


# NEW YORK

A white silhouette of the state of New York is centered on a solid red background. The text "Workers Compensation and Employers Liability Insurance" is printed in black, centered within the white area of the state map.

Workers Compensation  
and Employers Liability Insurance

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

**2000 EDITION**



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TABLE OF CONTENTS

Page

ADMINISTRATIVE RULES AND PROCEDURES

<b>A. GENERAL</b>	P-1
<b>B. DEFINITIONS</b>	
1. Rating Board	P-1
2. Department	P-1
<b>C. APPROVAL</b>	P-1
<b>D. FILING REQUIREMENTS</b>	
1. Policies and Renewal Certificates	P-1
2. Endorsements	P-1
3. Cancellations or Reinstatements	P-2
<b>E. ESTABLISHMENT OF CLASSIFICATIONS AND RATES</b>	P-2
<b>F. INCORRECT UNDERWRITING</b>	
1. Policies, Renewal Certificates, or Endorsements	P-2
2. Complaints	P-3
3. Changes	P-3
<b>G. RATING INFORMATION</b>	
1. Rating Data	P-3
2. Rate Cards	P-3
<b>H. GENERAL INFORMATION</b>	
1. Bulletins and Circulars	P-3
2. Digest of Rulings and Interpretations	P-3
<b>I. INSPECTIONS AND TEST AUDITS OF PAYROLL</b>	P-4
<b>J. WRAP-UP CONSTRUCTION PROJECTS</b>	
1. Eligibility	P-4
2. Approval Required	P-4
<b>K. PROVISIONS FOR CANCELLATIONS, REINSTATEMENTS AND NOTICE OF INTENTION NOT TO RENEW</b>	
1. Cancellations	P-4
2. Reinstatements	P-5
3. Notice of Intention Not to Renew	P-5
<b>L. NEW YORK ENDORSEMENTS</b>	
1. Forms—Where Found	P-5
2. Forms—Standard	P-5
3. Notes on Forms	P-6
<b>M. APPEAL PROCESS</b>	P-6

PART ONE — RULES

RULE I—GENERAL

<b>A. WORKERS COMPENSATION</b>	R-1
<b>B. STANDARD POLICY</b>	R-1
<b>C. ENDORSEMENT FORMS</b>	R-1
<b>D. POLICY AND ENDORSEMENT FORMS</b>	R-1
<b>E. APPLICATION OF MANUAL RULES</b>	R-1
<b>F. EFFECTIVE DATE</b>	
1. Manual	R-1
2. Changes	R-1

**G. ANNIVERSARY RATING DATE**

- 1. Definition . . . . . R-2
- 2. Rewritten Policies . . . . . R-2
- 3. Long-Term Policies . . . . . R-2

**RULE II—EXPLANATION OF COVERAGES AND METHODS OF INSURING****A. PART ONE—WORKERS COMPENSATION INSURANCE**

- 1. Description of Coverage . . . . . R-3
- 2. Statutory Coverage . . . . . R-3
- 3. Longshore Coverage . . . . . R-3

**B. PART TWO—EMPLOYERS LIABILITY INSURANCE**

- 1. Description of Coverage . . . . . R-3
- 2. Employers Liability for Diseases . . . . . R-3
- 3. Admiralty Law or Federal Employers' Liability Act . . . . . R-3
- 4. Employers Liability Insurance With Workers Compensation Insurance . . . . . R-3
- 5. Employers Liability Insurance Without Workers Compensation Insurance . . . . . R-4

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

- 1. Description of Coverage . . . . . R-4
- 2. States Where Not Available . . . . . R-4
- 3. Restriction on Use . . . . . R-4
- 4. Premium . . . . . R-4

**D. VOLUNTARY COMPENSATION INSURANCE**

- 1. Description of Coverage . . . . . R-5
- 2. How Provided . . . . . R-5

**E. FOREIGN VOLUNTARY COMPENSATION AND EMPLOYERS LIABILITY INSURANCE**

- 1. Description of Coverage . . . . . R-5
- 2. How Provided . . . . . R-5

**F. VOLUNTEER FIREFIGHTERS COVERAGE**

- 1. Description of Coverage . . . . . R-5
- 2. Group Insurance . . . . . R-5
- 3. Premium . . . . . R-6

**G. VOLUNTEER AMBULANCE WORKERS COVERAGE**

- 1. Description of Coverage . . . . . R-6
- 2. Group Insurance . . . . . R-6
- 3. Premium . . . . . R-7

**H. EMPLOYEE LEASING**

- 1. Definitions . . . . . R-7
- 2. Law and Status . . . . . R-8
- 3. Premium For Leased Workers . . . . . R-8
  - a. Client Policy . . . . . R-8
  - b. Labor Contractor as Policyholder . . . . . R-8
- 4. Audit . . . . . R-8

**I. EMPLOYEE LEASING—OPTIONAL**

- 1. Definitions . . . . . R-9
- 2. Law and Status . . . . . R-9
  - a. Labor Contractor/Client Policy . . . . . R-9
  - b. Separate Policy For Client . . . . . R-9
  - c. Separate Policy For Labor Contractor . . . . . R-9

3. Premium For Leased Workers . . . . .	R-9
4. Audit . . . . .	R-10
5. Policy Filing . . . . .	R-10
6. Experience Rating and Merit Rating Factors . . . . .	R-10
7. Premium Discount . . . . .	R-10
8. Retrospective Rating . . . . .	R-10
9. Cancellations . . . . .	R-10
10. Statistical Data . . . . .	R-10

**RULE III—POLICY PREPARATION—INSURED, POLICY PERIOD AND STATE OF OPERATIONS**

**A. EXPLANATION OF TERMS**

1. Employer . . . . .	R-11
2. Insured . . . . .	R-11
3. Majority Interest . . . . .	R-11
4. Risk . . . . .	R-11

**B. NAME, ADDRESS AND OTHER WORKPLACES OF INSURED—Item 1**

1. Combination of Legal Entities . . . . .	R-12
2. Single Location . . . . .	R-12
3. Multiple Locations . . . . .	R-12

**C. POLICY PERIOD—Item 2**

1. Normal Policy Period . . . . .	R-12
2. Policy for One Year . . . . .	R-12
3. Policy Longer Than One Year . . . . .	R-12
4. Three-Year Fixed Rate Policy Option . . . . .	R-13

**D. STATE LAWS DESIGNATED IN THE POLICY—Item 3.A.**

1. Listing of States . . . . .	R-13
2. Longshore Act . . . . .	R-13
3. Additional States . . . . .	R-13

**RULE IV—CLASSIFICATIONS**

**A. GENERAL EXPLANATION . . . . . R-14**

**B. EXPLANATION OF CLASSIFICATIONS**

1. Basic Classifications . . . . .	R-14
2. Standard Exception Classifications	
a. Clerical	
1. Office Employees . . . . .	R-14
2. Telecommuter Employees . . . . .	R-15
b. Drafting and Telecommuter Drafting Employees . . . . .	R-15
c. Drivers, Chauffeurs and Their Helpers . . . . .	R-16
d. Salespersons, Collectors, or Messengers—Outside . . . . .	R-16
e. Route Salespersons . . . . .	R-16
f. Executive Officers . . . . .	R-16
3. General Inclusions . . . . .	R-16
4. General Exclusions . . . . .	R-17
5. Governing Classification . . . . .	R-17

**C. CLASSIFICATION WORDING**

1. Captions . . . . .	R-18
2. Notes . . . . .	R-18
3. Words and Phrases	
a. All Employees, All Other Employees, All Operations, or All Operations to Completion . . . . .	R-18
b. Clerical . . . . .	R-19
c. Drivers . . . . .	R-19
d. Includes or & . . . . .	R-19
e. No or Not . . . . .	R-19
f. NOC . . . . .	R-19
g. Or . . . . .	R-19
h. Salespersons . . . . .	R-19
i. To Be Separately Rated . . . . .	R-19
j. Story in Height . . . . .	R-20

**D. ASSIGNMENT OF CLASSIFICATIONS**

1. Object of Classification Procedure . . . . .	R-20
2. Business Not Described by a Manual Classification . . . . .	R-20
3. Assignment of Additional Basic Classification . . . . .	R-20
4. Classifications Limited to Separate Businesses . . . . .	R-21
5. Standard Exception and General Exclusion Operations . . . . .	R-21
6. Business Described by a Standard Exception Classification . . . . .	R-22
7. Construction or Erection Operations . . . . .	R-22
8. Manufacturing and/or Assembling . . . . .	R-22
9. Multiple Classifications and Locations . . . . .	R-23
10. Mercantile Businesses . . . . .	R-23
11. Farms . . . . .	R-23
12. Employee Leasing, Labor Contractors and Temporary Labor Services . . . . .	R-23
13. Recycling . . . . .	R-23

**E. PAYROLL ASSIGNMENT—MULTIPLE CLASSIFICATIONS**

1. Miscellaneous Employees . . . . .	R-24
2. Interchange of Labor . . . . .	R-24

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

1. Business Described by a Classification . . . . .	R-24a
2. Business Not Described by any Classification . . . . .	R-24a

**RULE V—PREMIUM BASIS****A. BASIS OF PREMIUM—TOTAL REMUNERATION . . . . . R-25****B. REMUNERATION—PAYROLL**

1. Definition . . . . .	R-25
2. Inclusions . . . . .	R-25
3. Exclusions . . . . .	R-26
4. Payroll . . . . .	R-27
5. Wages Paid for Time Not Worked	
a. Idle Time . . . . .	R-27
b. Wages paid to Key Employees . . . . .	R-27a
c. Idle Time Other than by Construction, Erection or Stevedoring Risk . . . . .	R-27a

**C. ESTIMATED PAYROLLS**

1. Estimated Payrolls by Classification . . . . .	R-27a
2. Determination of Estimated Payrolls . . . . .	R-27a
3. Approval of Estimated Payrolls . . . . .	R-27a

<b>D. WHOLE DOLLARS—PAYROLLS</b>	R-27a
<b>E. OVERTIME</b>	
1. Definition	R-27a
2. Exclusion of Overtime Payroll	R-28
<b>F. PAYROLL LIMITATION—OTHER THAN CONSTRUCTION CLASSIFICATIONS CONTAINED IN     RULE V.G.</b>	
1. When Payroll Limitation Applies	R-28
2. How Payroll Limitation Applies	R-28
3. Partial Week	R-28
<b>G. PAYROLL LIMITATION—CONSTRUCTION EMPLOYMENT CLASSIFICATIONS</b>	
1. To Whom Payroll Limitation Applies	R-28
2. When Payroll Limitation Applies	R-29
3. How Payroll Limitation Applies	R-29
4. Partial Week	R-30

**RULE VI—RATES AND PREMIUM DETERMINATION**

<b>A. RATES</b>	
1. Definition	R-31
2. Manual Rate	R-31
3. (a) Rates	R-31
4. Authorized Rate	R-31
5. Show Rates in Item 4 of the Information Page	R-31
6. Non-Ratable Elements	R-31
<b>B. PREMIUM DETERMINATION</b>	R-31
<b>C. WHOLE DOLLARS—PREMIUMS</b>	R-32
<b>D. EXPENSE CONSTANT</b>	
1. Explanation	R-32
2. Amount of Expense Constant	R-32
3. Premium Discount, Experience Rating, Retrospective Rating, Merit Rating and Terrorism Charge	R-32
4. Minimum Premium	R-32
5. Information Page	R-32
<b>E. MINIMUM PREMIUM</b>	
1. Explanation	R-32
2. Location of Minimum Premium in Manual	R-32
3. How Determined	R-32
4. Experience Rating and Merit Rating	R-33
5. Adjustment Upon Audit	R-33
6. Special Minimum Premium Requirements	R-33
7. Employers Liability Policies	R-33
8. Multiple State Policies	R-33
<b>F. DEPOSIT PREMIUM</b>	
1. When Payable	R-33
2. Amount Payable—Annual Adjustment	R-33
3. Amount Payable—Interim Adjustment	R-33
4. When Credit Allowed	R-34
5. Three-Year Fixed Rate Policies	R-34
<b>G. AUDIT OF PAYROLL AND ADJUSTMENT OF PREMIUM</b>	R-34
<b>H. RATING MODIFICATIONS</b>	
1. Experience Rating	R-35
2. Merit Rating	R-35

<b>I. PREMIUM DETERMINATION FOR CONSTRUCTION EMPLOYMENTS SUBJECT TO RULE V.G. . . . .</b>	R-35
<b>J. PREMIUM DETERMINATION FOR FEDERAL AND MARITIME INSURANCE . . . . .</b>	R-36
<b>K. SAFETY PROGRAMS—SURCHARGE AND CREDITS</b>	
1. Definition of Modified Premium . . . . .	R-36
2. Premium Surcharge and Credits . . . . .	R-36

## RULE VII—PREMIUM DISCOUNT

<b>A. EXPLANATION . . . . .</b>	R-38
<b>B. DEFINITIONS</b>	
1. Standard Premium . . . . .	R-38
2. Total Standard Premium . . . . .	R-38
3. Insured . . . . .	R-38
<b>C. RETROSPECTIVE RATING . . . . .</b>	R-38
<b>D. DETERMINATION OF PREMIUM DISCOUNT</b>	
1. Without Retrospective Rating	
a. Single State Policy . . . . .	R-38
b. Multiple State Policy . . . . .	R-38
2. With Retrospective Rating . . . . .	R-39
3. Other Methods . . . . .	R-39
<b>E. COMBINATION OF POLICIES</b>	
1. Combination Permitted . . . . .	R-39
2. Combination Procedure . . . . .	R-39
<b>F. WRAP-UP CONSTRUCTION PROJECTS</b>	
1. General Explanation . . . . .	R-39
2. Application of Premium Discount Rule	
a. Insurance Carrier . . . . .	R-40
b. Policy Limitation . . . . .	R-40
c. Eligible Entities . . . . .	R-40
d. Premium Requirement . . . . .	R-40
e. Location Requirement . . . . .	R-40
f. Duration Requirement . . . . .	R-40
g. Procedures . . . . .	R-40

## RULE VIII—LIMITS OF LIABILITY

<b>A. WORKERS COMPENSATION AND EMPLOYERS LIABILITY POLICY</b>	
1. Part One—Workers Compensation . . . . .	R-41
2. Part Two—Employers Liability	
a. Limit of Liability . . . . .	R-41
b. Increased Limits—Non-Subject Employees . . . . .	R-41
c. Accident Limit—Non-Subject Employees . . . . .	R-42
d. Disease Limit—Non-Subject Employees . . . . .	R-42
e. Show Limits on the Information Page . . . . .	R-42
<b>B. EMPLOYERS LIABILITY INSURANCE—WITHOUT WORKERS COMPENSATION INSURANCE</b>	
1. Coverage . . . . .	R-42
2. Standard Limits . . . . .	R-42
3. Increased Limits of Liability . . . . .	R-43
4. Premium Determination . . . . .	R-43



**C. VOLUNTARY COMPENSATION INSURANCE**

- 1. Standard Limits . . . . . R-43
- 2. Increased Limits . . . . . R-44
- 3. Premium Determination . . . . . R-44
- 4. Payroll Records . . . . . R-44

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

- 1. Standard Limits . . . . . R-44
- 2. Limits of Liability For Repatriation Expense . . . . . R-44
- 3. Increased Limits . . . . . R-45
- 4. Premium Determination . . . . . R-45
- 5. Payroll Records . . . . . R-45

**RULE IX—SPECIAL CONDITIONS OR OPERATIONS AFFECTING COVERAGE AND PREMIUM**

**A. EXECUTIVE OFFICERS**

- 1. Definition . . . . . R-46
- 2. Law and Status . . . . . R-46
- 3. Exempt Executive Officers . . . . . R-46
- 4. Corporations With One or Two Executive Officers
  - a. Where Coverage Is Required . . . . . R-46
  - b. Where Coverage Is Not Required . . . . . R-46
- 5. Executive Officers—Not-For-Profit Organizations . . . . . R-47
- 6. Premium Determination
  - a. Corporations . . . . . R-47
  - b. Not-For-Profit Unincorporated Associations . . . . . R-48
- 7. Assignment of Payroll . . . . . R-48
- 8. Flight Duties . . . . . R-48

**B. SOLE PROPRIETORS AND PARTNERS**

- 1. Definition . . . . . R-49
- 2. Law and Status . . . . . R-49
- 3. Coverage . . . . . R-49
- 4. Premium Determination
  - a. Sole Proprietor and Partners Not Subject to the Construction Employment Payroll Limitation . . . . . R-49
  - b. Sole Proprietors and Partners Subject to the Construction Employment Payroll Limitation . . . . . R-49
- 5. Assignment of Remuneration . . . . . R-49

**C. SUBCONTRACTORS**

- 1. Law on Contractors, Subcontractors and Owners of Timber . . . . . R-50
- 2. Coverage . . . . . R-50
- 3. Premium for Uninsured Subcontractors . . . . . R-50
- 4. Piece Work, Drivers, Chauffeurs and Helpers Under Contract . . . . . R-51

**D. AUXILIARY POLICE**

- 1. Law and Status . . . . . R-51
- 2. Coverage . . . . . R-51
- 3. Premium Determination . . . . . R-51

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

- 1. Explanation . . . . . R-51
- 2. Approval Required . . . . . R-52
- 3. Rates and Premium . . . . . R-52

<b>F. EXCESS COVERAGE FOR MEDICAL PAYMENTS UNDER EX-MEDICAL POLICIES</b>	
1. Coverage	R-52
2. Form of Endorsement	R-52
3. Rates	R-52
4. Premium	R-52
<b>G. EXCLUSION OR MODIFICATION OF OTHER COVERAGES BY ENDORSEMENT</b>	R-52
<b>H. DEDUCTIBLE PROGRAM</b>	
1. Coverage	R-53
2. Premium	R-53
3. Form of Endorsement	R-54
4. Exclusion	R-54
<b>I. CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM</b>	
1. Explanation	R-54
2. Application	R-54
3. Credit Determination	R-54
4. Experience Modification	R-56
5. Audit	R-56
6. Information Page	R-56
7. Form of Endorsement	R-56
8. Notification to Insured	R-56
9. Statistical Code	R-56
<b>J. RATE TRANSITION PROGRAM</b>	R-56
<b>K. WAIVER OF RIGHT TO RECOVER FROM OTHERS</b>	
1. Coverage	R-57
2. Premium	
a. Specific	R-58
b. Blanket	R-58
<b>L. NEW YORK STATE ASSESSMENT</b>	
1. Explanation	R-58
2. General Information	R-58
3. Premium Basis for Calculating the New York State Assessment	R-58
4. Assessment Charge	R-59
<b>M. WORKERS COMPENSATION SECURITY FUND SURCHARGE</b>	
1. Explanation	R-59
2. General Information	R-59
3. Premium Base for Calculating the Security Fund Surcharge	R-59
<b>N. CATASTROPHE PROVISIONS</b>	
1. Foreign Terrorism	R-59
2. Domestic Terrorism, Natural Disaster and Catastrophic Industrial Accidents	R-59a

## RULE X—CANCELLATION

<b>A. WHO MAY CANCEL</b>	R-60
<b>B. PREMIUM DETERMINATION—CANCELLATION BY THE INSURANCE CARRIER</b>	
1. Rates and Payroll	R-60
2. Experience Rating or Merit Rating	R-60
3. Expense Constant	R-60
4. Minimum Premium	R-60
<b>C. PREMIUM DETERMINATION—CANCELLATION BY THE INSURED WHEN RETIRING FROM BUSINESS</b>	R-60

<b>D. PREMIUM DETERMINATION—CANCELLATION BY THE INSURED, EXCEPT WHEN RETIRING FROM BUSINESS</b>	
1. Actual Payroll . . . . .	R-60
2. Extended Payroll and Number of Days	
a. Extended Payroll . . . . .	R-61
b. Extended Number of Days . . . . .	R-61
3. Rates . . . . .	R-61
4. Experience Rating or Merit Rating . . . . .	R-61
5. Premium Discount . . . . .	R-61
6. Short Rate Percentage . . . . .	R-61
7. Expense Constant . . . . .	R-61
8. Minimum Premium . . . . .	R-61
9. Short Rate Cancellation Examples . . . . .	R-62
<b>E. SHORT RATE CANCELLATION TABLE</b> . . . . .	R-64

**RULE XI—THREE-YEAR FIXED RATE POLICY OPTION**

<b>A. ELIGIBILITY</b> . . . . .	R-65
<b>B. DESIGNATION ON THE INFORMATION PAGE</b> . . . . .	R-65
<b>C. RATES</b> . . . . .	R-65
<b>D. MINIMUM PREMIUM</b> . . . . .	R-65
<b>E. DEPOSIT PREMIUM</b>	
1. Advance Payment . . . . .	R-65
2. Installment Payments . . . . .	R-65
3. Minimum Premium . . . . .	R-65
<b>F. EARNED PREMIUM</b>	
1. Determination . . . . .	R-65
2. Expense Constants . . . . .	R-66
<b>G. EXPERIENCE RATING PLAN</b>	
1. Operations Not Eligible . . . . .	R-66
2. Policies Not Subject . . . . .	R-66
3. Experience Not Used . . . . .	R-66
<b>H. CANCELLATION—PREMIUM DETERMINATION</b>	
1. By Carrier Or Insured When Retiring From Business . . . . .	R-66
2. By Insured When Not Retiring From Business . . . . .	R-66

