Wood. Refer to Code 2883 "Furniture Mfg. – NOC – Wood."	

	Scaffolds, Hod Hoists or Construction Elevators – Built-Up From the Ground – Installation, Repair or Removal – All Operations to Completion & Drivers	9526
	Note: Not applicable to contractors who erect, repair or remove scaffolds, hod hoists or construction elevators as an incidental part of their construction work.	
	Description	
	Code 9526 applies to employers engaged in erecting stationary or mobile building scaffolds from the ground for general contractors, window cleaning contractors and various other contractors. Scaffolding is delivered by the employer to the job location. After the setup the scaffolding is checked for safety and stability. On occasion, during the construction period, the employer conducts inspections and maintenance of the scaffolding, if needed. The employer dismantles the scaffolding when the construction operation is finished, and it is delivered back to the employer's yard for storage and repair, if necessary. This classification is applicable to interior or exterior erection. The installation of hod hoists and construction elevators is also contemplated under this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Contractors who install scaffolding as an incidental part of their construction operation are not subject to this classification. Assign the appropriate construction classification.	
	2. Installation: **(a)** Outrigger scaffolding. Refer to Code 5403 "Carpentry – NOC – All Operations to Completion." **(b)** Sidewalk bridge scaffolds less than one story in height. Refer to code 9527 "Scaffolds – Sidewalk Bridges – Not Over One Story in Height – Installation, Repair or Removal – All Operations to Completion & Drivers." **(c)** Suspended or swing scaffolding. Refer to Code 9534 "Mobile Crane and Hoisting Service Contractors – NOC – All Operations to Completion & Drivers."	

	Scaffolds – Sidewalk Bridges – Not Over One Story in Height – Installation, Repair or Removal – All Operations to Completion & Drivers	9527
	Note: Not applicable to contractors who erect, repair or remove sidewalk bridges as an incidental part of their construction work.	
	Description	
	Code 9527 applies to employers engaged in erecting sidewalk bridges for general contractors. The employer delivers the necessary materials such as pipes, wood planks or aluminum sheets. Pipes are assembled with bolts and pins to create the framework of the sidewalk bridge. The wood planks or aluminum sheets are placed and secured to the framework to form the bridge walkway over pedestrian sidewalk traffic. The height of the sidewalk bridges cannot be higher than one story in height. The employer conducts safety checks to ensure compliance with state safety codes. The employer dismantles the scaffolding when the construction operation is finished, and it is delivered back to the employer's yard for storage and repair, if necessary. This classification is also applicable to interior or exterior erection.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Installation: **(a)** Outrigger scaffolding. Refer to Code 5403 "Carpentry – NOC – All Operations to Completion." **(b)** Scaffolds, hod hoists, and construction elevators. Refer to Code 9526 "Scaffolds, Hod Hoists or Construction Elevators – Built-Up From the Ground – Installation, Repair or Removal – All Operations to Completion & Drivers." **(c)** Suspended or swing scaffolding. Refer to Code 9534 "Mobile Crane and Hoisting Service Contractors – NOC – All Operations to Completion & Drivers."	

	Mobile Crane and Hoisting Service Contractors – NOC – All Operations to Completion & Drivers	9534
	Note: This classification is not applicable to an employer engaged in the actual construction at the same job or location.	
	Description	
	Code 9534 applies to specialty contractors exclusively engaged in leasing cranes to others with operators. The crane operators will operate the cranes at customers' job sites to hoist machinery and equipment into existing buildings or on construction or erection projects. Mobile cranes are also used to load or unload trucks or freight cars. 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 is also subject to this classification. **Concrete Pumping Exclusively by a Specialty Contractor** This classification also applies to concrete pumping exclusively by a service contractor. Ready mixed concrete is purchased from suppliers and pumped into the service contractor's concrete pumping truck. These types of trucks have controls so that the concrete can be pumped to where it is specified by the employer's customers at their job sites. Utilizing the remote controls, the concrete pump operator will steer the concrete pump nozzle to the direction and placement where the ready mixed concrete is required to be dispersed with the amount of concrete specified by their customer.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Employers engaged in actual construction or erection at the same job or location. Assign the appropriate construction or erection classification.	
	2. Scaffold erection, repair or removal as an incidental part of the contractor's construction or erection work. Assign the appropriate classification to which such construction or erection work applies.	
	3. Scaffolds, hod hoists or construction elevators installation, repair or removal by specialist contractors. Refer to Code 9526 "Scaffolds, Hod Hoists or Construction Elevators – Built-Up From the Ground – Installation, Repair or Removal – All Operations to Completion & Drivers."	
	4. Scaffolds – outrigger – installation, repair or removal by specialist contractors. Refer to Code 5403 "Carpentry – NOC – All Operations to Completion."	
	5. Scaffolds – sidewalk bridges – not over one story in height – installation, repair or removal by specialist contractors. Refer to Code 9527 "Scaffolds – Sidewalk Bridges – Not Over One Story in Height – Installation, Repair or Removal – All Operations to Completion & Drivers."	

	Awning, Tent or Canvas Goods Erection, Removal or Repair – All Operations to Completion & Drivers	9539
	Note: Applies to operations away from the shop. Applies to interior or exterior work, including the hanging of flags or bunting for conventions or celebrations.	
	Description	
	Code 9539 applies to employers engaged in erection of canvas goods, awnings, or tents. All types of awning such as plastic, canvas, or aluminum are contemplated under this classification. The employer will use the awning, canvas tops or covers fabricated by the employer or purchased from suppliers. The materials to be installed are delivered by the employer to the customer's location for set up. The installation of these products is inclusive under this classification. The repair of canvas goods, awnings or tents away from the shop facility is also inclusive under this classification. This classification is also applicable to the decorating of meeting rooms, convention halls, parties, parade routes, political rallies and festivals. This classification also applies where on a sailboat, the employer removes old sails and replaces them with new ones.	
	Assignment By Analogy	
	Wreaths – exterior – street decorating	
	Operations To Be Separately Rated	
	1. Installation: **(a)** Bazaar booths. Refer to Code 5403 "Carpentry – NOC – All Operations to Completion." **(b)** Cardboard window display or curtains, tapestries or draperies from floor or stepladder. Refer to Code 9521 "House Furnishings Installation & Upholstering – NOC – All Operations to Completion." **(c)** Metal, plastic or wood signs. Refer to Code 9552 "Sign Erection or Repair – Away From Shop – Not Outdoor Advertising Companies – All Operations to Completion & Drivers."	

	Bill Posting – All Operations to Completion & Drivers	9545
	Description	
	Code 9545 applies to employers engaged in posting advertising bills on outdoor billboards and sides of building walls. Old paper or vinyl is removed from the billboard. New paper or vinyl is placed and secured with paste and rolled smooth. Some vinyl is self-adhesive and is placed and rolled onto the billboard. Posting is done from ladders, scaffolding and the ground or roof. This classification also contemplates the hanging of paper or poster board onto poles, walls or other outdoor surfaces. Nails or staples are another form of attachment of the advertising bills. The employer will also make maintenance or repairs on billboards using hand or portable power tools.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Painting or lettering: **(a)** Advertising companies engaged in sign painting or lettering on the exterior of buildings or other structures or erecting and maintaining of outdoor advertising on billboards by advertising companies. Refer to Code 9549 "Advertising Co. – All Operations to Completion & Drivers." **(b)** Interior sign painting or lettering. Refer to Code 9501 "Painting – Shop Only & Drivers." **(c)** Signs on the exterior of buildings or other structures. Refer to code 9553 "Sign Painting or Lettering on Buildings or Structures – All Operations to Completion & Drivers."	
	2. Bill posting in buses and trains. Refer to Code 5491 "Wallpaper Hanging – All Operations to Completion & Drivers."	
	3. Erecting or repairing of signs, other than outdoor advertising companies. Refer to Code 9552 "Sign Erection or Repair – Away From Shop – Not Outdoor Advertising Companies – All Operations to Completion & Drivers."	

	Advertising Co. – All Operations to Completion & Drivers	9549
	Description	
	Code 9549 applies to employers engaged in operating an advertising company which rent spaces on building walls and will also lease rights on roofs of buildings which are owned by others. The employer will then attempt to interest prospective clients in advertising matter concerning their product via painting on the wall of a building or on a sign erected on the roof of such leased building. The employer may use ladders, scaffolds and/or manlifts to access the designated wall or roof sign. The employer may also make small wood or metal signs and set them up along highways and lease out the space for advertising purposes. This classification includes the sign painting or lettering on exterior building walls or other surfaces along with the manufacturing, erection, maintenance, repair, or removal of the signs.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Bill posting. Refer to Code 9545 "Bill Posting – All Operations to Completion."	
	2. Installation of signs not by an advertising company. Refer to Code 9552 "Sign Erection or Repair – Away From Shop – Not Outdoor Advertising Companies – All Operations to Completion & Drivers."	
	3. Manufacturing: **(a)** Metal signs not by an advertising company. Refer to Code 3064 "Sign Mfg. or Repair – Metal – Shop Only." **(b)** Neon tubes not by an advertising company. Refer to Code 4112 "Incandescent Lamp Mfg." **(c)** Plastic (compression-injection molded) signs not by an advertising company. Refer to Code 4475 "Plastics Mfg. – Molded Products – NOC." **(d)** Plastic (finishing and assembly) signs not by an advertising company. Refer to Code 4476 "Plastics Mfg. – Molded Products – NOC – Assembling and Subsequent Finishing Only." **(e)** Plastic (from sheet plastic) signs not by an advertising company. Refer to Code 4452 "Plastics Mfg. – Fabricated Products – NOC." **(f)** Wood signs not by an advertising company. Refer to Code 2841 "Woodenware Mfg. – NOC."	

	Sign Erection or Repair – Away From Shop – Not Outdoor Advertising Companies – All Operations to Completion & Drivers	9552
	Description	
	Code 9552 applies to employers engaged in installation or repair of pole signs, tower signs, monument signs, street signs, and signs not affixed directly to building surfaces at a customer's premises or another designated site. This classification also includes electrical wiring activities of the sign connection with the sign installation. Sign repair involves using hand tools to replace worn and damaged parts. Other types of repairs include tightening bolts and screws, spot painting, removing and stripping old lettering, surface sanding and repainting, adding new lettering and changing light bulbs. Upon completion of the installation and/or repairs, signs are inspected.	
	Assignment By Analogy	
★	Electric signs – including repair – outdoor	
	Operations To Be Separately Rated	
	1. Bill posting. Refer to Code 9545 "Bill Posting – All Operations to Completion & Drivers."	
	2. Advertising company engaged in sign painting or lettering on the exterior of buildings or other structures or erecting and maintaining of outdoor advertising on billboards by advertising companies. Refer to Code 9549 "Advertising Co. – All Operations to Completion & Drivers."	

	Sign Painting or Lettering on Buildings or Structures – All Operations to Completion & Drivers	9553
	Note: Code 9553, Code 9549 "Advertising Co. – All Operations to Completion & Drivers" or Code 9552 "Sign Erection or Repair – Away From Shop – Not Outdoor Advertising Companies – All Operations to Completion & Drivers" shall not be assigned to the same job or location. Includes shop operations.	
	Description	
	Code 9553 applies to employers engaged in painting or lettering of signs on the outside of buildings or structures. Customers' walls or billboards are prepared by scraping and cleaning any old advertisement or residue. If needed, the employer sets up scaffolding or ladders. After the setup, the employer outlines the artwork onto the building wall or billboard by hand. Using a variety of paint, the employer produces the advertising signs, company names or trademark or mural.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Painting: **(a)** Murals inside buildings. Refer to Code 5474 "Painting or Decorating – NOC – All Operations to Completion & Drivers." **(b)** Sign or lettering on outside a building by an advertising company. Refer to Code 9549 "Advertising Co. – All Operations to Completion & Drivers." **(c)** Sign or lettering inside of a building – office doors. Refer to Code 9501 "Painting – Shop Only & Drivers."	
	2. Installation of signs not by advertising company. Refer to Code 9552 "Sign Erection or Repair – Away From Shop – Not Outdoor Advertising Companies – All Operations to Completion & Drivers."	

	Shoe Repair Shop	9585
	Description	
★	Code 9585 applies to employers engaged in operating shoe repair shops and shoe shine parlors. These establishments receive damaged or worn shoes from customers to be repaired. Repairs involve replacing shoe soles, heels and lifts. After repairs are done, shoes may be polished and returned to the customers. These shops will also offer services such as dyeing shoes and repairing holes.	
	Assignment By Analogy	
	Hat cleaning establishment	
	Operations To Be Separately Rated	
★	**1.** Manufacturing: **(a)** Boot or shoe. Refer to Code 2660 "Boot or Shoe Mfg. – NOC" **(b)** Shoe polish. Refer to Code 4557 "Ink Mfg."	

	Barber Shop	9586
	Description	
	Code 9586 applies to employers that provide personal grooming services for both men and women involving hair, scalp, face and hands. The services include hair shampooing, dyeing, styling, cutting, shaping, straightening, setting, drying, permanent waving and wig or hairpiece fitting, and facial massage, eyebrow tweezing, shaving, mustache and beard trimming, fingernail care and cosmetology. Indoor suntanning provided by use of ultraviolet lamps or other means is also assigned to this classification when performed by beauty parlors or barbershops. Some shops will provide services at customers' homes or at hospitals. This classification also includes barber or beauty parlor schools and tanning parlors that operate as separate businesses. Additionally, this classification contemplates "make-over salons," where individuals may receive all or some of the above services and may receive massages and/or partake of steam bath facilities. Employers engaged in the business of tattooing or body piercing are additionally contemplated by this classification. These operations are analogous to beauty salon work involving dyes and needles to affix permanent eyebrows and eyeliners to a customer's face. Body piercing in this context refers to puncturing a body part such as an earlobe to enable the customer to wear earrings or other ornamental decorations that are intended to be worn on a punctured body part.	
	Assignment By Analogy	
	• Electrolysis • Day spas	
	Operations To Be Separately Rated	
	1. Body piercing operations that take place at a jewelry store whose principal business is the sale of jewelry. Assign to the appropriate store classification.	
	2. Exercise institutes and massage parlors. Refer to Code 9055 "Exercise or Health Institute."	

	Taxidermist	9600
	Description	
	Code 9600 applies to employers engaged in the business of taxidermy. Taxidermy refers to the reproduction of creatures such as birds, fish or mammals in whole or in part for display purposes. The goal of the process is to produce the display so that the attributes of the creature such as color, size and other identifying marks are incorporated, making the display appear as lifelike as possible. Taxidermy operations may also include the manufacture of mounting boards and/or cases to exhibit work. This classification additionally contemplates these operations. For classification purposes, this classification contemplates all taxidermy operations, whether the materials used to create the displays are made from portions of the creature's body or are exclusively synthetic materials or a combination of both. The reason for this conclusion is whether the materials are natural or synthetic, taxidermists will engage for the most part in similar activities involving artwork such as drawing or painting, sculpting, molding, carpentry or other woodworking or craftsperson activities.	
	Assignment By Analogy	
	Operations To Be Separately Rated	

	Motion Picture Production – In Studios or Outside – All Operations up to the Development of Negatives & Drivers	9610
	Note: The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee. Refer to the "Miscellaneous Values" of Part Three – Loss Costs of this Manual for current weekly maximum amounts.	
	Description	
	Code 9610 applies to employers engaged in operations of a motion picture production. This classification includes all operations of the production up to the development of the negatives and contemplates producing films, videos and television commercials. Videos are made for the entertainment industry and for consulting, educational, and instructional purposes.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Development of negatives, print and edit operations. Refer to Code 4360 "Motion Picture – Development of Negatives, Printing and All Subsequent Operations."	

	Funeral Directors & Drivers	9620
	Description	
	Code 9620 applies to all operations of a funeral director other than employees qualifying for Standard Exception classifications "Clerical Office Employees" and "Outside Salespersons," who would be separately rated. Drivers are included within the scope of this classification inasmuch as the operation of vehicles such as hearses, flower cars, limousines, etc., is considered an integral function in the services provided by a funeral director. Frequently, their drivers also have other duties in connection with the operations of funeral establishments so that there would necessarily be an interchange of labor. Organists, singers and other musicians who are employed by the funeral director are also included within the scope of this classification. Unless conducted as a separate business or enterprise, the drivers of ambulances employed by the funeral director would be assigned to this classification. Embalmers and crematory employees would fall within the scope of this classification.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Cemetery operation. Refer to Code 9220 "Cemetery Operation & Drivers."	

	Atomic Energy – Project Work	9984
	Note: Nuclear Regulatory Commission projects are rated in accordance with the classification's Description. Since these employers are rated on an individual employer basis, the specific details may vary considerably from employer to employer.	
	Description	
	All work, either construction or operation, performed for or under the direction of the Nuclear Regulatory Commission or any government agency may be rated on an individual employer basis. Each employer to be so rated shall be submitted by the carrier to the Rating Board for approval of the basis agreed upon by the carrier, the contractor and the Nuclear Regulatory commission or government agency. With respect to this classification, the rates that have been agreed upon by the carrier, the contractor and the Nuclear Regulatory Commission are not subject to review or approval. The function of the Rating Board in such case, is to accept the rate and not question how it was determined other than to make sure that all parties involved have agreed to its use before extending approval. Accordingly, the negotiated rate is considered acceptable.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Radiation exposure Not Otherwise Classified (NOC). Refer to Code 9985 "Atomic Energy – NOC – Radiation Exposure."	

	Atomic Energy – NOC – Radiation Exposure	9985
	Note: Where operations involve research, manufacture, handling, transportation, use of or exposure to radioactive materials, and are not performed for or under the direction of the Nuclear Regulatory Commission or any government agency, a supplemental rate may be applied to such operations. **Exception:** Where the radiation hazard involved arises from a reactor or is equivalent to the radiation hazard of a reactor, the rating provisions of Code 9984 "Atomic Energy – Project Work."	
	Description	
	In the rating of employers under Code 9985, it is the prerogative of the carrier to determine the supplemental rate it feels is adequate to cover the radiation hazard in employers that engage in research, manufacturing, handling or transportation involving radioactive materials. In general, these employers are written at the rate of the classification that would normally describe the employer's operations. The radiation hazard is covered by a supplemental rate, which the carrier determines on the basis of its own underwriting judgment. The employers that have been rated under this rule are laboratories engaged in research on radioactive materials, isotope dealers and instrument manufacturers who use radioactive components in their instruments, etc. The use of supplemental loadings on employers where the radiation exposure is limited to just a few employees, as is the case of hospitals, universities, industrial plants and certain kinds of contractors, has been infrequent. In these cases, if a supplemental loading was applied to those employees who have a radiation exposure, the additional premium would usually be inconsequential. Examples of these situations would be a large foundry with two or three employees using Cobalt-60 to check castings for flaws; an oil pipeline contractor who has a small crew to check pipeline welds either by X-ray equipment or Cobalt-60; and a paper mill or, in fact, any type of mill that uses isotope gauges to measure the thickness or density of materials like paper, sheet metal, rubber and plastics. The tobacco industry, for example, is now using radioisotope density gauges to determine the quality of cigarettes. It now employs more of these gauges, perhaps, than any other single industry, but the number of employees with a possible radiation exposure compared to the number of employees in the tobacco industry is so limited that it can be considered as a normal industrial development. The use of radioisotopes for both diagnosis and therapy in hospitals has become standard practice. At least two radioactive isotopes have already been accepted as pharmaceuticals. There is an exception in the note under this classification that provides "where the radiation hazard involved arises from a reactor or is equivalent to the radiation hazard of a reactor, that the rating provisions of Code 9984 "Atomic Energy – Project Work" will apply. Code 9984 relates to atomic energy projects that may involve the operations of, or experimental work on, nuclear reactors. The procedure of rating these employers is an "agreed upon" basis between the carrier, the contractor and the Nuclear Regulatory Commission.	
	Assignment By Analogy	
	Operations To Be Separately Rated	
	1. Atomic energy work – project work. Refer to Code 9984 "Atomic Energy – Project Work."	



NYCIRB
New York Compensation
Insurance Rating Board

NEW YORK MANUAL FOR WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY INSURANCE

2020 EDITION

PART THREE – LOSS COSTS AND MISCELLANEOUS VALUES

New York Compensation Insurance Rating Board
875 Third Avenue
New York, New York 10022
(212) 697-3535

PART THREE – LOSS COSTS (NOT RATES)

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
0005	0.614	2039	3.396	2688	0.689	3145	1.394	3724	2.613
0006	0.941	2041	1.471	2702	4.859	3146	0.967	3726	3.351
0007	0.563	2065	3.379	2710	1.372	3169	1.772	3737	2.146
0031	0.702	2070	2.215	2714	2.903	3179	0.837	3807	1.883
0034	1.589	2081	2.037	2731	1.980	3188	1.695	3808	1.811
0035	0.998	2089	2.612	2737	3.163	3190	1.151	3821	2.476
0042	1.865	2095	2.962	2759	2.715	3191	0.834	3823	2.235
0050	1.027	2101	2.900	2790	0.483	3200	0.845	3824	2.238
0106	3.665	2105	1.750	2802	2.385	3220	1.274	3826	0.622
0251	6.623	2111	1.456	2817	1.528	3227	14.725	3827	1.815
0771 N	7.155	2112	2.521	2835	1.032	3241	3.150	3830	0.663
0908 PC	84.344	2114	3.317	2841	1.734	3257	1.270	3832	1.106
0909 PC	137.623	2121	2.568	2881	1.505	3270	1.238	3865	1.268
0912 PC	505.183	2143	1.786	2883	2.457	3307	0.994	3881	1.487
0913 PC	370.802	2150	7.761	2916	2.394	3315	7.015	4000	1.875
0917	2.623	2157	4.609	2923	2.367	3336	0.979	4024	2.989
1170	1.466	2172	2.203	3004	1.577	3365	2.725	4034	3.470
1320	1.464	2288	2.112	3018	5.676	3372	1.675	4038	0.959
1430	1.046	2302	1.253	3022	1.776	3383	0.217	4053 T8	2.104
1438	4.497	2362	1.259	3027	0.755	3400	3.612	4061 T8	2.366
1439 T8	3.194	2380	2.094	3028	3.359	3507	1.983	4062	3.227
1452	3.132	2387	1.632	3030	4.415	3515	1.281	4101	2.046
1463	2.769	2388	1.019	3040	4.225	3548	1.268	4111	1.537
1470	3.193	2402	1.485	3041	1.949	3559	2.088	4112	0.388
1624	1.405	2413	1.224	3042	2.218	3574	0.398	4114	1.377
1701	1.986	2417	1.258	3060	2.973	3581	1.195	4130	2.344
1710	3.597	2501	0.334	3064	2.396	3612	1.645	4133	1.928
1741	2.448	2503	0.363	3066	1.792	3620	2.171	4150	0.706
1747	3.371	2553	1.337	3067	1.572	3629	0.549	4207	0.474
1748	3.951	2570	1.578	3076	1.722	3632	1.466	4239	1.843
1809	7.228	2576	2.025	3081	3.135	3634	0.681	4240	1.139
1810	3.298	2590	1.103	3085	1.574	3635	0.682	4243	1.470
1860	1.947	2591	2.132	3110	2.272	3638	0.832	4244	1.501
1924	1.370	2593	2.928	3111	1.157	3642	0.483		
1925	2.110	2594	2.217	3113	0.948	3643	1.192		
2001	1.282	2600	3.817	3114	0.883	3647	3.200		
2002	2.488	2623	1.372	3118	1.234	3648	1.215		
2003	2.812	2640	10.422	3122	3.472	3681	0.507		
2014	2.182	2660	0.934	3129	2.087	3685	0.770		
2021	2.134	2683	1.759	3132	0.929	3686	0.688		

N	Refer to Page 3 for explanation.	T8	Code is scheduled to be discontinued, effective October 1, 2028
PC	Loss Cost is per capita.		