**RULE XII—U.S. LONGSHORE AND HARBOR WORKERS' COMPENSATION ACT**

<b>A. GENERAL EXPLANATION</b> . . . . .	R-67
<b>B. WORKERS COMPENSATION INSURANCE—PART ONE</b> . . . . .	R-67
<b>C. EMPLOYERS LIABILITY INSURANCE—PART TWO</b> . . . . .	R-67
<b>D. CLASSIFICATIONS AND RATES</b>	
1. Classifications . . . . .	R-67
2. Rates for Federal "F" Classifications and Admiralty/FELA Classifications That Include US&HW Act Benefits . . . . .	R-67
3. Rates for Non-Federal Non-"F" Classifications and Admiralty/FELA Classification That Do Not Include US&HW Act Benefits . . . . .	R-67
a. Admiralty/FELA Classification . . . . .	R-68
b. All Other Classifications . . . . .	R-68
4. Rates For Non-Federal "Non-F" Construction Classifications . . . . .	R-68

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

- 1. Defense Base Act . . . . . R-68
- 2. Outer Continental Shelf Lands Act . . . . . R-68
- 3. Premium Determination . . . . . R-69

**RULE XIII—THE ADMIRALTY LAW AND THE FEDERAL EMPLOYERS' LIABILITY ACT****A. ADMIRALTY LAW**

- 1. General Explanation . . . . . R-70
- 2. Description of Coverage Programs
  - a. Program I . . . . . R-70
  - b. Program II . . . . . R-70
- 3. Coverage Endorsements
  - a. Admiralty Law . . . . . R-70
  - b. Admiralty Law Coverage Option . . . . . R-70
  - c. USL&HW Act . . . . . R-71
- 4. Limits of Liability
  - a. Standard Limit . . . . . R-71
    - (1) Accident Limit . . . . . R-71
    - (2) Disease Limit . . . . . R-71
    - (3) Show Limits on Endorsements . . . . . R-71
  - b. Increased Limits . . . . . R-71
  - c. Minimum Premium . . . . . R-72
- 5. Classifications and Rates . . . . . R-72
- 6. Waters Not under Admiralty Jurisdiction
  - a. Coverage . . . . . R-73
  - b. Premium Determination . . . . . R-73
  - c. Admiralty Law or USL&HW Act Liability . . . . . R-73

**B. FEDERAL EMPLOYERS' LIABILITY ACT**

- 1. General Explanation . . . . . R-73
- 2. Description of Coverage . . . . . R-73
- 3. Coverage Endorsements
  - a. FELA Endorsements . . . . . R-73
  - b. Voluntary Coverage . . . . . R-73
- 4. Limits of Liability
  - a. Standard Limit . . . . . R-74
  - b. Increased Limits . . . . . R-74
- 5. Classifications and Rates . . . . . R-74

**RULE XIV—DOMESTIC WORKERS—RESIDENCES****A. DEFINITIONS**

- 1. Inside Domestic Workers . . . . . R-75
- 2. Outside Domestic Workers . . . . . R-75
- 3. Occasional Domestic Workers . . . . . R-75

**B. COVERAGE**

- 1. Workers Compensation and Employers Liability Insurance . . . . . R-75
- 2. Voluntary Compensation Insurance . . . . . R-75

**C. NAME OF INSURED . . . . . R-75****D. CLASSIFICATIONS**

- 1. Domestic Workers . . . . . R-75
- 2. Maintenance, Repair or Construction Operations . . . . . R-76

<b>E. RATES AND PREMIUM</b>	
1. Rates . . . . .	R-76
2. Records Required . . . . .	R-76
3. Full-Time Domestic Workers . . . . .	R-76
4. Occasional Domestic Workers . . . . .	R-76
<b>F. EXPENSE CONSTANT</b> . . . . .	R-77
<b>G. MINIMUM PREMIUM</b> . . . . .	R-77

**RULE XV—FINAL EARNED PREMIUM DETERMINATION**

<b>A. ACTUAL PAYROLL</b> . . . . .	R-78
<b>B. PREMIUM DETERMINATION</b> . . . . .	R-78
<b>C. AUDIT RIGHTS OF CARRIER</b> . . . . .	R-78

<b>APPENDIX A — PREMIUM DISCOUNT TABLES</b> . . . . .	AA-1
---	------

<b>APPENDIX A — PREMIUM DISCOUNT EXAMPLES</b> . . . . .	AA-3
---	------

<b>APPENDIX B — CANCELLATION TABLES</b> . . . . .	AB-1
---	------

<b>APPENDIX C — INCREASED LIMIT TABLES</b> . . . . .	AC-1
--	------

<b>APPENDIX D — PREMIUM ALGORITHM</b> . . . . .	AD-1
---	------

<b>PART TWO — CLASSIFICATIONS</b> . . . . .	C-1
---	-----

<b>PART THREE — RATES</b> . . . . .	1
-------------------------------------	---

<b>PART FOUR — POLICY FORMS AND AUTHORIZED ENDORSEMENTS</b>	
---	--

<b>DIGEST OF RULINGS AND INTERPRETATIONS</b> . . . . .	D-1
--	-----

## **ADMINISTRATIVE RULES AND PROCEDURES**

### **A. GENERAL**

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

### **B. DEFINITIONS**

#### **1. Rating Board**

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

#### **2. Department**

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

### **C. APPROVAL**

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

### **D. FILING REQUIREMENTS**

#### **1. Policies and Renewal Certificates**

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

#### **2. Endorsements**

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

- (1) Specimen copies of the endorsement have previously been filed with and approved by the Rating Board; and

- (2) The identification number and title or authorized symbol of the endorsement is shown on the Information Page which was filed with the Rating Board.

- \* b. Endorsements showing a name change, additional insured, additional location or classifications or rates promulgated by the Rating Board shall be filed within thirty (30) days after promulgation of the rate.

### 3. Cancellations or Reinstatements

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

## E. ESTABLISHMENT OF CLASSIFICATIONS AND RATES

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

If a carrier, upon inspection or audit, finds any change in operations which may require a change in the classification(s) established for the risk, the carrier shall immediately report the change to the Rating Board. No carrier request to authorize a new classification(s) or rate(s) will be considered by the Rating Board unless the carrier has issued and filed, with the Rating Board, a copy of its policy Information Page written in accordance with the previously established classification(s) and rate(s). The classification(s) and rate(s) for any policy shall be subject to correction or modification or both if the Rating Board determines the classification(s) or rate(s) shown in the policy are not applicable to the risk.

## F. INCORRECT UNDERWRITING

### 1. Policies, Renewal Certificates, or Endorsements

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

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

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

**2. Complaints**

Complaints of incorrect underwriting shall be investigated by the Rating Board provided the insured or its representative has submitted a written statement of facts providing the name of the insured, name of the carrier and details of the complaint. If an investigation proves the policy was incorrectly written, the carrier must file a copy of a rewritten policy or correcting endorsement, with the Rating Board, within ten (10) days after notification of the required changes.

If any person wishes to appeal a Rating Board decision concerning the application of a manual rate, rule or procedure, a written request for further review can be submitted to the Rating Board. *Refer to 1. above for incorrect underwriting and to Item M of this section for further explanation of the appeal process.*

**3. Changes**

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

**G. RATING INFORMATION**

**1. Rating Data**

On each risk where the Rating Board has determined an experience modification or symbol (a) rate, a notice of the modification or rate shall be issued by the Rating Board and forwarded to the carrier. A copy of the rating data as well as any inspection reports may be furnished upon request. A copy of the rating data will be furnished to any member carrier or broker requesting same upon written authorization from the insured authorizing the Rating Board to release this information. Nonmembers will be charged a fee that covers the expense of providing this information.

**2. Rate Cards**

Information concerning a risk's related entities, addresses, authorized classifications, current rates and experience modification factor is available in different formats from various vendors. Please contact the Rating Board for more information concerning the availability of these items.

**H. GENERAL INFORMATION**

**1. Bulletins and Circulars**

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

**2. Digest of Rulings and Interpretations**

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



**I. INSPECTIONS AND TEST AUDITS OF PAYROLL**

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

1. Prior to the test audit, the carrier shall file a copy of its earned premium bills for the period involved with the Rating Board. If requested, a copy of the carrier's audit details shall also be submitted to the Rating Board.
2. Notice of a proposed test audit shall be given to the carrier and the Rating Board's findings shall be forwarded to the carrier after completion of the audit. Within sixty (60) days after such findings have been submitted, the carrier shall comply with the audit of the Rating Board and shall have the right to appeal such findings as in the case of any issue involving a matter of classification and rates. *Refer to Item M of this section for further explanation of the appeal process.*

**J. WRAP-UP CONSTRUCTION PROJECTS****1. Eligibility**

Details regarding eligibility for a wrap-up policy are to be submitted by the carrier within sixty (60) days after the effective date of the policy which insures the project. The notice of intent to apply manual Rule VII.F shall be submitted in duplicate if coverage is written on a guaranteed cost basis or in triplicate if written on a retrospective rating basis. *Refer to Rule VII.F for further details.*

**2. Approval Required**

The application of Rule VII.F to a specific project requires Rating Board approval. The carrier will be notified of any action taken by the Rating Board.

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

\*

**1. Cancellations**

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

- a. When a cancellation is due to non-payment of premiums, the cancellation shall not become effective until ten (10) days after a notice of cancellation is served on the employer and filed with the office of the Chair.
- b. When a cancellation is due to any reason other than non-payment of premiums, the cancellation becomes effective thirty (30) days after the notice of cancellation is served on the employer and filed with the office of the Chair.

- \* **Note:** If an employer has obtained insurance with another carrier and the effective date of coverage is prior to the expiration of the time stated in the cancellation notice, the cancellation shall be effective as of the effective date of the other coverage.

\*

## 2. Reinstatements

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

## 3. Notice of Intention Not to Renew

- \* As provided by statute, no insurer shall refuse to renew a policy unless notification has been sent to the employer, by registered or certified mail, and has also been filed electronically with the Chair of the Workers' Compensation Board at least thirty (30) days prior to the expiration of the policy.
- \* **Note:** Insurers must also send the Rating Board copies of notices of cancellation and notices of reinstatements which have been filed with the Chair of the Workers' Compensation Board.

# L. NEW YORK ENDORSEMENTS

## 1. Forms—Where Found

Part Four of this manual—Policy Forms and Authorized Endorsements—contains copies of the standard Workers Compensation and Employers Liability Insurance Policy, Volunteer Firefighters' Benefit Law Policy, Volunteer Ambulance Workers' Benefit Law Policy, Information Page, and all endorsement forms approved for use in New York (both countrywide and New York special endorsements).

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

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

## 2. Forms—Standard

The forms shown in Part Four are standard forms approved for use in New York. Prior to using these forms, a carrier must obtain approval to use the form by submitting to the Rating Board, in duplicate, a copy of each form it intends to use.

*Issued January 1, 2000*

### 3. Notes on Forms

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

## M. APPEAL PROCESS

An insured, or its representative, (hereafter referred to as "insured"), may appeal the application of a rule or procedure contained in this manual. To be considered for review, a written request explaining the reason(s) for the appeal must be submitted to the Rating Board. Upon receipt of the request for review, the following actions will be taken:

1. A staff member will review the request and respond to the insured within sixty (60) days, in writing, either acknowledging receipt of the request, granting the insured its request or sustaining its original ruling.
2. The insured, if not satisfied with the outcome in 1. above, may then request, in writing, a conference with members of the Rating Board staff. The request must state the nature of the complaint and contain any supporting documents. The appropriate Department Vice President or his or her designated representative, if appropriate, will preside at the conference.
3. If the dispute is not resolved at the conference, the insured may then appeal to the Rates Committee of the Rating Board for a hearing to consider the staff ruling. This appeal must be in writing and must specify the reason(s) for the appeal and the nature of the complaint.

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

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

4. If the Rates Committee ruling is not satisfactory to the insured, the insured may then request a hearing at the New York Insurance Department to consider the decision of the Rating Board's Rates Committee.
5. The Insurance Department decision may be appealed to a higher court, by either the insured or the Rating Board.

## PART ONE—RULES

### RULE I—GENERAL

#### A. WORKERS COMPENSATION

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

#### B. STANDARD POLICY

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

- WC 31 03 08 - New York Limit of Liability Endorsement;
- WC 31 03 19D - New York Construction Classification Premium Adjustment Program Explanatory Endorsement;
- ★ • WC 00 01 13A - Terrorism Risk Insurance Program Reauthorization Act Endorsement
- WC 00 04 19 - Premium Due Date Endorsement;
- ★ • WC 00 04 21B - Domestic Terrorism, Earthquake and Catastrophic Industrial Accidents Premium Endorsement
- WC 00 04 22 - Foreign Terrorism Premium Endorsement

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

#### C. ENDORSEMENT FORMS

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

#### D. POLICY AND ENDORSEMENT FORMS

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

#### E. APPLICATION OF MANUAL RULES

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

#### F. EFFECTIVE DATE

##### 1. Manual

This manual applies only from the anniversary rating date which occurs on or after the effective date of this manual.

##### 2. Changes

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

**G. ANNIVERSARY RATING DATE****1. Definition**

The anniversary rating date is the effective month and day of the policy in effect and each annual anniversary thereafter unless a different date has been established by the Rating Board.

**2. Rewritten Policies**

If a policy is canceled and rewritten by the same or another carrier, all rules, classifications and rates of the rewriting carrier, which were in effect as of the anniversary rating date, apply to the rewritten policy until the next anniversary rating date, as established by the Rating Board, has been reached. Use the Anniversary Rating Date Endorsement (WC 00 04 02).

**3. Long-Term Policies**

For application of anniversary rating dates on policies issued for a term in excess of one year, *refer to Rule III.C.3.*

**RULE II—EXPLANATION OF COVERAGES AND METHODS OF INSURING**

**A. PART ONE—WORKERS COMPENSATION INSURANCE**

**1. Description of Coverage**

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

- a. Workers compensation law or occupational disease law of any state or territory of the United States, including the District of Columbia; and
- 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 06A) to the Standard Policy. *Refer to Rule XII.*

**B. PART TWO—EMPLOYERS LIABILITY INSURANCE**

**1. Description of Coverage**

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

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

**2. Employers Liability for Diseases**

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

**3. Admiralty Law or Federal Employers' Liability Act**

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

**4. Employers Liability Insurance With Workers Compensation Insurance**

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

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

- ★ a. Employers liability insurance written without workers compensation insurance is provided by attaching, to the Standard Policy, an endorsement which excludes any obligation to pay workers compensation benefits. The Employers Liability Coverage Endorsement (WC 00 03 03C) is used. *Refer to Rule VIII for limits of liability rules for employers liability insurance.*
- b. Employers liability insurance without workers compensation insurance is permissible only:
  - (1) Where all employees of the employer are excluded from the workers compensation law; and
  - (2) Where there is no law or regulation which makes it illegal to issue such a policy.

**C. PART THREE—OTHER STATES INSURANCE****1. Description of Coverage**

- a. Employers liability insurance and, where permitted by law, workers compensation insurance are provided in other states not listed in Item 3.A. of the Information Page by listing states where coverage is to be provided in Item 3.C. of the Information Page.
- b. If workers compensation insurance does not apply because the insured or carrier is unable to take the necessary action to bring the insured under a workers compensation law, the carrier will reimburse the insured for all compensation and other benefits required of the insured under such law.
- c. Part Three—Other States Insurance does not provide U.S. Longshore and Harbor Workers' Compensation Act coverage. It may be afforded only in accordance with Rule XII.

**2. States Where Not Available**

Others States Coverage is not available in states:

- a. With a monopolistic state fund; or
- b. Where the carrier elects not to write the coverage.

**3. Restriction on Use**

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

**4. Premium**

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

## D. VOLUNTARY COMPENSATION INSURANCE

### 1. Description of Coverage

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

### 2. How Provided

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

## E. FOREIGN VOLUNTARY COMPENSATION AND EMPLOYERS LIABILITY INSURANCE

### 1. Description of Coverage

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

### 2. How Provided

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

## F. VOLUNTEER FIREFIGHTERS COVERAGE

### 1. Description of Coverage

★ The Volunteer Firefighters' Benefit Law Policy provides coverage for the statutory obligations required under the New York Volunteer Firefighters' Benefit Law. In addition, this special policy must provide employers liability coverage comparable to Part Two of the Standard Policy. The Terrorism Risk Insurance Program Reauthorization Act Endorsement (WC 00 01 13A), the Domestic Terrorism, Earthquakes, and Catastrophic Industrial Accidents Premium Endorsement (WC 00 04 21B) and the Foreign Terrorism Premium Endorsement (WC 00 04 22) must also be attached to each policy.

### 2. Group Insurance

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

- a. the governing board of each member fire district resolves to be insured under the group policy, and that each such resolution be filed with the chairman of the county board of supervisors;
- b. the group file with the chairman of the county board of supervisors an agreement executed by each member fire district agreeing to the effective date of the policy and the population of each fire district;
- c. the chairman of the county board of supervisors contract for a policy of insurance covering the group's members;



- d. the cost of such insurance be apportioned among the group's members based on population; and
- e. the county treasurer pay for the cost of such insurance.

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

- a. the group to be homogenous in nature;
- b. the group to be formed for purposes other than obtaining insurance; and
- c. the group to consist of at least ten members; or a smaller group of at least five members provided that each member generates at least \$5 million in annual revenue or the annual premiums for all lines of such group exceeds \$500,000.

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

### 3. Premium

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

## G. VOLUNTEER AMBULANCE WORKERS COVERAGE

### 1. Description of Coverage

★ The Volunteer Ambulance Workers' Benefit Law Policy provides coverage for the statutory obligations required under the New York Volunteer Ambulance Workers' Benefit Law. In addition, this special policy must provide employers liability coverage comparable to Part Two of the Standard Policy. The Terrorism Risk Insurance Program Reauthorization Act Endorsement (WC 00 01 13A), the Domestic Terrorism, Earthquakes, and Catastrophic Industrial Accidents Premium Endorsement (WC 00 04 21B) and the Foreign Terrorism Premium Endorsement (WC 00 04 22) must also be attached to each policy.

### 2. Group Insurance

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

- a. the governing board of each member ambulance district resolves to be insured under the group policy, and that each such resolution be filed with the chairman of the county board of supervisors;
- b. the group file with the chairman of the county board of supervisors an agreement executed by each member ambulance district agreeing to the effective date of the policy and the population of each fire district;

- c. the chairman of the county board of supervisors contract for a policy of insurance covering the group's members;
- d. the cost of such insurance be apportioned among the group's members based upon population; and
- e. the county treasurer pay for the cost of such insurance.

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

- a. the group to be homogenous in nature;
- b. the group to be formed for purposes other than obtaining insurance; and
- c. the group to consist of at least ten members; or a smaller group of at least five members provided that each member generates at least \$5 million in annual revenue or the annual premiums for all lines of such group exceeds \$500,000.

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

### 3. Premium

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

**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. 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 premium per ambulance is shown under "Miscellaneous Values" in Part Three—Rates.

## H. EMPLOYEE LEASING

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

### 1. Definitions

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

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

## 2. Law and Status

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

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

## 3. Premium for Leased Workers

### a. Client Policy

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

The following rules apply with regard to premium:

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

### ***Exception to #2 above:***

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

### b. Labor Contractor as Policyholder

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

## 4. Audit

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

\* **I. EMPLOYEE LEASING—OPTIONAL**

**1. Definitions**

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

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

**2. Law and Status**

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

**a. Labor Contractor/Client Policy**

Each insurance company affording coverage for a labor contractor must issue a separate policy for each client to cover the client's leased workers. The client is to be named as an additional named insured with respect to employees leased from the labor contractor. Item 1 of the Information Page must include the name of the labor contractor as the insured and identify the client as follows:

ABC Leasing Company L/C/F for XYZ Machine Shop; (where L/C/F refers to "Labor Contractor For.")

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

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

**b. Separate Policy For Client**

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

**c. Separate Policy For Labor Contractor**

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

**3. Premium For Leased Workers**

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

**RULE II***Effective January 1, 1999***4. Audit**

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

**5. Policy Filing**

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

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

- a. Separate factors will be promulgated for each qualifying client and labor contractor.
- b. The factor, if any, shall apply to any policy issued under paragraphs 2.a. and 2.b. of this rule in accordance with the New York Experience Rating Plan.
- c. The factor, if any, shall apply to any policy issued to a labor contractor under paragraph 2.c. of this rule in accordance with the New York Experience Rating Plan.
- d. The change of ownership rules, as contained under Part Three—Administration of the Plan, in the New York Experience Rating Plan Manual, shall be applied to the policies described in paragraph 2.a. of this rule as though the named insured is only that of the client.

**7. Premium Discount**

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

**8. Retrospective Rating**

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

**9. Cancellations**

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

**10. Statistical Data**

Statistical information shall be filed separately for every policy written pursuant to this section and in accordance with the rules of the New York Workers Compensation Statistical Plan.

**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**

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 Interest**

Majority interest, as defined in the New York Experience Rating Plan Manual, applies in this manual. This phrase usually means:

- a. Majority of voting stock; or
- b. Majority of members or directors if there is no voting stock; or
- c. Majority participation of general partners in profits of a partnership.

**4. Risk**

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

***Exceptions:***

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

## RULE III

*Issued January 1, 2000***B. NAME, ADDRESS AND OTHER WORKPLACES OF INSURED—ITEM 1****1. Combination of Legal Entities**

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

**2. Single Location**

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

**3. Multiple Locations**

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

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

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

**C. POLICY PERIOD—ITEM 2****1. Normal Policy Period**

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

**2. Policy for One Year**

- a. The manual rules are based on a policy period of one year.
- b. A policy issued for a period not longer than one year and 16 days is treated as a one year policy.

**3. Policy Longer Than One Year**

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

- a. The policy period is divided into consecutive 12 month units.
- b. If the policy period is not a multiple of 12 months, use the Policy Period Endorsement (WC 00 04 05) to specify the first or last unit of less than 12 months as a short-term policy.
- c. All manual rules and procedures apply to each such unit as if a separate policy had been issued for each unit, including submitting an annual endorsement providing rates, payrolls and other premium charges that may change on each anniversary rating date.

**4. Three-Year Fixed Rate Policy Option**

If the estimated annual premium is less than the premium eligibility amount for experience rating, a policy may be issued for a period of three years at a fixed manual rate. A three-year fixed rate policy shall not be issued if the risk is subject to experience rating on the effective date of the policy.