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
4250	1.351	4825	0.258	5536	3.111	6872 F	5.897	7405 N	0.585
4251	0.887	4828	1.403	5538	5.496	6874 F	20.378	7421	0.183
4263	2.940	4829	0.939	5545	8.897	6875 F	45.111	7422	0.653
4273	1.397	4902	0.628	5547	3.788	6882	10.728	7431 N	0.221
4279	2.003	4923	0.658	5606	2.243	6884	21.933	7445 N	0.111
4282 T0	0.581	5000	9.785	5610	7.865	6885	31.795	7453 N	0.105
4299	0.929	5022	13.174	5645	4.126	7016	5.523	7502	0.982
4304	6.090	5037	12.930	5648	6.913	7024	6.136	7515	1.049
4307	0.979	5040	9.537	5651	2.712	7038	1.339	7520	2.174
4351	1.122	5057	5.722	5701	11.062	7046	1.352	7536	6.189
4352	0.279	5059	5.062	5703	5.496	7047	11.798	7538	1.168
4360	0.115	5102	7.084	5709	17.286	7050	2.860	7539	0.662
4361	0.275	5160	2.541	5951	0.193	7090	1.488	7542	2.626
4410	1.833	5183	3.519	6003	4.519	7098	1.502	7580	1.075
4420	3.255	5184	2.906	6005	2.986	7099	2.888	7590	5.423
4431	2.035	5188	3.387	6017	1.839	7133	2.849	7600	4.620
4432	0.853	5190	2.847	6018	5.182	7197	3.609	7601	2.344
4452	1.298	5191	0.880	6045	2.711	7201	1.096	7610	0.135
4459	1.841	5192	2.385	6204	3.377	7207	1.329	7710	1.186
4470	1.730	5193	5.647	6216	2.589	7219	5.329	7711	(e)
4475	1.224	5213	16.455	6217	3.227	7231	4.643	7716	(e)
4476	1.061	5221	9.798	6229	2.254	7309 F	3.486	7720	1.525
4493	1.926	5222	5.112	6233	1.701	7313 F	1.221	7723	0.750
4511	0.340	5223	2.967	6235	2.792	7317 F	7.571	7855	3.568
4557	0.777	5348	5.009	6251	5.998	7327 F	8.500	7998	1.262
4558	1.567	5402	2.341	6252	1.316	7333	3.212	7999	1.225
4568	1.445	5403	11.232	6306	4.248	7335	3.569	8001	1.077
4583	3.308	5428	3.791	6319	2.118	7337	6.861	8006	0.855
4611	1.116	5429	4.068	6325	2.126	7364	0.191	8008	0.446
4628	0.691	5443	8.633	6400	3.380	7366 F	3.616	8013	0.138
4635	2.231	5445	6.394	6504	2.059	7367	3.401	8016	0.329
4653	2.166	5462	4.907	6701	11.544	7368	2.638	8017	0.651
4665	5.794	5473	13.134	6801 F	16.708	7370	(c)	8018	2.000
4692	0.384	5474	8.058	6811	2.817	7377	2.131		
4693	1.245	5479	3.429	6824 F	3.571	7380 *	5.015		
4710	1.243	5480	8.170	6826 F	1.220	7390	7.067		
4712	2.099	5491	1.780	6834	1.498	7394	1.578		
4720	1.361	5506	5.945	6836	1.268	7395	1.753		
4751	0.995	5507	2.975	6843 F	4.421	7398	3.370		
4771 N	1.465	5508	2.403	6854	1.392	7403	2.950		

*	7380 – Refer to NYCIRB for Ex-Medical Loss Cost for this classification	F	Loss Cost provides coverage under the United States Longshore & Harbor Workers' Compensation Act.
(c)	Refer to Page 5 for Loss Costs.	(e)	For Loss Costs for Class 7711 refer to Pages 8 through 10. For Loss Costs for Class 7716 refer to Page 10.
N	Refer to Page 3 for explanation.	T0	Code is scheduled to be discontinued, effective October 1, 2030

Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost	Code Number	Loss Cost
8021	2.449	8292	2.219	8833 @	0.774	9065	0.509	9553	2.119
8025	0.962	8293	3.300	8838	0.211	9071	0.738	9585	0.299
8031	0.846	8350	4.023	8840	0.209	9072	0.769	9586	0.231
8032	0.401	8353	3.497	8854	1.645	9074	0.465	9600	1.678
8033	1.721	8381	0.886	8855	0.036	9088	3.343	9610	0.786
8034	2.753	8382	0.708	8857	0.974	9089	0.160	9620	0.719
8039	1.083	8385	5.573	8859	0.030	9093	0.546		
8043	0.613	8391	1.271	8864	1.393	9101	1.379		
8044	1.609	8392	1.382	8865	1.374	9102	1.464		
8046	1.470	8394	2.791	8866	1.435	9149	0.432		
8047	0.936	8500	2.219	8868	0.227	9157	2.557		
8048	1.989	8601	0.148	8869	0.392	9158	1.179		
8068	0.053	8709 F	12.501	8871	0.021	9159	0.770		
8069	0.126	8719	0.997	8901	0.105	9160	0.862		
8072	0.276	8720	0.786	9014	2.264	9178	2.178		
8090	0.405	8723	0.040	9015	0.828	9179	2.830		
8102	2.516	8726 F	0.929	9016	2.152	9180	1.170		
8103	2.092	8731	1.295	9019	0.824	9182	1.004		
8105	0.831	8741	0.081	9025	6.047	9186	1.736		
8106	2.586	8742	0.116	9026	2.089	9220	4.850		
8107	1.669	8745	2.006	9027 T8	0.673	9402	2.577		
8111	1.564	8747	0.094	9028	1.529	9403	5.091		
8116	0.957	8748	0.378	9029	1.705	9410	3.102		
8199	1.253	8751	1.307	9030	2.819	9501	0.910		
8209	1.737	8755	0.387	9040 #	3.013	9505	1.449		
8215	1.344	8800	1.304	9044	1.718	9519	2.130		
8227	4.140	8802	0.951	9048 §	1.233	9521	2.026		
8232	3.175	8803	0.031	9051	0.785	9522	0.759		
8235	2.052	8809	0.112	9052	1.998	9526	5.709		
8263	2.572	8810 &	0.060	9055	0.353	9527	19.498		
8264	2.483	8813	0.060	9058	1.375	9534	3.864		
8265	2.237	8820	0.036	9059	3.209	9539	4.081		
8280	7.359	8829	1.836	9060	0.691	9545	3.073		
8288	1.490	8831	0.527	9061	0.630	9549	2.312		
8291	3.385	8832	0.198	9063	0.412	9552	5.261		

F	Loss Cost provides coverage under the United States Longshore & Harbor Workers' Compensation Act.	#	9040 – Refer to NYCIRB for Ex-Medical Loss Cost for this classification
&	8810 – Refer to NYCIRB for Ex-Medical Loss Cost for this classification	§	9048 – Camps: Any adjustment in tuition fee made in consideration of services rendered shall not be considered as remuneration.
@	8833 – Refer to NYCIRB for Ex-Medical Loss Cost for this classification	N	The table below displays codes which have a corresponding non-ratable element. The ratable and non-ratable components should be considered jointly when determining premium.
T8	Code is scheduled to be discontinued, effective October 1, 2028		

Class Code	Non-Ratable Element Code
4771	0771
7405	7445
7431	7453

RESERVED FOR FUTURE USE

MISCELLANEOUS VALUES

	Ambulance – Volunteer Service Company – Code 7370		
	Applicable in accordance with Manual Rule II Section (G)(3)	Ambulance – **Loss Cost (Not Rate)**	$2,311
		Each additional Ambulance – **Loss Cost (Not Rate)**	$1,156
	For a group policy subject to the provisions of Section 32.2 of the Volunteer Ambulance Workers' Benefit Law, premium is determined based on a charge for the first ambulance plus the additional ambulance charge for each additional ambulance covered by the group policy. See Manual Rule regarding the application of this charge to antique ambulances.		

	Construction Employment Geographic Territories and Differentials #		
	Territory 1	Counties of The Bronx, Kings, New York, Queens, and Richmond	0.0%
	Territory 2	Counties of Dutchess, Nassau, Orange, Putnam, Rockland, Suffolk, and Westchester	0.0%
	Territory 3	All Other Counties	0.0%
	# Location of work actually performed determines the territory for premium determination purposes. Territory Differentials are to be applied to each portion of an affected classification's manual premium corresponding to the payroll related to work performed in each territory. Refer to Rule VI (J).		

Deductible Program – Deductible applies on a per occurrence basis.

Percentage Loss Elimination Ratios by Hazard Group

Deductible	A	B	C	D	E	F	G
$100	0.6%	0.4%	0.3%	0.3%	0.2%	0.1%	0.1%
$200	1.1%	0.8%	0.6%	0.6%	0.4%	0.3%	0.2%
$300	1.5%	1.2%	0.9%	0.8%	0.6%	0.4%	0.2%
$400	1.9%	1.5%	1.1%	1.0%	0.8%	0.5%	0.3%
$500	2.3%	1.7%	1.3%	1.2%	1.0%	0.6%	0.4%
$1,000	3.9%	2.9%	2.3%	2.1%	1.7%	1.2%	0.7%
$1,500	5.3%	4.0%	3.2%	2.9%	2.4%	1.6%	1.0%
$2,000	6.4%	4.9%	4.0%	3.7%	3.0%	2.1%	1.3%
$2,500	7.5%	5.8%	4.8%	4.4%	3.5%	2.5%	1.5%
$5,000	12.1%	9.5%	8.0%	7.4%	6.0%	4.4%	2.8%

Expense Constant

An expense constant shall be charged for each policy, regardless of premium size, except for those policies that insure Per Capita classification operations only. Refer to Rule XIII (F) for special instructions concerning policies insuring only Per Capita classifications. Expense constants are carrier specific.

MISCELLANEOUS VALUES (continued)

	Maximum Weekly Payroll	
	Executive Officers	
	Non-Construction Employments – applicable in accordance with Manual Rule VIII Section (A)(6)(a)(ii)	$3,100.00
	Construction Employments – refer to Manual Rule VIII Section (A)(6)(a)(vii)	$1,922.25*
	Non-Executive Officers – applicable in accordance with Manual Rule V (F) for classifications with footnotes limiting the maximum remuneration	$8,250.00
	Construction Employments – refer to Manual Rule V (G)	$1,922.25*
	Sole Proprietors and Partners	
	Non-Construction Employments – applicable in accordance with Manual Rule VIII Section (B)(4)(a)	$3,100.00
	Construction Employments – refer to Manual Rule VIII Section (B)(4)(b)	$1,922.25*
	* Effective July 1, 2026	

	Minimum Weekly Payroll	
	Executive Officers – applicable in accordance with Manual Rule VIII Section (A)(6)(a)(1)	$1,025.00
	Executive Officers of not-for-profit unincorporated associations – applicable with Manual Rule VIII Section (A)(6)(b).	$525.00
	Sole Proprietors and Partners – applicable in accordance with Manual Rule VIII Section (B)(4)(a) and (4)(b)	$1,025.00

MISCELLANEOUS VALUES (continued)

	New York State Assessment Charges	
	General Instructions and Information Refer to Rule VIII (L) Sections (1) and (2)	
	Applicable Standard Premium Assessment Rate	7.0%
	Determination of Assessment In accordance with Rule VIII (L) Section (3), refer to the New York State Workers' Compensation Board at www.wcb.ny.gov for procedures to determine the New York State Assessment.	

	Terrorism and Catastrophe Loss Cost Charges	
	Terrorism	
	Applicable only in conjunction with Rule VIII Section (N)(1) of the Manual	
	Terrorism loss cost (not rate) charge per $100 of total policy payroll	$.029
	For non-payroll based classes, charge is % of non-payroll class manual premium	2.2%
	Natural Disasters and Catastrophic Industrial Accidents	
	Applicable only in conjunction with Rule VIII Section (N)(2) of the Manual	
	Catastrophe loss cost (not rate) charge per $100 of total policy payroll	$.003
	For non-payroll based classes, charge is % of non-payroll class manual premium	0.2%

	Workers' Compensation Security Fund Surcharge	
	Applicable only in accordance with Rule VIII (M) of the Manual	
	Charge is % of total policy premium	0.0%

	United States Longshore and Harbor Workers' Compensation Coverage Percentage	
	Applicable only in connection with Rule XI (D)(3)(b) of the Manual	92.3%
	(Multiply a Non-F classification rate by a factor of 1.923 to adjust for differences in state and federal benefits and assessments)	

MISCELLANEOUS VALUES (continued)

LOSS COSTS (NOT RATES) FOR VOLUNTEER FIREFIGHTERS – Code 7711

Population	Annual Loss Costs	Population	Annual Loss Costs	Population	Annual Loss Costs
Up to 300	$2,533	3,501 to 4,000	$13,363	8,001 to 8,500	$27,263
301 to 500	$2,916	4,001 to 4,500	$15,288	8,501 to 9,000	$28,983
501 to 700	$3,851	4,501 to 5,000	$16,450	9,001 to 9,500	$30,759
701 to 1,000	$4,840	5,001 to 5,500	$17,606	9,501 to 10,000	$32,464
1,001 to 1,500	$6,410	5,501 to 6,000	$19,168	10,001 to 15,000	$38,497
1,501 to 2,000	$7,152	6,001 to 6,500	$20,729	15,001 to 20,000	$44,477
2,001 to 2,500	$8,902	6,501 to 7,000	$22,628	20,001 to 25,000	$50,249
2,501 to 3,000	$9,662	7,001 to 7,500	$24,178	25,001 to 35,000	$59,171
3,001 to 3,500	$11,601	7,501 to 8,000	$25,727	35,001 to 50,000	$74,105

For populations over 50,000, the annual **loss cost** shall be $74,105 plus $11,627 for each 10,000 people or major part thereof.

For All Population Groups:

Minimum **loss cost** **$2,533**

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 **loss cost (not premium)** charge of $115 per fire protection contract where the "home area" has obligated itself to provide protection to another "home area" pursuant to a fire protection contract,

and

3. The separate premium charges for each "outside area" corresponding to the population of each such "outside area" that is serviced by the "home area" under a fire protection contract.

However, when 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."

MISCELLANEOUS VALUES (continued)

LOSS COSTS (NOT RATES) FOR VOLUNTEER FIREFIGHTERS – Code 7711 (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 districts.

C. Section 30 of the Volunteer Firefighters' Benefit Law makes a county, city, town, village, or fire district responsible for such benefits to volunteer firefighters of the fire departments or companies in their area.

Employers' Liability coverage is not automatically afforded under these circumstances to the fire departments or companies who firefighters are covered by the municipality's policy. However, the municipality may elect to extend Employers' Liability coverage for an additional 10% of that premium which is developed for the volunteer firefighters of these fire departments or companies. Use endorsement WC 31 06 07 A "New York Volunteer Firefighters' Benefit Law Extension of Employers' Liability Insurance Endorsement." This additional premium shall be assigned to Code 9850 "Premium for the Extension of Employers' Liability Coverage to Additional Interests under a VBFL policy.

D. The premium charge for a group policy subject to the provisions of Section 32.2 of the Volunteer Firefighters' Benefit Law is determined on the basis of the aggregate population of all entities insured under the group policy. Refer to Rule II Section (F)(2) of this Manual.

The terms "home area" and "outside area" used in Section (A) above are defined as follows:

"Home Area"

a. Any city, village, or fire districts, having its own fire department, or protected pursuant to a fire protection contract with an incorporated fire company, located within the city, village, or district.

b. Any town fire protection district or town fire alarm district protected pursuant to a fire protection contract with an incorporated fire company located within the town fire protection district or town fire alarm district.

MISCELLANEOUS VALUES (continued)

	LOSS COSTS (NOT RATES) FOR VOLUNTEER FIREFIGHTERS – Code 7711 (continued)	
	c. The territory of a town located outside of a city, village, fire district, town fire protection or town fire alarm district, included within the area of operating set forth in the certificate of incorporation of an incorporated fire company located in such territory.	
	"Outside Area"	
	Any city, village or fire district, town fire protection district or town fire alarm district which either does not have its own fire department or an incorporated fire company located within its boundaries and is protected pursuant to a fire protection contract.	
	Firefighters – Volunteer, Including drivers – Elective Coverage for Assistance from individual Volunteer Firefighters	**7716**
	Loss Cost (Not Premium) Charge – $24 per policy	

MISCELLANEOUS VALUES (continued)

Construction Classification Premium Adjustment Program Classification Code and Hourly Wage Table							
Class Code	10% Credit		15% Credit		20% Credit		25% Credit
	From	To	From	To	From	To	Greater than
0042	29.24	57.91	57.92	69.37	69.38	80.84	80.85
3365	29.24	44.35	44.36	50.39	50.40	56.43	56.44
3724	40.39	57.77	57.78	64.72	64.73	71.67	71.68
3726	41.50	59.78	59.79	67.09	67.10	74.40	74.41
3737	46.24	66.41	66.42	74.47	74.48	82.54	82.55
5000	35.26	52.55	52.56	59.47	59.48	66.38	66.39
5022	35.26	52.55	52.56	59.47	59.48	66.38	66.39
5037	27.25	48.58	48.59	57.11	57.12	65.64	65.65
5040	37.00	71.71	71.72	85.59	85.60	99.48	99.49
5057	37.00	71.71	71.72	85.59	85.60	99.48	99.49
5059	37.00	71.71	71.72	85.59	85.60	99.48	99.49
5102	34.94	53.85	53.86	61.41	61.42	68.97	68.98
5160	60.25	73.34	73.35	78.58	78.59	83.81	83.82
5183	46.27	62.16	62.17	68.52	68.53	74.87	74.88
5184	36.57	54.92	54.93	62.25	62.26	69.59	69.60
5188	47.91	59.14	59.15	63.63	63.64	68.12	68.13
5190	44.36	55.56	55.57	60.03	60.04	64.51	64.52
5193	46.27	62.16	62.17	68.52	68.53	74.87	74.88
5213	29.24	51.00	51.01	59.70	59.71	68.40	68.41
5221	29.24	51.00	51.01	59.70	59.71	68.40	68.41
5222	37.00	61.79	61.80	71.70	71.71	81.61	81.62
5223	29.24	51.00	51.01	59.70	59.71	68.40	68.41
5348	35.26	52.55	52.56	59.47	59.48	66.38	66.39

MISCELLANEOUS VALUES (continued)

Construction Classification Premium Adjustment Program Classification Code and Hourly Wage Table							
Class Code	10% Credit		15% Credit		20% Credit		25% Credit
	From	To	From	To	From	To	Greater than
5402	29.24	49.54	49.55	57.66	57.67	65.78	65.79
5403	34.94	53.85	53.86	61.41	61.42	68.97	68.98
5428	34.94	53.85	53.86	61.41	61.42	68.97	68.98
5429	34.94	53.85	53.86	61.41	61.42	68.97	68.98
5443	29.24	51.00	51.01	59.70	59.71	68.40	68.41
5445	34.94	53.85	53.86	61.41	61.42	68.97	68.98
5462	32.50	51.86	51.87	59.60	59.61	67.35	67.36
5473	29.24	38.87	38.88	42.72	42.73	46.57	46.58
5474	27.25	41.51	41.52	47.21	47.22	52.91	52.92
5479	36.57	54.92	54.93	62.25	62.26	69.59	69.60
5480	29.24	49.54	49.55	57.66	57.67	65.78	65.79
5491	27.25	41.51	41.52	47.21	47.22	52.91	52.92
5506	29.24	57.91	57.92	69.37	69.38	80.84	80.85
5507	29.24	57.91	57.92	69.37	69.38	80.84	80.85
5508	29.24	57.91	57.92	69.37	69.38	80.84	80.85
5536	30.72	47.77	47.78	54.59	54.60	61.41	61.42
5538	35.18	50.00	50.01	55.93	55.94	61.86	61.87
5545	32.85	46.55	46.56	52.03	52.04	57.51	57.52
5547	30.72	45.49	45.50	51.39	51.40	57.30	57.31
5606	46.24	66.41	66.42	74.47	74.48	82.54	82.55
5610	29.24	38.72	38.73	42.51	42.52	46.30	46.31
5645	27.95	48.20	48.21	56.29	56.30	64.39	64.40
5648	29.24	51.00	51.01	59.70	59.71	68.40	68.41

MISCELLANEOUS VALUES (continued)

Construction Classification Premium Adjustment Program
Classification Code and Hourly Wage Table

Class Code	10% Credit		15% Credit		20% Credit		25% Credit
	From	To	From	To	From	To	Greater than
5651	27.95	48.20	48.21	56.29	56.30	64.39	64.40
5701	29.24	57.91	57.92	69.37	69.38	80.84	80.85
5703	29.24	57.91	57.92	69.37	69.38	80.84	80.85
5709	29.24	57.91	57.92	69.37	69.38	80.84	80.85
6003	34.94	60.76	60.77	71.08	71.09	81.41	81.42
6005	29.24	57.91	57.92	69.37	69.38	80.84	80.85
6017	29.24	57.91	57.92	69.37	69.38	80.84	80.85
6018	29.24	57.91	57.92	69.37	69.38	80.84	80.85
6045	29.24	57.91	57.92	69.37	69.38	80.84	80.85
6204	29.24	57.91	57.92	69.37	69.38	80.84	80.85
6216	29.24	57.91	57.92	69.37	69.38	80.84	80.85
6217	29.24	57.91	57.92	69.37	69.38	80.84	80.85
6229	29.24	57.91	57.92	69.37	69.38	80.84	80.85
6233	29.24	57.91	57.92	69.37	69.38	80.84	80.85
6235	29.24	57.91	57.92	69.37	69.38	80.84	80.85
6251	29.24	57.91	57.92	69.37	69.38	80.84	80.85
6252	37.00	61.79	61.80	71.70	71.71	81.61	81.62
6306	29.24	57.91	57.92	69.37	69.38	80.84	80.85
6319	29.24	57.91	57.92	69.37	69.38	80.84	80.85
6325	30.72	48.74	48.75	55.94	55.95	63.15	63.16
6400	37.00	48.23	48.24	52.72	52.73	57.21	57.22
6701	37.00	71.71	71.72	85.59	85.60	99.48	99.49
7536	30.72	48.74	48.75	55.94	55.95	63.15	63.16

MISCELLANEOUS VALUES (continued)

Construction Classification Premium Adjustment Program Classification Code and Hourly Wage Table							
Class Code	10% Credit		15% Credit		20% Credit		25% Credit
	From	To	From	To	From	To	Greater than
7538	20.53	46.97	46.98	57.54	57.55	68.11	68.12
7601	20.53	46.97	46.98	57.54	57.55	68.11	68.12
7855	37.00	71.71	71.72	85.59	85.60	99.48	99.49
8227	46.24	66.41	66.42	74.47	74.48	82.54	82.55
9526	29.24	57.91	57.92	69.37	69.38	80.84	80.85
9527	29.24	57.91	57.92	69.37	69.38	80.84	80.85
9534	46.24	66.41	66.42	74.47	74.48	82.54	82.55
9539	29.24	57.91	57.92	69.37	69.38	80.84	80.85
9545	27.25	41.51	41.52	47.21	47.22	52.91	52.92
9549	27.25	41.51	41.52	47.21	47.22	52.91	52.92
9553	27.25	56.91	56.92	68.77	68.78	80.64	80.65



NYCIRB
New York Compensation
Insurance Rating Board

NEW YORK MANUAL FOR WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY INSURANCE

2020 EDITION

PART FOUR – POLICY FORMS AND ENDORSEMENTS

New York Compensation Insurance Rating Board
875 Third Avenue
New York, New York 10022
(212) 697-3535

PART FOUR
POLICY FORMS AND AUTHORIZED ENDORSEMENTS

The Standard Workers' Compensation and Employers' Liability Insurance Policy, the New York Volunteer Ambulance Workers' Benefit Law Policy and the New York Volunteer Firefighters' Benefit Law Policy are provided in this section. Also included are the Information Page Notes.

The endorsements which appear on the following pages are for use in connection with the standard provisions of the Workers' Compensation and Employers' Liability Policy with the following exceptions:

	FORM NUMBER	SUMMARY TITLE	USE WITH
	WC 31 06 04 A	VFBL Group Insurance Exclusion	VFBL Policy
	WC 31 06 05 A	VFBL Group Insurance Coverage	VFBL Policy
	WC 31 06 06 A	VFBL Premium Discounts	VFBL Policy
	WC 31 06 07 A	VFBL Extension of Employers' Liability	VFBL Policy
	WC 31 06 08 A	VAWBL Premium Discounts	VAWBL Policy
	WC 31 06 09 A	VAWBL Group Insurance Exclusion	VAWBL Policy
	WC 31 06 10 A	VAWBL Group Insurance Coverage	VAWBL Policy

	VFBL	=	Volunteer Firefighters' Benefit Law Policy
	VAWBL	=	Volunteer Ambulance Workers' Benefit Law Policy

All endorsements have a unique identifying number. The numbering standard format is such that the numbers provide the user with information as to the type and purpose of the endorsement. The layout is made up of eight or nine characters depending on the version of the endorsement.

1. Line of Insurance – WC

The first two characters are WC. This means the endorsement applies to workers' compensation and employers' liability insurance.

2. National/State

The next two characters detail whether the endorsement is a nationwide or state form.

(a) A nationwide endorsement carries the number "00"and is promulgated by the National Council on Compensation Insurance (NCCI).
(b) A state specific endorsement carries the state code for the state in which they are effective. For example: The form specific to New York has "31" as the second set of characters.

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3. Type

The third set of characters identifies the specific type of endorsement, i.e., premium as opposed to coverage. The number and types are as follows:

01 – Federal Coverages and Exclusions
02 – Maritime Coverages and Exclusions
03 – Other Coverages and Exclusions
04 – Premium
05 – Retrospective Premium
06 – Miscellaneous

4. Sequence Number

The fourth set of characters is the unique identifying number that differentiates an endorsement from others in the same series. A multipage endorsement will have only one number.