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

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

**1. Listing of States**

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

**2. Longshore Act**

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

**3. Additional States**

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

- a. Manual rates in effect on the anniversary rating date of the policy to which the state has been added;
- b. Any rate change which applies to outstanding policies for the state being added; and
- c. Any applicable experience rating modification for the policy to which the state has been added. *Refer to the New York Experience Rating Plan Manual.*



## RULE IV

*Effective October 1, 1999*

Issued January 2000

RULE IV—CLASSIFICATIONS  
Item 4 of the Information Page

## A. GENERAL EXPLANATION

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

## B. EXPLANATION OF CLASSIFICATIONS

## 1. Basic Classifications

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

<u>Business</u>	<u>Classification</u>
Manufacture of a Product	Furniture Manufacturing
A Process	Engraving
Construction or Erection	Carpentry
A General Type or	
Character of Business	Hardware Store
A Service	Beauty Parlor

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

## 2. Standard Exception Classifications

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

\*

## a. Clerical

- (1) **Office Employees—Code 8810**—are employees whose duties include the creation or maintenance of financial or other records of the employer, the handling of correspondence, technical drafting, telephone work which includes sales by phone and any other duties of the employer provided:
  - (a) The office employee is not regularly or frequently exposed to an operative hazard of the business;
  - (b) The office employee is not a stock or tally clerk whose work is necessary, incidental or part of any other operation of the business other than clerical office;
  - (c) The employee is not a cashier in a store whose duties include the handling of merchandise or who is otherwise exposed to the store operation;

(d) the employee is not an outside salesperson or representative.

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

\*

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

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

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

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

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

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

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

\*

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

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

\*

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

\*

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

- c. **Drivers, Chauffeurs and Their Helpers—Code 7380**—are employees engaged principally (more than 50% of their time) in such duties on or in connection with a vehicle. This classification also includes garage employees and employees using bicycles in their operations. *Refer to Rule IX.C.3.d. for Vehicles Under Contract.*
- d. **Salespersons, Collectors or Messengers—Outside—Code 8742**—are employees engaged in such duties away from the employer's premises. This classification shall not apply to employees who deliver merchandise. Employees who deliver merchandise by vehicle shall be classified as route salespersons or drivers. If they walk or use public transportation, they shall be assigned to the classification to which such delivery of merchandise is incidental.
- \* e. **Route Salespersons—Code 8751**—are employees who cover sales routes in vehicles, including private passenger automobiles, for the purpose of soliciting orders and, in addition to these sales activities, also deliver all or part of the merchandise they themselves have sold. This classification shall also include route supervisors and incidental garage employees. This classification does not apply to any employee who delivers merchandise which has been sold on the premises of the employer or by any other employee than the one who makes the delivery. This classification shall not be assigned in connection with any manual classification which specifically includes salespersons or drivers.
- \* f. **Executive Officers—NOC—Not Foremen, Workers or Outside Salespersons—Code 8809**—This classification is applicable to executive officers of a corporation, appointed in accordance with the charter or by-laws of such corporation, whose duties are of an executive, clerical or supervisory character. This classification shall not apply to any executive officer who regularly and frequently performs duties that are ordinarily undertaken by a foreman, worker or outside salesperson.

### 3. General Inclusions

- a. Some operations appear to be separate businesses, but they are included within the scope of all classifications other than the standard exception classifications. These operations are called general inclusions and are:
  - (1) Cafeterias and restaurants for the insured's employees. These operations shall be assigned to a separate classification if they are conducted in connection with construction, erection, lumbering or mining operations.
  - (2) The manufacture of containers such as bags, barrels, bottles, boxes, cans, cartons or packing cases by the employer for use in the operations insured by the policy.

- (3) Hospitals or medical facilities operated by the insured for its employees.
  - (4) Maintenance or repair of the insured's building or equipment by the insured's employees.
  - (5) Printing or lithographing by the insured on its own products.
  - (6) Stevedoring and tallymen or checking clerks.
  - (7) Research laboratories operated by the insured to develop, test and/or improve products manufactured by the insured.
  - (8) Examining and/or inspecting products manufactured by the insured (quality control).
- b. A general inclusion operation shall be separately classified only if:
- (1) Such operation constitutes a separate and distinct business of the insured as provided in Rule IV.D.3 below; or
  - (2) It is specifically excluded by the classification wording; or
  - (3) A standard exception classification is the governing classification.

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

#### 4. General Exclusions

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

- a. Aircraft operation—all operations of the flying and ground crews.
- b. New construction or alterations by the insured's employees.
- c. Sawmill operations—sawing logs into lumber by equipment such as circular carriage or band carriage saws, including operations incidental to the sawmill.

#### 5. Governing Classification

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

\*

**C. CLASSIFICATION WORDING****1. Captions**

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

**2. Notes**

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

***Example of C.1 and 2 above:***

STORE:

Grocery—retail

No handling of fresh meats.

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

**3. Words and Phrases**

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

***Exceptions to 3.a. above:***

- (1) Classifications describing an operation which is a standard exception or general exclusion shall apply.
- (2) Any separate and distinct business shall be separately classified when conditions of Rule IV.D. exist.

***Examples of 3.a. above:***

Code 9186—Circus—Traveling—All Employees & Drivers.

All of the employees of such a risk shall be assigned to this code.

Code 8385—Bus Company—Garage Employees

Code 8394—Bus Company—All Other Employees & Drivers

All employees, other than garage employees, shall be assigned to Code 8394 in such a risk.

Code 5402—Greenhouse Erection—All Operations

All work for erection of a greenhouse shall be assigned to Code 5402.

Code 6005—Jetty Construction—All Operations to Completion & Drivers

Caisson, cofferdam work or pile driving to be separately rated.

All work for the construction of a jetty shall be assigned to Code 6005 except for caisson, cofferdam or pile driving operations which are separately rated.

*These examples are subject to exceptions (1) and (2) above.*

- b. **Clerical** means clerical office employees, telecommuter employees and drafting employees as defined in Rule IV.B.2.a. and 2.b.
- c. **Drivers** means drivers, chauffeurs and their helpers as defined in Rule IV.B.2.c.
- d. **Includes or &.** If a classification contains "Includes" or "&," the operations or employees which are so designated shall not be assigned to a separate classification even though such operations or employees are described by another classification or are at a separate location. The absence from a business of any or all of the operations or employees described in the inclusion shall not render the classification inapplicable to the risk.

**Example of 3d above:**

Code 5184—Insulating—Steam Pipe or Boiler & Drivers—includes shop.  
This classification also applies to shop operations and drivers.

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

**Exceptions to 3.e. above:**

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

**Example of 3.e. above:**

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

- f. **NOC** means not otherwise classified. A classification designated "NOC" shall apply only if no other classification more specifically describes the insured's business.
- g. **OR:** Or also means and.

**Example of 3.g. above:**

Code 2590—Laundry or Dry Cleaning—Retail  
Laundry or Dry Cleaning also means Laundry and Dry Cleaning.

- \* h. **Salespersons** means outside salespersons, collectors and messengers as defined in Rule IV.B.2.d.
- i. **To Be Separately Rated:** If a classification requires operations or employees "to be separately rated," all such operations or employees shall be separately classified when the conditions of Rule IV.D.3. exist.

**Example of 3.i. above:**

Code 4131—Mirror Mfg.—Mfg. of glass, frames, backs or handles to be separately rated.

In a risk which makes mirrors, the work of producing glass, or fabricating frames, backs or handles shall be separately classified.

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

**Examples of 3.j. above:**

Code 5037—Painting: Metal Structures—Over Two Stories in height & Drivers

Code 5059—Iron or Steel: Erection—Frame Structures Not Over Two Stories in height.

Code 5651—Carpentry—Dwellings—Three Stories or less

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

**D. ASSIGNMENT OF CLASSIFICATIONS****1. Object of Classification Procedure**

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

**2. Business Not Described by a Manual Classification**

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

\*

**3. Assignment of Additional Basic Classification**

- a. Some businesses may conduct more than one operation that may be subject to an additional classification. The term "operation" for the purpose of this rule also means activity, enterprise, process, secondary business or undertaking, either in singular or plural form.
- b. More than one classification shall be assigned to an insured's operations if conditions shown in (1), (2) or (3) below exist.
  - (1) The insured's principal business is described by a basic classification that requires certain operations or employees to be separately rated.
  - (2) The insured is engaged in conducting one or more of the following operations:
    - construction or erection
    - employee leasing
    - farming
    - mercantile business
    - temporary labor services

*Refer to Rule IV.D.7., 8., 9., 10. and 11. for conditions under which additional basic classifications may be assigned to these operations.*

- (3) The insured conducts more than one operation in New York State or conducts an operation(s) that is not ordinarily contemplated by the classification applicable to the insured's principal business operations. An additional classification can be assigned only if all of the following conditions are met:
  - (a) operations conducted are not inclusive under the classification wording of the principal operation.
  - (b) operations conducted are not a general inclusion. Refer to Rule IV.B.3.(a).(1) through (8).
  - (c) assignment of the separate classification is not prohibited by the wording of the classification or any other classification assigned to the policy.
  - (d) separate payroll records are maintained for each business.
  - (e) each business is physically segregated, having some employees who do not interchange between the operations of each business.

If all of the above conditions do not exist:

- (1) Any employees who interchange shall be assigned to the classification applicable to the principal business if the classification for the principal business carries a rate which is the same or higher than that for the classification of the secondary business.
  - (2) The secondary business shall be assigned to the classification which describes that business if such classification carries a rate higher than that applicable to the principal business.
  - (3) The principal business is the business with the greatest amount of payroll, excluding standard exception or general exclusion operations.
- c. Policies with more than one classification may involve employees working in connection with several classifications. Payroll assignment for such employees is subject to Rule IV.E.

#### 4. Classifications Limited to Separate Businesses

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

***Example of 4 above:***

Code 4511—Analytical Chemist

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

#### 5. Standard Exception and General Exclusion Operations

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



**6. Business Described by a Standard Exception Classification**

If the principal business is described by a standard exception classification, the operations of all employees not included in the definition of the standard exception classification shall be assigned to the separate basic classification which most closely describes their operations.

**Examples of 6 above** — The insured is a bank:

**Employees****Assignment**

Clerical Office  
Maintenance, Security,  
Elevator Operators  
Cafeteria or Restaurant

Code 8810—Clerical Office Employees  
Code 9026—Building Operation—Commercial  
Code 9072—Restaurant—Fast Food & Drivers

\*

**7. Construction or Erection Operations**

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

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

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

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

**8. Manufacturing and/or Assembling**

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

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

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

## i ASSEMBLY OPERATIONS ONLY – NO MANUFACTURING

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

## i 9. Multiple Classifications and Locations

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

## i 10. Mercantile Business

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

## i 11. Farms

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

## i 12. Employee Leasing, Labor Contractors and Temporary Labor Services

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

## i 13. Recycling

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

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

## E. PAYROLL ASSIGNMENT—MULTIPLE CLASSIFICATIONS

### 1. Miscellaneous Employees

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

#### **Exception to 1 above:**

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

#### **Example of 1 above:**

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

Code 3632—Machine Shop NOC applies to machine shop.

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

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

### 2. Interchange of Labor

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

- a. For construction, erection, stevedoring, part-time aircraft operations in connection with Code 7421—Aircraft Operations, sawmill, logging, or lumbering or installation, servicing or other operations performed away from the employer's premises, the payroll of an individual employee may be divided and allocated to more than one classification, provided the entries on the original records of the insured disclose an allocation of each employee's payroll. An estimated or percentage allocation of payroll is not permitted.
- b. Code 8809—Executive Officers, Code 8810—Clerical, Code 8871—Clerical Telecommuter Employees, Code 8742—Outside Salespersons and Code 7380—Drivers, Chauffeurs and Their Helpers are not available for division of payroll under this rule. Therefore, should an employee qualify for a division of payroll and also perform duties associated with classification Codes 8809, 8810, 8871, 8742, or 7380, the payroll will be allocated to the classification code with the greatest amount of payroll.

If no single classification code represents the greatest amount of payroll, then the payrolls for the operations contemplated by classification Codes 8809, 8810, 8871, 8742, or 7380 shall be assigned to the 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 rate.

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

### 1. Business Described by a Classification

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

### 2. Business Not Described by any Classification

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

#### ***Example of 2 above:***

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

Lamp Shade Mfg.—from textiles—2553

All of the rules pertaining to the assigned classification apply to such a business. For example, if drivers are included in the assigned classification, they shall be included in the wording used to describe the business.

Reserved for future use

**RULE V—PREMIUM BASIS**

**Item 4 of the Information Page—continued**

**A. BASIS OF PREMIUM—TOTAL REMUNERATION**

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

**Exception(s):**

- \* 1. Some classifications have a different premium basis other than total remuneration. For example, premium for domestic worker classifications is computed on a per capita basis. *Refer to Rule XIV.*
- \* 2. Certain construction classifications have premiums computed on the basis of limited remuneration. *Refer to Rule V.G.*

**B. REMUNERATION—PAYROLL**

**1. Definition**

Remuneration means money or substitutes for money.

**2. Inclusions**

Remuneration includes:

- a. Wages or salaries including retroactive wages or salaries;
- b. Total cash received by employees for commissions and draws against commissions;
- c. Bonuses including stock bonus plans;
- d. Extra pay for overtime work except as provided in Rule V.E.;
- e. Pay for holidays, vacations or periods of sickness. *Refer to Rule IV.E.2. for allocation of payroll for employees subject to more than one classification code;*
- f. Payment by an employer of amounts otherwise required by law to be paid by employees to statutory insurance or pension plans, such as the Federal Social Security Act;
- g. Payment to employees on any basis other than time worked, such as piecework, profit sharing or incentive plans;
- h. Payment or allowance for hand tools or power tools used by hand provided by employees either directly or through a third party and used in their work or operations for the insured;
- i. The rental value of an apartment or a house provided for an employee based on comparable accommodations;
- j. The value of lodging, other than an apartment or house, received by employees as part of their pay, to the extent shown in the insured's records;
- k. The value of meals received by employees as part of their pay to the extent shown in the insured's records;

## RULE V

Effective October 1, 1997

- l. The value of store certificates, merchandise, credits or any other substitute for money received by employees as part of their pay. *Refer to Exclusions below for certain fringe benefits ["substitutes for money"] not considered to be remuneration;*
- m. Payments for salary reduction, employee savings plans, retirement or cafeteria plans (IRC 125) which are made through employee authorized salary deductions from the employee's gross pay;
- n. Wages paid to employees as salary in conjunction with the Davis-Bacon Act or other prevailing wage laws;
- o. Annuity plans;
- \* p. Expense reimbursements to employees to the extent that an employer's records do not substantiate that the expense was incurred as a valid business expense;

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

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

### 3. Exclusions

Remuneration excludes:

- a. Tips and other gratuities received by employees;
- b. Payments by an employer to group insurance or group pension plans for employees, other than payments covered by Rule V.B.2.f. and Rule V.B.2.m.;
- c. The value of special rewards for individual invention or discovery;
- d. Dismissal or severance payments except for time worked or accrued vacation;
- e. Reimbursed expenses and allowances paid to employees shall be excluded, provided all three of the following conditions are met:
  - (1) The expenses or allowances were incurred in the course of the employer's business;
  - (2) The amounts are shown separately for each employee in the employer's records;
  - (3) The amount of each expense reimbursement or allowance payment approximates the actual expenses incurred;
- f. Payments for active military duty;
- g. Employee discounts on goods purchased from the employee's employer;
- h. Supper money for late work;
- i. Work uniform allowances;
- j. Sick pay paid to an employee by a third party such as an insured's group insurance carrier which is paying disability income benefits to a disabled employee;

k. Employer provided perquisites ("perks") such as:

- (1) An automobile;
- (2) An airplane flight;
- (3) An incentive vacation (e.g., contest winner);
- (4) A discount on property or services;
- (5) Club memberships;
- (6) Tickets to entertainment events.

l. Employer contributions to salary reduction, employee savings plans, retirement, or cafeteria plans (IRC 125)—Contributions made by the employer, at the employer's expense, that are determined by the amount contributed by the employee.

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

#### 4. Payroll

Payroll means remuneration.

#### ★ 5. Wages Paid for Time Not Worked

##### a. Idle Time

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

- (1) Suspension or delay of work due to weather conditions;
- (2) Delays while waiting for materials;
- (3) Delays while waiting for another contractor to complete certain work;
- (4) Delays arising from the breakdown of equipment;
- (5) "Stand-by" time where employees such as operators of cranes, hoists or other equipment are on the job but they are not continuously working;
- (6) Special union requirements or agreements between an employer and his/her employee when this employee is paid for idle time;
- (7) Holidays or vacation periods;
- (8) Inability of non-striking employees to perform normal duties due to other employees who are on strike. If non-striking employees perform absolutely no work for their employer and are not present at their employer's premises or job sites during a strike period, their payroll must be assigned to Code 8810 Clerical Office Employees, provided adequate records are maintained by the employer.



**RULE V***Issued September 21, 2004*

(9) Other causes of a similar nature.

**b. Wages Paid to Key Employees**

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

**Exception to 5.b above.**

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

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

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

**C. ESTIMATED PAYROLLS****1. Estimated Payrolls by Classification**

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

**2. Determination of Estimated Payrolls**

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

**3. Approval of Estimated Payrolls**

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

**D. WHOLESALE DOLLARS—PAYROLLS**

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

**E. OVERTIME****1. Definition**

Overtime means those hours worked for which there is an increase in the 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.

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**RULE V***Effective October 1, 1999*

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

**2. Exclusion of Overtime Payroll**

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

- a. If the records show separately the extra pay earned for overtime, the entire extra pay shall be excluded.
- b. If the records show the total pay earned for overtime (regular pay plus overtime pay) in one combined amount, one-third ( $\frac{1}{3}$ ) of this total pay shall be excluded. If double time is paid for overtime and the total pay for such overtime is recorded separately, one-half ( $\frac{1}{2}$ ) of the total pay for double time shall be excluded.

***Exception to 2 above:***

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

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

**1. When Payroll Limitation Applies**

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

**2. How Payroll Limitation Applies**

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

- a. Books and records are maintained to show separately the total payroll earned by each employee whose average weekly pay for the total time employed during the policy period exceeds the weekly payroll limitations; and
- b. Separate records are maintained in summary by classification for such employees.

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

**3. Partial Week**

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

\* **G. PAYROLL LIMITATION—Construction Employment Classifications**

**1. To Whom Payroll Limitation Applies**

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

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

0042	5069	5223	5479	5606	6018	6254	7601
3365	5102	5348	5480	5610	6045	6259	7855
3724	5160	5402	5491	5648	6204	6260	8227
3726	5183	5403	5506	5651	6216	6306	9526
3737	5184	5428	5507	5701	6217	6319	9527
5000	5188	5429	5508	5703	6229	6325	9534
5022	5190	5443	5536	5709	6233	6400	9539
5037	5193	5445	5538	6003	6235	6701	9545
5040	5213	5462	5545	6005	6251	7536	9549
5057	5221	5473	5547	6017	6252	7538	9553
5059	5222	5474					

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

## 2. When Payroll Limitation Applies

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

## 3. How Payroll Limitation Applies

For the classifications and employments specified in 1. above, an employer's payroll shall be the actual weekly payroll per employee otherwise determined in accordance with the rules of this manual subject to a maximum of the greater of \$750 per week or the weekly wage upon which the maximum weekly benefit is based for policies with effective dates on and after October 1, 2002.

**Note:**

- (1) Actual weekly payroll per employee must be used to determine the limited payroll for those construction classifications subject to this rule. Payroll from construction of one or two-family residential housing must be excluded from the employee's weekly payroll prior to the application of any payroll limitation required by this rule.
- (2) If an employer does not provide sufficient employee payroll records necessary to segregate residential from commercial employments, no payroll limitation shall apply.
- (3) An employee's weekly earnings for payroll limitation purposes shall be assigned to the territory in which the majority of the week's work was performed.

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

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

- (5) Employee payroll earned from work performed outside of New York State and utilized as New York payroll for premium determination purposes shall be assigned to the territory in which the home office or New York base of operations of the employer is located and will be subject to payroll limitation.
- (6) Refer to Section I of the Digest of Rulings and Interpretations for examples, as well as commonly asked questions and answers regarding payroll limitation.

#### 4. Partial Week

A part of a week shall be treated as a full week in determining an employee's weekly pay for limitation purposes.

## RULE VI—RATES AND PREMIUM DETERMINATION

## Item 4 of the Information Page—continued

## A. RATES

## 1. Definition

The rate is the amount of premium for each \$100 of payroll.

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

**Classification****Premium Basis**

Domestic Workers Code 0908, 0909, 0912, 0913

Per Capita

Building Operations Code 9027

Per Location

Volunteer Firefighters

Code 7711

Population

Code 7716

Per Policy

Volunteer Ambulance Service Company Code 7370

Per Ambulance

\*

## 2. Manual Rate

The manual rate for each classification is shown after its code number on the rate pages in Part Three of this manual.

## 3. (a) Rates

The symbol (a) in the rate column on the rate pages means the rate for that classification must be obtained from the Rating Board.

## 4. Authorized Rate

Authorized rate means the manual rate or any other rate that has been established by the Rating Board.

## 5. Show Rates in Item 4 of the Information Page

For each classification shown in Item 4, the manual rate or other authorized rate shall be stated in the column headed "Rate per \$100 of Remuneration."