5. Version Identifier

The last character identifies the version of the policy and each endorsement. The identifying number of the version of the policy and each endorsement that was in effect prior to the rule change creating the version identifier contains only alphabetic characters. The original printing of an endorsement effective after the rule change will also contain eight characters. Each subsequent version of the policy and endorsements will contain a ninth alphabetical character. This alphabetical character will sequentially identify each subsequent reprint of the policy and endorsements from A through Z.

Rating Board approval is not required for carriers to use their own attachment clause, letterheads and/or form numbers. However, any deviation, modification of, or customization to the wording of any standard form, whether national or New York specific, requires submission to and approval by the Rating Board, in addition to filing with and obtaining approval from the New York State Department of Financial Services.

No deviation from the text of any authorized endorsement shall be made unless permitted by the explanatory notes thereunder.

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ALPHABETICAL INDEX OF ENDORSEMENTS

STANDARD AND STATE SPECIAL ENDORSEMENTS APPLICABLE IN NEW YORK

	90-Day Reporting Requirement – Notification of Change in Ownership Endorsement	WC 00 04 14 A
	Alternate Employer Endorsement	WC 00 03 01 A
	Catastrophe (Other Than Certified Acts of Terrorism) Premium Endorsement	WC 00 04 21 E
	Defense Base Act Coverage Endorsement	WC 00 01 01 A
	Designated Workplaces Exclusion Endorsement	WC 00 03 02
	Employers' Liability Coverage Endorsement	WC 00 03 03 C
	Experience Rating Modification Factor Endorsement	WC 00 04 03
	Experience Rating Modification Factor Revision Endorsement	WC 00 04 25
	Federal Employers' Liability Act Coverage Endorsement	WC 00 01 04 A
	Information Page	WC 00 00 01 A
	Information Page Volunteer Ambulance Workers' Benefit Policy	WC 31 00 03 B
	Information Page Volunteer Firefighters' Benefit Policy	WC 31 00 01 B
	Insurance Company as Insured Endorsement	WC 00 03 04
	Joint Venture as Insured Endorsement	WC 00 03 05
	Longshore and Harbor Workers' Compensation Act Coverage Endorsement	WC 00 01 06 A
	Maritime Coverage Endorsement	WC 00 02 01 B
	New York Ambulance and Fire District Liability Exclusion Endorsement for County or Town Policies	WC 31 06 12
	New York Ambulance District Liability Exclusion Endorsement for County or Town Policies	WC 31 06 09 A
	New York Benefits Deductible Endorsement	WC 31 03 15 A
★		
★		
★	New York Construction Classification Premium Adjustment Program Explanatory Endorsement	WC 31 03 23
	New York Coverage for Elected or Appointed Officers of Municipal Corporations or Other Political Subdivisions Endorsement	WC 31 03 01 A
	New York Designated Workplace Cancelation Endorsement and Notice of Partial Cancelation	WC 31 03 02 A
	New York Domestic Workers Restricted Endorsement	WC 31 06 01 A
	New York Excess Medical Coverage Endorsement	WC 31 03 03 A

	New York Exclusion For Designated Officers and Employees of Ambulance Districts Endorsement	WC 31 06 11 A
	New York Exclusion For Designated Officers and Employees of Fire Districts Endorsement	WC 31 06 02
	New York Exclusion of Executive Officer Endorsement	WC 31 03 05 B
	New York Executive Officers Exclusion Endorsement	WC 31 03 04
	New York Executive Officers Hold Harmless Endorsement	WC 31 06 03
	New York Fire District Liability Exclusion Endorsement for County or Town Policies	WC 31 06 04 A
	New York Foreign Voluntary Compensation and Employers' Liability Coverage Endorsement	WC 31 06 17 B
	New York Inclusion of Auxiliary Police Endorsement	WC 31 03 14 A
	New York Inclusion of Executive Officer Endorsement	WC 31 03 06 A
★	New York Information Page Notes	WC 00 00 01 G
	New York Liability of Municipalities to Police Officers or Paid Firefighters – Exclusion Endorsement	WC 31 03 07
	New York Limit of Liability Endorsement	WC 31 03 08
	New York Medical Benefits Reimbursement Endorsement	WC 31 03 10
	New York Non-Subject Employees Exclusion Endorsement	WC 31 03 11
	New York Non-Subject Executive Officers Coverage Endorsement	WC 31 03 12
	New York Optional Client Exclusion Endorsement	WC 31 03 22 A
	New York Optional Professional Employer Organization (PEO) Endorsement	WC 31 03 20 A
	New York Optional Professional Employer Organization (PEO) Exclusion Endorsement	WC 31 03 21 A
	New York Pending Payroll Limitation and Premium Differential Endorsement	WC 31 04 04 B
	New York Preferred Provider Organization Endorsement	WC 31 06 16 A
	New York Preferred Provider Organization Premium Endorsement	WC 31 04 03 A
	New York Professional Employer Organization (PEO) Endorsement	WC 31 03 17 A
	New York Professional Employer Organization (PEO) Exclusion Endorsement	WC 31 03 18 A
	New York Safe Patient Handling Act Program Explanatory Endorsement (Flat Credit)	WC 31 04 05 A
	New York Safe Patient Handling Act Program Explanatory Endorsement (Tiered Credit)	WC 31 04 06 A
	New York Sole Proprietors, Partners and Members of LLC's, PSLC's and RLLP's Coverage Endorsement	WC 31 03 13 C
	New York Sole Proprietors, Partners and Members of LLC's, PSLC's, RLLP's, Exclusion Endorsement	WC 31 03 16 C
	New York Volunteer Ambulance Workers' Benefit Law – Extension of Employers' Liability Insurance Endorsement	WC 31 06 13
	New York Volunteer Ambulance Workers' Benefit Law Group Insurance Endorsement	WC 31 06 10 A
	New York Volunteer Ambulance Workers' Premium Discount Endorsement	WC 31 06 08 A
	New York Volunteer Firefighters' Benefit Law – Extension of Employers' Liability Insurance Endorsement	WC 31 06 07 A
	New York Volunteer Firefighters' Benefit Law Group Insurance Endorsement	WC 31 06 05 A
	New York Volunteer Firefighters' Premium Discount Endorsement	WC 31 06 06 A

	New York Workers' Compensation Policyholder Notice of Right to Appeal	WC 31 06 18 A
	Nonappropriated Fund Instrumentalities Act Coverage Endorsement	WC 00 01 08 A
★		
	Outer Continental Shelf Lands Act Coverage Endorsement	WC 00 01 09 C
	Pending Rate Change Endorsement	WC 00 04 04
	Policy Period Endorsement	WC 00 04 05
	Premium Discount Endorsement	WC 00 04 06
	Premium Due Date Endorsement	WC 00 04 19
	Rate Change Endorsement	WC 00 04 07
	Rural Utilities Service Endorsement	WC 00 03 09 B
★	Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement	WC 00 04 22 C
	Voluntary Compensation and Employers' Liability Coverage Endorsement	WC 00 03 11A
	Voluntary Compensation Maritime Coverage Endorsement	WC 00 02 03
	Volunteer Ambulance Workers' Benefit Law Policy	WC 31 00 02 B
	Volunteer Firefighters' Benefit Law Policy	WC 31 00 00 B
	Waiver of Our Right to Recover from Others Endorsement	WC 00 03 13
	Workers' Compensation and Employers' Liability Insurance Policy	WC 00 00 00 C

NUMERIC INDEX OF ENDORSEMENTS

STANDARD AND STATE SPECIAL ENDORSEMENTS APPLICABLE IN NEW YORK

	WC 00 00 00 C	Workers' Compensation and Employers' Liability Insurance Policy
	WC 00 00 01 A	Information Page
★	WC 00 00 01 G	New York Information Page Notes
	WC 00 01 01 A	Defense Base Act Coverage Endorsement
	WC 00 01 04 A	Federal Employers' Liability Act Coverage Endorsement
	WC 00 01 06 A	Longshore and Harbor Workers' Compensation Act Coverage Endorsement
	WC 00 01 08 A	Nonappropriated Fund Instrumentalities Act Coverage Endorsement
	WC 00 01 09 C	Outer Continental Shelf Lands Act Coverage Endorsement
	WC 00 02 01 B	Maritime Coverage Endorsement
	WC 00 02 03	Voluntary Compensation Maritime Coverage Endorsement
	WC 00 03 01 A	Alternate Employer Endorsement
	WC 00 03 02	Designated Workplaces Exclusion Endorsement
	WC 00 03 03 C	Employers' Liability Coverage Endorsement
	WC 00 03 04	Insurance Company as Insured Endorsement
	WC 00 03 05	Joint Venture as Insured Endorsement
	WC 00 03 09 B	Rural Utilities Service Endorsement
	WC 00 03 11 A	Voluntary Compensation and Employers' Liability Coverage Endorsement
	WC 00 03 13	Waiver of Our Right to Recover from Others Endorsement
	WC 00 04 03	Experience Rating Modification Factor Endorsement
	WC 00 04 04	Pending Rate Change Endorsement
	WC 00 04 05	Policy Period Endorsement
	WC 00 04 06	Premium Discount Endorsement
	WC 00 04 07	Rate Change Endorsement
	WC 00 04 14 A	90-Day Reporting Requirement – Notification of Change in Ownership Endorsement
	WC 00 04 19	Premium Due Date Endorsement
	WC 00 04 21 E	Catastrophe (Other Than Certified Acts of Terrorism) Premium Endorsement
	WC 00 04 22 C	Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement
	WC 00 04 25	Experience Rating Modification Factor Revision Endorsement
	WC 31 00 00 B	Volunteer Firefighters' Benefit Law Policy
	WC 31 00 01 B	Information Page Volunteer Firefighters' Benefit Policy
	WC 31 00 02 B	Volunteer Ambulance Workers' Benefit Law Policy
	WC 31 00 03 B	Information Page Volunteer Ambulance Workers' Benefit Policy
	WC 31 03 01 A	New York Coverage for Elected or Appointed Officers of Municipal Corporations or Other Political Subdivisions Endorsement
	WC 31 03 02 A	New York Designated Workplace Cancelation Endorsement and Notice of Partial Cancelation
	WC 31 03 03 A	New York Excess Medical Coverage Endorsement
	WC 31 03 04	New York Executive Officers Exclusion Endorsement
	WC 31 03 05 B	New York Exclusion of Executive Officer Endorsement

	WC 31 03 06 A	New York Inclusion of Executive Officer Endorsement
	WC 31 03 07	New York Liability of Municipalities to Police Officers or Paid Firefighters' – Exclusion Endorsement
	WC 31 03 08	New York Limit of Liability Endorsement
	WC 31 03 10	New York Medical Benefits Reimbursement Endorsement
	WC 31 03 11	New York Non-Subject Employees Exclusion Endorsement
	WC 31 03 12	New York Non-Subject Executive Officers Coverage Endorsement
	WC 31 03 13 C	New York Sole Proprietors, Partners and Members of LLC's, PSLC's and RLLP's Coverage Endorsement
	WC 31 03 14 A	New York Inclusion of Auxiliary Police Endorsement
	WC 31 03 15 A	New York Benefits Deductible Endorsement
	WC 31 03 16 C	New York Sole Proprietors, Partners and Members of LLC's, PSLC's, RLLP's, Exclusion Endorsement
	WC 31 03 17 A	New York Professional Employer Organization (PEO) Endorsement
	WC 31 03 18 A	New York Professional Employer Organization (PEO) Exclusion Endorsement
★		
	WC 31 03 20 A	New York Optional Professional Employer Organization (PEO) Endorsement
	WC 31 03 21 A	New York Optional Professional Employer Organization (PEO) Exclusion Endorsement
	WC 31 03 22 A	New York Optional Client Exclusion Endorsement
★	WC 31 03 23	New York Construction Classification Premium Adjustment Program Explanatory Endorsement
★		
	WC 31 04 03 A	New York Preferred Provider Organization Premium Endorsement
	WC 31 04 04 B	New York Pending Payroll Limitation and Premium Differential Endorsement
	WC 31 04 05 A	New York Safe Patient Handling Act Program Explanatory Endorsement (Flat Credit)
	WC 31 04 06 A	New York Safe Patient Handling Act Program Explanatory Endorsement (Tiered Credit)
	WC 31 06 01 A	New York Domestic Workers Restricted Endorsement
	WC 31 06 02	New York Exclusion For Designated Officers and Employees of Fire Districts Endorsement
	WC 31 06 03	New York Executive Officers Hold Harmless Endorsement
	WC 31 06 04 A	New York Fire District Liability Exclusion Endorsement for County or Town Policies
	WC 31 06 05 A	New York Volunteer Firefighters' Benefit Law Group Insurance Endorsement
	WC 31 06 06 A	New York Volunteer Firefighters' Premium Discount Endorsement
	WC 31 06 07 A	New York Volunteer Firefighters' Benefit Law – Extension of Employers' Liability Insurance Endorsement
	WC 31 06 08 A	New York Volunteer Ambulance Workers' Premium Discount Endorsement
	WC 31 06 09 A	New York Ambulance District Liability Exclusion Endorsement for County or Town Policies
	WC 31 06 10 A	New York Volunteer Ambulance Workers' Benefit Law Group Insurance Endorsement

	WC 31 06 10 A	New York Volunteer Ambulance Workers' Benefit Law Group Insurance Endorsement
	WC 31 06 11 A	New York Exclusion For Designated Officers and Employees of Ambulance Districts Endorsement
	WC 31 06 12	New York Ambulance and Fire District Liability Exclusion Endorsement for County or Town Policies
	WC 31 06 13	New York Volunteer Ambulance Workers' Benefit Law – Extension of Employers' Liability Insurance Endorsement
	WC 31 06 16 A	New York Preferred Provider Organization Endorsement
	WC 31 06 17 B	New York Foreign Voluntary Compensation and Employers' Liability Coverage Endorsement
	WC 31 06 18 A	New York Workers' Compensation Policyholder Notice of Right to Appeal

WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY INSURANCE POLICY

In return for the payment of the premium and subject to all terms of this policy, we agree with you as follows:

GENERAL SECTION

A. The Policy
This policy includes at its effective date the Information Page and all endorsements and schedules listed there. It is a contract of insurance between you (the employer named in Item 1. of the Information Page) and us (the insurer named on the Information Page). The only agreements relating to this insurance are stated in this policy. The terms of this policy may not be changed or waived except by endorsement issued by us to be part of this policy.

B. Who is Insured
You are insured if you are an employer named in Item 1. of the Information Page. If that employer is a partnership, and if you are one of its partners, you are insured, but only in your capacity as an employer of the partnership's employees.

C. Workers' Compensation Law
Workers' Compensation Law means the workers or workmen's compensation law and occupational disease law of each state or territory named in Item 3.A. of the Information Page. It includes any amendments to that law which are in effect during the policy period. It does not include any federal workers or workmen's compensation law, any federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

D. State
State means any state of the United States of America, and the District of Columbia.

E. Locations
This policy covers all of your workplaces listed in Items 1. or 4. of the Information Page; and it covers all other workplaces in Item 3.A. states unless you have other insurance or are self-insured for such workplaces.

PART ONE
WORKERS' COMPENSATION INSURANCE

A. How This Insurance Applies
This workers' compensation insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. Bodily injury by accident must occur during the policy period.
2. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

B. We Will Pay
We will pay promptly when due the benefits required of you by the workers' compensation law.

C. We Will Defend
We have the right and duty to defend at our expense any claim, proceeding or suit against you for benefits payable by this insurance. We have the right to investigate and settle these claims, proceedings or suits.
We have no duty to defend a claim, proceeding or suit that is not covered by this insurance.

D. We Will Also Pay
We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding or suit we defend:

1. reasonable expenses incurred at our request, but not loss of earnings;
2. premiums for bonds to release attachments and for appeal bonds in bond amounts up to the amount payable under this insurance;
3. litigation costs taxed against you;
4. interest on a judgment as required by law until we offer the amount due under this insurance; and
5. expenses we incur.

E. Other Insurance
We will not pay more than our share of benefits and costs covered by this insurance and other

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insurance or self-insurance. Subject to any limits of liability that may apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance will be equal until the loss is paid.

F. Payments You Must Make

You are responsible for any payments in excess of the benefits regularly provided by the workers' compensation law including those required because:

1. of your serious and willful misconduct;
2. you knowingly employ an employee in violation of the law;
3. you fail to comply with a health or safety law or regulation; or
4. you discharge, coerce or otherwise discriminate against any employee in violation of the workers' compensation law.

If we make any payments in excess of the benefits regularly provided by the workers' compensation law on your behalf, you will reimburse us promptly.

G. Recovery From Others

We have your rights, and the rights of persons entitled to the benefits of this insurance, to recover our payments from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.

H. Statutory Provisions

These statements apply where they are required by law.

1. As between an injured worker and us, we have notice of the injury when you have notice.
2. Your default or the bankruptcy or insolvency of you or your estate will not relieve us of our duties under this insurance after an injury occurs.
3. We are directly and primarily liable to any person entitled to the benefits payable by this insurance. Those persons may enforce our duties; so may an agency authorized by law. Enforcement may be against us or against you and us.
4. Jurisdiction over you is jurisdiction over us for purposes of the workers' compensation law. We are bound by decisions against you under that law, subject to the provisions of this policy that are not in conflict with that law.
5. The insurance conforms to the parts of the workers' compensation law that apply to:
   a. benefits payable by this insurance;
   b. special taxes, payments into security or other special funds, and assessments payable by us under that law.
6. Terms of this insurance that conflict with the workers' compensation law are changed by this statement to conform to that law.

Nothing in these paragraphs relieves you of your duties under this policy.

PART TWO
EMPLOYERS' LIABILITY INSURANCE

A. How This Insurance Applies

This employers' liability insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must arise out of and in the course of the injured employee's employment by you.
2. The employment must be necessary or incidental to your work in a state or territory listed in Item 3.A. of the Information Page.
3. Bodily injury by accident must occur during the policy period.
4. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.
5. If you are sued, the original suit and any related legal actions for damages for bodily injury by accident or by disease must be brought in the United States of America, its territories or possessions, or Canada.

B. We Will Pay

We will pay all sums that you legally must pay as damages because of bodily injury to your employees, provided the bodily injury is covered by this Employers' Liability Insurance.

The damages we will pay, where recovery is permitted by law, include damages:

1. For which you are liable to a third party by reason of a claim or suit against you by that third party to recover the damages claimed against such third party as a result of injury to your employee;
2. For care and loss of services; and

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3. For consequential bodily injury to a spouse, child, parent, brother or sister of the injured employee; provided that these damages are the direct consequence of bodily injury that arises out of and in the course of the injured employee's employment by you; and
4. Because of bodily injury to your employee that arises out of and in the course of employment, claimed against you in a capacity other than as employer.

C. Exclusions

This insurance does not cover:

1. Liability assumed under a contract. This exclusion does not apply to a warranty that your work will be done in a workmanlike manner;
2. Punitive or exemplary damages because of bodily injury to an employee employed in violation of law;
3. Bodily injury to an employee while employed in violation of law with your actual knowledge or the actual knowledge of any of your executive officers;
4. Any obligation imposed by a workers' compensation, occupational disease, unemployment compensation, or disability benefits law, or any similar law;
5. Bodily injury intentionally caused or aggravated by you;
6. Bodily injury occurring outside the United States of America, its territories or possessions, and Canada. This exclusion does not apply to bodily injury to a citizen or resident of the United States of America or Canada who is temporarily outside these countries;
7. Damages arising out of coercion, criticism, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination against or termination of any employee, or any personnel practices, policies, acts or omissions;
8. Bodily injury to any person in work subject to the Longshore and Harbor Workers' Compensation Act (33 U.S.C. Sections 901 et seq.), the Nonappropriated Fund Instrumentalities Act (5 U.S.C. Sections 8171 et seq.), the Outer Continental Shelf Lands Act (43 U.S.C. Sections 1331 et seq.), the Defense Base Act (42 U.S.C. Sections 1651-1654), the Federal Mine Safety and Health Act (30 U.S.C. Sections 801 et seq. and 901-944), any other federal workers or workmen's compensation law or other federal occupational disease law, or any amendments to these laws;
9. Bodily injury to any person in work subject to the Federal Employers' Liability Act (45 USC Sections 51 et seq.), any other federal laws obligating an employer to pay damages to an employee due to bodily injury arising out of or in the course of employment, or any amendments to those laws;
10. Bodily injury to a master or member of the crew of any vessel and does not cover punitive damages related to your duty or obligation to provide transportation, wages, maintenance, and cure under any applicable maritime law;
11. Fines or penalties imposed for violation of federal or state law; and
12. Damages payable under the Migrant and Seasonal Agricultural Worker Protection Act (29 U.S.C. Sections 1801 et seq.) and under any other federal law awarding damages for violation of those laws or regulations issued thereunder, and any amendments to those laws.

D. We Will Defend

We have the right and duty to defend, at our expense, any claim, proceeding or suit against you for damages payable by this insurance. We have the right to investigate and settle these claims, proceedings and suits.

We have no duty to defend a claim, proceeding or suit that is not covered by this insurance. We have no duty to defend or continue defending after we have paid our applicable limit of liability under this insurance.

E. We Will Also Pay

We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding, or suit we defend:

1. Reasonable expenses incurred at our request, but not loss of earnings;
2. Premiums for bonds to release attachments and for appeal bonds in bond amounts up to the limit of our liability under this insurance;
3. Litigation costs taxed against you;
4. Interest on a judgement as required by law until we offer the amount due under this insurance; and
5. Expenses we incur.

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F. Other Insurance

We will not pay more than our share of damages and costs covered by this insurance and other insurance or self-insurance. Subject to any limits of liability that apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance and self-insurance will be equal until the loss is paid.

G. Limits of Liability

Our liability to pay for damages is limited. Our limits of liability are shown in Item 3.B. of the Information Page. They apply as explained below.

1. Bodily Injury by Accident. The limit shown for 'bodily injury by accident – each accident" is the most we will pay for all damages covered by this insurance because of bodily injury to one or more employees in any one accident. A disease is not bodily injury by accident unless it results directly from bodily injury by accident.

2. Bodily Injury by Disease. The limit shown for "bodily injury by disease – policy limit" is the most we will pay for all damages covered by this insurance and arising out of bodily injury by disease, regardless of the number of employees who sustain bodily injury by disease. The limit shown for "bodily injury by disease – each employee" is the most we will pay for all damages because of bodily injury by disease to any one employee.

Bodily injury by disease does not include disease that results directly from a bodily injury by accident.

3. We will not pay any claims for damages after we have paid the applicable limit of our liability under this insurance.

H. Recovery From Others

We have your rights to recover our payment from anyone liable for an injury covered by this insurance. You will do everything necessary to protect those rights for us and to help us enforce them.

I. Actions Against Us

There will be no right of action against us under this insurance unless:

1. You have complied with all the terms of this policy; and

2. The amount you owe has been determined with our consent or by actual trial and final judgment.

This insurance does not give anyone the right to add us as a defendant in an action against you to determine your liability. The bankruptcy or insolvency of you or your estate will not relieve us of our obligations under this Part.

PART THREE
OTHER STATES INSURANCE

A. How This Insurance Applies

1. This other states insurance applies only if one or more states are shown in Item 3.C. of the Information Page.

2. If you begin work in any one of those states after the effective date of this policy and are not insured or are not self-insured for such work, all provisions of the policy will apply as though that state were listed in Item 3.A. of the Information Page.

3. We will reimburse you for the benefits required by the workers' compensation law of that state if we are not permitted to pay the benefits directly to persons entitled to them.

4. If you have work on the effective date of this policy any state not listed in Item 3.A. of the Information Page, coverage will not be afforded for that state unless we are notified within thirty days.

B. Notice

Tell us at once if you begin work in any state listed in Item 3.C. of the Information Page.

PART FOUR
YOUR DUTIES IF INJURY OCCURS

Tell us at once if injury occurs that may be covered by this policy. Your other duties are listed here.

1. Provide for immediate medical and other services required by the workers' compensation law.

2. Give us or our agent the names and addresses of the injured persons and of witnesses, and other information we may need.

3. Promptly give us all notices, demands and legal papers related to the injury, claim, proceeding or suit.

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4. Cooperate with us and assist us, as we may request, in the investigation, settlement or defense of any claim, proceeding or suit.
5. Do nothing after any injury occurs that would interfere with our right to recover from others.
6. Do not voluntarily make payments, assume obligations or incur expenses, except at your own cost.

PART FIVE – PREMIUM

A. Our Manuals

All premium for this policy will be determined by our manuals of rules, rates, rating plans and classifications. We may change our manuals and apply the changes to this policy if authorized by law or governmental agency regulating this insurance.

B. Classifications

Item 4. of the Information Page shows the rate and premium basis for certain business or work classifications. These classifications were assigned based on an estimate of the exposures you would have during the policy period. If your actual exposures are not properly described by those classifications, we will assign proper classifications, rates and premium basis by endorsement to this policy.

C. Remuneration

Premium for each work classification is determined by multiplying a rate times a premium basis. Remuneration is the most common premium basis. This premium basis includes payroll and all other remuneration paid or payable during the policy period for the services of:

1. all your officers and employees engaged in work covered by this policy; and
2. all other persons engaged in work that could make us liable under Part One (Workers' Compensation Insurance) for this policy. If you do not have payroll records for these persons, the contract price for their services and materials may be used as the premium basis. This paragraph 2 will not apply if you give us proof that the employers of these persons lawfully secured their workers' compensation obligations.

D. Premium Payments

You will pay all premium when due. You will pay the premium even if part or all of a workers' compensation law is not valid.

E. Final Premium

The premium shown on the Information Page, schedules, and endorsements is an estimate. The final premium will be determined after this policy ends by using the actual, not the estimated, premium basis and the proper classifications and rates that lawfully apply to the business and work covered by this policy. If the final premium is more than the premium you paid to us, you must pay us the balance. If it is less, we will refund the balance to you. The final premium will not be less than the highest minimum premium for the classifications covered by this policy.

If this policy is canceled, final premium will be determined in the following way unless our manuals provide otherwise:

1. If we cancel, final premium will be calculated pro rata based on the time this policy was in force. Final premium will not be less than the pro rata share of the minimum premium.
2. If you cancel, final premium will be more than pro rata; it will be based on the time this policy was in force, and increased by our short-rate cancelation table and procedure. Final premium will not be less than the minimum premium.

F. Records

You will keep records of information needed to compute premium. You will provide us with copies of those records when we ask for them.

G. Audit

You will let us examine and audit all your records that relate to this policy. These records include ledgers, journals, registers, vouchers, contracts, tax reports, payroll and disbursement records, and programs for storing and retrieving data. We may conduct the audits during regular business hours during the policy period and within three years after the policy period ends. Information developed by audit will be used to determine final premium. Insurance rate service organizations have the same rights we have under this provision.

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PART SIX–CONDITIONS

A. Inspection

We have the right but are not obliged to inspect your workplaces at any time. Our inspections are not safety inspections. They relate only to the insurability of the workplaces and the premiums to be charged. We may give you reports on the conditions we find. We may also recommend changes. While they may help reduce losses, we do not undertake to perform the duty of any person to provide for the health or safety of your employees or the public. We do not warrant that your workplaces are safe or healthful or that they comply with laws, regulations, codes or standards. Insurance rate service organizations have the same rights we have under this provision.

B. Long Term Policy

If the policy period is longer than one year and sixteen days, all provisions of this policy will apply as though a new policy were issued on each annual anniversary that this policy is in force.

C. Transfer of Your Rights and Duties

Your rights or duties under this policy may not be transferred without our written consent.

If you die and we receive notice within thirty days after your death, we will cover your legal representative as insured.

D. Cancelation

1. You may cancel this policy. You must mail or deliver advance written notice to us stating when the cancelation is to take effect.
2. We may cancel this policy. We must mail or deliver to you not less than ten days advance written notice stating when the cancelation is to take effect. Mailing that notice to you at your mailing address shown in Item 1. of the Information Page will be sufficient to prove notice.
3. The policy period will end on the day and hour stated in the cancelation notice.
4. Any of these provisions that conflict with a law that controls the cancelation of the insurance in this policy is changed by this statement to comply with the law.

E. Sole Representative

The insured first named in Item 1. of the Information Page will act on behalf of all insureds to change this policy, receive return premium, and give or receive notice of cancelation.

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INFORMATION PAGE

Insurer: **Policy No.**

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General Information Page Notes		
	1.	Insurance carriers may show a renewal agreement statement on the standard Information Page when a policy is renewed. The carrier must show "Renewal Agreement" or a like heading along with the title "Information Page" if a renewal agreement statement is shown on the Information Page.
	2.	Insurance carriers showing a renewal agreement statement on the Information Page or entering into a renewal agreement not shown on the Information Page may list any or all endorsements in Item 3.D., elsewhere on the Information Page or in an Information Page Schedule. A carrier is not required to attach such listed endorsements to the Information Page and Policy if the endorsements have already been provided to the employer by that carrier.
	3.	These General Information Page Notes do not affect the standard Information Page entry requirements set forth in the Information Page Notes.

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NEW YORK INFORMATION PAGE NOTES

	1. The sequence of Items 1. through 4. of the Information Page may not be changed except for Item 3.D. (See Note 11.). The format of each item may be rearranged, and these suggested headings may be used: 1. Insured; 2. Policy Period; 3. Coverage; and 4. Premium.
	2. The name of the insurer is to be shown prominently on the Information Page in the space above Item 1. Multi-carrier groups must make appropriate reference to the name of the member of the group providing the insurance. The address and kind of insurer (stock, mutual, or other) are to be shown on the Information Page, the policy, or a policy jacket.
	3. The policy number must be appropriately labeled and shown in the space reserved above Item 1. on the Information Page. This number should be unique to the carrier and remain constant during the policy period. It should be used on all endorsements issued after the policy is issued. The policy number appearing on the Information Page should be the same as the policy number contained in the carrier's internal statistical records. The five-digit NCCI carrier code number must be shown and appropriately labeled on the Information Page.
	4. Indicate the prior policy number on the Information Page of all renewal policies. New business may be designated "New." At its option, the carrier may show this on the insured's copy of the Information Page. The policy number of a rewritten or replaced policy must also be on the Information Page.
	5. List in Item 1. the exact name of the employer insured and indicate whether the employer is an individual, partnership, joint venture, corporation, association or other legal entity. Also include the respective federal employer's identification number (FEIN), appropriately labeled, for each entity included on the policy. If separate legal entities are insured in a single policy, consistent with rules of the Manual, separately show the complete name of each insured employer and indicate each employer's legal entity status.
	6. List in Item 1. or by schedule all usual workplaces of the insured that are to be covered by the policy.

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	7. The effective date and hour of the policy, and its expiration date and hour must be shown in Item 2. The hour may be included as part of the printed form at the carrier's option.
	8. List in Item 3.A. states where state workers' compensation insurance is provided. If none is provided, "none" or "not covered" may be shown.
	9. Show limits of liability separately for bodily injury by accident and by disease in Item 3.B.
	10. States may be shown in Item 3.C. by name or by designation, but do not name or designate a state listed in Item 3.A., a monopolistic state fund state, or a state where the insurer will not provide this coverage. The following entry may also be included: "All states except North Dakota, Ohio, Washington, Wyoming, states designated in Item 3.A. of the Information Page and _____." If the carrier learns that the employer is conducting operations in a 3.C. state, and if the carrier agrees to continue coverage, the carrier should add that state to Item 3.A. and remove it from Item 3.C. normal carrier procedures apply when the state is added to Item 3.A.
	11. Item 3.D. may be omitted so long as the list of the policy's schedules and endorsements appears somewhere on the Information Page.
	12. The content of Item 4. may be rearranged by the carrier. If the policy is issued for less than one year, the carrier may state whether the premium information is shown for the policy period or for an annual period.
	13. In Item 4., the development of estimated annual premium shall be displayed separately for each classification by state. This same display of premium development must be shown on any classification schedules attached to the policy. Total Estimated Standard Premium must be shown by state on the Information Page or on a schedule attached to the policy.
	14. The experience rating modification factor shall be shown in Item 4. for risks subject to the experience rating plan, unless this factor is not available when the policy is issued. The carrier then may make an appropriate entry in Item 4. to show that the factor is not available. See the Experience Rating Modification Factor Endorsement for more information.
	15. Premium discount must be shown in Item 4., the Premium Discount Endorsement, or both.

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	16. All charges or credits affecting the total estimated premium must be shown in Item 4. The deposit premium and the interim adjustment period must also appear on the Information Page. The date and place of policy issuance, date and place of countersignature and other related information may also be shown on the Information Page.
★	
★	**17.** Other entries may be made on the Information Page as authorized by Notes to Endorsement, including: Defense Base Act Coverage; Voluntary Compensation Maritime Coverage Endorsement and the endorsements that apply to the inclusion and exclusion of executive officers and sole proprietors and partners.
★	**18.** The carrier may use its own method of execution and place the execution clause at the end of the Information Page, at the end of the standard policy, or on a policy jacket.
★	**19.** Provide and reference the Employer's Appeal Process (explained in Rule I (J) of this Manual) for classification, ownership, premium auditing, or any other ruling or decision pertaining to this policy. This is satisfied through the attachment of mandatory Endorsement, "New York Workers' Compensation Policyholder Notice of Right to Appeal" (WC 31 06 18 A).
★	**20.** For those employers to which the Schedule Rating Plan applies, report the schedule rating information in Item 4.

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DEFENSE BASE ACT COVERAGE ENDORSEMENT

This endorsement applies only to work described in the Schedule or described on the Information Page as subject to the Defense Base Act. The policy applies to that work as though the location included in the description of the work were a state named in Item 3.A. of the Information Page.

General Section C. Workers' Compensation Law is replaced by the following:

C. Workers' Compensation Law

Workers' Compensation law means the workers or workmen's compensation law and occupational disease law of each state or territory named in Item 3.A. of the Information Page and the Defense Base Act) 42 USC Sections 1651-1654). It includes any amendments to those laws that are in effect during the policy period. It does not include any other federal workers or workmen's compensation law, other federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

Part Two (Employers' Liability Insurance), C. Exclusion 8, does not apply to work subject to the Defense Base Act.

Schedule

Description of Work

Notes		
	1.	Use this endorsement to provide workers' compensation insurance and employers' liability insurance for work subject to the Defense Base Act extension of the Longshore and Harbor Workers' Compensation Act.
	2.	The Defense Base Act makes the Longshore and Harbor Workers' Compensation Act apply to contractors performing work at overseas military bases, whether in a territory or possession of the United States of America or in a foreign country, and to various public works contracts performed outside the continental United States.
	3.	The description of the work must include the location where the work is to be performed.

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FEDERAL EMPLOYERS' LIABILITY ACT COVERAGE ENDORSEMENT

This endorsement applies only to work subject to the Federal Employers' Liability Act (45 USC Sections 51-60) and any amendment to that Act that is in effect during the policy period.

G. Limits of Liability of Part Two (Employers' Liability Insurance) is replaced by the following:

G. Limits of Liability

Our liability to pay for damages is limited. Our limits of liability are shown in the Schedule. They apply as explained below:

1. Bodily Injury by Accident. The limit shown for "bodily injury by accident – each accident" is the most we will pay for all damages covered by this insurance because of bodily injury to one or more employees in any one accident.

A disease is not bodily injury by accident unless it results directly from bodily injury by accident.

2. Bodily Injury by Disease. The limit shown for "bodily injury by disease – aggregate" is the most we will pay for all damages covered by this insurance because of bodily injury by disease to one or more employees. The limit applies separately to bodily injury by disease arising out of work in each state shown in Item 3.A. of the Information Page or in the Schedule.

Bodily injury by disease does not include disease that results directly from bodily injury by accident.

3. We will not pay any claims for damages after we have paid the applicable limit of our liability under this insurance.

If any state is named in Item 2. of the Schedule, Part Two (Employers' Liability Insurance) applies in that state to work subject to the Federal Employers' Liability Act as though that state were listed in Item 3.A. of the Information Page. Part One (Workers' Compensation Insurance) does not apply in a state shown in the Schedule.

Part Two (Employers' Liability Insurance), C. Exclusions, exclusion 9, does not apply to work subject to the Federal Employers' Liability Act.

Schedule

1. Limits of Liability

Bodily Injury by Accident $_____ each accident

Bodily Injury by Disease $_____ aggregate

2. State

Notes		
	1.	Use this endorsement when providing Federal Employers' Liability Act coverage under Program I or II in accordance with Rule XII of the Manual.
	2.	The Federal Employers' Liability Act makes an interstate railroad liable for bodily injuries sustained by an employee.
	3.	Item 2. of the Schedule may be used to extend FELA coverage to a state not listed in Item 3.A. of the Information Page.

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LONGSHORE AND HARBOR WORKERS' COMPENSATION ACT COVERAGE ENDORSEMENT

This endorsement applies only to work subject to the Longshore and Harbor Workers' Compensation Act in a state shown in the Schedule. The policy applies to that work as though that state were listed in Item 3.A. of the Information Page.

General Section C. Workers' Compensation Law is replaced by the following:

C. Workers' Compensation Law

Workers' Compensation Law means the workers or workmen's compensation law and occupational disease law of each state or territory named in Item 3.A. of the Information Page and the Longshore and Harbor Workers' Compensation Act (33 USC Sections 901-950). It includes any amendments to those laws that are in effect during the policy period. It does not include any other federal workers or workmen's compensation law, other federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

Part Two (Employers' Liability Insurance), C. Exclusions; exclusion 8, does not apply to work subject to the Longshore and Harbor Workers' Compensation Act.

This endorsement does not apply to work subject to the Defense Base Act, the Outer Continental Shelf Lands Act, or the Nonappropriated Fund Instrumentalities Act.

Schedule

State	Longshore and Harbor Workers' Compensation Act Coverage Percentage

The rates for classifications with code numbers not followed by the letter "F" are rates for work not ordinarily subject to the Longshore and Harbor Workers' Compensation Act. If this policy covers work under such classifications, and if the work is subject to the Longshore and Harbor Workers' Compensation Act, those non-F classification rates will be increased by the Longshore and Harbor Workers' Compensation Act Coverage Percentage shown in the Schedule.

Notes	
	1. Use this endorsement to provide workers' compensation insurance and employers' liability insurance for work subject to the Longshore and Harbor Workers' Compensation Act in any state, including a monopolistic state fund state.
	2. The Longshore and Harbor Workers' Compensation Act is a federal workers' compensation law that applies to workers in maritime employments, including longshore, harborworkers, shipbuilders, shipbreakers and ship repairers. It does not apply to masters or crews of vessels. It excludes repairers engaged in repairing a recreational vessel or dismantling any part of a recreational vessel in connection with repair of such vessel and excludes individuals employed to build any recreational vessel under sixty-five feet in length. See Rule XI of the Manual for additional details.
	3. Coverage is provided in a state by naming the state in the Schedule.
	4. The following entry may be typed or printed in the Schedule to provide coverage in Item 3.A. states: "Each state named in Item 3.A. of the Information Page."
	5. The following entry may be typed or printed in the Schedule to provide coverage in Item 3.A. and 3.C. states: "Each state named in Item 3.A. or 3.C. of the Information Page."

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NONAPPROPRIATED FUND INSTRUMENTALITIES ACT COVERAGE ENDORSEMENT

This endorsement applies only to the work described in the Schedule or described on the Information Page as subject to the Nonappropriated Fund Instrumentalities Act. The policy applies to that work as though the location shown in the Schedule were a state named in Item 3.A. of the Information Page.

General Section C. Workers' Compensation Law is replaced by the following:

C. Workers' Compensation Law

Workers' Compensation Law means the workers or workmen's compensation law and occupational disease law of each state or territory named in Item 3.A. of the Information Page and the Nonappropriated Fund Instrumentalities Act (5 USC Sections 8171 - 8173). It includes any amendments to those laws that are in effect during the policy period. It does not include any other federal workers or workmen's compensation law, other federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

Part Two (Employers' Liability Insurance), C. Exclusions, exclusion 8, does not apply to work subject to the Nonappropriated Fund Instrumentalities Act.

Schedule

Description and Location of Work

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This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(**The information below is required only when this endorsement is issued subsequent to preparation of the policy.)**

Endorsement Effective	Policy No.	Endorsement No.
Insured		Premium
Insurance Company	Countersigned by _____	

WC 00 01 08 A
(Ed. 4-92)

Notes		
	1.	Use this endorsement to provide workers' compensation insurance and employers' liability insurance for work subject to the Nonappropriated Fund Instrumentalities Act.
	2.	The Nonappropriated Fund Instrumentalities Act makes the Longshore and Harbor Workers' Compensation Act apply to civilian employees of certain instrumentalities such as the Army and Air Force Exchange Service Army and Air Force Motion Picture Service, Navy Ship's Stores Ashore, Navy, Marine and Coast Guard Exchanges and other instrumentalities of the United States under jurisdiction of the Armed Forces conducted for the pleasure and improvement of Armed Forces personnel.

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OUTER CONTINENTAL SHELF LANDS ACT COVERAGE ENDORSEMENT

This endorsement applies only to the work described in Item 4. of the Information Page or in the Schedule as subject to the Outer Continental Shelf Lands Act. The policy will apply to that work as though the location shown in the Schedule were a state named in Item 3.A. of the Information Page.

General Section C. Workers' Compensation Law is replaced by the following:

C. Workers' Compensation Law

Workers' Compensation Law means the workers or workmen's compensation law and occupational disease law of each state or territory named in Item 3.A. of the Information Page and the Outer Continental Shelf Lands Act (43 U.S.C. Sections 1331 et seq.). It includes any amendments to those laws that are in effect during the policy period. It does not include any other federal workers or workmen's compensation law, other federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

Part Two (Employers' Liability Insurance), C. Exclusions., exclusion 8, does not apply to work subject to the Outer Continental Shelf Lands Act.

Schedule

Description and Location of Work

Notes		
	1.	The Outer Continental Shelf Lands Act makes the Longshore and Harbor Workers' Compensation Act apply to work involving the development from fixed platforms of the natural resources of the Outer Continental Shelf. Use this endorsement to provide workers' compensation insurance and employers' liability insurance for work on the Outer Continental Shelf subject to the Longshore and Harbor Workers' Compensation Act.
	2.	The description of the work must show the state whose boundaries, if extended to the Outer Continental Shelf, would include the location of the work.
	3.	Use the "Maritime Coverage Endorsement" (WC 00 02 01 B) to cover the exposure for masters and members of the crews of vessels.

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NOTIFICATION ENDORSEMENT OF PENDING LAW CHANGE TO TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2007

This endorsement is being sent to you with respect to your workers' compensation and employers' liability insurance policy. This endorsement does not replace the separate Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22 A) that is attached to your current policy and which remains in effect as applicable.

The Terrorism Risk Insurance Act of 2002 (TRIA) as previously amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA), provides for a program under which the federal government will share in the payment of insured losses caused by certain acts of terrorism. In the absence of affirmative US Congressional action to extend, update, or otherwise reauthorize TRIPRA, in whole or in part, TRIPRA is scheduled to expire December 31,2014.

Since the timetable for any further Congressional action respecting TRIPRA is unknown at this time, and exposure to acts of terrorism remains, we are providing our policyholders with relevant information concerning their workers' compensation policies in effect on or after January 1, 2014 in the event of TRIPRA's expiration.

Your policy provides coverage for workers' compensation losses caused by acts of terrorism or war, including workers' compensation benefit obligations dictated by state law, except Pennsylvania where injuries or deaths resulting from certain war-related activities are excluded from workers' compensation coverage. Coverage for such losses is still subject to all terms, definitions, exclusions, and conditions in your policy.

The premium charge for the coverage your policy provides for terrorism or war losses is shown in Item 4. of the Information Page or the Schedule in the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22 A) that is attached to your policy, and this amount may continue or change for new, renewal, and in-force policies in effect on or after December 31, 2014 in the event of TRIPRA's expiration, subject to regulatory review in accordance with applicable state law.

You need not do anything further at this time.

WITHDRAWN JANUARY 1, 2015

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NOTIFICATION ENDORSEMENT OF PENDING LAW CHANGE TO TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2015

This endorsement is being attached to your workers' compensation and employers' liability insurance policy. This endorsement does not replace the separate Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22 B) that is attached to your current policy and which remains in effect as applicable.

The Terrorism Risk Insurance Act of 2002 (TRIA), as previously amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2015 (TRIPRA 2015), provides for a program under which the federal government will share in the payment of insured losses caused by certain acts of terrorism. In the absence of affirmative US Congressional action to extend, update, or otherwise reauthorize TRIPRA 2015, in whole or in part, TRIPRA 2015 is scheduled to expire on December 31, 2020.

Since the timetable for any further Congressional action regarding TRIPRA 2015 is presently unknown, and exposure to acts of terrorism remains, we are providing policyholders with relevant information concerning their workers' compensation policies in the event of the TRIPRA 2015's expiration.

Your policy provides coverage for workers' compensation losses caused by acts of terrorism, including workers' compensation benefit obligations dictated by state law, except in Pennsylvania, where injuries or deaths resulting from certain war-related activities are excluded from workers' compensation coverage.

Coverage for such losses is still subject to all terms, definitions, exclusions, and conditions in your policy.

The premium charge for the coverage that your policy provides for terrorism losses is shown in Item 4. of the policy Information Page or the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22 B) Schedule that is attached to your policy. This amount may continue or change for new, renewal, and in-force policies in effect on or after December 31, 2020, in the event of TRIPRA 2015's expiration, subject to regulatory review in accordance with applicable state law.

You need not do anything further at this time.

Withdrawn as of January 1, 2021

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MARITIME COVERAGE ENDORSEMENT

This endorsement changes how insurance provided by Part Two (Employers' Liability Insurance) applies to bodily injury to a master or member of the crew of any vessel.

A. How This Insurance Applies is replaced by the following:

A. How This Insurance Applies

This insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must arise out of and in the course of the injured employee's employment by you.

2. The employment must be necessary or incidental to work described in Item 1. of the Schedule of the Maritime Coverage Endorsement.

3. The bodily injury must occur in the territorial limits of, or in the operation of a vessel sailing directly between the ports of, the continental United States of America, Alaska, Hawaii or Canada.

4. Bodily injury by accident must occur during the policy period.

5. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

6. If you are sued, the original suit and any related legal actions for damages for bodily injury by accident or by disease must be brought in the United States of America, its territories or possessions, or Canada.

C. Exclusions is changed by removing exclusion 10 and by adding exclusions 13 and 14.

This insurance does not cover:

13. bodily injury covered by a Protection and Indemnity Policy or similar policy issued to you or for your benefit. This exclusion applies even if the other policy does not apply because of another insurance clause, deductible or limitation of liability clause, or any similar clause.

14. Your duty or obligation to provide transportation, wages, maintenance, and cure. The exclusion does not apply if a premium entry is shown in Item 2. of the Schedule, except that punitive damages related to your duty or obligation to provide transportation, wages, maintenance, and cure under any applicable maritime law are excluded even if a premium is paid for transportation, wages, maintenance, and cure coverage.

D. We Will Defend is changed by adding the following statement:

We will treat a suit or other action in rem against a vessel owned or chartered by you as a suit against you.

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G. Limits of Liability

Our liability to pay for damages is limited. Our limits of liability are shown in the Schedule. They apply as explained below.

1. Bodily Injury by Accident. The limit shown for "bodily injury by accident – each accident" is the most we will pay for all damages covered by this insurance because of bodily injury to one or more employees in any one accident.

A disease is not bodily injury by accident unless it results directly from bodily injury by accident.

2. Bodily Injury by Disease. The limit shown for "bodily injury by disease – aggregate" is the most we will pay for damages covered by this insurance because of bodily injury by disease to one or more employees. The limit applies separately to bodily injury by disease arising out of work in each state shown in Item 3.A. of the Information Page. Bodily injury by disease will be deemed to occur in the state of the vessel's home port.

Bodily injury by disease does not include disease that results directly from a bodily injury by accident.

3. We will not pay any claims for damages after we have paid the applicable limit of our liability under this insurance.

Schedule

1. Description of work:

2. Transportation, Wages, Maintenance and Cure Premium $

Exclusion: This insurance does not cover punitive damages related to your duty or obligation to provide transportation, wages, maintenance, and cure under any applicable maritime law even if a premium is paid for transportation, wages, maintenance, and cure coverage.

3. Limits of Liability

Bodily Injury by Accident $ _____ each accident

Bodily Injury by Disease $ _____ aggregate

Notes		
	1.	Use this endorsement to afford maritime coverage under Program I or II of Manual Rule XII where the employer has maritime exposure and no Protection and Indemnity policy or has a Protection and Indemnity policy that does not cover all its operations.
	2.	Use Item 1. of the Schedule to describe the maritime operations that are to be insured by this endorsement. The description may include limitations by size, ownership or name of vessel and limitations by names of waterways to be used by the vessels.
	3.	Show a premium charge or other appropriate entry in Item 2. to provide coverage for transportation, wages, maintenance and cure.
	4.	Show limits of liability in Item 3. of the Schedule.

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VOLUNTARY COMPENSATION MARITIME COVERAGE ENDORSEMENT

This endorsement adds Voluntary Compensation Maritime Insurance to the policy.

A. How This Insurance Applies

This insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must be sustained by an employee who is a master or member of the crew of a vessel described in the Schedule.
2. The bodily injury must occur in employment that is necessary or incidental to work described in Item 2. of the Schedule.
3. The bodily injury must occur in the territorial limits of, or in the operation of a vessel sailing directly between the ports of, the continental United States of America, Alaska, Hawaii or Canada.
4. Bodily injury by accident must occur during the policy period.
5. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

B. We Will Pay

We will pay an amount equal to the benefits that would be required of you if you and your employees described in Item 1. of the Schedule were subject to the workers' compensation law shown in Item 1. of the Schedule. We will pay those amounts to the persons who would be entitled to them under that law.