## 6. Non-Ratable Elements

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

## B. PREMIUM DETERMINATION

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

<b>Example:</b>	Payroll	=	\$90,000	
	Rate	=	x 1.50	$\frac{\$90,000}{100} \times 1.50 = \$1,350$
	Premium	=	\$ 1,350	

**C. WHOLE DOLLARS—PREMIUMS**

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

**D. EXPENSE CONSTANT****1. Explanation**

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

**2. Amount of Expense Constant**

The Expense Constant is shown on the rate pages. *Refer to Rule X for the Expense Constant charge on a canceled policy and Rule XI for the Expense Constant on a long-term policy and to Rule XIV.F. for a policy that insures only domestic workers.*

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

The Expense Constant is not subject to premium discount, experience rating modification, retrospective rating adjustment, merit rating factor, or the additional charge for the Terrorism Risk Insurance Act of 2002.

**4. Minimum Premium**

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

**5. Information Page**

The Expense Constant shall be shown on the Information Page.

**E. MINIMUM PREMIUM****1. Explanation**

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

**2. Location of Minimum Premium in Manual**

The minimum premium for each classification is shown after its code number on the rate pages.

**3. How Determined**

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

- a. For a policy with only one classification, apply the minimum premium for that classification.
- b. For a policy with two or more classifications, apply the highest minimum premium for any classification shown on the policy.

**4. Experience Rating and Merit Rating**

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

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**5. Adjustment Upon Audit**

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

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**6. Special Minimum Premium Requirements**

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

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**7. Employers Liability Policies**

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

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**8. Multiple State Policies**

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

**F. DEPOSIT PREMIUM**

**Note:** This rule does not apply to Paid Loss Collection Programs written in conjunction with Option V Retrospective Rating Plans. For details regarding the premium payment under these Programs, *refer to Part Two, Section II.E. of the New York Retrospective Rating Plan Manual*.

**1. When Payable**

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

**2. Amount Payable—Annual Adjustment**

For a policy which provides that the premium shall be adjusted upon audit following the termination of an annual period, the deposit premium shall be the total estimated annual premium for that policy.

**3. Amount Payable—Interim Adjustment**

An interim adjustment and payment of premium is permissible on a monthly, quarterly or semi-annual basis. If this method of premium adjustment is provided, the deposit premium shall be:



## RULE VI

Effective October 1, 1999

**Interim Adjustment Basis**Monthly  
Quarterly  
Semi-Annual**Deposit Premium**At least 25% of estimated annual premium  
At least 50% of estimated annual premium  
At least 75% of estimated annual premium**4. When Credit Allowed**

The deposit premium shall be credited in premium computation to the final earned premium adjustment or to the renewal policy. The deposit premium shall not be credited to any interim premium adjustment.

**5. Three-Year Fixed Rate Policies**

For deposit premium determination on Three-Year Fixed Rate Policies, *refer to Rule XI.*

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

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

1. The carrier shall make a physical audit of the employer's records for the purpose of determining the premium subject to the following:
  - a. Each risk producing an annual premium of \$5,000 or more shall be audited at least once a year.
  - b. Except as provided in c. below, each risk producing an annual premium of less than \$5,000 shall be audited the first year a policy is written by a particular carrier, then at least once every three years thereafter. In each year when a physical audit is not conducted, a signed payroll statement shall be obtained from the employer.
  - c. In instances where an audit is clearly impracticable, such as for private residences or building operations risks served by one or two employees, an actual audit may be waived and a signed payroll statement from the employer may be accepted.
2. The payroll auditor shall complete an audit report directly from the books of account and original payroll records of the employer. In every instance, the audit must commence within one-half month of the policy inception date and should show the source or sources from which the payrolls were obtained. On policies subject to monthly, quarterly, or semi-annual audit, the Deposit Premium shall be determined and paid in accordance with the rules in Section VI.F. The carrier shall then:
  - a. Charge premium for each interim period as well as for the final period on the basis of actual audits; or
  - b. Charge premium for each interim period on the basis of signed payroll statements from the employer; or
  - c. Charge the balance of the estimated annual premium on the basis of equal interim payments which aggregate such balance.

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

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

**H. RATING MODIFICATIONS****1. Experience Rating**

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

**2. Merit Rating**

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

**I. PREMIUM DETERMINATION FOR CONSTRUCTION EMPLOYMENTS SUBJECT TO RULE V.G.**

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

1. Limited payroll, as determined in accordance with Rule V.G., will be applied to the published or authorized rate for each applicable construction classification(s) to determine the manual premium.
2. A territory differential shall be applied to each portion of the manual premium corresponding to the geographic territory in which work has actually been performed. *Refer to the "Miscellaneous Values" section in the rate pages for the geographic territory definitions and differentials.*

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

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

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

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

**Example A:**

Class Rate	\$12.50	
Total (Unlimited) Payroll	\$1,108,000	
Payroll from Residential Construction	0	
Limited Payroll from Commercial Construction		
Territory 1	\$700,000	
Territory 2	\$300,000	
Manual Base Premium	\$125,000	(7000 + 3000)x12.50
Territory 1 Differential	.085	
Territory 2 Differential	.068	
Territory 1 Differential Premium	\$7,438	(7000x12.50x.085) –Code 9126
Territory 2 Differential Premium	\$2,550	(3000x12.50x.068) –Code 9127
Total Premium Subject to Experience Rating	\$134,988	(125,000 + 7,438 + 2,550)

**Example B:**

Class Rate	\$12.50	
Total (Unlimited) Payroll	\$1,625,000	
Payroll from Residential Construction	\$500,000	
Limited Payroll from Commercial Construction		
Territory 1	\$715,000	
Territory 2	\$300,000	
Manual Base Premium	\$189,375	$(5000 + 7150 + 3000) \times 12.50$
★ Territory 1 Differential	.085	
Territory 2 Differential	.068	
Territory 1 Differential Premium	\$7,597	$(7150 \times 12.50 \times .085)$ –Code 9126
Territory 2 Differential Premium	\$2,550	$(3000 \times 12.50 \times .068)$ –Code 9127
Total Premium Subject to Experience Rating	\$199,522	$(189,375 + 7,597 + 2,550)$

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

**J. PREMIUM DETERMINATION FOR FEDERAL AND MARITIME INSURANCE**

Additional rating procedures are in Rules XII and XIII for insurance for employers subject to the U.S. Longshore and Harbor Workers' Act, the Federal Employers' Liability Act and admiralty law.

**K. SAFETY PROGRAMS – SURCHARGE AND CREDITS****1. Definition of Modified Premium**

Modified premium means, for purposes of this rule, premium determined on the basis of Rating Board established manual rates, or carrier rates authorized by the New York State Insurance Department, and any experience rating modification or merit rating factor.

**2. Premium Surcharge and Credits**

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

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

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

- b. The premium credit to qualified employers for the implementation of an approved Safety Incentive Plan shall be a 5% credit 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 9746.

**Note:** An employer subject to a compulsory workplace safety consultation is not eligible for this credit. The credit shall be provided to the employer at the end of the policy year and shall be applicable for two consecutive years.

- c. The premium credit as a result of Safety Investment or other safety measures shall be a percentage, as determined for each qualified employer by the New York State Insurance Department, 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 9748.

**Note:** An employer subject to a compulsory workplace safety consultation is not eligible for this credit. The credit may be applied for a period not to exceed three years.

**RULE VII—PREMIUM DISCOUNT****Item 4 of the Information Page—continued****A. EXPLANATION**

Premium discount recognizes that the relative expense of issuing and servicing larger premium policies is less than for smaller premium policies. Premium discount is a per policy charge and is calculated based upon the policy standard premium regardless of any change in anniversary rating date or a mid-term change in the carrier's expense provision.

**B. DEFINITIONS**

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**1. Standard Premium**

Standard premium is the premium before the premium discount. For the purposes of this rule, the premium is determined on the basis of authorized rates, any experience rating or merit rating modification, credits under the New York Construction Classification Premium Adjustment Program, surcharges and credits under the Workplace Safety Programs and other programs as shown in Appendix D, non-ratable elements as defined in Rule VI.A.6, aircraft seat surcharges, premium for increased limits of liability and minimum premiums. The Expense Constant, the New York State Assessment, the Workers' Compensation Security Fund Surcharge and the additional charges for the catastrophe provisions as shown in Rule IX.N shall be excluded from determination of the standard premium.

**2. Total Standard Premium**

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

**3. Insured**

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

**C. RETROSPECTIVE RATING**

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

**D. DETERMINATION OF PREMIUM DISCOUNT**

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

**1. Without Retrospective Rating****a. Single State Policy**

If a policy provides coverage only in New York, the premium discount shall be determined by applying the discount percentages on the Premium Discount Table to the total standard premium.

**b. Multiple State Policy**

Premium discount applies on an interstate basis. It shall be determined by applying the discount percentages applicable in each state to each state's portion of the first \$5,000, the next \$95,000, the next \$400,000 and the amount over \$500,000 of the total standard premium. Each state's portion of the foregoing divisions of total standard premium shall be computed by multiplying the total standard premium in each of the above divisions by the ratio of the state standard premium to the total standard premium. Methods of computing premium discount are in the Appendix.

**2. With Retrospective Rating**

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

- a. Determine the discount as if none of the premium is subject to retrospective rating;
- b. Determine the discount on the basis of only that premium which is subject to retrospective rating;
- c. The difference between a. and b. above is the premium discount.

The total premium discount shall be distributed by state in proportion to the standard premium which is subject to premium discount. Methods of computing premium discount are in the Appendix.

**3. Other Methods**

Any other method may be used to determine the premium discount provided that the discount does not differ from the discount produced by the method outlined above by more than 0.1% of the standard premium. Premium discount tables are in the Appendix.

**E. COMBINATION OF POLICIES**

**1. Combination Permitted**

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

**2. Combination Procedure**

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

- a. The Rating Board shall determine the effective date for the application of premium discount.
- b. All such policies in force prior to such effective date shall be canceled and rewritten as of the effective date.
- c. All policies effective after the effective date of the combination shall be written to expire concurrently with other policies in the combination.

**F. WRAP-UP CONSTRUCTION PROJECTS**

**1. General Explanation**

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

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

## 2. Application of Premium Discount Rule

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

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

### a. Insurance Carrier

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

### b. Policy Limitation

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

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

### c. Eligible Entities

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

### d. Premium Requirement

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

### e. Location Requirement

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

### f. Duration Requirement

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

### g. Procedures

*Refer to Administrative Rules and Procedures Rule J.* for filing and approval procedures on wrap-up construction projects.

**RULE VIII—LIMITS OF LIABILITY**

**Item 3.B. of the Information Page**

**A. WORKERS COMPENSATION AND EMPLOYERS LIABILITY POLICY**

**1. Part One—Workers Compensation**

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

**2. Part Two—Employers Liability**

**a. Limit of Liability**

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

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

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

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

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**b. Increased Limits—Non-Subject Employees**

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

- (1) The limits of liability shall be the same for all states specified in Item 3.A. of the Information Page.
- (2) The additional premium for increased limits shall be determined by multiplying the total premium for employees not subject to the New York Workers' Compensation Law by the percentage in the following Table for Increased Limits. It shall not be less than the minimum premium shown in the Table. This minimum premium is in addition to the policy minimum premium at standard limits of liability. The minimum premium applies even though coverage for increased limits may have been added during the policy term. For this purpose, total premium shall be computed before application of the Expense Constant, experience or merit rating modification, premium discount, retrospective rating adjustment or deductible credits.



## TABLE FOR INCREASED LIMITS

<u>Limits of Liability</u>	<u>Percentage</u>	<u>Minimum Premium For Increased Limits</u>
(000 omitted)		100.00
\$500/500/500	1.7%	150.00
1,000/1,000/1,000	2.8%	175.00
2,000/2,000/2,000	4.3%	200.00
3,000/3,000/3,000	5.3%	225.00
4,000/4,000/4,000	6.1%	250.00
5,000/5,000/5,000	6.8%	260.00
6,000/6,000/6,000	7.4%	270.00
7,000/7,000/7,000	7.9%	280.00
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

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

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

c. **Accident Limit—Non-Subject Employees**

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

d. **Disease Limit—Non-Subject Employees**

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

e. **Show Limits on the Information Page**

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

## B. EMPLOYERS LIABILITY INSURANCE—WITHOUT WORKERS COMPENSATION INSURANCE

### 1. Coverage

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

### 2. Standard Limits

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

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

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

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

### **3. Increased Limits of Liability**

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

**TABLE FOR INCREASED LIMITS  
EMPLOYERS LIABILITY INSURANCE ONLY**

<u>Limit of Liability</u>	<u>Factor</u>
(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 shall be subject to experience or merit rating modification and adjustment for premium discount, retrospective rating or deductible credits.
- b. Factors for limits greater than shown above are available upon application to the Rating Board.

### **4. Premium Determination**

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

## **C. VOLUNTARY COMPENSATION INSURANCE**

### **1. Standard Limits**

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

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

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

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

## 2. Increased Limits

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

## 3. Premium Determination

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

## 4. Payroll Records

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

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

## 1. Standard Limits

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

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

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

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

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

## 2. Limits of Liability for Repatriation Expense

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

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

**3. Increased Limits**

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

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

**4. Premium Determination**

Premium shall be determined on the basis of workers compensation rules, classifications and rates in this manual 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).

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

**5. Payroll Records**

When foreign voluntary coverage is provided, payroll records must be maintained for any employees covered by the provisions of WC 31 06 17.

**RULE IX—SPECIAL CONDITIONS OR OPERATIONS AFFECTING COVERAGE AND PREMIUM****A. EXECUTIVE OFFICERS****1. Definition**

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

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

**2. Law and Status**

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

**3. Exempt Executive Officers**

- a. Executive officers of religious, charitable, educational, or municipal corporations, and officers of any post or chapter of organizations of veterans of any war of the United States are excluded from the policy coverage unless the corporation elects to provide coverage by filing a notice with the carrier, upon a form prescribed by the Workers' Compensation Board, that the officers named in the form are to be voluntarily included under the policy.
- b. To include executive officers of such corporations, attach the New York Non-Subject Executive Officers Coverage Endorsement (WC 31 03 12).

**4. Corporations With One or Two Executive Officers**

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

**a. Where Coverage Is Required**

When a corporation employs one or more persons who are required to be covered under the law, the executive officers are statutorily covered. However, the sole officer or, in the case of a corporation with two executive officers, one or both executive officers of such a corporation may be excluded if an election is made by the corporation filing a notice with the carrier on Form C.105.51 as prescribed by the Workers' Compensation Board. Attach the New York Exclusion of Executive Officer Endorsement (WC 31 03 05B) when the sole officer or one or both officers of a two-person corporation are to be excluded.

**b. Where Coverage Is Not Required**

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

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

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

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

## 6. Premium Determination

### a. Corporations

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

- (1) The minimum individual payroll for an executive officer is shown under "Miscellaneous Values" in Part Three—Rates.
- (2) The maximum individual payroll for an executive officer is shown under "Miscellaneous Values" in Part Three—Rates. See paragraph 7. below for executive officers subject to construction classifications as provided in Rule V.G.1.
- (3) The payroll limitations in (1) and (2) above apply to the average weekly payroll of each executive officer for the number of weeks the officer was employed during the policy period.
- (4) An inactive executive officer shall be included at the fixed amount of \$100 payroll per year.
- (5) In the case of elective or appointive officers of municipal corporations or other political subdivisions of the State, covered by the policy, the minimum individual payroll and the fixed amount to be included for an officer who serves without pay shall be \$100 per year. If such executive officers serve with pay, then provisions (1), (2) and (3) apply.
- (6) The maximum and minimum payroll limitations in Rules (1) and (2) above are applicable to executive officers regardless of the classification(s) to which the executive officers are assigned.
- (7) The maximum payroll for executive officers subject to construction classifications, as provided in Rule V.G.1, shall be based on the payroll limitations set forth in Rule V.G.3.



**Note:** Executive officer payrolls as a result of work performed with respect to one or two-family residential housing are subject to the maximums as provided in paragraphs (2) through (6) above.

## RULE IX

*Issued January 1, 2000***b. Not-for-Profit Unincorporated Associations**

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

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

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

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

**7. Assignment of Payroll**

- a. The payroll of executive officers whose duties are of an executive, clerical or supervisory character, and who do not regularly and frequently perform such duties as are ordinarily undertaken by a foreman, worker or salesperson, shall be assigned to Code 8809—Executive Officers, without division except as provided in Rule IX.A.7.
- b. The payroll of any executive officer who regularly and frequently performs such duties as are ordinarily undertaken by a foreman, worker or salesperson shall be classified in the same manner as any other employee who is not an executive officer.
- c. In connection with a classification which specifically includes salespersons in its phraseology, any executive officer who regularly and frequently engages in the duties of a salesperson, as described by the standard exception classification Code 8742, shall be assigned to Code 8742 and not Code 8809.
- d. Any executive officer who qualifies for Code 8809 shall be assigned to that code even though the classification which describes the insured's business includes clerical employees.

**8. Flight Duties**

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

- a. For each week during which the executive officer did not perform flight duties, assign the officer's payroll as provided in Rule IX.A.6.
- b. For each week during which the executive officer performed flight duties, assign the officer's payroll for that week to Code 7421—Aircraft Operation—flying crew. If an executive officer's non-flying duties in such a week are subject to a higher rated classification, that higher rated classification shall be assigned in that week.

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

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

**Note:** Refer to Section I.H.13 of the Digest of Rulings and Interpretations.

## B. SOLE PROPRIETORS AND PARTNERS

### 1. Definition

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

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

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

### 2. Law and Status

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

### 3. Coverage

- a. Upon election, coverage for a sole proprietor or partner having other persons covered under a policy may be effected by attaching the New York Sole Proprietors and Partners Coverage Endorsement (WC 31 03 13A).
- b. Coverage for a sole proprietor or partner having no other persons requiring coverage may be effected by obtaining a workers compensation policy.

- ★ **Note:** Managers or employees with the title of an "officer" are not considered members and not subject to the payroll cap as shown on the "Miscellaneous Values" page.

- 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 and Partners Exclusion Endorsement (WC 31 03 16).

### 4. Premium Determination

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

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

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

Premium for each sole proprietor or partner that has elected coverage is based on the minimum payroll as shown under "Miscellaneous Values" in Part Three—Rates. The maximum payroll for premium determination is based on the payroll limitations set forth in Rule V.G.3.

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### 5. Assignment of Remuneration

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



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

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

**2. Coverage**

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

**3. Premium for Uninsured Subcontractors**

- a. The contractor shall furnish satisfactory evidence that the subcontractor had workers compensation insurance in force covering the work performed for the contractor. For each subcontractor for which such evidence is not furnished, the additional premium to be charged on the policy which insured the contractor shall be the premium computed by applying the appropriate classification rates to the entire payroll expended by the subcontractor for the subcontracted work. For the purpose of this rule the appropriate classifications shall be those which would apply to the subcontractor's operations had only such operations been insured in a separate policy.
- b. The contractor shall provide a complete payroll record of the employees of each uninsured subcontractor for purposes of establishing the appropriate premium. If the contractor does not supply the payroll records of its subcontractor, premium shall be determined as follows:
  - (1) 33<sup>a</sup>% of the subcontract price shall be considered payroll if the subcontract is for mobile equipment with operators (such as but not limited to earth movers, graders, bulldozers or log skidders).
  - (2) 50% of the subcontract price shall be considered payroll if the subcontract is for labor and material.
  - (3) 90% of the subcontract price shall be considered payroll if the subcontract is for labor only.

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

In any case where investigation of a specific job discloses that a definite amount of the subcontract price represents payroll, premium shall be based on that amount.

- \* c. Uninsured construction subcontractors are subject to payroll limitation, as set forth in Rule V.G., when payroll is utilized for premium determination purposes. When the contract price is used in lieu of payroll records, in accordance with 3.b. above, that portion of the contract price considered as payroll shall be subject to territory differentials in accordance with Rule VI.I.
- \* d. Vehicles Under Contract: If vehicles with drivers, chauffeurs or helpers are engaged under contract and the owner of such vehicles has not furnished evidence that the workers compensation obligation has been insured, the total payroll of such drivers, chauffeurs or helpers shall be included as payroll of the insured employer which contracted for such vehicles. Such payroll shall be assigned to the classification applicable in that risk to drivers. If that payroll cannot be obtained, one-third (a) of the total contract price for the vehicles shall be considered as payroll of the drivers, chauffeurs or helpers.

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

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

- e. If an experience modification or merit rating factor has been established for the contractor, such factor shall be applied to the premium developed for the uninsured subcontractor.
- f. The above premium determination procedures shall also be applicable in the case of uninsured contractors or subcontractors engaged by owners of timber other than farm lands.

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

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

- a. The entire amount paid to piece workers shall be the payroll, as provided in Rule V.B.2.g.
- b. The rules on standard exceptions apply to drivers, chauffeurs or helpers on contract vehicles.

### 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

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

#### 3. Premium Determination

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

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

#### 1. Explanation

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

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

**RULE IX***Issued January 1, 2000***2. Approval Required**

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

**3. Rates and Premium**

For any location insured on an ex-medical basis, use the ex-medical rates to compute premium for the applicable classifications. Ex-medical rates are printed on the rate pages for the hospital classifications. For other classifications, obtain ex-medical rates from the Rating Board.

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

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

**1. Coverage**

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

**2. Form of Endorsement**

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

**3. Rates**

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

**4. Premium**

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

**G. EXCLUSION OR MODIFICATION OF OTHER COVERAGES BY ENDORSEMENT****1. New York Executive Officers Exclusion Endorsement (WC 31 03 04), and New York Executive Officers Hold Harmless Endorsement (WC 31 06 03).**

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

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

2. **New York Exclusion for Designated Officers and Employees of Fire Districts Endorsement (WC 31 06 02).**
3. **New York Non-Subject Employees Exclusion Endorsement (WC 31 03 11).**
4. **New York Liability of Municipalities to Police Officers or Paid Firefighters—Exclusion Endorsement (WC 31 03 07).**
5. **New York Exclusion for Designated Officers and Employees of Ambulance Districts Endorsement (WC 31 06 11).**
6. **New York Ambulance and Fire District Liability Exclusion Endorsement for County or Town Policies (WC 31 06 12).**

#### **H. DEDUCTIBLE PROGRAM**

##### **1. Coverage**

This medical and indemnity deductible program shall be offered to a policyholder with an estimated annual premium at inception of \$12,000 or more as part of the policy or by endorsement.