C. Exclusions

This insurance does not cover:

1. any obligation imposed by a workers' compensation or occupational disease law, or any similar law.
2. bodily injury intentionally caused or aggravated by you.

D. Before We Pay

Before we pay benefits to the persons entitled to them, they must:

1. release you and us, in writing, of all responsibility for the injury or death.
2. transfer to us their right to recover from others who may be responsible for the injury or death.
3. cooperate with us and do everything necessary to enable us to enforce the right to recover from others.

If the persons entitled to the benefits of this insurance fail to do those things, our duty to pay ends at once. If they claim damages from you or from us for the injury or death, our duty to pay ends at once.

E. Recovery From Others

If we make a recovery from others, we will keep an amount equal to our expenses of recovery and the benefits we paid. We will pay the balance to the persons entitled to it. If the persons entitled to the benefits of this insurance make a recovery from others, they must reimburse us for the benefits we paid them.

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Schedule

1. Employees **Workers' Compensation Law**
Master and members of the crews of these vessels:

2. Description of Work:

Notes		
	1.	Use this endorsement to provide Voluntary Compensation Insurance under Program II of Manual Rule XII for masters and members of the crews of vessels.
	2.	This endorsement provides voluntary compensation to the employees described in the Schedule. Employees are described by naming or describing the vessel to which they are attached.
	3.	When this endorsement is used, the "Maritime Coverage Endorsement" (WC 00 02 01 B) must also be attached to the policy.

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ALTERNATE EMPLOYER ENDORSEMENT

This endorsement applies only with respect to bodily injury to your employees while in the course of special or temporary employment by the alternate employer in the state named in Item 2. of the Schedule. Part One (Workers' Compensation Insurance) and Part Two (Employers' Liability Insurance) will apply as though the alternate employer is insured. If an entry is shown in Item 3. of the Schedule, the insurance afforded by this endorsement applies only to work you perform under the contract or at the project named in the Schedule.

Under Part One (Workers' Compensation Insurance) we will reimburse the alternate employer for the benefits required by the workers' compensation law if we are not permitted to pay the benefits directly to the persons entitled to them.

The insurance afforded by this endorsement is not intended to satisfy the alternate employer's duty to secure its obligations under the workers' compensation law. We will not file evidence of this insurance of behalf of the alternate employer with any government agency.

We will not ask any other insurer of the alternate employer to share with us a loss covered by this endorsement.

Premium will be charged for your employees while in the course of special or temporary employment by the alternate employer.

The policy may be canceled according to its terms without sending notice to the alternate employer.

Part Four (Your Duties If Injury Occurs) applies to you and the alternate employer. The alternate employer will recognize our right to defend under Parts One and Two and our right to inspect under Part Six.

Schedule

1. Alternate Employer **Address**

2. State of Special or Temporary Employment

3. Contract or Project

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Notes		
	1.	This endorsement may be used when the insured named in Item 1. of the Information Page has agreed to provide insurance against workers' compensation and employers' liability claim made by employees of the insured against a special or temporary employer named in the Endorsement Schedule.
	2.	This endorsement may be used only if the state of temporary or special employment is a state shown in Item 3.A. of the Information Page.
	3.	If the insured is in the business of providing temporary workers for others, the insurer may show the alternate employers in the Schedule by the words "all" or "any"
	4.	Three uses of this endorsement are illustrated here:
		a. Use this endorsement if the policy is issued to a contractor (the insured) who is required by an oil company (as alternate or special employer) to provide workers' compensation and employers' liability insurance to protect the oil company from claims brought by the contractor's employees.
		b. Use this endorsement if the policy is issued to a business that operates and manages property for others (the insured) who is required by the property owner (the alternate employer) to provide this insurance to protect the owner from claims brought by employees of the operator/manager.
		c. Use this endorsement if the policy is issued to a supplier of temporary office help (the insured) who is required by its customer (the user of the temporary office help – the alternate employer) to provide this insurance to protect the customer from claims brought by the insured's employees against the alternate employer.
	5.	Show an appropriate entry to Item 3. to limit the endorsement to apply only to specific jobs or contracts of the insured.
	6.	If this endorsement is used because of temporary or special employment in Illinois, the carrier must send a written notice of cancelation to all Illinois Alternate Employers shown in the Schedule.

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DESIGNATED WORKPLACES EXCLUSION ENDORSEMENT

The policy does not cover work conducted at or from _____.

Notes	
	1. Use this endorsement to exclude designated workplaces only when it is proper to do so under the workers' compensation law. The use of this endorsement is also limited by Note 2. Refer to Rules III and VI of the Manual.
	2. Use the blank space in the endorsement to carefully describe the work or workplace to be excluded.
	a. Example excluding an office address: (Street, City, State)
	b. Example excluding a construction site: "or in connection with the construction of…" (describe the project, location, contract, etc.)
	c. Example covering a location and excluding all others within a state: "any place in the State of _____ except (Street, City)."
	d. Example excluding work insured by another policy: "any workplace covered by insurance policy number _____ issued by _____ Insurance Company."

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EMPLOYERS' LIABILITY COVERAGE ENDORSEMENT

This endorsement applies only to work in the states shown in the Schedule.

A. Part One (Workers' Compensation Insurance) does not apply to work in a state shown in the Schedule.

B. Part Two (Employers' Liability Insurance) applies to work in states shown in the Schedule as though they were shown in Item 3.A. of the Information Page.

C. Part Two (Employers' Liability Insurance), C. Exclusions is changed by adding these exclusions.

This insurance does not cover:

13. bodily injury to an employee when you are deprived of common law defenses or are subject to penalty because of your failure to secure your obligations under the workers' compensation law of any state shown in the Schedule or otherwise fail to comply with that law.

Schedule

States

Notes		
	1.	Use this endorsement to afford employers' liability insurance in any state, including monopolistic state fund states, with the exception of Ohio, where the policy does not provide workers' compensation insurance. The states are to be listed in the Schedule. Use the Ohio Employers' Liability Coverage Endorsement to afford employers' liability insurance in Ohio.
	2.	The endorsement may be used in New York State only if (1) all employees are excluded from the workers' compensation law or all employees have elected not to be subject to the law, and (2) there is no state law or regulation making the use of this endorsement illegal. Refer to Rule II (B)(5) of the Manual.

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INSURANCE COMPANY AS INSURED ENDORSEMENT

The policy does not cover your obligations as a workers' compensation reinsurer or insurer of other employers.

Note	
	1. Use this endorsement if the insured listed in Item 1. of the Information Page is licensed to write workers' compensation insurance or reinsurance.

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JOINT VENTURE AS INSURED ENDORSEMENT

If the employer named in Item 1. of the Information Page is a joint venture, and if you are one of its members, you are insured, but only in your capacity as an employer of the joint venture's employees.

Note	
	1. Use this endorsement to insure the members of a joint venture named in Item 1. of the Information Page.

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RURAL UTILITIES SERVICE ENDORSEMENT

1. We will submit our policy and endorsement forms to the Rural Utilities Service (RUS) prior to using them.

2. We will mail to the Rural Utilities Service at least ten days advance notice of the termination of the policy.

3. If you are immune from tort liability, we will not use that immunity as a defense unless you so request us. You agree that waiving the defense of immunity will not make us liable for any payment in excess of the limits of liability stated in the policy.

4. If you are a cooperative or a mutual organization, we agree with the Rural Utilities Service that the insurance afforded by this policy is subject to the following provisions:

a. We agree that we will not use, either in the adjustment of claims or in the defense of suits against you, your immunity from tort liability, unless you interpose such defense;

b. You agree that the waiver of the defense of immunity shall not subject the company to liability of any portion of a claim, verdict or judgment in excess of the limits stated in the policy;

c. We agree that if you are relieved of liability because of your immunity, either by interposition of such defense at your request or by voluntary action of a court, the insurance applicable to the injuries on which such suit is based, to the extent it would otherwise have been available to you, shall apply to your officers and employees in their capacity as such; provided that all defenses other than immunity in suits against you or against the company under the policy shall be available to the company with respect to such officers and employees in suits against such officers and employees or against the company under the policy.

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VOLUNTARY COMPENSATION AND EMPLOYERS' LIABILITY COVERAGE ENDORSEMENT

This endorsement adds Voluntary Compensation Insurance to the policy.

A. How This Insurance Applies

This insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must be sustained by an employee included in the group of employees described in the Schedule.

2. The bodily injury must arise out of and in the course of employment necessary or incidental to work in a state listed in the Schedule.

3. The bodily injury must occur in the United States of America, its territories or possessions, or Canada, and may occur elsewhere if the employee is a United States or Canadian citizen temporarily away from those places.

4. Bodily injury by accident must occur during the policy period.

5. Bodily Injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of the last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

B. We Will Pay

We will pay an amount equal to the benefits that would be required of you if you and your employees described in the Schedule were subject to the workers' compensation law shown in the Schedule. We will pay those amounts to the persons who would be entitled to them under the law.

C. Exclusions

This insurance does not cover:

1. any obligation imposed by a workers' compensation or occupational disease law, or any other similar law.

2. bodily injury intentionally caused or aggravated by you.

D. Before We Pay

Before we pay benefits to the persons entitled to them, they must:

1. Release you and us, in writing, of all responsibility for the injury or death.

2. Transfer to us their right to recover from others who may be responsible for the injury or death.

3. Cooperate with us and do everything necessary to enable us to enforce the right to recover from others.

If the persons entitled to the benefits of this insurance fail to do those things, our duty to pay ends at once. If they claim damages from you or from us for the injury or death, our duty to pay ends at once.

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E. Recovery From Others

If we make a recovery from others, we will keep an amount equal to our expenses of recovery and the benefits we paid. We will pay the balance to the persons entitled to it. If the persons entitled to the benefits of this insurance make a recovery from others, they must reimburse us for the benefits we paid them.

F. Employer Liability Insurance

Part Two (Employers' Liability Insurance) applies to bodily injury covered by this endorsement as though the State of Employment shown in the Schedule were shown in Item 3.A. of the Information Page.

Schedule

Employees	State of Employment	Designated Workers' Compensation Law

Schedule

Employees	State Employment	Designated Workers' Compensation Law
All officers and employees not subject to the workers' compensation law.	Any state shown in Item 3.A. of the Information Page.	The state where the Injury takes place.
All domestics, farm, and Agricultural workers.	Utah	Utah
All partners of the Insured partnership.	Kansas	Kansas

Notes		
	1.	Use this endorsement to afford voluntary compensation coverage pursuant to Rules II and VI of the Manual.
	2.	Use "Voluntary Compensation Maritime Endorsement" (WC 00 02 03) to provide Voluntary Compensation Coverage under Program II of Manual Rule XII.
	3.	Work in a monopolistic state fund state should not be included in the Schedule unless employers' liability coverage is provided in that state by the "Employers' Liability Coverage Endorsement" (WC 00 03 03 C).
	4.	Various uses of this endorsement are illustrated below:

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WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS ENDORSEMENT

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule. (This agreement applies only to the extent that you perform work under a written contract that requires you to obtain this agreement from us.)

This agreement shall not operate directly or indirectly to benefit anyone not named in the Schedule.

Schedule

Notes		
	1.	Use this endorsement to waive the carrier's right of subrogation against named third parties who may be responsible for an injury.
	2.	The sentence in ( ) is optional with the carrier. It limits the endorsement to apply only to specific jobs of the employer, and only to the extent that the employer is required to obtain this waiver.
	3.	The carrier shall as applicable indicate a premium charge of 2% to 10% of the manual premium subject to a minimum charge of $250 per policy for blanket coverage.
	4.	The carrier shall as applicable indicate a premium charge or 5% to 10% of the manual premium for each person or organization named above subject to a minimum charge of $250 per policy for specific coverage.
	5.	Refer to Rule VIII (K) of the Manual for further information.

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AIRCRAFT PREMIUM ENDORSEMENT

Additional premium is charged for each aircraft shown in the Schedule. The additional premium is not subject to adjustment unless this policy is canceled. You may substitute one aircraft for another without additional charge if the substitute aircraft has no more seats than the aircraft shown in the Schedule.

Schedule

State	Aircraft	Passenger Seat Charge	Maximum Charge	Estimated Premium

WITHDRAWN EFFECTIVE JANUARY 1, 2015

Notes		
	1.	Use this endorsement to show the additional premium required for Classification Code 7421.
	2.	Report passenger seat surcharge under Code 9108.
	3.	Show, in the Schedule, state(s) to which the payroll of Classification Code 7421 is assigned.

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EXPERIENCE RATING MODIFICATION FACTOR ENDORSEMENT

The premium for the policy will be adjusted by an experience rating modification factor. The factor was not available when the policy was issued. The factor, if any, shown on the Information Page is an estimate. We will issue an endorsement to show the proper factor, if different from the factor shown, when it is calculated.

Notes		
	1.	This endorsement may be used if the employer's experience rating modification factor is not available when the policy is issued.
	2.	An appropriate typewritten entry may be made in the Information Page instead of using this endorsement.

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PENDING RATE CHANGE ENDORSEMENT

A rate change filing is being considered by the proper regulatory authority. The filing may result in rates different from the rates shown on the policy. If it does, we will issue an endorsement to show the new rates and their effective date.

If only one state is shown in Item 3.A. of the Information Page, this endorsement applies to that state. If more than one state is shown there, this endorsement applies only in the state shown in the Schedule.

Schedule

State

Notes		
	1.	Use this endorsement if the rates shown in the policy may change because of a rate filing pending when the policy is issued.
	2.	An appropriate typewritten entry may be made on the Information Page instead of using this endorsement.

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POLICY PERIOD ENDORSEMENT

The policy period shown in Item 2. of the Information Page consists of the consecutive periods shown in the Schedule. Our Manuals and all provisions of the Policy apply separately to each period.

Schedule

From _____ to _____ 12:01 a.m.

From _____ to _____ 12:01 a.m.

From _____ to _____ 12:01 a.m.

Notes		
	1.	Use this endorsement if the policy period is longer than one year and sixteen (16) days and does not consist of complete twelve-month periods.
	2.	Rule III (C) of the Manual requires this endorsement to show which period, the first or the last, is to be less than twelve (12) months.

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PREMIUM DISCOUNT ENDORSEMENT

The premium for this policy and the policies, if any, listed in Item 3. of the Schedule may be eligible for a discount. This endorsement shows your estimated discount on Items 1. or 2. of the Schedule. The final calculation of premium discount will be determined by our manuals and your premium basis as determined by audit. Premium subject to retrospective rating is not subject to premium discount.

Schedule

1. State **Estimated Eligible Premium**

First $5,000	Next $95,000	Next $400,000	Balance

2. Average percentage discount: _____%

3. Other Policies:

4. If there are no entries in Items 1., 2., and 3. of the Schedule, see the Premium Discount Endorsement attached to your policy number:

Notes		
	1.	Use this endorsement to show the application of Manual Rule VI, Premium Discount, or to identify the employer's policy which shows the application of the Premium Discount Rule.
	2.	Do not make entries in Items 1., 2., or 3. if a policy number is to be shown in Item 4.
	3.	The carrier has the option of replacing Item 1. with the appropriate Table in use by the carrier.
	4.	Item 2. may be used if all eligible premium is developed in one or more states using the same discount.
	5.	Item 3. is available to list all policies that are combined under the Premium Discount Rule.
	6.	Use Item 4. if premium is shown on another policy issued to the employer. Enter the policy number of that policy.

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RATE CHANGE ENDORSEMENT

Rate changes that apply to the policy have been approved by the proper regulatory authority. The changes are shown in the Schedule.

Schedule

State	Date of Change	State Coverage % Change	Longshore and Harbor Workers' Act Coverage %

Notes		
	1.	Use this endorsement to show a change in rates for state coverage.
	2.	Use the first and second columns to show the state and effective date of the change.
	3.	Use the third column if the change is a flat percentage applicable to all classifications.
	4.	Use the fourth column to show the new percentage, if any, applicable to non-F classifications for work subject to the Longshore and Harbor Workers' Compensation Act.
	5.	The carrier may show a fifth column (Classification Code Number and Rate) in order to show the change on a Schedule of Rate basis.

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90-DAY REPORTING REQUIREMENT – NOTIFICATION OF CHANGE IN OWNERSHIP ENDORSEMENT

You must report any change in ownership to us in writing within 90 days of the date of the change. Change in ownership includes sales, purchases, other transfers, mergers, consolidations, dissolutions, formations of a new entity, and other changes provided for in the applicable experience rating plan. Experience rating is mandatory for all eligible insureds. The experience rating modification factor, if any, applicable to this policy, may change if there is a change in your ownership or in that of one or more of the entities eligible to be combined with you for experience rating purposes.

Failure to report any change in ownership, regardless of whether the change is reported within 90 days of such change, may result in revision of the experience rating modification factor used to determine your premium.

This reporting requirement applies regardless of whether an experience rating modification is currently applicable to this policy.

Note	
	1. Use this endorsement on all policies to notify the employer that changes in ownership, as defined in the New York Experience Rating Plan Manual, must be reported to the insurer within ninety (90) days of the change.

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PREMIUM DUE DATE ENDORSEMENT

This endorsement is used to amend:

Section D. of Part Five of the Policy is replaced by this provision.

PART FIVE
PREMIUM

D. **Premium** is amended to read:

You will pay all premium when due. You will pay the premium even if part or all of a workers' compensation law is not valid. The due date for audit and retrospective premiums is the date of the billing.

Notes		
	1.	This endorsement is mandatory and must be attached to every policy affording coverage under the New York Workers' Compensation Law. Refer to Rule I of the Manual.
	2.	The date of billing means the date the billing is received by the employer.

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CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) PREMIUM ENDORSEMENT

This endorsement is notification that your insurance carrier is charging premium to cover the losses that may occur in the event of a Catastrophe (Other Than Certified Acts of Terrorism) as that term is defined below. Your policy provides coverage for workers' compensation losses caused by a Catastrophe (Other Than Certified Acts of Terrorism).

★ This premium charge does not provide funding for Certified Acts of Terrorism contemplated under the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22 C), attached to this policy.

For purposes of this endorsement, the following definitions apply:

- **Catastrophe (Other Than Certified Acts of Terrorism):** Any single event, resulting from an Earthquake, Noncertified Act of Terrorism, or Catastrophic Industrial Accident, which results in aggregate workers' compensation losses in excess of $50 million.

- **Earthquake:** The shaking and vibration at the surface of the earth resulting from underground movement along a fault plane or from volcanic activity.

- **Noncertified Act of Terrorism:** An event that is not certified as an Act of Terrorism by the Secretary of the Treasury pursuant to the Terrorism Risk Insurance Act of 2002 (as amended) but that meets all of the following criteria:

  a. It is an act that is violent or dangerous to human life, property, or infrastructure;
  b. The act results in damage within the United States, or outside of the United States in the case of the premises of United States missions or air carriers or vessels as those terms are defined in the Terrorism Risk Insurance Act of 2002 (as amended); and
  c. It is an act that has been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

- **Catastrophic Industrial Accident:** A chemical release, large explosion, or small blast that is localized in nature and affects workers in a small perimeter the size of a building.

The premium charge for the coverage your policy provides for workers' compensation losses caused by a Catastrophe (other than Certified Acts of Terrorism) is shown in Item 4. of the Information Page or in the Schedule below.

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Schedule

State	Rate	Premium

Notes		
	1.	This endorsement must be attached to every policy affording coverage under the New York Workers' Compensation Law, the New York Volunteer Firefighters' Benefit Law, and the New York Volunteer Ambulance Workers' Benefit Law.
	2.	For non-payroll classes in New York, the charge is a % of the non-payroll class manual premium.
	3.	Premium charge must be reported under Statistical Code 9741 "Catastrophe Provision – Natural Disasters and Catastrophic Industrial Accidents Premium" on every policy affording coverage under the New York Workers' Compensation Law, the New York Volunteer Firefighters' Benefit Law, and the New York Volunteer Ambulance Workers' Benefit Law.
	4.	Refer to Rules I, VI, and VIII of the Manual for additional information.

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TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT DISCLOSURE ENDORSEMENT

★ This endorsement addresses the requirements of the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2019. It serves to notify you of certain limitations under the Act, and that your insurance carrier is charging premium for losses that may occur in the event of an Act of Terrorism.

Your policy provides coverage for workers compensation losses caused by Acts of Terrorism, including workers compensation benefit obligations dictated by state law. Coverage for such losses is still subject to all terms, definitions, exclusions, and conditions in your policy, and any applicable federal and/or state laws, rules, or regulations.

Definitions

The definitions provided in this endorsement are based on and have the same meaning as the definitions in the Act. If words or phrases not defined in this endorsement are defined in the Act, the definitions in the Act will apply.

★ "Act" means the Terrorism Risk Insurance Act of 2002, which took effect on November 26, 2002, and any amendments thereto including any amendments resulting from the Terrorism Risk Insurance Program Reauthorization Act of 2019.

"Act of Terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States, as meeting all of the following requirements:

a. The act is an act of terrorism.
b. The act is violent or dangerous to human life, property or infrastructure.
c. The act resulted in damage within the United States, or outside of the United States in the case of the premises of United States missions or certain air carriers or vessels.
d. The act has been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

★ "Insured Loss" means any loss resulting from an act of terrorism (and, except for Pennsylvania, including an act of war, in the case of workers compensation) that is covered by primary or excess property and casualty insurance issued by an insurer if the loss occurs in the United States or at the premises of United States missions or to certain air carriers or vessels.

"Insurer Deductible" means, for the period beginning on January 1, 2021, and ending December 31, 2027, an amount equal to 20% of our direct earned premiums, during the immediately preceding calendar year.

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Limitation of Liability

The Act limits our liability to you under this policy. If aggregate Insured Losses exceed $100,000,000,000 in a calendar year and if we have met our Insurer Deductible, we are not liable for the payment of any portion of the amount of Insured Losses that exceeds $100,000,000,000; and for aggregate Insured Losses up to $100,000,000,000, we will pay only a pro rata share of such Insured Losses as determined by the Secretary of the Treasury.

Policyholder Disclosure Notice

★ **1.** Insured Losses would be partially reimbursed by the United States Government. If the aggregate industry Insured Losses occurring in any calendar year exceed $200,000,000, the United States Government would pay 80% of our Insured Losses that exceed our Insurer Deductible.

2. Notwithstanding Item 1. above, the United States Government will not make any payment under the Act for any portion of Insured Losses that exceeds $100,000,000,000.

3. The premium charge for the coverage your policy provides for Insured Losses is included in the amount shown in Item 4. of the Information Page or in the Schedule below.

Schedule

State	Rate	Premium

Notes		
	1.	This endorsement must be attached to every policy affording coverage under the New York Workers' Compensation Law, the New York Volunteer Firefighters' Benefit Law, and the New York Volunteer Ambulance Workers' Benefit Law.
	2.	For non-payroll classes in New York, the charge is a % of the non-payroll class manual premium.
	3.	Premium charge must be reported under Statistical Code 9740 "Catastrophe Provision – Terrorism Premium Charge" on every policy affording coverage under the New York Workers' Compensation Law, the New York Volunteer Firefighters' Benefit Law and the New York Volunteer Ambulance Workers' Benefit Law.
	4.	Refer to Rules I and VIII of the Manual for additional information.

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EXPERIENCE RATING MODIFICATION FACTOR REVISION ENDORSEMENT

This endorsement is added to Part Five - Premium of the policy.

The premium for the policy is adjusted by an experience rating modification factor. The factor shown on the Information Page may be revised and applied to the policy in accordance with our manuals and endorsements. We will issue an endorsement to show the revised factor, if different from the factor shown, when it is calculated.

Note	
	1. Use this endorsement to notify the employer that the experience rating modification factor shown on the Information Page may be revised.

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VOLUNTEER FIREFIGHTERS' BENEFIT LAW POLICY

In return for the payment of the premium and subject to all terms of this policy, we agree with you as follows:

GENERAL SECTION

A. The Policy
This policy includes at its effective date the Information Page and all endorsements and schedules listed there. It is a contract of insurance between you (the insured named in Item 1. of the Information Page) and us (the insurer named on the Information Page). The only agreements relating to this insurance are stated in this policy. The terms of this policy may not be changed or waived except by endorsement issued by us to be part of this policy.

B. Who Is Insured
You are insured if you are the political subdivision named in Item 1. of the Information Page.

C. Volunteer Firefighters' Benefit Law
Volunteer Firefighters' Benefit Law refers to the Volunteer Firefighters' Benefit Law, Chapter 64A, Consolidated Laws of New York.

It includes amendments to that law which are in effect during the policy period. It does not include any federal workers' compensation law, any federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

The provisions of the Workers' Compensation Law, Chapter 67, Consolidated Laws of New York, in relation to this insurance, which are not inconsistent with the Volunteer Firefighters' Benefit Law, are applicable to this policy.