Under the deductible program, the insurer pays all amounts in their entirety applicable to each compensable claim under Part One of the policy. Then, the insurer obtains reimbursement from the policyholder subject to the limits of the deductible amount for each occurrence.

The policyholder is liable to the insurer for the deductible amount in regard to benefits paid for compensable claims, and failure by a policyholder to reimburse any deductible amounts to the insurer shall be treated in the same manner as nonpayment of premiums. One of the following deductible amounts, per occurrence, shall be offered to a policyholder: \$100, \$200, \$300, \$400, \$500, \$1,000, \$1,500, \$2,000, \$2,500 or \$5,000.

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

##### **2. Premium**

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

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

A table of deductible credit values appears in the "Miscellaneous Values" section of the rate pages. The premium reduction for the deductible is determined before application of any experience modification, premium discount or policy change.

**3. Form of Endorsement**

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

**4. Exclusion**

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

**I. CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM****1. Explanation**

The New York Construction Classification Premium Adjustment Program provides for a premium credit, for up to one year, for a policy which contains one or more construction classifications.

**2. Application**

★ The application must be received by the Rating Board six (6) months prior to the policy renewal effective date. The Rating Board will accept and process an application if it is received between the policy effective and expiration date, however, it must be accompanied by a letter stating the reason for the delay. The submission of a revised application must be received no later than one (1) year after the expiration date of the policy to which the credit applies.

Under no circumstances will an original application be accepted for any policy if it is received after the expiration date of the policy, nor will a revised application be accepted if it is received later than one (1) year from the expiration date of the policy to which the credit applies. For short-term policies, the application must be received prior to the expiration date of the short-term policy.

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

**3. Credit Determination**

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

**NOTE:** Limited Payroll for commercial work means the weekly maximum (currently \$750 per week) for work on structures other than one or two family dwellings in accordance with the Payroll Limitation Law. If you perform commercial work under any eligible code(s) enter each employee for the weekly maximum only and their total hours worked (ex. 13 weeks @ \$750 per week = \$9,750 total wages).

**POLICY EFFECTIVE DATE****THIRD QUARTER PAYROLL**

4/1/06 thru 3/31/07	2005
4/1/07 thru 3/31/08	2006
4/1/08 thru 3/31/09	2007
4/1/09 thru 3/31/10	2008
4/1/10 thru 3/31/11	2009
4/1/11 thru 3/31/12	2010

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

- c. A credit may be determined for each construction classification by dividing the total payroll (excluding overtime premium pay) by the number of hours worked to arrive at the average hourly wage for the classification.
- d. In the absence of specific records for salaried employees, it will be assumed each such individual worked forty (40) hours per week.
- e. The factors for each hourly wage shown below are used in the calculation of the insured's final credit:

<u>Average Hourly Wage</u>	<u>Factor</u>	<u>Average Hourly Wage</u>	<u>Factor</u>
Under \$15.50	.00	\$25.50—\$26.49	.21
\$15.50—\$16.49	.05	\$26.50—\$27.49	.22
\$16.50—\$17.49	.06	\$27.50—\$28.49	.23
\$17.50—\$18.49	.07	\$28.50—\$29.49	.24
\$18.50—\$19.49	.08	\$29.50—\$30.49	.25
\$19.50—\$19.99	.09	\$30.50—\$31.49	.26
\$20.00—\$20.49	.10	\$31.50—\$32.49	.27
\$20.50—\$20.99	.11	\$32.50—\$33.49	.28
\$21.00—\$21.49	.12	\$33.50—\$34.49	.29
\$21.50—\$21.99	.13	\$34.50—\$35.49	.30
\$22.00—\$22.49	.14	\$35.50—\$36.49	.31
\$22.50—\$22.99	.15	\$36.50—\$37.49	.32
\$23.00—\$23.49	.16	\$37.50—\$38.49	.33
\$23.50—\$23.99	.17	\$38.50—\$39.49	.34
\$24.00—\$24.49	.18	\$39.50 and over	.35
\$24.50—\$24.99	.19		
\$25.00—\$25.49	.20		

- f. The total construction classification base credit amount, in dollars, must be calculated and then divided by the total policy premium at manual rates including construction and non-construction classifications. The result will be the average base credit percentage which is then used to calculate the final credit to be applied to the policy.

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

Construction classifications are those classifications subject to the following codes:

0042	5102	5402	5506	5701*	6233	7536
3365	5160	5403	5507	5703	6235	7538
3724	5183	5428	5508	5709	6251	7601
3726	5184	5429	5536	6003	6252	7855
3737	5188	5443	5538	6005	6254	8227
5000	5190	5445	5545	6017	6259	9526
5022	5193	5462	5547	6018	6260	9527
5037	5213	5473	5606	6045	6306	9534
5040	5221	5474	5610	6204	6319	9539
5057	5222	5479	5645	6216	6325	9545
5059	5223	5480	5648	6217	6400	9549
5069	5348	5491	5651	6229	6701	9553

**4. Experience Modification**

The policy must be experience rated to be eligible for this program.

**5. Audit**

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

**6. Information Page**

The credit, authorized by the Rating Board, shall appear on Item 4 of the Information Page.

If a credit has not been authorized for the insured, the value of ".00" is to be shown on the Information Page.

**7. Form of Endorsement**

★ The New York Construction Classification Premium Adjustment Program Explanatory Endorsement (WC 31 03 19D) shall be attached to each policy.

**8. Notification to Insured**

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

**9. Statistical Code**

Report the premium credit on the Information Page and Unit Statistical Report under Code 9046.

**J. RATE TRANSITION PROGRAM**

This program applies to insureds previously rated under certain classifications that have been discontinued. It does not apply to new risks or any other programs. The Rating Board will identify affected insureds and will notify the carriers of the insureds who are subject to the program. It is then the responsibility of the carrier to administer the program for manual rates on an ongoing basis.

The manual rate published on the rate pages may not apply to each insured upon renewal of a policy which was previously written on a discontinued code. For the first year after the elimination of a code, the manual rate for an insured will be equal to a 4-1 weighting of the rate used prior to the discontinuance of the code and the newly published rate. For the second year, a 3-2 weighting is used. A 2-3 weighting is used for the third year and a 1-4 weighting is used for the fourth year. The transition program does not apply after the fourth year.

The rates used in the following examples of the transition program calculations are for illustration purposes only.

**EXAMPLE 1**

	Current Rate		Published Rate	Transition Rate
Year 1	$\frac{4 \times 5.30}{4}$	+	$\frac{1 \times 8.24}{1}$	5.89
Year 2	$\frac{3 \times 5.30}{3}$	+	$\frac{2 \times 8.65}{2}$	6.64
Year 3	$\frac{2 \times 5.30}{2}$	+	$\frac{3 \times 9.08}{3}$	7.57
Year 4	$\frac{1 \times 5.30}{1}$	+	$\frac{4 \times 9.53}{4}$	8.68
Year 5			10.00	10.00

**EXAMPLE 2**

	Current Rate		Published Rate	Transition Rate
Year 1	$\frac{4 \times 14.82}{4}$	+	$\frac{1 \times 8.24}{1}$	13.50
Year 2	$\frac{3 \times 14.82}{3}$	+	$\frac{2 \times 8.65}{2}$	12.35
Year 3	$\frac{2 \times 14.82}{2}$	+	$\frac{3 \times 9.08}{3}$	11.38
Year 4	$\frac{1 \times 14.82}{1}$	+	$\frac{4 \times 9.53}{4}$	10.58
Year 5			10.00	10.00

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

**K. WAIVER OF RIGHT TO RECOVER FROM OTHERS****1. Coverage**

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

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



## 2. Premium

### a. Specific

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

### b. Blanket

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

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

## L. NEW YORK STATE ASSESSMENT

### 1. Explanation

The New York State Assessment is a separate identifiable charge to policyholders for the funding of the Special Disability Fund, Reopened Case Fund, Workers' Compensation Board expenses, Special Funds Conservation Committee expenses and interdepartmental expenses associated with the administration of OSHA requirements.

### 2. General Information

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

The New York State Assessment amount is subject to change at audit and at all subsequent retrospective rating adjustments.

The New York State Assessment amount is charged in conjunction with the effective date of the rates used on each policy. Therefore, where the Anniversary Rate Date Endorsement (WC 00 04 02) applies, e.g., when two sets of rates are used, two assessment percentages will apply.

For ***all policies effective on or after January 1, 2001***, in accordance with applicable New York statutes (Chapter 188, Laws of 1999 and Chapter 510, Laws of 2000) ***premium must be used*** as the basis for calculating the policy charge.

### 3. Premium Base for Calculating the New York State Assessment

For purpose of this rule, premium is defined as premium determined on the basis of Rating Board or authorized (deviated) rates (or percentage premium deviation) plus any applicable territory differential premium, including any experience modification, merit rating factor, minimum premium, Construction Classification Premium Adjustment Program policy credit factor, surcharges and credits from Workplace Safety Programs, credits from independently filed carrier specialty programs (for example, alternative dispute resolution, drug-free workplace, managed care or preferred provider organization programs) and the additional charges for Foreign and Domestic Terrorism. The expense constant, including the expense constant in the minimum premium, the premium discount, as defined in Rule VII, and premium credits for participation in any deductible program are excluded from the premium base for the determination of the assessment charge.

For retrospectively rated policies, premium is defined as the retrospective premium, as determined by the applicable parameters of the Retrospective Rating Plan, plus the implied premium discount determined on the basis of standard premium.

For policies written under all independently filed programs, e.g., large deductible programs, the use of a premium base, other than as described in this rule, must be approved by the New York State Insurance Department prior to use.

#### 4. **Assessment Charge**

The assessment percentages to be applied to each policy can be found in the Miscellaneous Values page of the rates section of this manual.

**Note:** Legislation requires that the assessment amounts collected from policyholders be considered as premium for tax purposes. Assessment charges contemplate premium tax, but not commission.

### **M. WORKERS COMPENSATION SECURITY FUND SURCHARGE**

#### 1. **Explanation**

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

★ The New York State Insurance Department, as required by statute, determines when this surcharge is necessary and issues circular letters on its website advising carriers when the surcharge is to be applied or suspended.

#### 2. **General Information**

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

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

The Workers Compensation Security Fund Surcharge amount is charged in conjunction with the effective date of the rates used on each policy. Therefore, where the Anniversary Rating Date Endorsement (WC 00 04 02) applies, e.g., when two sets of rates are used, two surcharge percentages will apply.

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

Total policy premium, including the New York State Assessment, is the premium base to which the surcharge percentage, shown in the Miscellaneous Values page in the rates section of this manual, is to be applied.

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

- ★ Attach the Terrorism Risk Insurance Program Reauthorization Act Endorsement (WC 00 01 13A) and the Foreign Terrorism Premium Endorsement (WC 00 04 22).

## 2. Domestic Terrorism, Natural Disaster and Catastrophic Industrial Accidents

Premium for Domestic Terrorism, Natural Disaster and Catastrophic Industrial Accidents is calculated on the basis of total payroll. A risk's total payroll is divided by units of \$100 and multiplied by the domestic terrorism rate as shown on the Miscellaneous Values Page. The calculation is expressed as  $(\text{Payroll}/100 \times \text{Domestic Terrorism Rate} = \text{Premium})$ . For non-payroll classes the premium for domestic terrorism is calculated as a percentage, as shown on the Miscellaneous Values Page, multiplied by the non-payroll class premium. The domestic terrorism premium is not subject to any other modifications including, but not limited to, premium discount, experience rating or retrospective rating.

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

- ★ Attach the Domestic Terrorism Earthquake and Catastrophic Industrial Accident's Premium Endorsement (WC 00 04 21B)

Reserved For Future Use

**RULE X***Issued January 1, 2000***RULE X—CANCELLATION****A. WHO MAY CANCEL**

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

**B. PREMIUM DETERMINATION—CANCELLATION BY THE INSURANCE CARRIER**

Premium for the canceled policy shall be computed as follows:

**1. Rates and Payroll**

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

**2. Experience Rating or Merit Rating**

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

**3. Expense Constant**

Add the pro rata portion of the Expense Constant but not less than \$15. *Refer to Rule VI.D.*

**4. Minimum Premium**

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

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

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

1. All the work covered by the policy has been completed, or
2. All interest in any business covered by the policy has been sold, or
3. The insured has retired from all business covered by the policy.

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

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

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

**1. Actual Payroll**

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

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

**a. Extended Payroll**

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

***Example:***

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

**b. Extended Number of Days**

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

**3. Rates**

Apply authorized rates to the payroll in 2.a. above.

**4. Experience Rating or Merit Rating**

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

**5. Premium Discount**

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

**6. Short Rate Percentage**

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

**7. Expense Constant**

Add the short rate portion of the Expense Constant but not less than \$15. *Refer to Rule VI.D.*

**8. Minimum Premium**

The total premium for the canceled policy shall not be less than the minimum premium. *Refer to Rule VI-E.*

## 9. Short Rate Cancellation Examples:

\*

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

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

\*

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

\*

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

a.	Payroll extended to full policy term	=	\$55,500	x	$\frac{365}{185}$	=	\$109,500
b.	Full policy term premium	=	$\frac{\$109,500}{100}$	x	.65	=	\$712
c.	Short rate percentage for 185 days	=	61%				
d.	Short rate premium	=	\$712	x	.61	=	\$434
e.	Short rate portion of Expense Constant	=	\$180	x	.61	=	\$110
f.	Total premium for canceled policy	=					\$544
g.	Minimum premium	=	\$252. Not applicable to this policy.				

\*

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

\* **Example III:** A Policy Originally Written For a One Year Period Using a Short Rate Factor Shown in Appendix B. Policy written for 365 days and in effect for 185 days developed actual payroll of \$55,500; manual rate of \$.65; Expense Constant of \$180.

a.	Actual premium	=	$\frac{\$55,500}{100}$	x	.65	=	\$361
b.	Short rate factor for 185 days	=	1.2035	=	1.2035-1.00=		.2035
c.	Short rate charge	=	.2035	x	\$361	=	\$73
d.	Short rate manual premium	=	\$361	+	\$73	=	\$434
e.	Short rate portion of Expense Constant	=	\$180	x	.61	=	\$110
f.	Total premium for canceled policy	=					\$544
g.	Minimum premium	=	\$252	Not applicable to this policy.			

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

a.	Payroll extended to full policy term	=	\$750,000	x	$\frac{365}{185}$	=	\$1,479,730
b.	Full term manual premium	=	$\frac{\$1,479,730}{100}$	x	4.51	=	\$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.	Premium discount on short rate premium	=	.094	x	\$36,638	=	\$3,444
g.	Short rate portion of Expense Constant	=	\$180	x	.61	=	\$110
h.	Total premium for canceled policy	=					\$33,304 (\$36,638 - \$3,444 + \$110)

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



## RULE X

Issued January 1, 2000

## E. SHORT RATE CANCELLATION TABLE

## TERM OF ONE YEAR

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

## RULE XI—THREE-YEAR FIXED RATE POLICY OPTION

### A. ELIGIBILITY

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

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

### B. DESIGNATION ON THE INFORMATION PAGE

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

### C. RATES

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

**Exception:** A single rate revision which requires an increase of 10% or more on outstanding policies shall apply to Three-Year Fixed Rate Policies.

### D. MINIMUM PREMIUM

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

1. Two expense constants if the deposit premium is paid in advance, or
2. One expense constant if the deposit premium is paid in installments.

### E. DEPOSIT PREMIUM

#### 1. Advance Payment

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

#### 2. Installment Payments

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

#### 3. Minimum Premium

The deposit premium shall not be less than the minimum premium.

### F. EARNED PREMIUM

#### 1. Determination

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

**RULE XI***Issued January 1, 2000***2. Expense Constants**

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

**G. EXPERIENCE RATING PLAN****1. Operations Not Eligible**

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

**2. Policies Not Subject**

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

**3. Experience Not Used**

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

**H. CANCELLATION—PREMIUM DETERMINATION****1. By Carrier Or Insured When Retiring From Business**

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

- a. Apply the rates to the payroll of other premium basis developed during the period the policy was in effect.
- b. Add the pro rata portion of the expense constants required by Rule XI.D. above.

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

**2. By Insured When Not Retiring From Business**

Add \$15 to the premium determined in 1. above if such a policy is canceled by the insured, except when retiring from business insured by the policy.

**RULE XII—U.S. LONGSHORE AND HARBOR WORKERS' COMPENSATION ACT**

**A. GENERAL EXPLANATION**

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

**B. WORKERS COMPENSATION INSURANCE—PART ONE**

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

**C. EMPLOYERS LIABILITY INSURANCE—PART TWO**

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

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

*Refer to Rule VIII.*

**D. CLASSIFICATIONS AND RATES**

**1. Classifications**

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

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

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

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

The 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 manual 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 rates for Program II—USL&HW Act benefits applicable to such operations. Such classifications shall apply only to payroll of employees engaged in operations subject to the USL&HW Act.

**b. All Other Classifications**

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

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

**4. Rates For Non-Federal "Non-F" Construction Classifications**

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

**E. EXTENSIONS OF THE USL&HW ACT****1. Defense Base Act**

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

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

**2. Outer Continental Shelf Lands Act**

The Outer Continental Shelf Lands Act extends the provisions of the USL&HW Act to employers and their employees exploring for natural resources on the Outer Continental Shelf of the United States. That area is generally described as all submerged lands lying seaward and outside of the area of lands beneath navigable waters of the United States and subject to its jurisdiction. For complete details, see U.S. Code (1946), Title 33, Sections 901-950, as amended.

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

**3. Premium Determination**

For insurance under extensions of the USL&HW Act, determine premium as provided in Rule XII.D.

**RULE XIII—THE ADMIRALTY LAW AND THE FEDERAL EMPLOYERS' LIABILITY ACT****A. ADMIRALTY LAW****1. General Explanation**

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

**2. Description of Coverage Programs**

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

**a. Program I**

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

**b. Program II**

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

**3. Coverage Endorsements****a. Admiralty Law**

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

**b. Admiralty Law Coverage Option**

The Maritime Coverage Endorsement excludes liability to provide transportation, wages, maintenance and cure. This endorsement may optionally include a provision to insure such liability for an additional premium based on an (a) rate.

c. **USL&HW Act**

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

4. **Limits of Liability**a. **Standard Limit**

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

(1) **Accident Limit**

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

(2) **Disease Limit**

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

(3) **Show Limits on Endorsement**

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

b. **Increased Limits**

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

- (1) Expense constant
- (2) Experience rating or merit rating modification
- (3) Premium discount or retrospective rating adjustment.

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

**TABLE FOR INCREASED LIMITS**

Limit Per Accident	Factor		Minimum Premium For Increased Limits	
	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 Appendix C, Page AC-3 for limits higher than \$500,000.



c. **Minimum Premium**

The separate minimum premium shown in the above Table For Increased Limits applies to a policy which includes 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 minimum premium or premium for other operations on such a policy. It is not subject to an experience or merit rating modification.

5. **Classifications and Rates**

The classifications for admiralty operations follow. The rates are on the rate pages:

CLASSIFICATIONS	CODE NUMBER		
	<u>Program I</u>	<u>Program II</u>	
		<u>State Act Benefits</u>	<u>USL Act Benefits</u>
<b>Boat Livery</b> —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
<b>Diving</b> —marine	7394	7395	7398
<b>Dredging</b> —all types	7333	7335	7337
i <b>Ferries</b> This classification includes dock employees.	7016	7024	7047
i <b>Fishing Vessels—NOC</b> This classification includes packing, curing or shipping fish and repair of nets or boats.	7016	7024	7047
i <b>Oyster Boats</b> This classification includes planting, harvesting, and operation of boats.	7016	7024	7047
<b>Salvage Operations</b> —marine	7394	7395	7398
i <b>Supply Boats</b>	7016	7024	7047
i <b>Tugboats</b>	7016	7024	7047
<b>Vessels—NOC</b>	7016	7024	7047
<b>Vessels</b> —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
i <b>Vessels</b> —sail	7038	7090	7050
<b>Wrecking</b> —marine This classification includes salvage operations.	7394	7395	7398
<b>Yachts</b> —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. Rates are on the rate pages.

b. **Premium Determination**

The admiralty classifications and rates for Program II apply to operations described in 1. above. Rates are on the rate pages.

c. **Admiralty Law or USL&HW Act Liability**

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

**B. FEDERAL EMPLOYERS' LIABILITY ACT**

1. **General Explanation**

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

2. **Description of Coverage**

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

3. **Coverage Endorsements**

a. **FELA Endorsements**

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

b. **Voluntary Coverage**

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

\*

4. **Limits of Liability**a. **Standard Limit**

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

b. **Increased Limits**

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

- (1) Expense constant
- (2) Experience or merit rating modification
- (3) Premium discount on retrospective rating adjustment.

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

**TABLE FOR INCREASED LIMITS**

Limit Per Accident	Factor		Minimum Premium For Increased Limits	
	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 Appendix C, Page AC-3 for limits higher than \$500,000.*

5. **Classifications and Rates**

The classifications, rates and minimum premium for railroad operations appear under the "Railroad" section in Part II—Classifications and Part III—Rates of this manual.

## **RULE XIV—DOMESTIC WORKERS—RESIDENCES**

### **A. DEFINITIONS**

#### **1. Inside Domestic Workers**

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

#### **2. Outside Domestic Workers**

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

#### **3. Occasional Domestic Workers**

Domestic Workers—Occasional—are domestic workers, inside or outside, who are employed part-time. Any domestic worker employed more than one-half ( $\frac{1}{2}$ ) of the customary full-time shall be assigned and rated as a full-time domestic worker. Examples of occasional domestic workers are persons engaged on certain days for gardening, cleaning, laundering or baby-sitting.

### **B. COVERAGE**

#### **\* 1. Workers Compensation and Employers Liability Insurance**

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

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

#### **\* 2. Voluntary Compensation Insurance**

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

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

### **C. NAME OF INSURED**

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

### **D. CLASSIFICATIONS**

#### **1. Domestic Workers**

The following classifications apply to operations of domestic workers:

## RULE XIV

*Issued January 1, 2000*

<u>Classification</u>	<u>Code</u>
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 rates for Codes 0913, 0908, 0912 and 0909 are per capita premium charges.

**2. Records Required**

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

**3. Full-Time Domestic Workers**

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

**4. Occasional Domestic Workers**

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

**F. EXPENSE CONSTANT**

- ★ For a policy which insures only per capita classifications, the Expense Constant is \$50 per capita but not more than the Expense Constant shown on the rate pages. If such a policy is canceled, *refer to Rule X.*

**G. MINIMUM PREMIUM**

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

**RULE XV—FINAL EARNED PREMIUM DETERMINATION**

**A. ACTUAL PAYROLL**

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

**B. PREMIUM DETERMINATION**

The determination of final earned premium is governed by the rules, classifications and rates in this manual, subject to modification by applicable rating plans.

**C. AUDIT RIGHTS OF CARRIER**

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

TABLE I—STOCK CARRIERS  
PREMIUM DISCOUNT TABLES (IN PERCENT)

Standard Premium		Discount	Standard Premium		Discount	Standard Premium		Discount
\$ 0—	5,023	0.0%	\$ 9,160—	9,316	5.0%	\$ 57,369—	64,117	10.0%
5,024—	5,069	0.1	9,317—	9,478	5.1	64,118—	72,666	10.1
5,070—	5,117	0.2	9,479—	9,646	5.2	72,667—	83,846	10.2
5,118—	5,165	0.3	9,647—	9,819	5.3	83,847—	99,090	10.3
5,166—	5,215	0.4	9,820—	9,999	5.4	99,091—	104,418	10.4
5,216—	5,265	0.5	10,000—	10,186	5.5	104,419—	109,512	10.5
5,266—	5,317	0.6	10,187—	10,380	5.6	109,513—	115,128	10.6
5,318—	5,369	0.7	10,381—	10,582	5.7	115,129—	121,351	10.7
5,370—	5,422	0.8	10,583—	10,792	5.8	121,352—	128,285	10.8
5,423—	5,477	0.9	10,793—	11,010	5.9	128,286—	136,060	10.9
5,478—	5,532	1.0	11,011—	11,237	6.0	136,061—	144,838	11.0
5,533—	5,589	1.1	11,238—	11,473	6.1	144,839—	154,827	11.1
5,590—	5,647	1.2	11,474—	11,720	6.2	154,828—	166,296	11.2
5,648—	5,706	1.3	11,721—	11,978	6.3	166,297—	179,599	11.3
5,707—	5,767	1.4	11,979—	12,247	6.4	179,600—	195,217	11.4
5,768—	5,828	1.5	12,248—	12,528	6.5	195,218—	213,809	11.5
5,829—	5,891	1.6	12,529—	12,823	6.6	213,810—	236,315	11.6
5,892—	5,956	1.7	12,824—	13,132	6.7	236,316—	264,117	11.7
5,957—	6,022	1.8	13,133—	13,456	6.8	264,118—	299,333	11.8
6,023—	6,089	1.9	13,457—	13,797	6.9	299,334—	345,384	11.9
6,090—	6,158	2.0	13,798—	14,155	7.0	345,385—	408,181	12.0
6,159—	6,228	2.1	14,156—	14,533	7.1	408,182—	498,888	12.1
6,229—	6,300	2.2	14,534—	14,931	7.2	498,889—	523,023	12.2
6,301—	6,374	2.3	14,932—	15,352	7.3	523,024—	548,536	12.3
6,375—	6,449	2.4	15,353—	15,797	7.4	548,537—	576,666	12.4
6,450—	6,526	2.5	15,798—	16,268	7.5	576,667—	607,837	12.5
6,527—	6,606	2.6	16,269—	16,769	7.6	607,838—	642,571	12.6
6,607—	6,687	2.7	16,770—	17,301	7.7	642,572—	681,515	12.7
6,688—	6,770	2.8	17,302—	17,868	7.8	681,516—	725,483	12.8
6,771—	6,855	2.9	17,869—	18,474	7.9	725,484—	775,517	12.9
6,856—	6,942	3.0	18,475—	19,122	8.0	775,518—	832,962	13.0
6,943—	7,032	3.1	19,123—	19,818	8.1	832,963—	899,599	13.1
7,033—	7,124	3.2	19,819—	20,566	8.2	899,600—	977,826	13.2
7,125—	7,218	3.3	20,567—	21,372	8.3	977,827—	1,070,952	13.3
7,219—	7,315	3.4	21,373—	22,244	8.4	1,070,953—	1,183,684	13.4
7,316—	7,414	3.5	22,245—	23,191	8.5	1,183,685—	1,322,941	13.5
7,415—	7,517	3.6	23,192—	24,222	8.6	1,322,942—	1,499,333	13.6
7,518—	7,622	3.7	24,223—	25,348	8.7	1,499,334—	1,729,999	13.7
7,623—	7,730	3.8	25,349—	26,585	8.8	1,730,000—	2,044,545	13.8
7,731—	7,841	3.9	26,586—	27,948	8.9	2,044,546—	2,498,888	13.9
7,842—	7,956	4.0	27,949—	29,459	9.0	2,498,889—	3,212,857	14.0
7,957—	8,074	4.1	29,460—	31,142	9.1	3,212,858—	4,497,999	14.1
8,075—	8,195	4.2	31,143—	33,030	9.2	4,498,000—	7,496,666	14.2
8,196—	8,320	4.3	33,031—	35,161	9.3	7,496,667—	22,489,999	14.3
8,321—	8,449	4.4	35,162—	37,586	9.4	22,490,000 and over		14.4
8,450—	8,582	4.5	37,587—	40,370	9.5	<b>Above Table Based on the Following Discounts</b>		
8,583—	8,719	4.6	40,371—	43,599	9.6			
8,720—	8,861	4.7	43,600—	47,391	9.7			
8,862—	9,008	4.8	47,392—	51,904	9.8			
9,009—	9,159	4.9	51,905—	57,368	9.9			
						First	\$ 5,000	0.0%
						Next	\$ 95,000	10.9
						Next	\$400,000	12.6
						Over	\$500,000	14.4



**APPENDIX A***Issued January 1, 2000*

**TABLE 2—NON—STOCK CARRIERS  
PREMIUM DISCOUNT TABLES (IN PERCENT)**

Standard Premium	Discount		Standard Premium	Discount		Standard Premium	Discount	
\$0—	5,072	0.0%	\$31,819—	38,888	3.0%	\$1,111,905—	1,228,947	6.0%
5,073—	5,223	0.1	38,889—	49,999	3.1	1,228,948—	1,373,529	6.1
5,224—	5,384	0.2	50,000—	69,999	3.2	1,373,530—	1,556,666	6.2
5,385—	5,555	0.3	70,000—	101,515	3.3	1,556,667—	1,796,153	6.3
5,556—	5,737	0.4	101,516—	108,064	3.4	1,796,154—	2,122,727	6.4
5,738—	5,932	0.5	108,065—	115,517	3.5	2,122,728—	2,594,444	6.5
5,933—	6,140	0.6	115,518—	124,074	3.6	2,594,445—	3,335,714	6.6
6,141—	6,363	0.7	124,075—	133,999	3.7	3,335,715—	4,669,999	6.7
6,364—	6,603	0.8	134,000—	145,652	3.8	4,670,000—	7,783,333	6.8
6,604—	6,862	0.9	145,653—	159,523	3.9	7,783,334—	23,349,999	6.9
6,863—	7,142	1.0	159,524—	176,315	4.0	23,350,000 and over		7.0
7,143—	7,446	1.1	176,316—	197,058	4.1			
7,447—	7,777	1.2	197,059—	223,333	4.2			
7,778—	8,139	1.3	223,334—	257,692	4.3			
8,140—	8,536	1.4	257,693—	304,545	4.4			
8,537—	8,974	1.5	304,546—	372,222	4.5			
8,975—	9,459	1.6	372,223—	478,571	4.6			
9,460—	9,999	1.7	478,572—	518,888	4.7			
10,000—	10,606	1.8	518,889—	543,023	4.8			
10,607—	11,290	1.9	543,024—	569,512	4.9			
11,291—	12,068	2.0	569,513—	598,717	5.0			
12,069—	12,962	2.1	598,718—	631,081	5.1			
12,963—	13,999	2.2	631,082—	667,142	5.2			
14,000—	15,217	2.3	667,143—	707,575	5.3			
15,218—	16,666	2.4	707,576—	753,225	5.4			
16,667—	18,421	2.5	753,226—	805,172	5.5			
18,422—	20,588	2.6	805,173—	864,814	5.6			
20,589—	23,333	2.7	864,815—	933,999	5.7			
23,334—	26,923	2.8	934,000—	1,015,217	5.8			
26,924—	31,818	2.9	1,015,218—	1,111,904	5.9			

Above Table Based on the Following Discounts			
First	\$ 5,000	0.0%	
Next	\$ 95,000	3.5	
Next	\$400,000	5.0	
Over	\$500,000	7.0	

**Above Table Based on the  
Following Discounts**

First	\$ 5,000	0.0%
Next	\$ 95,000	3.5
Next	\$400,000	5.0
Over	\$500,000	7.0

**PREMIUM DISCOUNT EXAMPLES**

**EXAMPLE 1—NOT PART OF STANDARD PREMIUM SUBJECT TO RETROSPECTIVE RATING**

(1) State	(2) Standard Premium	DISTRIBUTION OF TOTAL STANDARD PREMIUM			
		(3) First \$5,000 (2) x \$5,000 (2a)	(4) Next \$95,000 (2) x \$95,000 (2a)	(5) Next \$400,000 (2) x \$400,000 (2a)	(6) Over \$500,000 (2) x \$250,000 (2a)
X	\$450,000	\$3,000	\$57,000	\$240,000	\$150,000
Y*	187,500	1,250	23,750	100,000	62,500
Z^	112,500	750	14,250	60,000	37,500
(a) Total	\$750,000	\$5,000	\$95,000	\$400,000	\$250,000

**DISCOUNTS**

State	(7) First \$5,000		(8) \$5,000-\$100,000		(9) \$100,000-\$500,000		(10) Over \$500,000	
	Stock	Non-Stock	Stock	Non-Stock	Stock	Non-Stock	Stock	Non-Stock
X	0.0%	0.0%	10.9%	3.5%	12.6%	5.0%	14.4%	7.0%
Y*	0.0	0.0	9.5	2.0	11.9	4.0	12.4	6.0
Z^	—	—	—	—	—	—	—	—

State	(11) Amount of Discount (3) x (7) + (4) x (8) + (5) x (9) + (6) x (10)		(12) Final Premium (2) - (11)	
	Stock	Non-Stock	Stock	Non-Stock
X	\$58,053.00	\$24,495.00	\$391,947.00	\$425,505.00
Y*	21,906.25	8,225.00	165,593.75	179,275.00
Z^	—	—	122,500.00	122,500.00
(a) Total	\$79,959.25	\$32,720.00	\$670,040.75	\$517,280.00

**EXAMPLE 2—PART OF STANDARD PREMIUM SUBJECT TO RETROSPECTIVE RATING**

(1) State	(2) Standard Premium Subject to Retro.	(3) Subject to Discount	(4) Total	(5) Discount Percent \$5,000 to \$100,000	(6) Over \$100,000	(7) Amount of Discount Based on Col. (4)	(8) Col. (2)	(9) Net Discount (3) x (9a) (3a)
X	\$110,000	\$20,000†	\$130,000	10.9%	12.6%	\$14,135	\$11,615	\$2,313
Y*	40,000	10,000	50,000	9.5	11.9	4,275	3,325	1,157
Z§	---	---	20,000	---	---	---	---	---
(a) Total	\$150,000	\$30,000	\$200,000	xx	xx	\$18,410	\$14,940	(7)-(8) \$3,470

\* Under old expense structure.

† Not subject to premium discounts.

‡ Non-ratable catastrophe premium Code 7405.

§ Premium discounts not approved for state "Z."

Any method may be used to determine the premium discount provided that the discount so determined does not differ from the discount produced by the method outlined above by more than 0.1% of the standard premium.

## APPENDIX A

Issued January 1, 2000

## EXAMPLE 3—NOT PART OF STANDARD PREMIUM SUBJECT TO RETROSPECTIVE RATING

## DISTRIBUTION OF TOTAL STANDARD PREMIUM

(1) State	(2) Standard Premium	(3) \$1,000-\$5,000 (2) x \$4,000 (2a)	(4) Next \$95,000 (2) x \$95,000 (2)	(5) Over \$100,000 (2) x \$150,000 (2a)
X	\$ 50,000	\$ 800	\$19,000	\$ 30,000
Y	100,000	1,600	38,000	60,000
Z*	100,000	1,600	38,000	60,000
(a) Total	\$250,000	\$4,000	\$95,000	\$150,000

## DISCOUNTS

(1) State	(6) "a" \$1,000-\$5,000		(7) "b" \$5,000-\$100,000		(8) "c" Over \$100,000	
	Stock	Non-Stock	Stock	Non-Stock	Stock	Non-Stock
X	0.0%	0.0%	10.9%	3.5%	5.0%	
Y†	9.4	3.0	14.7		16.3	8.5
Z	—	—	—	—	—	—

(1) State	(9) Amount of Discount (3) x (6) + (4) x (7) + (5) x (8)		(10) Final Premium (2) - (9)	
	Stock	Non-Stock	Stock	Non-Stock
X	\$ 5,851.00	\$2,165.00	\$ 44,149.00	\$ 47,835.00
Y	15,516.00	7,428.00	84,484.00	92,572.00
Z	—	—	100,000.00	100,000.00
(a) Total	\$21,367.00	\$9,593.00	\$228,633.00	\$240,407.00

## EXAMPLE 4—PART OF STANDARD PREMIUM SUBJECT TO RETROSPECTIVE RATING

(1) State	(2) Standard Premium Subject to Retro.	(3) Standard Premium Subject to Discount	(4) Total	(5) Discount Percent \$1,000 to \$5,000	(6) Over \$5,000	(7) Amount of Discount Based on Col. (4)	(8) Col. (2)	(9) Net Discount (3) x (9a) (3a)
V	\$23,850	\$ 3,500^	\$27,350	0.0%	10.9%	\$2,763	\$2,319	\$ 500
W	22,500	—	22,500	0.0	9.5	1,981	1,907	—
X	—	18,350	18,350	9.4	14.7	2,601	—	2,619
(a) Total	\$46,350	\$21,850	\$68,200	xx	xx	\$7,345	\$4,226	(7)-(8) \$3,119

\* Not subject to premium discounts.

^ Non-ratable catastrophe premium Code 7405.

† Under old expense structure.

Any method may be used to determine the premium discount provided that the discount so determined does not differ from the discount produced by the method outlined above by more than 0.1% of the standard premium.

**CANCELLATION TABLES**

**PRO RATA CANCELLATION TABLE**

JANUARY			FEBRUARY			MARCH			APRIL			MAY			JUNE		
DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR	RATIO	DAY OF MONTH	DAY OF YEAR	RATIO	DAY OF MONTH	DAY OF YEAR	RATIO	DAY OF MONTH	DAY OF YEAR	RATIO	DAY OF MONTH	DAY OF YEAR	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			

**APPENDIX B***Issued January 1, 2000***PRO RATA CANCELLATION TABLE (CONTINUED)**

JULY			AUGUST			SEPTEMBER			OCTOBER			NOVEMBER			DECEMBER		
DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR	RATIO	DAY OF MONTH	DAY OF YEAR	RATIO	DAY OF MONTH	DAY OF YEAR	RATIO	DAY OF MONTH	DAY OF YEAR	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

**SHORT RATE CANCELLATION TABLE**

<b>Days In Policy Period</b>	<b>Short Rate Percentages</b>	<b>Factor to Apply to Earned Premium for Period Policy In Effect</b>	<b>Days In Policy Period</b>	<b>Short Rate Percentages</b>	<b>Factor to Apply to Earned Premium for Period Policy In Effect</b>
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

## SHORT RATE CANCELLATION TABLE (Continued)

Days In Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy In Effect	Days In Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy 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

**SHORT RATE CANCELLATION TABLE** (Continued)

<b>Days In Policy Period</b>	<b>Short Rate Percentages</b>	<b>Factor to Apply to Earned Premium for Period Policy In Effect</b>	<b>Days In Policy Period</b>	<b>Short Rate Percentages</b>	<b>Factor to Apply to Earned Premium for Period Policy In Effect</b>
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



**APPENDIX B***Issued January 1, 2000***SHORT RATE CANCELLATION TABLE (Continued)**

<b>Days In Policy Period</b>	<b>Short Rate Percentages</b>	<b>Factor to Apply to Earned Premium for Period Policy In Effect</b>	<b>Days In Policy Period</b>	<b>Short Rate Percentages</b>	<b>Factor to Apply to Earned Premium for Period Policy In Effect</b>
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			

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

<b>LIMITS OF LIABILITY ARE GREATER THAN:</b>			<b>BUT NOT MORE THAN:</b>			<b>Minimum Premium For Increased Limits</b>
<b>Bodily Injury By Accident (Each Accident Limit)</b>	<b>Bodily Injury By Disease (Each Employee Limit)</b>	<b>Bodily Injury By Disease (Policy Limit)</b>	<b>Bodily Injury By Accident (Each Accident Limit)</b>	<b>Bodily Injury By Disease (Each Employee Limit)</b>	<b>Bodily Injury By Disease (Policy Limit)</b>	
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 1A 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)

EMPLOYERS LIABILITY INSURANCE FOR ADMIRALTY OR FELA  
TABLE FOR INCREASED LIMITS

\*

LIMIT PER ACCIDENT	FACTOR		MINIMUM PREMIUM FOR INCREASED LIMITS	
	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

**PREMIUM ALGORITHM**

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

<b>Sequence of Presentation &amp; / or Calculation *</b>	<b>Statistical Codes</b>	<b>Premium Element Name</b>	<b>Calculation Procedure</b>
1	Various	Classification	N/A
2	N/A	Exposure	N/A
3	N/A	Manual Rate	From NYCIRB 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)	NYCIRB rate x deviation percentage = carrier rate
6	9126, 9127, 9128	Construction Class Territory Differential Premium	Construction class manual premium for commercial work x territory differential in NY WC&EL Manual
<b>MANUAL PREMIUM</b>			Usually 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	2% to 10% of the total premium at each job or location, subject to a minimum charge of \$15.
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 (>= \$100,000)
16	9037, 9039	Deviation Method 2 (Before Experience Modification)	(Manual Premium for all classifications and statistical codes subject to experience rating) x deviation factor

## PREMIUM ALGORITHM (Continued)

Sequence of Presentation & / or Calculation *	Statistical Codes	Premium Element Name	Calculation Procedure
★ 17	9841	Drug-Free Workplace Credit	As per carrier filing (subject to experience rating)
★ 18	9606	Repatriation Expense Premium	Flat charge as per Rule VIII—D.4. of the NYWC&EL Manual
	None	<b>TOTAL SUBJECT PREMIUM</b>	Sum of Manual Premium for all classifications + lines 7 thru 18
19	None	<b>Experience Modification</b>	As per Experience Rating Plan; Promulgated by NYCIRB for intra-state risks; by NCCI for inter-state risks
		<b>TOTAL MODIFIED PREMIUM</b>	Total Subject Premium x Experience Modification
20	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 x Workplace Safety Surcharge Factor.
25	9746	Safety Incentive Plan Credit	Total Modified Premium x 0.05.
26	9748	Safety Investment Credit	Total Modified Premium x Safety Investment Credit Factor.
27	Various	Non-ratable elements	Payroll x Manual Rate / 100
28	9985	Radiation Exposure NOC	Supplemental rate (subject to the approval of the NYCIRB) x Payroll for operations subject to radiation exposure / 100.
29	9108	Aircraft Operation - Passenger Seat Surcharge	\$100 per passenger seat, subject to a maximum of \$1,000 per aircraft.
30	9663	Deductible Premium Credit (After Experience Modification)	As per carrier filing with the Insurance Department.
31	0931	Short Rate Cancellation Penalty	As per Rule X-D of the NY WC&EL Manual.
32	0990	Minimum Premium	A fixed dollar amount derived from a formula using rate for highest rated classification on policy.
33	9849	Employers Liability Increased Limits Premium - Admiralty or FELA Coverage Minimum	Minimum Premium less Increased Limits Premium if applicable

Sequence of Presentation & / or Calculation *	Statistical Codes	Premium Element Name	Calculation Procedure
34	9034, 9036	Rate Deviation - Method 3 ( After Experience Modification)	(Modified Premium plus statistical codes not subject to experience rating) x deviation factor
	None	<b>TOTAL STANDARD PREMIUM</b>	Total Modified Premium + all premium from classifications and statistical codes not subject to experience rating (items 18 thru 34).
35	0063, 0064	Premium Discount	Tabular or formula value as specified in the NY WC&EL Manual; not applicable in conjunction with retrospective rating
36	0900	Expense Constant	A fixed dollar amount per policy as specified in NY WC&EL Manual
★ 37	9740	Foreign Terrorism	Rate per \$100 of total policy payroll; % of class premium for non-payroll classes.
38	9741	Domestic Terrorism and Natural Catastrophes	Rate per \$100 of total policy payroll; % of class premium for non-payroll classes.
39	None	<b>TOTAL ESTIMATED ANNUAL PREMIUM</b>	Premium combining all applicable elements above
40	0932	New York State Assessment	Usually a percentage of Standard Premium as specified in the NY WC&EL Manual.
41	None	Total Estimated Premium and Assessment	Total Estimated Annual Premium + NY State Assessment Charge.
42	9749	New York Workers Compensation Security Fund	A percentage of the Total Estimated Annual Premium and Assessments
43	None	<b>TOTAL ESTIMATED POLICY COST</b>	Total Estimated Annual Premium + NY State Assessment Charge + NY WC Security Fund Charge.