PART ONE-VOLUNTEER FIREFIGHTERS' BENEFIT LAW INSURANCE

A. How This Insurance Applies
This volunteer firefighters' insurance applies to bodily injury or bodily injury by disease. Bodily injury includes resulting death.

1. Bodily injury must occur during the policy period.

2. Bodily injury by disease must be caused or aggravated by the conditions of your operations. The volunteer firefighter's last day of exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

B. We Will Pay
We will pay promptly when due the benefits required of you by the Volunteer Firefighters' Benefit Law.

C. We Will Defend
We have the right and duty to defend at our expense any claim, proceeding or suit against you for benefits payable by this insurance. We have the right to investigate and settle these claims, proceedings or suits.

D. We Will Also Pay
We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim proceeding or suit we defend:

1. reasonable expenses incurred at our request, but not loss of earnings;

2. premiums for bonds to release attachments and for appeal bonds in bond amounts up to the amount payable under this insurance;

3. litigation costs taxed against you;

4. interest on a judgment as required by law until we offer the amount due under the insurance; and

5. expenses we incur.

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E. Other Insurance

We will not pay more than our share of benefits and costs covered by this insurance and other insurance or self-insurance. Subject to any limits of liability that may apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance will be equal until the loss is paid.

F. Recovery From Others

We have your rights, and the rights of persons entitled to benefits of this insurance, to recover our payments from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.

G. Statutory Provisions

These statements apply where they are required by law.

1. As between an injured volunteer firefighter and us, we have notice of the injury when you have notice.

2. Your default or the bankruptcy or insolvency of you or your estate will not relieve us of our duties under this insurance after an injury occurs.

3. We are directly and primarily liable to any person entitled to the benefits payable by this insurance. Those persons may enforce our duties; so may an agency authorized by law. Enforcement may be against us or against you and us.

4. Jurisdiction over you is jurisdiction over us for the purposes of the Volunteer Firefighters' Benefit Law. We are bound by decisions against you under this law, subject to the provisions of this policy that are not in conflict with that law.

5. This insurance conforms to the parts of the Volunteer Firefighters' Benefit Law that apply to:

a. benefits payable by the insurance;

b. special taxes, payments into security or other special funds, and assessments payable by us under this law.

6. Terms of this insurance that conflict with the Volunteer Firefighters' Benefit Law are changed by this statement to conform to that law.

Nothing in these paragraphs relieves you of your duties under this policy.

PART TWO-EMPLOYERS' LIABILITY INSURANCE

A. How This Insurance Applies

This employers' liability insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must arise out of and in the course of the injured volunteer firefighter's duties while engaged in activities described in Subdivision 1 of Section 5 of the Volunteer Firefighters' Benefit Law.

2. Bodily injury by accident must occur during the policy period.

3. Bodily injury by disease must be caused or aggravated by the conditions of the volunteer firefighter's activities covered by this policy. The volunteer firefighter's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

4. If you are sued, the original suit and any related legal actions for damages for bodily injury by accident or by disease must be brought in the United States of America, its territories or possessions, or Canada.

B. We will Pay

We will pay all sums you legally must pay as damages because of bodily injury to your volunteer firefighters, provided the bodily injury is covered by this Employers' Liability Insurance.

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The damages we will pay, where recovery is permitted by law, include damage:

1. for which you are liable to a third party by reason of a claim or suit against you by that third party to recover the damages claimed against such third party as a result of injury to your volunteer firefighter; and

2. for care and loss of services;

provided that these damages are the direct consequence of bodily injury that arises out of and in the course of the injured volunteer firefighter's duties and activities for you.

C. Exclusions

This insurance does not cover:

1. liability assumed under a contract or agreement;

2. any obligation imposed by the Volunteer Firefighters' Benefit Law, any workers' compensation or occupational disease law, unemployment compensation or disability benefits law, no fault law, or any similar law;

3. bodily injury intentionally caused or aggravated by you;

4. bodily injury occurring outside the United States of America, its territories or possessions, and Canada. This exclusion does not apply to bodily injury to a citizen or resident of the United States of America or Canada who is temporarily outside these countries.

D. We Will Defend

We have the right and duty to defend, at our expense, any claim, proceeding or suit against you for damages payable by this insurance. We have the right to investigate and settle these claims, proceedings and suits.

We have no duty to defend a claim, proceeding or suit that is not covered by this insurance.

E. We Will Also Pay

We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding or suit we defend:

1. reasonable expenses incurred at our request, but not loss of earnings;

2. premiums for bonds to release attachments and for appeal bonds;

3. litigation costs taxed to you;

4. interest on a judgment as required by law; and

5. expenses we incur.

F. Other Insurance

We will not pay more than our share of damages and costs covered by this insurance and other insurance or self-insurance. Subject to any limits of liability that apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the share of all remaining insurance and self-insurance will be equal until the loss is paid.

G. Recovery From Others

We have your rights to recover our payment from anyone liable for an injury covered by this insurance. You will do everything necessary to protect those rights for us and to help us enforce them.

H. Actions Against Us

There will be no right of action against us under this insurance unless:

1. You have complied with all terms of this policy; and

2. The amount you owe has been determined with our consent or by actual trial and final judgment.

This insurance does not give anyone the right to add us as a defendant in an action against you to determine your liability.

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PART THREE-YOUR DUTIES IF INJURY OCCURS

Tell us at once if injury occurs that may be covered by this policy. Your other duties are listed here.

1. Provide for immediate medical and other services required by the Volunteer Firefighters' Benefit Law

2. Give us or our agent the names and addresses of the injured persons and of witnesses, and other information we may need.

3. Promptly give us all notices, demands and legal papers related to the injury, claim, proceeding or suit.

4. Cooperate with us, and assist us, as we may request, in the investigation, settlement or defense of any claim, proceeding or suit.

5. Do nothing after an injury occurs that would interfere with our right to recover from others.

6. Do not voluntarily make payments, assume obligations or incur expenses except at your own cost.

PART FOUR-PREMIUM

A. Our Manuals
All premium for this policy will be determined by our manuals of rules, rates, rating plans and classifications. We may change our manuals and apply the changes to this policy if authorized by law or a governmental agency regulating this insurance.

B. Premium
Item 3. of the Information Page shows the premium for this policy. Any changes in classification, premiums or rating plans shall be stated in an endorsement issued to form a part of this policy.

C. Premium Payments
You will pay all premium when due. You will pay the premium even if part of the Volunteer Firefighters' Law is not valid.

If this policy is canceled, final premium will be determined in the following way unless our manuals provide otherwise:

1. If we cancel, premium will be calculated pro rata based on the time this policy was in force. Final premium will not be less than the pro rata share of the minimum premium.

2. If you cancel, premium will be more than pro rata; it will be based on the time this policy was in force, and increased by our short rate cancelation table and procedures. Final premium will not be less than the minimum premium shown on the Information Page.

D. Records
You will keep records of information needed to compute premium. You will provide us with copies of those records when we ask for them.

E. Audit
You will let us examine and audit all your records that relate to this policy. These records include ledgers, journals, registers, vouchers, contracts, tax reports, payroll and disbursement records, and programs for storing and retrieving data. We may conduct the audits during regular business hours during the policy period and within three years after the policy period ends. Information developed by audit will be used to determine final premium. Insurance rate service organizations have the same rights we have under this provision.

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PART FIVE-CONDITIONS

A. Inspection

We have the right but are not obliged to inspect your facilities at any time. Our inspections are not safety inspections. They relate only to the insurability of the facilities and the premiums to be charged. We may give you reports on the conditions we find. We may also recommend changes. While they may help reduce losses, we do not undertake to perform the duty of any person to provide for the health or safety of your volunteer firefighter or the public. We do not warrant that your facilities are safe or healthful or that they comply with laws, regulations, codes or standards. Insurance rate service organizations have the same rights we have under this provision.

B. Long Term Policy

If the policy is longer than one year and sixteen days, all provisions of this policy will apply as though a new policy were issued on each annual anniversary that this policy is in force.

C. Transfer of Your Rights and Duties

Your rights and duties under this policy may not be transferred without our written consent.

D. Cancelation

1. You may cancel this policy. You must mail or deliver advance written notice to us stating when the cancelation is to take effect.

2. We may cancel this policy. We must mail or deliver to you not less than ten days advance written notice stating when the cancelation is to take effect. Mailing that notice to you at your mailing address shown in Item 1. of the Information Page will be sufficient to prove notice.

3. The policy period will end on the day and hour stated in the cancelation notice.

4. Any of these provisions that conflicts with a law that controls the cancelation of the insurance in this policy is changed by this statement to comply with that law.

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INFORMATION PAGE
VOLUNTEER FIREFIGHTERS' BENEFIT POLICY

INSURANCE COMPANY_____

Volunteer Firefighters' Benefit Policy No._____

Renewal of Policy No._____

INFORMATION PAGE

1. Name of Insured_____

Address_____
[No. Street Town or City Country State][1]

2. Policy Period: From_____to_____
12:01 A.M., standard time at the address of the insured as state herein.

3. Premium-Classification Code Number 7711

Location	Population		Annual Premium
Home Area:			
List Other "Home Areas" Services Under Contract ($___ per contract)			
List "Outside Areas":		Contract Price*	
		Home Area / All Areas	
EXPENSE CONSTANT			
MINIMUM PREMIUM $		Total Annual Premium $	

*Fill in only where the "Outside Area" has more than one contract for fire protection, provide the records of the "Home Area" are maintained so as to show separately its contract price as well as the total cost all contracts being paid by the "Outside Area."

[Date and Place of Issue_____][1]

[Countersigned [_____20__, at _____][1] by _____
(See Reference Note 2.)

[A. Endorsement serial numbers.

[B. Rating plan or premium discount.

C. Record of past experience.]
3

D. Cancelation of similar insurance.]

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GENERAL INSTRUCTIONS

This form is expressed in standard language which may not be amended and no part of which may be omitted except as indicated in the reference notes for the Information Page shown below or the explanatory notes shown in the endorsements used with this policy. "Standard language" means the form and endorsements approved by the New York State Department of Financial Services.

Notes		
	1.	Matter in brackets may be included, omitted or amended at the option of the carrier.
	2.	The capacity of the person countersigning may be stated.
	3.	Declaration of this type calling for underwriting data and general information may be used at the option of the carrier.

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VOLUNTEER AMBULANCE WORKERS' BENEFIT LAW POLICY

In return for the payment of the premium and subject to all terms of this policy, we agree with you as follows:

GENERAL SECTION

A. The Policy
This policy includes at its effective date the Information Page and all endorsements and schedules listed there. It is a contract of insurance between you (the insured named in Item 1. of the Information Page) and us (the insurer named on the Information Page). The only agreements relating to this insurance are stated in this policy. The terms of this policy may not be changed or waived except by endorsement issued by us to be part of this policy.

B. Who Is Insured
You are insured if you are named in Item 1. of the Information Page.

C. Volunteer Ambulance Workers' Benefit Law
Volunteer Ambulance Workers' Benefit Law refers to the Volunteer Ambulance Workers' Benefit Law, Chapter 64B, Consolidated Laws of New York.

It includes amendments to that law which are in effect during the policy period. It does not include any federal workers' compensation law, any federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

The provisions of the Workers' Compensation Law, Chapter 67, Consolidated Laws of New York, in relation to this insurance, which are not inconsistent with the Volunteer Ambulance Workers' Benefit Law, are applicable to this policy.

PART ONE-VOLUNTEER AMBULANCE WORKERS' BENEFIT LAW INSURANCE

A. How This Insurance Applies
This volunteer ambulance workers' insurance applies to bodily injury or bodily injury by disease. Bodily injury includes resulting death.

1. Bodily injury must occur during the policy period.

2. Bodily injury by disease must be caused or aggravated by the conditions of your operations. The volunteer ambulance worker's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

B. We Will Pay

We will pay promptly when due the benefits required of you by the Volunteer Ambulance Workers' Benefit Law.

C. We Will Defend
We have the right and duty to defend at our expense any claim, proceeding or suit against you for benefits payable by this insurance. We have the right to investigate and settle these claims, proceedings or suits.

D. We Will Also Pay
We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding or suit we defend:

1. reasonable expenses incurred at our request, but not loss of earnings;

2. premiums for bonds to release attachments and for appeal bonds in bond amounts up to the amount payable under this insurance;

3. litigation costs taxed against you;

4. interest on a judgment as required by law until we offer the amount due under the insurance; and

5. expenses we incur.

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E. Other Insurance

We will not pay more than our share of benefits and costs covered by this insurance and other insurance or self-insurance. Subject to any limits of liability that may apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance will be equal until the loss is paid.

F. Recovery From Others

We have your rights, and the rights of persons entitled to benefits of this insurance, to recover our payments from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.

G. Statutory Provisions

These statements apply where they are required by law.

1. As between an injured volunteer ambulance worker and us, we have notice of the injury when you have notice.

2. Your default or the bankruptcy or insolvency of you or your estate will not relieve us of our duties under this insurance after an injury occurs.

3. We are directly and primarily liable to any person entitled to the benefits payable by this insurance. Those persons may enforce our duties; so may an agency authorized by law. Enforcement may be against us or against you and us.

4. Jurisdiction over you is jurisdiction over us for the purposes of the Volunteer Ambulance Workers' Benefit Law. We are bound by decisions against you under this law, subject to the provisions of this policy that are not in conflict with that law.

5. This insurance conforms to the parts of the Volunteer Ambulance Workers' Benefit Law that apply to:

a. benefits payable by this insurance;

b. special taxes, payments into security or other special funds, and assessments payable by us under this law.

6. Terms of this insurance that conflict with the Volunteer Ambulance Workers' Benefit Law are changed by this statement to conform to that law.

Nothing in these paragraphs relieves you of your duties under this policy.

PART TWO-EMPLOYERS' LIABILITY INSURANCE

A. How This Insurance Applies

This employers' liability insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must arise out of and in the course of the injured volunteer ambulance worker's duties while engaged in activities described in Subdivision 1 of Section 5 of the Volunteer Ambulance Workers' Benefit Law.

2. Bodily injury by accident must occur during the policy period.

3. Bodily injury by disease must be caused or aggravated by the conditions of the volunteer ambulance worker's activities covered by this policy. The volunteer ambulance worker's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

4. If you are sued, the original suit and any related legal actions for damages for bodily injury by accident or by disease must be brought in the United States of America, its territories or possessions, or Canada.

B. We Will Pay

We will pay all sums you legally must pay as damages because of bodily injury to your volunteer ambulance workers, provided the bodily injury is covered by this Employers' Liability Insurance.

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The damages we will pay, where recovery is permitted by law, include damage:

1. for which you are liable to a third party by reason of a claim or suit against you by that third party to recover the damages claimed against such third party as a result of injury to your volunteer ambulance workers; and

2. for care and loss of services;

provided that these damages are the direct consequence of bodily injury that arises out of and in the course of the injured volunteer ambulance worker's duties and activities for you.

C. Exclusions

This insurance does not cover:

1. liability assumed under a contract or agreement;

2. any obligation imposed by the Volunteer Ambulance Workers' Benefit Law, the Volunteer Firefighters' Benefit Law, any workers' compensation or occupational disease law, unemployment compensation or disability benefits law, no fault law, or any similar law;

3. bodily injury intentionally caused or aggravated by you;

4. bodily injury occurring outside the United States of America, its territories or possessions, and Canada. This exclusion does not apply to bodily injury to a citizen or resident of the United States of America or Canada who is temporarily outside these countries.

D. We Will Defend

We have the right and duty to defend, at our expense, any claim, proceeding or suit against you for damages payable by this insurance. We have the right to investigate and settle these claims, proceedings and suits.

We have no duty to defend a claim, proceeding or suit that is not covered by this insurance.

E. We Will Also Pay

We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding or suit we defend:

1. reasonable expenses incurred at our request, but not loss of earnings;

2. premiums for bonds to release attachments and for appeal bonds;

3. litigation costs taxed against you;

4. interest on a judgment as required by law; and

5. expenses we incur.

F. Other Insurance

We will not pay more than our share of damages and costs covered by this insurance and other insurance or self-insurance. Subject to any limits of liability that apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance and self-insurance will be equal until the loss is paid.

G. Recovery From Others

We have your rights to recover our payment from anyone liable for an injury covered by this insurance. You will do everything necessary to protect those rights for us and to help us enforce them.

H. Actions Against Us

There will be no right of action against us under this insurance unless:

1. you have complied with all terms of this policy; and

2. the amount you owe has been determined with our consent or by actual trial and final judgment.

This insurance does not give anyone the right to add us as a defendant in an action against you to determine your liability.

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PART THREE-YOUR DUTIES IF INJURY OCCURS

Tell us at once if injury occurs that may be covered by this policy. Your other duties are listed here.

1. Provide for immediate medical and other services required by the Volunteer Ambulance Workers' Benefit Law

2. Give us or our agent the names and addresses of the injured persons and of witnesses, and other information we may need.

3. Promptly give us all notices, demands and legal papers related to the injury, claim, proceeding or suit.

4. Cooperate with us and assist us, as we may request, in the investigation, settlement or defense of any claim, proceeding or suit.

5. Do nothing after an injury occurs that would interfere with our right to recover from others.

6. Do not voluntarily make payments, assume obligations or incur, expenses, except at your own cost.

PART FOUR-PREMIUM

A. Our Manuals
All premium for this policy will be determined by our manuals of rules, rates, rating plans and classifications. We may change our manuals and apply the changes to this policy if authorized by law or a governmental agency regulating this insurance.

B. Premium
Item 3. of the Information Page shows the premium for this policy. Any changes in classification, premiums or rating plans shall be stated in an endorsement issued to form a part of this policy.

C. Premium Payments
You will pay all premium when due. You will pay the premium even if part of the Volunteer Ambulance Workers'' Law is not valid.

If this policy is canceled, final premium will be determined in the following way unless our manuals provide otherwise:

1. If we cancel, premium will be calculated pro rata based on the time this policy was in force. Final premium will not be less than the pro rata share of the minimum premium.

2. If you cancel, premium will be more than pro rata; it will be based on the time this policy was in force, and increased by our short rate cancelation table and procedures. Final premium will not be less than the minimum premium shown on the Information Page.

D. Records
You will keep records of information needed to compute premium. You will provide us with copies of those records when we ask for them.

E. Audit
You will let us examine and audit all your records that relate to this policy. These records include ledgers, journals, registers, vouchers, contracts, tax reports, payroll and disbursement records, and programs for storing and retrieving data. We may conduct the audits during regular business hours during the policy period and within three years after the policy period ends. Information developed by audit will be used to determine final premium. Insurance rate service organizations have the same rights we have under this provision.

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PART FIVE-CONDITIONS

A. Inspection

We have the right, but are not obliged to inspect your facilities at any time. Our inspections are not safety inspections. They relate only to the insurability of the facilities and the premiums to be charged. We may give you reports on the conditions we find. We may also recommend changes. While they may help reduce losses, we do not undertake to perform the duty of any person to provide for the health or safety of your volunteer ambulance workers or the public. We do not warrant that your facilities are safe or healthful or that they comply with laws, regulations, codes or standards. Insurance rate service organizations have the same rights we have under this provision.

B. Long Term Policy

If the policy period is longer than one year and sixteen days, all provisions of this policy will apply as though a new policy were issued on each annual anniversary that this policy is in force.

C. Transfer of Your Rights and Duties

Your rights or duties under this policy may not be transferred without our written consent.

D. Cancelation

1. You may cancel this policy. You must mail or deliver advance written notice to us stating when the cancelation is to take effect.

2. We may cancel this policy. We must mail or deliver to you not less than ten days advance written notice stating when the cancelation is to take effect. Mailing that notice to you at your mailing address shown in Item 1. of the Information Page will be sufficient to prove notice.

3. The policy period will end on the day and hour stated in the cancelation notice.

4. Any of these provisions that conflicts with a law that controls the cancelation of the insurance in this policy is changed by this statement to comply with that law.

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INFORMATION PAGE
VOLUNTEER AMBULANCE WORKERS' BENEFIT POLICY

Insurance Company: _____

Policy No. _____

Renewal of Policy No. _____

INFORMATION PAGE

1. Name of Insured:

Mailing Address_____
[No. Street Town or City Country State] [1]

2. Policy Period: From _____ to _____
12:01 A.M., standard time at the address of the insured as state herein.

3. The premium for this policy will be determined by our Manuals of Rules, Classifications, Rates and Rating Plans. All information required below is subject to verification and change by audit.

	Number of Ambulances	Rate Per Ambulance	Estimated Annual Premium
Classification Code 7370: First Ambulance Additional Ambulances	1		
		EXPENSE CONSTANT $	
MINIMUM PREMIUM $		TOTAL ANNUAL PREMIUM $	

[Date and Place of Issue _____][1]

Countersigned [_____ 20__, at _____][1] by _____
(See Reference Note 2.)

[A. Endorsement serial numbers.
[B. Rating plan or premium discount.
C. Record of past experience.]
D. Cancelation of similar insurance.]

3

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GENERAL INSTRUCTIONS

This form is expressed in standard language which may not be amended and no part of which may be omitted except as indicated on in the reference notes for the Information Page shown below or the explanatory notes shown in the endorsements used with this policy. "Standard language" means the form and endorsements are approved by the New York State Department of Financial Services.

Notes		
	1.	Matter in brackets may be included, omitted or amended at the option of the carrier.
	2.	The capacity of the person countersigning may be stated.
	3.	Declaration of this type calling for underwriting data and general information may be used at the option of the carrier.

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NEW YORK COVERAGE FOR ELECTED OR APPOINTED OFFICERS OF MUNICIPAL CORPORATIONS OR OTHER POLITICAL SUBDIVISIONS ENDORSEMENT

The policy applies to bodily injury sustained by the elected or appointed officers specified below, as authorized by the legislature or other governmental agency which has filed a notice as prescribed by the Chairman of the New York State Workers' Compensation Board in accordance with Article 4, Section 54, Subdivision 6 of the New York Workers' Compensation Law.

Schedule

Note	
	1. To be attached to a policy issued to a New York municipal corporation or other political subdivision which has elected to bring certain of its officers within the New York Workers' Compensation Law. The company may specify the officers by name or title or both.

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NEW YORK DESIGNATED WORKPLACE CANCELATION ENDORSEMENT AND NOTICE OF PARTIAL CANCELATION

This is to notify you that coverage under this policy is canceled for your operations at or from any location designated in the Schedule. The effective date of cancelation is also shown in the Schedule.

Schedule

1. Excluded location(s)

2. Effective Date of Cancelation

_____

Employer _____

Nature of Business _____

Post Office Address _____

Effective Date of Policy _____ Expiration Date _____

Date Notices of Partial Cancelation were sent to Chairman and Employer _____

Reason for Partial Cancelation _____

(If the excluded location is insured elsewhere, the name of succeeding carrier should be stated.)

Notes		
	1.	To be attached to a policy affording coverage under the New York Workers' Compensation Law when a specified location is to be excluded effective as of a date subsequent to the effective date of the policy. This endorsement also serves as notice of cancelation of part of the coverage under the policy as required by William Lorer. v. The Gotham Concrete & Cement Finish Corp. 8 A.D. 2nd 221, 1959; 187 N.Y.S. 2 275. The provision of Subdivision 5, Section 54 of the New York Workers' Compensation Law relative to giving notice to the employer and to the Chairman of the New York State Workers' Compensation Board must be observed.
	2.	Since the endorsement reduces coverage, the signed acceptance of an authorized representative of the employer may be obtained on a copy of the endorsement to be returned to the company.

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NEW YORK EXCESS MEDICAL COVERAGE ENDORSEMENT

This endorsement applies only to the insurance provided by Part One (Workers' Compensation Insurance) because New York is shown in Item 3.A. of the Information Page and subject to the "New York Medical Benefits Reimbursement Endorsement" (WC 31 03 10) attached to this policy.

1. You will pay medical benefits directly to the persons entitled to them.

2. We will reimburse you for any payment you make in excess of $ _____ because of bodily injury to one (or more) person(s) as a result of any one accident or because of disablement of one person due to bodily injury by disease.

3. You will promptly notify us if you are required to make any payment which would require us to reimburse you. You will not admit any liability without our written consent.

4. You will periodically, to our satisfaction, give us a written statement showing the amount we owe you.

5. The premium for this endorsement is calculated separately from other premium under this policy. This premium is not subject to any premium discount or any retrospective premium endorsement. In addition, losses under this endorsement are not subject to experience rating or any retrospective premium endorsement.

Classification and Code # of Operation	Estimated Total Annual Remuneration	Excess Medical Rate Per $100 of Remuneration	Estimated Excess Medical Premium

Notes		
	1.	Use this endorsement on a policy which provides coverage under the New York Workers' Compensation Law when the "New York Medical Benefits Reimbursement Endorsement" (WC 31 03 10) is attached and the company agrees to pay the excess over a stated amount.
	2.	In paragraph 2. insert the limit agreed upon by the carrier and the employer.

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NEW YORK EXECUTIVE OFFICERS EXCLUSION ENDORSEMENT

The policy does not cover bodily injury to any officers described in the Schedule. The premium basis for the policy does not include the remuneration of such officers. You will reimburse us for any payment we must make because of bodily injury to such officers.

Schedule

Names of Officers	Titles

Notes		
	1.	To be attached to a policy affording coverage under the New York Workers' Compensation Law to an employer with more than one carrier separately insuring their multiple corporations, and where the carrier who is insuring the executive officers has attached the "New York Executive Officers Hold Harmless Endorsement" (WC 31 06 03) as part of its policy.
	2.	To be attached to a policy affording coverage under the New York Workers' Compensation Law to a not-for-profit unincorporated association or not-for-profit corporation which has elected to exclude unsalaried executive officers from coverage.

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NEW YORK EXCLUSION OF EXECUTIVE OFFICER ENDORSEMENT

The policy does not cover bodily injury to the sole executive officer and only stockholder of the insured corporation, or one or two executive officers who together are the only stockholders of the insured corporation with each officer holding at least one share of stock in the corporation, when such corporation has other employees who are required to be covered by law, and the corporation has elected to exclude from coverage the sole officer or one or both officers of a two-person corporation described in the Schedule.

The premium basis for the policy does not include the remuneration of the excluded executive officer or officers.

You will reimburse us for any payment we must make because of bodily injury to such person.

Schedule

Name of Officer(s)	Title

Notes		
	1.	An officer may be designated in this endorsement only when it is proper for an office to be excluded by election under the New York Workers' Compensation Law. Refer to Rule VIII (A)(4)(i) of the Manual.
	2.	This endorsement may not be used for religious, charitable or educational corporations and incorporated posts or chapters of United States war veterans.

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NEW YORK INCLUSION OF EXECUTIVE OFFICER ENDORSEMENT

The policy covers bodily injury to an executive officer or executive officers who specifically do not require coverage under the New York Workers' Compensation Law but have elected to be insured and are described in the Schedule.

The premium basis for such insurance shall include the remuneration of such executive officer or officers as provided by our Manuals.

Schedule

Name of Officer(s)	Title(s)

Note	
1.	To be attached to a policy in accordance with Rule VIII (A)(4)(ii) of the Manual to afford coverage to a corporation which has elected to include its executive officer(s). This endorsement is restricted for use only when such corporation is comprised of either one or two executive officers who retain all the issued and outstanding stock, hold all the offices and do not employ any person required to be covered by the Law. (Not to be used for religious, charitable or educational corporations and incorporated posts or chapters of United States war veterans.)

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NEW YORK LIABILITY OF MUNICIPALITIES TO POLICE OFFICERS OR PAID FIREFIGHTERS' EXCLUSION ENDORSEMENT

The policy does not apply to any liability imposed on you under Section 207-a or Section 208-d of the General Municipal Law of New York.

Note	
	1. To be attached to a policy affording coverage to a New York municipality, or other political subdivision which employs police officers or paid firefighters.

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NEW YORK LIMIT OF LIABILITY ENDORSEMENT

This endorsement applies only to the insurance provided by Part Two (Employers' Liability Insurance) because New York is shown in Item 3.A. of the Information Page.

We may not limit our liability to pay damages for which we become legally liable to pay because of bodily injury to your employees if the bodily injury arises out of and in the course of employment that is subject to and is compensable under the Workers' Compensation Law of New York.

Note	
	1. This endorsement must be attached to every policy in accordance with Rules I (B) and VII (A)(2)(a)(i) of the Manual showing New York in Item 3.A. of the Information Page.

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NEW YORK MEDICAL BENEFITS REIMBURSEMENT ENDORSEMENT

You will provide all medical benefits to the full extent required by the New York Workers' Compensation Law for each of the locations named in the Schedule and to our satisfaction.

This agreement is between you and us. It does not change the rights of others under the policy. You will reimburse us for any of those medical benefits that we may be legally required to pay.

Schedule

Note	
	1. Use this endorsement in accordance with Rule VIII (E)(1) of the Manual, where the employer has elected, pursuant to the New York Workers' Compensation Law, to be responsible for providing medical benefits but is not a qualified self-insurer for them.

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NEW YORK NON-SUBJECT EMPLOYEES EXCLUSION ENDORSEMENT

The policy does not cover bodily injury to any of your employees who are exempted, either mandatorily or by election, from the New York Workers' Compensation Law.

Note	
	1. To be attached to a policy affording coverage under the New York Workers' Compensation Law issued to a New York religious, charitable. educational or municipal corporation or other political subdivision when coverage is not to be afforded on a blanket basis with respect to all employees of the employer. For example: If It is desired to include within the coverage of the policy persons engaged in a teaching or non-manual capacity in or for a religious, charitable, or educational institution, the appropriate description of such persons and the classification applicable thereto are to be stated in Item 4. of the Information Page. In the case of officers, elective or appointive, for a municipal corporation or other political subdivision, the "New York Non-Subject Executive Officers Coverage Endorsement" (WC 31 03 12) should be attached.

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NEW YORK NON–SUBJECT EXECUTIVE OFFICERS COVERAGE ENDORSEMENT

An election was made in accordance with the provisions of the New York Workers' Compensation Law on behalf of each person described in the Schedule to be subject to the law. The premium basis for the policy includes the remuneration of such persons.

Schedule

Name of Officer	Title

Notes		
	1.	To be attached to a policy affording coverage under the New York Workers' Compensation Law to a religious, charitable or educational corporation, or an incorporated post or chapter of an organization of United States war veterans. Refer to Rule VIII (A)(3)(b) of the Manual.
	2.	To be attached to a policy issued to a New York municipal corporation or other political subdivision which has elected to bring certain of its officers within the New York Workers' Compensation Law.

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NEW YORK SOLE PROPRIETORS, PARTNERS AND MEMBERS OF LLC's, PSLC's AND RLLP's COVERAGE ENDORSEMENT

An election was made on behalf of each sole proprietor, partner or LLC, PSLC, RLLP and member as defined in Rule VIII (B)(1) of the New York Workers' Compensation and Employers' Liability Manual named in the Schedule to be subject to the New York Workers' Compensation Law. The premium basis for the policy includes the remuneration of such persons.

Schedule

Sole Proprietor:

Partners:

Members:

Notes		
	1.	To be attached to a policy in accordance with Rule VIII (B)(3)(a) of the Manual to afford coverage under the New York Workers' Compensation Law for sole proprietors, partners and members of LLC's, PSLC's or RLLP's who have elected to be covered.
	2.	Individuals may be designated by naming them or by describing them in the endorsement schedule, as for example: **a**. all partners; **b.** all members; **c.** each person named in Item 1. of the Information Page.

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NEW YORK INCLUSION OF AUXILIARY POLICE ENDORSEMENT

An election was made in accordance with the provisions of the New York Workers' Compensation Law by a municipal corporation to provide coverage for auxiliary police.

Note	
	1. To be attached to a policy in accordance with Rule VIII (D)(2) of the Manual of a municipal corporation which has elected, pursuant to local law, to cover members of an auxiliary police organization.

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NEW YORK BENEFITS DEDUCTIBLE ENDORSEMENT

This endorsement applies only to the insurance provided by Part One (Workers' Compensation Insurance) because New York is shown in Item 3.A. of the Information Page.

1. Part One (Workers' Compensation Insurance) applies only to benefits in excess of a deductible amount of $_____. This deductible applies separately to each occurrence.

2. We will pay the deductible amount for you, but you must reimburse us promptly after we send you notice that payment is due.

3. The maximum amount you are obligated to reimburse us is an amount equal to your estimated annual premium at the inception of the policy to which this endorsement applies.

Notes		
	1.	Use this endorsement in accordance with Rule VIII (H) of the Manual.
	2.	The amount to be inserted in Section 1 is $100, $200, $300, $400, $500, $1,000, $1,500, $2,000, $2,500, or $5,000.

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NEW YORK SOLE PROPRIETORS, PARTNERS AND MEMBERS OF LLC'S, PSLC'S, RLLP'S EXCLUSION ENDORSEMENT

The policy does not cover bodily injury to any sole proprietor, partner or member of a LLC, PSLC or RLLP.

Notes		
	1.	In accordance with Rule VIII (B)(3)(c) of the Manual, attach this endorsement to a policy affording coverage to a sole proprietor, partner or member of a LLC, PSLC, or RLLP to exclude coverage for such sole proprietor, partner or member.
	2.	To afford coverage under the New York Workers' Compensation Law for sole proprietors, partners and members of LLC's, PSLC's or RLLP's refer to the "New York Sole Proprietors, Partners, and Members of LLC's, PSLC's and RLLP's Coverage Endorsement" (WC 31 03 13 C).

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NEW YORK PROFESSIONAL EMPLOYER ORGANIZATION (PEO) ENDORSEMENT

As used in this endorsement, "professional employer organization (PEO)" means the entity furnishing some or all of the workers to another entity for a fee or other compensation.

This endorsement applies only with respect to bodily injury to the workers you lease from the PEO named in the Schedule. Part One (Workers' Compensation Insurance) and Part Two (Employers' Liability Insurance) will apply to the PEO as an additional named insured.

Under Part One (Workers' Compensation Insurance) we will reimburse the PEO for the benefits required by the Workers' Compensation Law if we are not permitted to pay the benefits directly to the persons entitled to them.

The insurance afforded by this endorsement is only intended to satisfy the PEO's legal obligation to secure workers' compensation coverage to its employees who are leased by you from the PEO. We will file with governmental agencies evidence that the PEO is insured only with respect to such employees.

We will not ask any other insurer of the PEO to share with us a loss covered by this endorsement.

Premium will be charged for your leased employees while provided by the PEO. You must obtain from the PEO and furnish to us a complete payroll record of your leased employees provided by the PEO to satisfy your obligations under Part Five (Premium), C.2.

If the policy is canceled, we will send notice of such cancelation in accordance with the Workers' Compensation Law to the PEO.

Part Four (Your Duties If Injury Occurs) applies to you and the PEO. The PEO will recognize our right to defend under Parts One and Two and our right to inspect under Part Six (Conditions).

Schedule

Professional Employer Organization	Address

Notes		
	1.	This endorsement may be used when the insured named in Item 1. of the Information Page has agreed to provide insurance against workers' compensation and employers' liability claims made by its leased workers against a PEO named in the endorsement Schedule.
	2.	Use this endorsement if the policy is issued to an employer who is required to provide workers' compensation and employers' liability insurance to protect the PEO from claims by the employer's leased workers.

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NEW YORK PROFESSIONAL EMPLOYER ORGANIZATION (PEO) EXCLUSION ENDORSEMENT

As used in this endorsement, "professional employer agreement" means an agreement whereby an entity utilizes the services of a third party to provide its workers for a fee or other compensation. The third party providing such services shall be referred to as a "professional employer organization." The entity receiving the services shall be referred to as a "client."

This endorsement applies only with respect to workers provided by you to a client under a professional employer agreement for whom the client currently maintains workers' compensation insurance under a policy which contains a New York Professional Employer Organization (PEO) Endorsement in your name, currently in effect. As long as such coverage is maintained, your policy does not provide coverage for workers leased by you to such clients who are listed below. If benefits are not permitted to be paid directly to persons entitled to them by the client's insurer pursuant to such New York Professional Employer Organization (PEO) Endorsement, we will pay such benefits and seek reimbursement pursuant to such endorsement. If such client's policy is canceled, this exclusion endorsement shall lapse, and you will be liable for additional premium under this policy.

Schedule

Client	Address

Note	
1.	This endorsement will be attached to a PEO's policy to exclude coverage for workers leased to others on other than a temporary basis when a client who enters into a professional employer agreement with a PEO retains a Standard Workers' Compensation and Employers' Liability Policy for both its leased and non-leased workers.

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NEW YORK CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM EXPLANATORY ENDORSEMENT

The New York Construction Classification Premium Adjustment Program (NYCCPAP) allows premium credits for some employers in the construction industry. These credits exist to recognize the difference in wage rates between employers within the same construction industries in New York.

Credits are earned for average wages in excess of $23.24 per hour for each eligible class. If your policy shows one of the following classification codes, and you are experience rated, you are eligible to apply for an NYCCPAP credit:

0042	5040	5188	5402	5474	5538	5701	6204		7601	9549
3365	5057	5190	5403	5479	5545	5703	6216	6306	7855	9553
3724	5059	5193	5428	5480	5547	5709	6217	6319	8227	
3726		5213	5429	5491	5606	6003	6229	6325	9526	
3737	5102	5221	5443	5506	5610	6005	6233	6400	9527	
5000	5160	5222	5445	5507	5645	6017	6235	6701	9534	
5022	5183	5223	5462	5508	5648	6018	6251	7536	9539	
5037	5184	5348	5473	5536	5651	6045	6252	7538	9545	

If you have any eligible classes on your policy, you should have been notified by your insurance carrier or the New York Compensation Insurance Rating Board approximately four months prior to the inception date of this policy. If you believe you may be eligible for a credit and have not received an application, you should immediately contact your agent, insurance carrier, or the New York Compensation Insurance Rating Board.

The basis for determining the credit is the limited payroll of each employee for the number of hours worked (excluding overtime premium pay) for each construction classification (other than employees engaged in the construction of one or two-family residential housing). For policies with effective dates between January 1 and March 31, the payroll submitted is for the third quarter, as reported to taxing authorities, for the second calendar year preceding the policy effective date. For policies with effective dates between April 1 and December 31, the payroll submitted is for the third quarter, as reported to taxing authorities, for the calendar year preceding the policy effective date. Total payroll (and not limited payroll) is to be reported for employees engaged in the construction of one or two-family residential housing.

Credits are calculated by the New York Compensation Insurance Rating Board. Completed applications can be submitted to: Attention: Audit Division, New York Compensation Insurance Rating Board, 875 Third Avenue, 8th Floor, New York, New York 10022, email: cpap@nycirb.org or via entry on the CPAP online application on the Rating Board's website: http://www.nycirb.org/cpap.

The application for credit on a renewal policy must be received by the Rating Board three (3) months prior to the policy renewal effective date. The Rating Board will accept and process an application if it is received between the renewal policy effective and expiration date, however, it must be accompanied with an explanation from the employer stating the reason for the delay.

Under no circumstances will an original application be accepted for any policy if it is received after the expiration date of the policy to which the credit would have applied, nor will a revised application be accepted if it is received later than one (1) year from the expiration date of the policy to which the credit would have applied.

The New York Workers' Compensation and Employers' Liability Manual, and not this endorsement, govern the implementation and use of the NYCCPAP.

WITHDRAWN EFFECTIVE OCTOBER 1, 2025

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NEW YORK OPTIONAL PROFESSIONAL EMPLOYER ORGANIZATION (PEO) ENDORSEMENT

As used in this endorsement, "professional employer agreement" means an agreement whereby an entity contracts with another entity to lease some or all of its workers. The entity providing the workers shall be referred to as the "professional employer organization (PEO)." The entity utilizing the workers shall be referred to as the "client."

This endorsement applies only with respect to bodily injury to the workers provided to the client identified in Item 1.A. of the Information Page and named in the Schedule below by the Professional Employer Organization identified in 1.A. of the Information Page under a professional employer agreement. This agreement is for long-term leasing services, rather than for temporary help services to meet seasonal or short-term conditions.

This policy provides coverage for the workers leased to the client. Coverage for these leased employees may be provided by either the PEO or the client which are both considered to be named insureds under this policy. This policy does not satisfy the client's duty for the complete payment of any obligations it may have under the Workers' Compensation Law for non-leased employees or that the PEO may have for direct employees engaged by it.

Part One (Workers' Compensation Insurance) and Part Two (Employers' Liability Insurance) will apply as though the PEO is an insured.

Under Part One, we will reimburse the PEO organization named in Item 1.A. of the Information Page for the benefits required by the Workers' Compensation Law if we are not permitted to pay the benefits directly to the persons entitled to them.

Part Four (Your Duties If Injury Occurs) applies to the PEO and client. The PEO and the client will recognize our right to defend under Parts One and Two and our right to inspect under Part Six (Conditions).

We will not ask any other insurer of the client to share losses with us covered by this policy.

We will charge premium for the workers leased to the client company by the PEO.

If we cancel this policy, we will send notice to the PEO and to the client at the address shown in the Schedule below.

The PEO will separately maintain payroll records needed to compute the premium for the workers leased to the client, to satisfy the obligations under Part Five (Premium). We will charge the PEO premium for workers leased to the client.

Schedule

Name of Client	**Address**

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This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(**The information below is required only when this endorsement is issued subsequent to preparation of the policy.)**

Endorsement Effective	Policy No.	Endorsement No.
Insured		Premium
Insurance Company	Countersigned by _____	

Note	
	1. This endorsement is to be attached to each policy issued to a client as specified under Rule II, Section H, of the Manual.

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NEW YORK OPTIONAL PROFESSIONAL EMPLOYER ORGANIZATION (PEO) EXCLUSION ENDORSEMENT

As used in the endorsement, "professional employer agreement" means an agreement whereby an entity contracts with another entity to lease some or all of its workers. The entity providing the workers shall be referred to as the "professional employer organization." The entity utilizing the workers shall be referred to as the "client."

This policy does not provide coverage for workers you lease to your clients under a professional employer agreement.

Note		
	1.	This endorsement is to be attached to a policy issued to a professional employer organization where it is intended that the coverage afforded by the policy is limited to employees that are not leased to any client.

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NEW YORK OPTIONAL CLIENT EXCLUSION ENDORSEMENT

As used in this endorsement, "professional employer agreement" means an agreement whereby an entity contracts with another entity to lease some or all of its workers. The entity providing the workers shall be referred to as the professional employer organization (PEO). The entity utilizing the workers shall be referred to as the "client."

In consideration of separate concurrent coverage provided by the PEO for leased employees under a professional employer agreement, this policy does not provide coverage for workers you lease from the PEO listed below:

Schedule

Professional Employer Organization	**Address**

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(**The information below is required only when this endorsement is issued subsequent to preparation of the policy.)**

Endorsement Effective

Policy No.

Endorsement No.

Insured

Premium

Countersigned by _____

Insurance Company

Note		
	1.	This endorsement is to be attached to a policy issued to a client where it is intended that the coverage afforded by the policy is limited to employees that are not leased from any professional employer organization.

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NEW YORK CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM EXPLANATORY ENDORSEMENT

Based on classification codes listed in your policy, you may be eligible for a premium credit under the New York Construction Classification Premium Adjustment Program (CPAP).

CPAP provides a premium credit for a policy (a) with Subject Premium in New York State (as defined in Rule VI (O) of the New York Workers' Compensation and Employers' Liability Manual (Manual)) of $5,000 or more, (b) that contains one or more eligible construction classifications; and (c) that satisfies the hourly wage requirement for eligible classifications.

Construction classification codes that are eligible for the CPAP program are listed in the table below.

CPAP Program Eligible Construction Classification Codes						
0042	5160	5403	5507	5703	6235	8227
3365	5183	5428	5508	5709	6251	9526
3724	5184	5429	5536	6003	6252	9527
3726	5188	5443	5538	6005	6306	9534
3737	5190	5445	5545	6017	6319	9539
5000	5193	5462	5547	6018	6325	9545
5022	5213	5473	5606	6045	6400	9549
5037	5221	5474	5610	6204	6701	9553
5040	5222	5479	5645	6216	7536	
5057	5223	5480	5648	6217	7538	
5059	5348	5491	5651	6229	7601	
5102	5402	5506	5701	6233	7855	

Credits will be calculated by the New York Compensation Insurance Rating Board (Rating Board) for each individual policy and will only be applicable to that policy.

If an estimated CPAP credit is provided at policy issuance, such estimated credit will be subject to revision at premium audit.

A CPAP credit percentage will be determined based upon the hourly wage of each employee in a CPAP eligible classification. Employees in non-CPAP eligible classifications will be assigned a 0% credit.

At final premium audit, you must provide us with the information listed below so that CPAP credits can be appropriately calculated.

For Each Employee in CPAP Eligible Classification Codes

(a) CPAP classification code;
(b) Number of hours worked during the policy period (including overtime); and
(c) Either (i) remuneration (as defined in Rule V Section (B) of the Manual) during the policy period or (ii) average base hourly wage.

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* For the purposes of CPAP credit determination, employees with hours worked in multiple classifications during a policy period shall be assigned to the classification with the most hours worked during the policy period. For example, if during a policy period, an employee worked 1,000 hours in classification A and 600 hours in classification B, then for purposes of CPAP credit determination, that employee shall be treated as though all hours were worked in classification A.

For Employees in Non-CPAP Eligible Classification Codes

(a) Total remuneration (as defined in Rule V Section (b) of the Manual) of all employees in each non-CPAP eligible classification code.

Upon our receipt of the above-listed information, we will submit same to the Rating Board for CPAP credit calculation.

During the premium audit of your policy, we will contact you to obtain the necessary information for the calculation of the CPAP credit. If you do not provide all necessary information within a reasonable timeframe (which shall not be less than 10 business days) following our request for that information, then we are not required to apply a CPAP credit to your policy. A carrier may require that employers submit CPAP information in a particular format or utilize a template provided.

Following final premium audit, the CPAP credit will appear in Item 4. of the Information Page of your policy alongside "Statistical Code 9046 Premium Adjustment Credit Factor."

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NEW YORK CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT FACTOR ENDORSEMENT

The premium for this policy may be eligible for the New York Construction Classification Premium Adjustment Program. The credit factor shown in the Schedule is an estimated premium credit. The final calculation of the premium credit will be determined by our manual rules and your total payroll and hours worked as determined by audit.

Schedule

Construction Classification Premium Credit: _____%

WITHDRAWN EFFECTIVE OCTOBER 1, 2025

Notes	
	1. Use this endorsement to notify the employer of a premium credit under the New York Construction Classification Premium Adjustment Program if the credit factor applicable to the policy is not available at the time of policy issuance.
	2. Report the premium factor under Statistical Code 9046 "Premium Adjustment Credit Factor."

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NEW YORK MERIT RATING ENDORSEMENT

This endorsement applies to the insurance provided by this policy because New York is shown in Item 3.A. of the Information Page.

The premium and rates for this insurance are subject to merit rating because your premium is less than the amount necessary to be eligible for experience rating. A merit rating adjustment will not be applied if your final premium is calculated to be the New York minimum premium for the employer classifications.

The following credits or debits will be applied to your manual premium based on your claims during the most recent three-year period for which statistics are available.

1. An 8% credit will be applied if you had no claims.

2. A 0% debit will be applied if you had one claim.

3. A 4% debit will be applied if you had two claims.

4. An 8% debit will be applied if you had three or more claims.

Withdrawn as of 10/01/22

Notes		
	1.	This endorsement must be attached to a policy showing New York in Item 3.A. of the Information Page, if the employer is eligible for merit rating.
	2.	Show any merit rating credit or debit in Item 4. of the Information Page.

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NEW YORK PREFERRED PROVIDER ORGANIZATION PREMIUM ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because New York is shown in Item 3.A. of the Information Page.

This endorsement provides for the payment of benefits under the Workers' Compensation Law of New York to provide medical services and health care to injured workers for compensable injuries and diseases by means of a Preferred Provider Program which has been certified by the New York Department of Health under Article 10A of the Law.

We provide you with information concerning the use of the Preferred Provider Organization and your rights and obligations under the program.

A premium reduction percentage of _____% is applicable to your premium because you have exercised your right under the New York Workers' Compensation Law and agreed to use the medical services of a certified Preferred Provider Organization.

Failure to use the medical services of a certified Preferred Provider Organization, where applicable, will result in the forfeiture of the premium reduction.

Schedule

Insured Name Address(es)	**PPO Name(s)**

Effective Date of Employers Participation in Program_____

Union Employees? ☐Yes ☐No Are any union employees in the program? ☐Yes ☐No

Total Estimated Number of Employees Covered by PPO_____

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Endorsement Effective Policy No. Endorsement No.

Insured Premium $

Insurance Company Countersigned by

DATE OF ISSUE:

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NEW YORK PENDING PAYROLL LIMITATION AND PREMIUM DIFFERENTIAL ENDORSEMENT

The Construction Employment Payroll Limitation Law (S7744/A11294) requires a payroll limitation and territory premium differential on policies for all employers subject to the Law. The classification code(s) currently on your policy may be subject to the Law.

The requirements of the Law may be applied during the policy period or may be applied at time of audit.

Note	
	1. Use this endorsement if the proper payroll limitation and territory premium differential cannot be applied at time of policy issuance.

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NEW YORK SAFE PATIENT HANDLING ACT PROGRAM
EXPLANATORY ENDORSEMENT (FLAT CREDIT)

The New York Safe Patient Handling Act Program (NYSPHAP) allows a premium credit for New York employers in the healthcare industry. This credit exists to recognize compliance with Section 2997-k(2) of the New York State Public Health Law.

The Information Page of this policy will show a credit of 2.5% if you are eligible for this credit. You are eligible for a NYSPHAP credit if you are in compliance with the requirements of New York State Public Health Law Section 2997-k(2) and your policy contains classification codes subject to the NYSPHAP, which may include, but are not limited to the following:

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

Contact your broker, agent, or insurance carrier if you believe you are eligible for a NYSPHAP credit.