\* See Pages AD-4 through AD-6 for Premium Element Definitions

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 payrolls)
3	Manual 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 Insurance Department.
6	Construction Class Territory Differential Premium	Adjusts commercial construction manual premium for payroll limitation
<b>MANUAL PREMIUM</b>		
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 or FELA Coverage	Part Two coverage, premium for selecting higher coverage limits for employees subject to Admiralty Law or the Federal Employers' Liability Act.
11	Employer 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 specified entities if they are liable for injuries covered by the policy.
15	Deductible Premium Credit (Prior to Experience Rating)	Apply at carrier/insured option.
16	Deviation Method 2 (Before Experience Modification)	Specified percentage premium adjustment per carrier filing with the Insurance Department.



**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</b>		
19	Experience Modification	Increases or decreases premium based on insured's prior loss experience.
<b>TOTAL MODIFIED PREMIUM</b>		
20	Merit Rating Adjustment	Non - rated risk 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 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	Safety Incentive Plan Credit	Eligible employers who voluntarily arrange for a safety inspection by, and implement the recommendations of, a certified loss consultant receive a 5% credit (Two Year Credit Maximum).
26	Safety Investment Credit	Premium credits as determined by the Insurance Department for investments that improve workplace safety (Three Year Credit Maximum).
27	Non-ratable elements	Certain classifications have a catastrophe load that is not subject to experience rating. This premium is reported under separate statistical codes.
28	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.
29	Aircraft Operation - Passenger Seat Surcharge	Premium for additional exposure from the operation of private aircraft.

PREMIUM ALGORITHM (Continued)  
PREMIUM ELEMENT DEFINITIONS

Sequence of Presentation & / or Calculation	Premium Element Name	Premium Element Definition
30	Deductible Premium Credit (After Experience Modification)	Premium credit for employer election to reimburse carrier for losses below specified limit.
31	Short Rate Cancellation Penalty	Penalty charged employer for canceling policy before expiration date
32	Minimum Premium	Additional premium to balance to minimum charge
33	Employers Liability Increased Limits Minimum Premium - Admiralty or FELA Coverage	Additional premium to balance to minimum charge for Part Two increased limits
34	Rate Deviation - Method 3 ( After Experience Modification)	Specified percentage premium adjustment per carrier filing with Insurance Department.
<b>TOTAL STANDARD PREMIUM</b>		
35	Premium Discount	Premium adjustment to expense provisions based on size of standard premium
36	Expense Constant	Premium charge which covers expense such as policy issuing, recording and auditing.
★ 37	Foreign Terrorism	Premium for losses subject to foreign terrorism.
38	Domestic Terrorism and Natural Catastrophes	Premium for losses subject to domestic terrorism and natural catastrophes
39	<b>TOTAL ESTIMATED ANNUAL PREMIUM</b>	Information Page Value
40	New York State Assessment	A charge to fund the administration of the Workers' Compensation Board and Special Funds.
41	<b>Total Estimated Premium and Assessment</b>	<b>Total Estimated Annual Premium + NY State Assessment Charge.</b>
42	New York Workers Compensation Security Fund	A charge to fund deficiencies in the New York Workers Compensation Security Fund
43	<b>TOTAL ESTIMATED POLICY COST</b>	Information Page Value

<b>A</b>	
(a) Rates	
definition	R-31
transition program	R-56
Accident Limit	R-42
Additional Basic Classification	R-20
Additional Premium	
admiralty law coverage option	R-70
increased limits	R-41,43
increased limits—admiralty law and federal employers' liability act	R-71,74
subcontractors	R-50
Additional States	
anniversary rating date	R-13
operations	R-13
Additional States on Policy	R-13,38
Address of Insured	R-12
Adjustment upon Audit	
deposit premium	R-33
minimum premium	R-33
Admiralty Courts—Suit by Masters or Members of Vessels	R-70
Admiralty Law	
classifications and rates	R-72
coverage	R-70
endorsements	R-70
options	R-70
programs, description of	R-70
usl&hw act	R-71
crews of vessels	R-70
explanation	R-70
limits of liability	R-71
increased limits	R-71
standard limit	R-71
table for increased limits	R-71
minimum premium	R-72
waters not under admiralty jurisdiction	
admiralty law or usl&hw act	
liability	R-73
coverage	R-73
premium determination	R-73
Advance Payment—Three-Year Fixed Rate Policy Option	R-65
Aggregate Limit—Bodily Injury by Disease	R-42,43
Aircraft Operation	
executive officers	R-48
general exclusion	R-17
interchange of labor	R-23
"All Employees"	R-18
"All Operations"	R-18
"All Operations to Completion"	R-18
"All Other Employees"	R-18
Allocation of Payroll (see Assignment of Payroll)	
Alteration or New Construction Work	R-17
Ambulance Workers—Volunteer Coverage	
description	R-6
group insurance	R-6
premium	R-7
"And" (&)	R-19
Anniversary Rating Date	
additional state	R-13
endorsement	R-2
definition	R-2
long term policies	R-2,12
rewritten policies	R-2
Annual Adjustment—Deposit Premium	R-33
Annual Premium—Estimated	
deposit premium	R-34
short rate percentage	R-61,64
three-year fixed rate policy option	R-13
Annuity Plans—Remuneration	R-26
Arising Out of and In the Course of Employment	R-3
Armed Forces—Extension of Provisions of USL&HW Act	R-68
Assessment Charge	R-59
Assignment of Classifications	
additional basic classifications	R-20
business described by a standard exception classification	R-7,21
business not described by a manual classification	R-9,20
classifications limited to separate businesses	R-21
construction or erection operation	R-17,22
employee leasing	R-22
farms	R-22
labor contractors	R-22
mercantile businesses	R-22
multiple classifications	R-22
object of classification procedure	R-14,20
request for change	P-2
retroactive changes	P-2
separate legal entities	R-20
standard exception and general exclusion operations	R-21
temporary labor services	R-22
Assignment of Payroll	
executive officers	R-47,48
interchange of labor	R-23
miscellaneous employees	R-23
multiple classifications	R-22
Association	R-11
Audit	
adjustment upon audit—deposit premium	R-33
adjustment upon audit—minimum premium	R-33
by board	P-4
expense constant	R-32
frequency requirements	R-34
payroll statements	R-34
rights of carrier—final earned premium determination	R-82
source of payrolls	R-34
test audits by Board	P-4
Audits	
classification to be used	R-33,82
requirements and procedure	R-33,34

three-year fixed rate policies .....	R-65
Authorized Rate	
definition .....	R-31
state premium determination .....	R-38
Auxiliary Police	
coverage .....	R-51
endorsement .....	R-51
law and status .....	R-51
premium determination .....	R-51
Average Weekly Payroll	
executive officers .....	R-47
payroll limitation—partial week .....	R-28,30

**B**

Basic Classification Wording .....	R-18
Basic Classifications	
additional .....	R-20
explanation .....	R-14,20
general exclusions .....	R-17
general inclusions .....	R-16
standard exceptions .....	R-14, 15,16
Basis of Premium	
estimated payrolls .....	R-27
overtime .....	R-27
payroll limitation .....	R-28
per capita .....	R-31,75
premium determination .....	R-31
remuneration—payroll .....	R-25
total remuneration .....	R-25
uninsured subcontractors or logging	
contractors .....	R-50
whole dollars—payroll .....	R-27
Benefits—Workers Compensation	
medical benefits	
ex-medical coverage .....	R-51
foreign voluntary compensation .....	R-5
voluntary compensation .....	R-5
Board—(see Rating Board)	
Board or Lodging—Remuneration .....	R-25
Bodily Injury	
accident limit .....	R-42
by accident	
admiralty endorsement .....	R-71
employers liability .....	R-3
limit of liability .....	R-42,43
by disease	
admiralty endorsement .....	R-70
employers liability .....	R-42
limit of liability .....	R-42
employers liability .....	R-3,42
Bonuses—Remuneration .....	R-25
Building and Equipment Maintenance by	
Employees .....	R-17
Building NOC—Domestic Workers .....	R-76
Bulletins and Circulars Issued by Board .....	P-3
Business	
classification assignment .....	R-14,20
described by a manual classification—	
item 4 of the information page .....	R-24

described by a standard exception	
classification .....	R-22 *
not described by a manual classification	
item 4 of the information page .....	R-20,24
secondary business within a state .....	R-20
separate and distinct business	
assignment of classification .....	R-20
classification wording .....	R-18
Business of Employer—Classification .....	R-14,20

**C**

Cafeterias, Restaurants—General	
Inclusion .....	R-16
Cancellation	
anniversary rating date .....	R-2
condition of the standard policy .....	R-60
expense constant .....	R-60
filing procedures .....	P-1,5
minimum premium .....	R-60
premium determination	
cancellation by the insurance	
carrier .....	R-60
cancellation by the insured, except	
when retiring from business .....	R-60
cancellation by the insured when	
retiring from business .....	R-60
prior policy .....	R-2
pro rata cancellation table .....	AB-1
short rate cancellation examples .....	R-62,63
short rate cancellation table .....	R-64, AB-3
three-year fixed rate policy	
by carrier or insured when retiring from	
business .....	R-66
by insured when not retiring from	
business .....	R-66
who may cancel .....	R-60
Canceled Policies .....	R-60
adjustment upon audit—minimum	
premium .....	R-33
anniversary rating date .....	R-2
Captions—Classification Wording .....	R-18
Carrier	
audit rights .....	R-82
cancellation of policy .....	R-60
wrap-up construction projects .....	R-40
Changes	
effective date (*) .....	R-1
manual .....	R-1
rules, classifications, rates .....	P-3,R-1
Chauffeurs	
classification wording .....	R-19
standard exception .....	R-16
under contract .....	R-50
Citizen or Resident of U.S. or Canada .....	R-3
Classification and Rates	
establishment of, by board .....	P-2
retroactive changes .....	P-3
Classification	
procedure .....	R-20

system . . . . .	R-14	Construction Classification Premium	
wording . . . . .		Adjustment Program	
captions . . . . .	R-18	application . . . . .	R-54
item 4 of the information page . . . . .	R-24	audit . . . . .	R-56
notes . . . . .	R-18	credit determination . . . . .	R-54
words and phrases . . . . .	R-18,19	credit factors . . . . .	R-55
	20	eligible classifications . . . . .	R-55
Classifications		experience modification . . . . .	R-56
additional . . . . .	R-20	explanation . . . . .	R-54
admiralty and fela operations . . . . .	R-72	explanatory endorsement . . . . .	R-56
assignment . . . . .	R-20	information page . . . . .	R-56
basic . . . . .	R-14	limited payroll . . . . .	R-54
business . . . . .	R-20,24	notification to insured . . . . .	R-56
canceled or rewritten policies . . . . .	R-2	payroll limitation . . . . .	R-54
captions . . . . .	R-18	statistical code . . . . .	R-56
change . . . . .	P-3,R-1	Construction Operations	
domestic workers . . . . .	R-76	cafeterias and restaurants . . . . .	R-16
effective date . . . . .	R-1	classification assignment . . . . .	R-22
entire business within a state . . . . .	R-20	combination of policies . . . . .	R-40
establishment of . . . . .	P-2	domestic workers . . . . .	R-76
explanation . . . . .	R-14,20	interchange of labor . . . . .	R-23
federal ("f") . . . . .	R-67	new construction alterations by	
general exclusions . . . . .	R-17	insured's employees . . . . .	R-17
general inclusions . . . . .	R-16	wrap-up construction—(see Wrap-Up	
governing . . . . .	R-17	Construction Projects)	
highest rated . . . . .	R-17,21	Container Manufacturing—General	
	22,23,48	Inclusion . . . . .	R-16
item 4 of the information page . . . . .	R-24	Contract Vehicles	
maintenance, repair or construction		drivers, chauffeurs and their helpers . . . . .	R-50
operations . . . . .	R-17,76	subcontractors . . . . .	R-50
notes . . . . .	R-18	Contractors—General	
payroll limitation . . . . .	R-28,	law . . . . .	R-40
	29,47	premium for uninsured subcontractors . . . . .	R-50
procedure . . . . .	R-20	wrap-up construction projects . . . . .	R-40
retroactive changes . . . . .	P-3	Corporate Officers . . . . .	R-46
separate businesses . . . . .	R-21	Corporation	
standard exceptions . . . . .	R-14,15	employer . . . . .	R-11
	16	executive officers . . . . .	R-46
system . . . . .	R-14	Correction of Incorrect Underwriting . . . . .	P-2
united states longshore and harbor		Coverage (also see Workers Compensation	
workers' compensation act . . . . .	R-67	Insurance, Employers Liability Insurance,	
wording . . . . .	R-18,20	Voluntary Compensation Insurance)	
	24	admiralty law coverage options . . . . .	R-70
Clerical Office Employees		admiralty law endorsements . . . . .	R-70
classification wording . . . . .	R-19	domestic workers . . . . .	R-75
standard exception . . . . .	R-14	employers liability insurance . . . . .	R-3
Clerical Telecommuter Employees . . . . .	R-15	fela . . . . .	R-73
Code Number—How to Show Classification		fela endorsements . . . . .	R-73
in Item 4 of the Information Page . . . . .	R-24	other states coverage . . . . .	R-4
Collectors—Outside		statutory obligation of employer . . . . .	R-3
classification wording . . . . .	R-19	subcontractors . . . . .	R-50
standard exception . . . . .	R-16	usl&hw act . . . . .	R-67
Combination of Legal Entities . . . . .	R-12	voluntary compensation insurance . . . . .	R-5
Combination of Policies		workers compensation insurance . . . . .	R-3
combination permitted . . . . .	R-39	Coverage on Waters not under Admiralty	
combination procedure . . . . .	R-39	Jurisdiction—Program I & II . . . . .	R-73
expiration date . . . . .	R-39	admiralty jurisdiction . . . . .	R-70
wrap-up construction projects . . . . .	R-40	Credit, Deposit Premium—When Allowed . . . . .	R-34
Commissions—Remuneration . . . . .	R-25	Crews of Vessels—Admiralty Law . . . . .	R-70
Common Occupations . . . . .	R-14		
Complaints of Incorrect Underwriting . . . . .	P-2		
Constants (see Expense Constant)			

**D**

Date	
anniversary rating	R-2
effective	R-1
Davis-Bacon Wages—Remuneration	R-26
Dealers—Classification Assignment	R-22
Death—"Arising Out of and In the Course of Employment"	R-3
Deductible Program	
coverage	R-53
endorsement	R-54
exclusion	R-54
premium	R-53
Defense Base Act	R-68
Definitions	
(a) rates	R-31
anniversary rating date	R-2
authorized rate	R-31
domestic worker	
inside	R-75
occasional	R-75
outside	R-75
employee leasing	R-7,9
employer	R-11
endorsement forms	R-1
executive officer	R-46
governing classification	R-17
insured	R-11,38
majority interest	R-11
miscellaneous employees	R-23
modified premium—safety program	R-36
navigable waters	R-70
non-subject employees	R-41
overtime	R-27
partners	R-49
payroll	R-25,27
premium	R-59
rate	R-31
remuneration	R-25
risk	R-11
sole proprietors	R-49
standard exception classifications	R-14
standard policy	R-1
standard premium	R-38
total standard premium	R-38
Delivery of Merchandise	R-16
Department—Definition (Insurance Dept.)	P-1
Deposit Premium	
adjustment upon audit	R-33
advance payment	R-65
amount payable—annual adjustment	R-33
amount payable—interim adjustment	R-33
installment payments	R-34,65
minimum premium	R-33,65
three-year fixed rate policies	R-34,65
when credit allowed	R-34
when payable	R-33
Designated Workplaces Exclusion	R-12,40
Directors—Majority Interest	R-11
Discount Percentages—Premium Discount	R-38,39
Discovery or Invention Rewards—	
Remuneration	R-26
Disease	
employers liability	R-3

limit	R-42,43
loading	R-43
occupational	R-3
Dismissal Pay—Remuneration	R-26
Division of Payroll	
executive officers	R-48
interchange of labor	R-23,24
Domestic Workers—Residences	
classifications	
domestic workers	R-75
maintenance, repair or construction	
operations	R-76
coverage	
workers compensation and employers	
liability insurance	R-75
definitions	
inside domestic workers	R-75
occasional domestic workers	R-75
outside domestic workers	R-75
expense constant	R-77
minimum premium	R-77
name of insured	R-75
rates and premium	
full-time domestic workers	R-76
occasional domestic workers	R-76
rates	R-76
records required	R-76
restricted endorsement	R-75
Double Time—Exclusion of Overtime	
Payroll	R-28
Drafting Employees	
classification wording	R-19
standard exception	R-15
telecommuter drafting employee	R-15
Drivers, Chauffeurs and their Helpers	
classification wording	R-19
standard exception	R-16

**E**

Earned Premium	
determination	R-65
expense constants	R-66
Effective Date (★)	
changes in rules, classifications or	
rates	R-1
combination of policies	R-39
manual	R-1
Employee Discounts—Remuneration	R-26
Employee Hand or Power Tools—	
Remuneration	R-25
Employee Leasing	
audit	R-8
definitions	R-7
endorsement	R-8
law and status	R-8
policy	
client	R-8
labor contractor	R-8
premium	R-8
Employee Leasing—Optional Rule	
audit	R-10
cancellations	R-10
definitions	R-9
endorsements	R-9
experience rating	R-10
law and status	R-9

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**INDEX**

policy			
client	.....	R-8	
labor contractor	.....	R-8	
premium	.....	R-8	
Employee Leasing—Optional Rule			
audit	.....	R-10	
cancellations	.....	R-10	
definitions	.....	R-9	
endorsements	.....	R-9	
experience rating	.....	R-10	
law and status	.....	R-9	
merit rating	.....	R-10	
policy			
client	.....	R-9	
labor contractor	.....	R-9	
labor contractor/client	.....	R-9	
policy filing	.....	R-10	
premium discount	.....	R-10	
premium for leased workers	.....	R-9	
retrospective rating	.....	R-10	
statistical data	.....	R-10	
Employees, Miscellaneous—Payroll			
Assignments	.....	R-23	
Employer			
definition	.....	R-11	
legal obligation	.....	R-3	
location of	.....	R-12	
other states coverage	.....	R-4	
Employer Perquisites—Remuneration	.....	R-27	
Employer Reimbursement by Carrier—Other			
States Coverage	.....	R-4	
Employers Liability Insurance—			
admiralty law	.....	R-3,70	
description	.....	R-3	
domestic workers	.....	R-75	
employers liability endorsement	.....	R-4	
employers liability for diseases	.....	R-3	
employers liability policy	.....	R-41	
fela	.....	R-71	
foreign voluntary and employers liability			
coverage endorsement	.....	R-5	
limit of liability			
coverage	.....	R-41	
increased limit	.....	R-41,42	
premium determination	.....	R-43	
standard limit	.....	R-41	
usl&hw act	.....	R-67	
with workers compensation	.....	R-41	
without workers compensation	.....	R-42	
Employers Liability Policy			
limit of liability	.....	R-41,42	
without workers compensation			
insurance	.....	R-4,42	
Employers Liability Suit—Employees Subject			
to Admiralty Law	.....	R-70	
Endemic Disease Coverage	.....	R-5	
Endorsement Forms			
authorized	.....	R-1	
definition	.....	R-1	
notes on forms	.....	P-6	
filing procedure	.....	P-1	
standard endorsements	.....	P-5,R-1	
Endorsements—(also see Part Four of Manual)			
anniversary rating date	.....	R-2	
defense base act coverage	.....	R-68	
designated workplaces exclusion	.....	R-12,40	
employers liability coverage	.....	R-4	
excess medical coverage	.....	R-52	
federal employers' liability act coverage	.....	R-73	
longshore and harbor workers'			
compensation act coverage	.....	R-67	
maritime coverage	.....	R-70,71	
new york benefits deductible	.....	R-54	
new york construction classification			
premium adjustment program			
explanatory	.....	R-1,56	
new york designated workplace			
cancellation	.....	R-12	
new york domestic workers restricted	.....	R-75	
new york excess medical coverage	.....	R-52	
new york exclusion of executive			
officer	.....	R-46	
new york executive officers exclusion	.....	R-47,52	
new york executive officers hold harmless	.....	R-53	
new york foreign voluntary compensation			
and employers liability coverage	.....	R-5,45	
new york inclusion of auxiliary police	.....	R-51	
new york inclusion of executive			
officer	.....	R-46	
new york limit of liability	.....	R-1,41	
new york labor contractor	.....	R-8	
new york labor contractor exclusion	.....	R-8	
new york medical benefits			
reimbursement	.....	R-51	
new york non-subject executive officers			
coverage	.....	R-46	
new york optional client exclusion	.....	R-9	
new york optional labor contractor	.....	R-9	
new york optional labor contractor			
exclusion	.....	R-9	
new york sole proprietors and partners			
coverage	.....	R-49	
new york sole proprietors and partners			
exclusion	.....	R-49	
outer continental shelf lands act coverage	.....	R-68	
policy period	.....	R-12	
premium due date	.....	R-1	
terrorism risk insurance act	.....	R-1,5,6,	
	.....	32,33,38,58	
voluntary compensation and employers			
liability coverage	.....	R-5,44,	
		70,73,75	
voluntary compensation maritime coverage	.....	R-70,73	
waiver of our right to recover from			
others	.....	R-57	
Entire Business within a State—			
Classification	.....	R-20	
Erection Operations			
cafeterias and restaurants	.....	R-16	
classification assignment	.....	R-14,16	
		17,18,22	
		23,76	