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NEW YORK SAFE PATIENT HANDLING ACT PROGRAM
EXPLANATORY ENDORSEMENT (TIERED CREDIT)

The New York Safe Patient Handling Act Program (NYSPHAP) allows a premium credit for New York employers in the healthcare industry. This credit exists to recognize compliance with section 2997-k(2) of the New York State Public Health Law.

The Information Page of this policy will show a credit of 0.1% to 2.5% if you are eligible for this credit. You are eligible for NYSPHAP credit if you are in compliance with the requirements of New York State Public Health Law Section 2997-k(2) and your policy contains classification codes subject to the NYSPHAP, which may include, but are not limited to the following:

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

Contact your broker, agent, or insurance carrier if you believe you are eligible for a NYSPHAP credit.

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NEW YORK MERIT RATING REVISION ENDORSEMENT

This endorsement is added to Part Five – Premium of the Policy.

The premium for the policy is adjusted by a Merit Rating Factor. The factor shown on the Information Page may be revised and applied to the policy in accordance with our manuals and endorsements. We will issue an endorsement to show the revised factor, if different from the factor shown, when it is calculated.

Withdrawn as of 10/01/22

Note	
	1. This endorsement is to be used to notify the employer that the merit rating factor shown on the Information Page may be revised.

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NEW YORK DOMESTIC WORKERS RESTRICTED ENDORSEMENT

The policy does not cover bodily injury to any of your domestic workers employed by you for less than forty (40) hours per week.

Note	
	1. To be attached to a policy affording coverage under the New York Workers' Compensation Law if it is desired to restrict coverage for domestics to those domestics with respect to whom the insured is mandatorily subject to such law. Refer to Rule XIII (B) of the Manual.

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NEW YORK EXCLUSION FOR DESIGNATED OFFICERS AND EMPLOYEES OF FIRE DISTRICTS ENDORSEMENT

The policy does not apply to bodily injury sustained by any of the officers or employees described below if the Board of Fire Commissioners of the fire district in accordance with the provisions of Section 54, Subdivision 6-a of the New York Workers' Compensation Law have elected not to provide the benefits of the New York Workers' Compensation Law to such persons.

Schedule

(Name of Officer or Employee or Class Thereof)

Notes		
	1.	To be attached to a policy affording coverage under the New York Workers' Compensation Law to a fire district when the Board of Fire Commissioners of such fire district has by resolution elected not to provide workers' compensation coverage for any one or more of its officers or employees or class thereof.
	2.	The signed acceptance of the Secretary on behalf of the Board of Fire Commissioners of the employer may be obtained on a copy of the endorsement to be returned to the company.
	3.	The law provides that the election by the Board of Fire Commissioners shall not become effective until thirty (30) days after a copy of said resolution has been filed with the Chairman of New York State Workers' Compensation Board and with the company and a copy thereof is furnished to each officer and employee to whom such election is applicable. Therefore, the effective date of the endorsement is to be thirty (30) days after the date on which the carrier receives a copy of said resolution which the Board of Fire Commissioners has sent to the Chairman of the New York State Workers' Compensation Board.
	4.	This endorsement may not be used with a Volunteer Firefighters' Benefit Law policy.

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NEW YORK EXECUTIVE OFFICERS HOLD HARMLESS ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because New York is shown in Item 3.A. of the Information Page.

This policy covers bodily injury to any of your executive officers shown in the Schedule. We agree to reimburse your other workers' compensation insurers for any loss sustained because of bodily injury to named executive officers, provided such bodily injury is covered by this policy.

Schedule

Names of Officers	Titles

Note	
1.	Use this endorsement to provide coverage under the New York Workers' Compensation Law for an employer with multiple corporations or separately insured locations. The use of this endorsement will permit a single premium charge to be made for each insured executive officer.

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NEW YORK FIRE DISTRICT LIABILITY EXCLUSION ENDORSEMENT FOR COUNTY OR TOWN POLICIES

This contract does not provide:

1. any coverage under the New York Workers' Compensation Law or the New York Volunteer Firefighters' Benefit Law for which any fire district would be liable under such laws, or

2. any New York workers' compensation benefits for the fire district officers and employees for which any fire district would be liable under the Workers' Compensation Law, or

3. any New York volunteer firefighters' benefits for any volunteer firefighters for which any fire district would be liable under the New York Volunteer Firefighters' Benefit Law.

The foregoing provisions do not apply in relation to volunteer firefighters' benefit coverage and volunteer firefighters' benefits provided for and in relation to the following named fire districts which have expressly requested coverage under this contract pursuant to the provisions in Section 32 of Article 3 of the New York Volunteer Firefighters' Benefit Law.

The term "fire districts," as used in this provision, does not include the fire protection districts and fire alarm districts mentioned in Sections 183 and 184 Article 11 of the New York Town Law.

Schedule

Notes	
	1. To be attached to a "Volunteer Firefighters' Benefit Law Policy" (WC 31 00 00 A) issued to a county or a town.
	2. If there are no exceptions, enter "No Exceptions."

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NEW YORK VOLUNTEER FIREFIGHTERS' BENEFIT LAW GROUP INSURANCE ENDORSEMENT

The policy is a group insurance contract written under the provisions of Section 32 of Article 3 of the New York Volunteer Firefighters' Benefit Law.

You shall be responsible for all premiums.

You shall maintain records of the information necessary for premium computation separately for each employer.

You shall act for each and all of the insureds named in the Schedule below for the purpose of giving and receiving notice of cancelation.

You will receive any return premium under the policy.

Schedule

Notes		
	1.	To be attached to a Volunteer Firefighters' Benefit Law Policy when written on a group insurance basis.
	2.	The Schedule shall include the towns included under this group insurance policy.

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NEW YORK VOLUNTEER FIREFIGHTERS' PREMIUM DISCOUNT ENDORSEMENT

The premium for this policy and the policies, if any, listed in Item 3. of the Schedule may be eligible for a discount. This endorsement shows your estimated discount in Items 1. or 2. of the Schedule. The final calculation of premium discount will be determined by our manuals and your premium basis as determined by audit. Premium subject to retrospective rating is not subject to premium discount.

Schedule

1. State

Estimated Eligible Premium

First $5,000	Next $95,000	Next $400,000	Balance

2. Average percentage discount: _____%

3. Other policies:

4. If there are no entries in Items 1., 2., and 3. of the Schedule, see the "Premium Discount Endorsement" (WC 00 04 06) attached to your policy number:

Notes		
	1.	Use this endorsement to show the application of Manual Rule VI, Premium Discount, or to identify the employer's policy which shows the application of the Discount Rule.
	2.	Do not make entries in Items 1., 2., or 3. if a policy number is to be shown in Item 4.
	3.	The carrier has the option of replacing Item 1. with the appropriate Table in use by the carrier.
	4.	Item 3. is available to list all policies that are combined under the Discount Rule.
	5.	Use Item 4. if premium discount is shown on another policy issued to the employer. Enter the policy number of that policy.

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NEW YORK VOLUNTEER FIREFIGHTERS' BENEFIT LAW
EXTENSION OF EMPLOYERS' LIABILITY INSURANCE ENDORSEMENT

This endorsement provides Part Two – Employers' Liability Insurance to volunteer fire departments or volunteer fire companies and their fire chiefs, fire commissioners and board of trustees if the named insured is liable for payment of benefits to the volunteer firefighters of these volunteer fire departments and fire companies in accordance with the provisions of Section 30 of the New York Volunteer Firefighters' Benefit Law.

The premium for this endorsement is computed separately and is an additional 10% of the policy premium.

Note	
	1. To be attached to a Volunteer Firefighters' Benefit Law policy when issued to a political subdivision that has elected to voluntarily provide employers' liability insurance. Refer to the "Miscellaneous Values" in Part Three – Loss Costs of the Manual.

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NEW YORK VOLUNTEER AMBULANCE WORKERS' PREMIUM DISCOUNT ENDORSEMENT

The premium for this policy and the policies, if any, listed in Item 3. of the Schedule may be eligible for a discount. The endorsement shows your estimated discount in Item 1. or 2. of the Schedule. The final computation of premium discount will be determined by our Manuals and your premium basis as determined by audit. Premium subject to retrospective rating is not subject to premium discount.

Schedule

1. State

	Estimated Eligible Premium			
	First $5,000	Next $95,000	Next $400,000	Balance

2. Average percentage discount: _____%

3. Other policies:

4. If there are no entries in Items 1., 2., and 3. of the Schedule, see the "Premium Discount Endorsement" (WC 00 04 06) attached to the policy number.

Notes		
	1.	Use this endorsement to show the application of Manual Rule VI, Premium Discount, or to identify the employer's policy which shows the application of the Premium Discount Rule.
	2.	Do not make entries in Items 1., 2., or 3 if a policy number is to be shown in Item 4.
	3.	The carrier has the option of replacing Item 1. with the appropriate Table in use by the carrier.
	4.	Item 3. is available to list all policies that are combined under the Premium Discount Rule.
	5.	Use Item 4. if premium discount is shown on another policy issued to the employer. Enter the policy number of that policy.

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NEW YORK AMBULANCE DISTRICT LIABILITY EXCLUSION ENDORSEMENT FOR COUNTY OR TOWN POLICIES

This contract does not provide:

1. any coverage under the New York Workers' Compensation Law or the New York Volunteer Ambulance Workers' Benefit Law for which any ambulance district would be liable under such laws, or

2. any New York workers' compensation benefits for the ambulance district officers and employees for which any ambulance company would be liable under the Workers' Compensation Law, or

3. any New York volunteer ambulance workers' benefits for any volunteer ambulance workers for which any ambulance district would be liable under the New York Volunteer Ambulance Workers' Benefit Law.

The foregoing provisions do not apply in relation to volunteer ambulance workers' benefit coverage and volunteer ambulance workers' benefits provided for and in relation to the following named ambulance districts which have expressly requested coverage under this contract pursuant to the provisions of Section 32 of the New York Volunteer Ambulance Workers' Benefit Law.

Schedule

Notes		
	1.	To be attached to a Volunteer Ambulance Workers' Benefit Law policy issued to a county or a town.
	2.	If there are no exceptions, enter "No Exceptions."

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NEW YORK VOLUNTEER AMBULANCE WORKERS' BENEFIT LAW GROUP INSURANCE ENDORSEMENT

The policy is a group insurance contract written under the provisions of Section 32 of Article 3 of the New York Volunteer Ambulance Workers' Benefit Law.

You shall be responsible for all premiums.

You shall maintain records of the information necessary for premium computation separately for each insured.

You shall act for each and all of the insureds named in the Schedule below for the purpose of giving and receiving notice of cancelation.

You will receive any return premium under the policy.

Schedule

Notes		
	1.	To be attached to a Volunteer Ambulance Workers' Benefit Law policy when written on a group insurance basis.
	2.	The Schedule shall list the members of the group included under this insurance policy.

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NEW YORK EXCLUSION FOR DESIGNATED OFFICERS AND EMPLOYEES OF AMBULANCE DISTRICTS ENDORSEMENT

The policy does not apply to bodily injury sustained by any of the officers or employees described below if the Board of Ambulance Commissioners of the ambulance district in accordance with the provisions Article 4 of Section 54, Subdivision 6-a of the New York Workers' Compensation Law and with the approval of the Town Board has elected not to provide the benefits of the New York Workers' Compensation Law to such persons.

Schedule

(Name of Officer or Employee or Class Thereof)

Notes		
	1.	To be attached to a policy affording coverage under the New York Workers' Compensation Law to an ambulance district when the Board of Ambulance Commissioners of such ambulance district and the Town Board have by resolution elected not to provide workers' compensation coverage for any one or more of its officers or employees or class thereof.
	2.	The signed acceptance of the Secretary on behalf of the Board of Ambulance Commissioners of the insured and the Town Board may be obtained on a copy of the endorsement to be returned to the company.
	3.	The law provides that the election by the Board of Ambulance Commissioners, as authorized by the Town Board, shall not become effected until thirty (30) days after a copy of said resolution has been filed with the Chairman of the New York State Workers' Compensation Board and with the company and a copy thereof is furnished to each officer and employee to whom such election is applicable. Therefore, the effective date of the endorsement is to be thirty (30) days after the date on which the carrier receives a copy of said resolution which the Board of Ambulance Commissioners has sent to the Chairman of the New York State Workers' Compensation Board.
	4.	This endorsement may not be used with a Volunteer Ambulance Workers' Benefit Law policy.

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NEW YORK AMBULANCE AND FIRE DISTRICT LIABILITY EXCLUSION ENDORSEMENT FOR COUNTY OR TOWN POLICIES

This contract does not provide:

1. any coverage under the New York Workers' Compensation Law or the New York Volunteer Firefighters' Benefit Law or the Volunteer Ambulance Workers' Benefit Law for which any fire district or ambulance district would be liable under such laws, or

2. any workers' compensation benefits for fire or ambulance district officers and employees for which any fire district or ambulance district would be liable under the Workers' Compensation Law, or

3. any volunteer firefighters' or ambulance workers' benefits for any volunteer firefighters or volunteer ambulance workers under the Volunteer Firefighters' Benefit Law or the Volunteer Ambulance Workers' Benefit Law.

Note	
	1. To be attached to a standard provisions policy issued to a county or town.

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NEW YORK VOLUNTEER AMBULANCE WORKERS' BENEFIT LAW EXTENSION OF EMPLOYERS' LIABILITY INSURANCE ENDORSEMENT

This endorsement provides Part Two – Employers' Liability Insurance to volunteer ambulance companies and their officers and board of trustees if the named insured is liable for payment of benefits to the volunteer ambulance workers of these volunteer ambulance companies in accordance with the provisions of Section 30 of the New York Volunteer Ambulance Workers' Benefit Law.

The premium for this endorsement is calculated separately and is an additional 10% of the policy premium.

Note	
	1. To be attached to a "Volunteer Ambulance Workers' Benefit Law Policy" (WC 31 00 02 B) when issued to a political subdivision that has elected to voluntarily provide employers' liability insurance.

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NEW YORK PREFERRED PROVIDER ORGANIZATION ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because New York is shown in Item 3.A. of the Information Page.

This endorsement provides for the payment of benefits under the Workers' Compensation Law of New York to provide medical services and health care to injured workers for compensable injuries and diseases by means of a Preferred Provider Program which has been certified by the New York Department of Health under Article 10A of the Law.

We will provide you with information concerning the use of the Preferred Provider Organization and your rights and obligations under the program.

Schedule

Insured Name Address(es)	**PPO Name(s)**

Effective Date of Employers Participation in the Program_____

Union Employees? ☐ Yes ☐ No Are any union employees in the program? ☐ Yes ☐ No

Total Estimated Number of Employees Covered by PPO _____

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Endorsement Effective Policy No. Endorsement No.

Insured Premium $

Insurance Company Countersigned by

DATE OF ISSUE:

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NEW YORK FOREIGN VOLUNTARY COMPENSATION AND EMPLOYERS' LIABILITY COVERAGE ENDORSEMENT

This endorsement changes the policy to which it is attached effective on the inception date of the policy unless a different date is indicated below.

(The following "attaching clause" need be completed only when this endorsement is issued subsequent to preparation of the policy.)

This endorsement, effective on _____ at 12:01 A.M., standard time, forms a part of

Policy No. Endorsement No. Premium $

of the (NAME OF INSURANCE CARRIER)

issued to _____
Authorized Representative

This endorsement adds Foreign Voluntary Compensation Insurance to the policy.

Section 1. Employees Covered

A. This coverage applies only to employees you hire within the limits of the United States of America while they are traveling or temporarily residing outside of the United States of America, its territories or possessions or Canada for a period no longer than ninety (90) days.

B. This insurance does not apply to any employees you hire outside the limits of the United States of America.

C. This insurance does not apply to any employees who are employed to work at locations within the following country or countries:

Section 2. How This Insurance Applies

This insurance applies only to bodily injury by accident or to bodily injury by disease. Bodily injury includes resulting death. Bodily injury includes any endemic disease. Endemic diseases are those which are peculiar to a locality or region.

A. An employee included in the group of employees described in Item 1. of the Schedule of this endorsement must sustain the bodily injury.

B. The bodily injury must arise out of and occur in the course of employment necessary or incidental to work in a state, country or subdivision of a country listed in Item 1. of the Schedule of this endorsement.

C. Bodily injury by accident must be during the policy period.

D. The conditions of your workplace must cause or aggravate the bodily injury by disease. The employee's last day of last exposure to those conditions causing or aggravating such bodily injury must occur during the policy period.

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Section 3. Exclusions

This insurance does not cover:

A. Bodily injury arising from any direct or indirect consequence of war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power. No current or subsequent endorsement to this policy will override or waive this limitation;

B. Compensation or benefits imposed by any non-occupational, disability benefits law, plan or any similar law or plan; and

C. Bodily injury you intentionally cause or aggravate.

Section 4. Voluntary Workers' Compensation

This endorsement amends Section A. of Part One of the policy by adding the following coverage:

On your behalf, we will voluntarily pay an amount equal to the benefits you would be required to pay if you and the employees described in Item 1. of the Schedule were subject to the workers' compensation law designated in Item 1. of the Schedule of this endorsement.

We will pay those amounts to the persons who would be entitled to them under the law. If this is not possible, we will reimburse you for amounts you are required to pay.

The following provisions apply to this insurance:

A. In no event will our liability under this section exceed the amount we or you would have been obligated to pay if the employment and injury had been subject to the workers' compensation law designated in Item 1. of the Schedule of this endorsement. The only exception to this is as provided for in Section 6 – Repatriation Expense.

B. We have the option of requesting you to pay sums due directly to persons entitled to them on our behalf. We will reimburse you for these payments when you provide us with satisfactory proof of payment.

C. Before we are required to make any payment or reimburse you, the persons entitled or paid must:

(1) Release you and us in writing from all responsibility for the bodily injury or death;

(2) Transfer to us their right to recover from others who may be responsible for the injury or death to the extent of our payment or reimbursement; and

(3) Cooperate with us and do everything necessary to enable us to enforce the right to recover from others.

If a person entitled to payment under this section refuses to accept voluntary payments offered, we may, at our discretion, withdraw the offer to pay compensation benefits. If this happens, we will notify you and the employee that we will no longer be bound by the provisions of this Section.

D. Under this or any other policy we have issued to you, it is possible that the provisions of a workers' compensation law, plan or any similar law or plan may hold you or us legally liable for any injury where payments have been made or would otherwise be made under Section 4. of this endorsement. If this happens, we agree that we will make no further payments under Section 4. if Section 5. of this endorsement applies.

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Section 5. Legal Liability Under Workers' Compensation Law

A. If benefits are payable under a workers' compensation or occupational disease law of any state, country or subdivision of a country other than the United States of America, its territories or possessions or Canada, we will reimburse you up to but not in excess of the cost of benefits which have been payable under the workers' compensation law of the state designated in Item 1. of the Schedule of this endorsement.

B. We will not be liable for any loss for which you had other valid and collectible insurance.

C. We assume no obligation to defend any suit or proceeding against you outside of the United States of America, its territories or possessions or Canada.

D. The coverage Section 5. does not cover fines or penalties imposed on you for failure to comply with the requirements of any workers' compensation or occupational disease law of any state, country or subdivision of a country.

Section 6. Repatriation Expense

This section only applies to coverage provided in Sections 4. and 5. of this endorsement.

Medical expenses include additional expenses of repatriation to the United States of America incurred as a result of bodily injury to employees. In the event an employee is injured, our liability is limited to the amount by which these expenses exceed the normal cost of returning the employee. In the event of an employee's death, our liability is limited to the amount by which the expenses of returning the body exceed the normal cost of returning an employee who is alive and in good health.

Our liability will never exceed the amount indicated in Item 2. of the Schedule of this endorsement for one covered employee or accident.

The policy does not afford coverage for repatriation expenses unless a specific limit of liability for each covered employee and accident appears in Item 2. of the Schedule of this endorsement.

Section 7. Employers' Liability

The following agreement replaces Section B of Part Two – Employers' Liability of the policy with respect to the coverage this endorsement provides:

A. We will pay

We will pay, on your behalf, all sums which you become legally obligated to pay as damages because of bodily injury by accident or disease, including resulting death, sustained in any state or country or subdivision of a country other than the United States of America, its territories or possessions or Canada by any of your employees arising out of and in the course of employment by you.

The following provisions apply to Section 7. of this endorsement:

A. We will reimburse you for all reasonable expenses you incur, including attorneys' fees in defending any suit against you alleging injury and seeking damages on account of any insurance this section of this endorsement affords. We assume no obligation to defend any suit or any proceeding brought against you outside of the United States of America, its territories or possessions or Canada.

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B. The limit of our liability under Part Two will be in accordance with the following provisions:

The words "damages because of bodily injury by accident or disease, including resulting death" in Part Two include damages for care and loss of services. These words also include damages for which you are liable because of suits or claims others bring against you to recover the damages obtained from such others because of bodily injury your employees sustain arising out of and in the course of their employment.

The limit of liability in Item 3. of the Schedule of this endorsement which applies to bodily injury by accident is the total limit of our liability for all damages because of bodily injury by accident including resulting death that one or more employees sustain.

The limit of liability in Item 3. of the Schedule of this endorsement which applies to bodily injury by disease is the total limit of our liability for all damages because of bodily injury by disease including resulting death that one or more employees sustain in any one state, country or subdivision of a country outside the United States of America, it territories or possessions or Canada listed in Item 1. of the Schedule of this endorsement.

The limits of liability designated in this endorsement supersede and are not cumulative with any limit(s) of liability elsewhere in the policy. The inclusion of more than one insured does not increase the limits of our liability.

Section 8. Premium

In addition to the provisions of Part V – Premium of the policy, the following provisions will apply to this endorsement:

A. We will compute the premium of this coverage in accordance with Part Five of the policy, upon all remuneration paid to employees while traveling or temporarily residing outside of the United States of America, its territories or possessions or Canada for a period of no longer than ninety days.

B. We will determine the premium for this coverage on the basis of the workers' compensation rules, classifications and rates in accordance with the manuals we use for the state workers' compensation law designated in Item 1. of the Schedule of this endorsement.

C. You must maintain payroll records for any employees covered by the provisions of this endorsement.

Section 9. Other Insurance

The following provision replaces Section E of Part One and Section F of Part Two of the policy with respect to the coverage this endorsement provides.

The insurance for a loss covered by this endorsement will be excess insurance over and above any other insurance except with respect to insurance provided under Section 5. The limits of liability for this insurance will be reduced by an amount equal to the limits of liability other insurance affords.

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Schedule

1. Name(s) of Employees	State or Country of Operations	Designated Workers' Compensation Law

2. Limits of Liability for Repatriation Expense

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

3. Limits of Liability for Part Two – Employers' Liability

$_____Bodily injury by accident each accident
$_____Bodily injury by disease each employee
$_____Bodily injury by disease policy limit

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NEW YORK WORKERS' COMPENSATION POLICYHOLDER NOTICE OF RIGHT TO APPEAL

Policyholder Disputes

Policyholders are entitled to inquire, challenge and dispute issues relating to classification, ownership, premium auditing and/or other New York Compensation Insurance Rating Board ("Rating Board") rulings or decisions pertaining to this policy. Please refer to the New York Workers' Compensation Policyholder Notice of Right to Appeal process noted below.

Inquiries may also be directed to the New York State Department of Financial Services (DFS) at:
http://www.dfs.ny.gov/about/contactus.htm#consumer
or by calling the Consumer Hotline at 800-342-3736 (Monday through Friday, 8:30 AM to 4:30 PM).

New York Workers' Compensation Policyholder Notice of Right to Appeal Process

An insured, or its representative, (hereafter referred to as "insured") may appeal the application of a rule or procedure contained in the New York Workers' Compensation & Employers' Liability Manual. Rules or procedures are defined as those determinations, either by a carrier or the Rating Board, which define the variables which make up, the policy conditions. Examples include: classification codes, ownership information, premium audits, and any other determination which may affect the policy.

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

1. The Rating Board will review the request and respond to the parties within sixty (60) days, either granting the parties or their authorized representatives their request or sustaining the Rating Board's original ruling.

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

3. If the dispute is not resolved by the conference, the parties may then appeal to the Underwriting Committee of the Rating Board for a hearing to consider the staff ruling. This appeal must be in writing and must specify the reasons for the appeal and the nature of the complaint.

Following the Committee's receipt of the appeal request, the parties will be notified about the time and place for the hearing. The appeal will be heard at the next Underwriting Committee meeting for which appropriate time can be devoted to the matter.

After the hearing, the parties will be advised, in writing, of the Underwriting Committee decision on the complaint.

4. If the Underwriting Committee ruling is not satisfactory to either party, then the aggrieved party may request a hearing at the New York State Department of Financial Services to consider the disputed decision.

5. The decision of the New York State Department of Financial Services may be appealed to a court of law, by the parties involved or the Rating Board.

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