domestic workers . . . . .	R-76	rates and premium . . . . .	R-52
interchange of labor . . . . .	R-23	Exclusions (also see Endorsements)	
premium discount . . . . .	R-39	from remuneration . . . . .	R-26
Estimated Annual Payroll . . . . .	R-27	overtime payroll . . . . .	R-28
Estimated Annual Premium		statutory medical benefits—ex-medical	
deposit premium . . . . .	R-33	coverage . . . . .	R-51,52
three-year fixed rate policy option . . . . .	R-65	Executive Officers	
Estimated Payroll		assignment of payroll . . . . .	R-48
approval of . . . . .	R-27	average weekly payroll . . . . .	R-47
by classification . . . . .	R-27	coverage not required . . . . .	R-46
determination . . . . .	R-27	coverage required . . . . .	R-46
Estimated Premium		definition . . . . .	R-46
full-time domestic workers . . . . .	R-76	division of payroll . . . . .	R-48
three-year fixed rate policy option . . . . .	R-65	endorsements . . . . .	R-46, 47, 53
Examples		exclusion of . . . . .	R-46
basic classifications . . . . .	R-14	exempt officers . . . . .	R-46
business described by a standard		flight duties . . . . .	R-48
exception classification . . . . .	R-22	inactive . . . . .	R-47
business not described by any		law and status . . . . .	R-46
classification . . . . .	R-24	not-for-profit organizations . . . . .	R-47
classification wording		not-for-profit unincorporated	
notes . . . . .	R-18	associations . . . . .	R-48
words and phrases . . . . .	R-18,19	of corporations . . . . .	R-46
	20	of municipal corporations . . . . .	R-46
classifications limited to separate		payroll limitation . . . . .	R-47
businesses . . . . .	R-21	premium determination . . . . .	R-47
extended payroll and number of days . . . . .	R-61	standard exception . . . . .	R-16
payroll assignment—miscellaneous		unsalaried . . . . .	R-47, 48
employees . . . . .	R-23	Executor . . . . .	R-11
payroll limitation . . . . .	R-29	Ex-Medical Coverage	
premium		approval required . . . . .	R-52
determination . . . . .	R-31	coverage . . . . .	R-52
determination—payroll limitation . . . . .	R-35,36	endorsement . . . . .	R-52
discount . . . . .	AA-3	excess coverage for medical payments	
rate transition program . . . . .	R-57	. . . . .	R-52
short rate cancellation . . . . .	R-62,63	explanation . . . . .	R-51
Exceptions		premium . . . . .	R-52
assignment of payroll—executives . . . . .	R-48	rates . . . . .	R-52
basis of premium—remuneration . . . . .	R-25,31	Expense Constant	
classification wording—words and		cancellation by insurance carrier . . . . .	R-60
phrases . . . . .	R-18,19	cancellation by insured, except when	
domestic workers—classifications . . . . .	R-76	retiring from business . . . . .	R-61
exclusion of overtime payroll . . . . .	R-28	domestic workers . . . . .	R-77
miscellaneous employees . . . . .	R-23	increased limits	
payroll assignment—interchange of		admiralty law . . . . .	R-71
labor . . . . .	R-23	fela . . . . .	R-74
premium for uninsured subcontractors . . . . .	R-50,51	rates and determination	
three-year fixed rate policy option		amount . . . . .	R-32
rates . . . . .	R-65	explanation . . . . .	R-32
risk . . . . .	R-11	information page . . . . .	R-32
standard exception classifications . . . . .	R-14	minimum premium . . . . .	R-32
standard policy . . . . .	R-1	premium discount, experience rating	
territory differential—payroll limitation . . . . .	R-30	and retrospective rating . . . . .	R-32
Excess Coverage for Medical Payments		standard premium . . . . .	R-38
coverage . . . . .	R-52	three-year fixed rate policy option . . . . .	R-66
endorsement . . . . .	R-52	Expense Reimbursements—Remuneration . . . . .	R-26
premium . . . . .	R-52	Experience or Merit Rating	
rates . . . . .	R-52	additional state . . . . .	R-13
Exclusion of Statutory Medical Benefits—		cancellation by insurance carrier . . . . .	R-60
Ex-Medical Coverage			
approval required . . . . .	R-52		
explanation . . . . .	R-51		



cancellation by insured, except when retiring from business . . . . .	R-61
contractors and subcontractors . . . . .	R-51
data provided by bureau . . . . .	P-3
expense constant . . . . .	R-32
experience rating plan—three-year . . . .	R-66
increased limits	
admiralty law . . . . .	R-71
fela . . . . .	R-73
minimum premium . . . . .	R-33
premium for increased limits . . . . .	R-42,43
premium modification . . . . .	R-35
standard premium . . . . .	R-38
Experience Rating Plan	
premium modification . . . . .	R-35
three-year fixed rate policy option	
experience not used . . . . .	R-66
operations not eligible . . . . .	R-66
policies not subject . . . . .	R-66
Experience Rating Plan Manual . . . . .	R-11,13
Expiration Date—Combination of Policies . .	R-39
Exposure . . . . .	R-14
Extended Payroll and Number of Days—	
Cancellation by Insured, Except When	
Retiring from Business . . . . .	R-61
Extensions of the USL&HW Act	
defense base act . . . . .	R-68
outer continental shelf lands act . . . . .	R-68
premium determination . . . . .	R-69

**F**

"F" Classifications . . . . .	R-67
Farm Operations	
domestic workers . . . . .	R-76
Federal Classifications	
rates . . . . .	R-67
usl&hw compensation act . . . . .	R-67
Federal Employers' Liability Act	
classifications and rates . . . . .	R-74
coverage endorsements . . . . .	R-73
description of coverage . . . . .	R-73
explanation . . . . .	R-73
interstate railroads . . . . .	R-73
limits of liability . . . . .	R-74
increased limits . . . . .	R-74
standard limit . . . . .	R-74
table for increased limits . . . . .	R-74
minimum premium requirements . . . . .	R-33,74
Federal ("F") Classifications . . . . .	R-67
Federal Insurance—Premium Determination	
. . . . .	R-36,
. . . . .	68,69
Federal Law	
merchant marine act of 1920	
(Jones Act) . . . . .	R-70
usl&hw compensation act . . . . .	R-67,
. . . . .	71,73
Federal Social Security Act . . . . .	R-25
FELA (see Federal Employers' Liability Act)	
Fiduciary . . . . .	R-11

Filing Requirements—Administrative . . . . .	P-1
Final Earned Premium	
deposit premium . . . . .	R-34
determination	
actual payroll . . . . .	R-82
audit rights of carrier . . . . .	R-82
premium determination . . . . .	R-82
minimum premium . . . . .	R-33
three-year fixed rate policy . . . . .	R-65
Firefighters—Volunteer Coverage	
description . . . . .	R-5
group insurance . . . . .	R-5
premium . . . . .	R-6
Fixed Rate . . . . .	R-65
Flight Duties	
executive officers . . . . .	R-48
general exclusion . . . . .	R-17
Foreign Voluntary Compensation and	
Employers Liability Insurance	
description of coverage . . . . .	R-5
endorsement . . . . .	R-5,45
how provided . . . . .	R-5
limits of liability	
increased limits . . . . .	R-45
repatriation expense . . . . .	R-44
standard limits . . . . .	R-44
payroll records . . . . .	R-45
premium determination . . . . .	R-45
Forms (see Endorsements)	

**G**

Garage Employees . . . . .	R-16
General Exclusions	
aircraft operations . . . . .	R-17
classification assignment . . . . .	R-17,21
exception to "all employees" phrase . . .	R-18
new construction or alteration . . . . .	R-17
sawmill operations . . . . .	R-17
General Inclusions . . . . .	R-16
alteration or new construction work . . .	R-17
cafeterias and restaurants . . . . .	R-16
examining and inspecting products . . .	R-17
hospitals or medical facilities . . . . .	R-17
maintenance or repair of insured's	
buildings and equipment . . . . .	R-17
manufacture of containers . . . . .	R-16
printing or lithographing . . . . .	R-17
research laboratories . . . . .	R-17
stevedoring . . . . .	R-17
General Rules	
anniversary rating date . . . . .	R-2
application of manual rules . . . . .	R-1
effective date . . . . .	R-1
policy and endorsement forms . . . . .	P-4,R-1
standard policy . . . . .	R-1
workers compensation . . . . .	R-1
Governing Classification	
definition . . . . .	R-17
miscellaneous employees . . . . .	R-23
Gratuities—Remuneration . . . . .	R-26

Greatest Amount of Payroll	
additional basic classification	R-20
governing classification	R-17
Ground Crew—Aircraft Operations	R-17
Group Insurance	
volunteer ambulance workers benefit	
law	R-6
volunteer firefighters benefit law	R-5
Group Insurance and Pension Plans—	
Remuneration	R-26
Guaranteed Wage Agreements	R-28

**H**

Hearings—Persons Affected by Rates Made	
by Rating Board	P-3,6
Highest Rated Classification	
aircraft operation	R-48
clerical office employees	R-15
drafting employees	R-15
interchange of labor	R-23
telecommuter clerical employees	R-15
telecommuter drafting employees	R-15
Holiday Pay—Remuneration	R-25
Hospital—As Carrier Issuing Ex-Medical	
Coverage	R-52
Hospital or Medical Facilities	R-17

**I**

Incentive Plans—Remuneration	R-25
“Includes” or “&”	R-19
Inclusions	
general	R-16
remuneration	R-25
Incorrect Underwriting	P-2
Increased Limits	
admiralty law and fela	R-74
employers’ liability	R-41
minimum premium	R-41
voluntary compensation insurance	R-44
Increased Medical Limit	R-43
Individual Employer	R-11
Injury, Bodily (see Bodily Injury)	
Inspections made by Rating Board	P-4
Installment Payments—Three-Year Fixed	
Rate Policy	R-65
Insurance Plans—Remuneration	
group	R-26
individual	R-12
Insured	
cancellation of policy	R-60
definition	R-11,38
name and address	R-12
name of, domestic workers	R-75
Insuring Methods	R-3
Interchange of Labor	
aircraft operations	R-23
construction operations	R-23
division of payroll	R-23
payroll assignment	R-23
Interim Adjustment—Deposit Premium	R-33

Interstate Policy	
extended by new york	R-13
Interstate Railroads—FELA	R-73
Invention or Discovery Rewards—	
Remuneration	R-26
Information Page	
expense constant	R-32
item 1	R-12
item 2	R-12
item 3.A.	R-13,41
item 4	R-14,24
	25,31,38
three-year fixed rate policy	R-65

**J**

Joint Venture	R-11
Jones Act (Merchant Marine Act of 1920)	
	R-70

**L**

Labor Interchange—Payroll Assignment	R-23
Largest Amount of Payroll—Governing	
Classification	R-17
Large Construction Projects—(see Wrap-Up	
Construction Projects)	
Law and Status	
executive officers	R-46
Law on Contractors and Subcontractors	R-50
Legal Entities	
assignment of classifications	R-20
combination	R-12
insured	R-38
separate	R-12
Legal Obligation of Employer	R-3
Liability Insurance (see Employers Liability	
Insurance)	
Liability Limit (see Limits of Liability)	
Liability Under Admiralty Jurisdiction	R-3
Licensed Rating Organization—	
Anniversary Rating Date	R-2
Limited Liability Company	R-11,49
Limited Partners	R-49
Limited Payroll—(see Payroll Limitation)	
Limits of Liability	
admiralty law and fela	R-71,74
employers liability	R-41
accident limit	R-41
disease limit	R-41
increased limits	R-41
show limit on information page	R-41
standard limit	R-42
employers liability—without workers	
compensation insurance	R-42
increased limit of liability	R-43
premium determination	R-43
standard limit	R-42
endorsement	R-1,41
foreign voluntary compensation and	
employers liability insurance	
increased limits	R-45

repatriation expenses .....	R-44
standard limits .....	R-44
usl&hw act .....	R-67
voluntary compensation insurance	
increased limit .....	R-44
standard limit .....	R-43
workers compensation .....	R-41
Limits of Liability Endorsement—Employees	
Subject to Federal Employers' Liability Act	
.....	R-73
Limits Table	
admiralty jurisdiction .....	R-71
employers liability policies .....	R-42
fela .....	R-74
Limits of Liability on Risks Subject to	
United States Longshore and Harbor	
Workers' Compensation Act .....	R-67
Lithographing by Insured on its Own	
Products .....	R-17
Location	
multiple .....	R-12,22
of employer .....	R-12
of minimum premium in manual .....	R-32
of wrap-up construction projects .....	R-40
Lodging Expenses—Remuneration .....	R-25
Long Term Policies—Anniversary Rating	
Date R-3,12	
Longshore Coverage (see U.S. Longshore and	
Harbor Workers' Compensation Act)	
Lumbering Operations—Cafeterias and	
Restaurants .....	R-16
<b>M</b>	
Maintenance	
domestic workers .....	R-76
employees .....	R-23
general inclusion .....	R-17
incidental .....	R-23
of employer's property .....	R-17
private residences .....	R-76
Majority Interest .....	R-11
Manual	
anniversary rating date .....	R-2
approval of, by department .....	P-1
effective date—changes .....	R-1
experience rating plan manual .....	R-11
policy and endorsement forms .....	R-1
rules—application .....	R-1
Manual Rate	
anniversary rating date .....	R-2
"f" classifications .....	R-67
fixed manual rate .....	R-13,65
location in manual .....	R-31
Manual Rules—Application .....	R-1
Maritime Coverage Endorsement .....	R-70,71
Meals—Remuneration .....	R-25
Medical Benefits	
ex-medical coverage .....	R-51,52
reimbursement endorsement .....	R-51
voluntary compensation .....	R-5,44
Medical Facilities .....	R-17

Medical Limit, Increased .....	R-43
Members—Majority Interest .....	R-11
Mercantile Businesses—Classification	
Assignment .....	R-22
Merchandise Credits—Remuneration .....	R-26
Merchandise Delivery .....	R-16
Merchant Marine Act of 1920 (Jones Act)	
.....	R-70
Merit Rating (see Experience Rating)	
Messengers	
classification wording .....	R-19
outside—standard exception .....	R-16
Military Duty—Remuneration .....	R-26
Minimum Premium	
adjustment upon audit .....	R-33
admiralty employments .....	R-32,33
cancellation by insurance carrier .....	R-60
cancellation by insured, except when	
retiring from business .....	R-61
determination .....	R-32
domestic workers .....	R-77
employers liability policies .....	R-33,41
expense constant .....	R-32
experience rating or merit rating .....	R-33
explanation .....	R-32
federal employments .....	R-33
increased limits .....	R-41
limit of liability—admiralty law and	
fela .....	R-72,74
location in manual .....	R-32
special minimum premium requirements	
.....	R-33
standard premium .....	R-38
three-year fixed rate policy .....	R-65
usl&hw act .....	R-68
Mining Operations—Cafeterias and	
Restaurants .....	R-16
Miscellaneous Employees	
elevator operators .....	R-23
foremen .....	R-23
maintenance employees .....	R-23
payroll assignment .....	R-23
power plant employees .....	R-23
shipping or receiving clerks .....	R-23
superintendents .....	R-23
yard workers .....	R-23
Monopolistic State Fund	
other states coverage .....	R-4
Multiple Classifications	
additional basic classifications .....	R-20
minimum premium determinations .....	R-32
payroll assignment .....	R-22,23
Multiple Locations	
classification assignment .....	R-22
name and address of insured .....	R-12
Multiple State Policy	
minimum premium .....	R-33
premium discount .....	R-38
Municipal Corporations—Officers .....	R-46

**N**

Name and Address of Insured	
combination of legal entities . . . . .	R-12
domestic workers . . . . .	R-75
multiple locations . . . . .	R-12
single location . . . . .	R-12
Navigable Waters	
application of usl&hw compensation	
act . . . . .	R-67
definition . . . . .	R-70
New Construction Alterations by Insured's	
Employees . . . . .	R-17
New York Endorsements . . . . .	P-5
(also see Endorsements)	
New York State Assessment	
assessment charge . . . . .	R-59
basis for calculating	
optional indemnity loss base . . . . .	R-58
premium base . . . . .	R-58
explanation . . . . .	R-58
general information . . . . .	R-58
"No" . . . . .	R-19
"NOC" . . . . .	R-19
Non-Federal ("Non-F") Classifications	
rates . . . . .	R-68
usl&hw compensation act . . . . .	R-67
Non-Ratable Elements—Rates . . . . .	R-31
Non-Subject Employees—Definition . . . . .	R-41
Normal Policy Period . . . . .	R-12
"Not" . . . . .	R-19
Not-for Profit Corporations . . . . .	R-19
Not Otherwise Classified ("NOC") . . . . .	R-19
Notes	
basic classifications . . . . .	R-14
classification wording . . . . .	R-18
Notice of Intention Not to Renew . . . . .	P-2,4

**O**

Occupational Disease Law . . . . .	R-3
Occupations Within A Business . . . . .	R-14,20
Office Employees . . . . .	R-14,19
Officers, Executive . . . . .	R-46
One Year Policy Period . . . . .	R-12,33
Operations Within A Business	
classification . . . . .	R-14,20
multiple locations . . . . .	R-12,20
single location . . . . .	R-12
"Or" . . . . .	R-19
Other States Coverage	
description . . . . .	R-4
premium . . . . .	R-4
restriction on use . . . . .	R-4
states where not available . . . . .	R-4
"Out of and in the Course of Employment"	
. . . . .	R-3
Outer Continental Shelf Lands Act . . . . .	R-68
Outside Salespersons, Collectors,	
Messengers	
classification wording . . . . .	R-19
standard exception . . . . .	R-16

Overseas Locations . . . . .	R-68
Overtime	
definition . . . . .	R-27
exclusion of overtime payroll . . . . .	R-28
guaranteed wage agreements . . . . .	R-28
remuneration . . . . .	R-25
stevedoring wages . . . . .	R-28

**P**

Partial Week—Payroll Limitation . . . . .	R-28,30
Partners	
assignment of remuneration . . . . .	R-49
coverage . . . . .	R-49
definition . . . . .	R-49
law and status . . . . .	R-49
limited partners . . . . .	R-49
premium determination . . . . .	R-49
Partnership . . . . .	R-11
Pay for Holidays, Vacations, Sickness—	
Remuneration . . . . .	R-25
Payment in Advance—Deposit Premium . . .	R-33,65
Payment of Benefits	
employers liability . . . . .	R-3
other states coverage . . . . .	R-4
voluntary compensation . . . . .	R-5
workers compensation . . . . .	R-3
Payment for Filming Commercials—	
Remuneration . . . . .	R-26
Payment for Salary Reduction—	
Remuneration . . . . .	R-26
Payroll	
assignment	
executive officers . . . . .	R-48
interchange of labor . . . . .	R-23
miscellaneous employees . . . . .	R-23
multiple classifications . . . . .	R-23
determination of . . . . .	R-82
division	
executive officers . . . . .	R-48
interchange of labor . . . . .	R-23
estimated . . . . .	R-27
fixed payroll amount . . . . .	R-47
governing classification . . . . .	R-17
limitation (other than construction	
classifications)	
how payroll limitation applies . . . . .	R-28
partial week . . . . .	R-28
premium basis . . . . .	R-28
premium determination . . . . .	R-28
when payroll limitation applies . . . . .	R-28
limitation (construction employments)	
application . . . . .	R-29
construction classification premium	
adjustment program . . . . .	R-54
executive officers . . . . .	R-47
non-federal construction	
classifications . . . . .	R-68
how payroll limitation applies . . . . .	R-29
partial week . . . . .	R-30
premium basis . . . . .	R-29
premium determination . . . . .	R-29,35

sole proprietors and partners .....	R-49
to whom payroll limitation applies .....	R-28
uninsured subcontractors .....	R-50
weekly .....	R-29
when payroll limitation applies .....	R-29
multiple classifications .....	R-22
partial week .....	R-28,29
records	
construction or erection .....	R-22
employees of uninsured contractors .....	R-50
foreign voluntary compensation	
insurance .....	R-45
overtime .....	R-28
separate .....	R-20,22
voluntary compensation insurance .....	R-44
remuneration .....	R-25
Payroll Limitation—(see Payroll)	
Pension Plans—Remuneration	
group .....	R-26
individual .....	R-26
Per Capita Basis of Premium .....	R-25,76
Piece Work	
remuneration .....	R-25
under contract .....	R-51
Pilot—Executive Officers .....	R-48
Pilot's Log Book—Flight Duties .....	R-48
Policy	
additional states .....	R-13
application of manual rules .....	R-1
canceled .....	R-1
combination .....	R-12,39
limitation—wrap-up construction	
projects .....	R-40
long term .....	R-2,12
longer than one year .....	R-12
period .....	R-12
preparation .....	R-11
rewritten .....	R-2
standard .....	R-1
states .....	R-13
writing procedure .....	P-1,2
Policy and Endorsement Forms .....	P-5,R-1
Policy Period	
endorsement .....	R-12
normal .....	R-12
policy for one year .....	R-12
policy longer than one year .....	R-12
policy period endorsement .....	R-12
three-year fixed rate policy .....	R-13,65
Policy Preparation—Insured, Policy Period, and State of Operations .....	R-11
explanation of terms .....	R-11
name and address of insured .....	R-12
policy period .....	R-12
state laws designated in the policy .....	R-13
Power Plant Employees .....	R-23
Premium	
annual .....	R-12,33
34,60	
basis .....	R-25
cancellation .....	R-60

deductible program .....	R-53
defined .....	R-38,58
deposit .....	R-33
determination .....	R-31,55,
82	
discount .....	R-10,38
40,59	
estimated annual premium .....	R-13,34
65	
ex-medical coverage .....	R-52
final earned premium .....	R-82
increased limits .....	R-43
modification—experience or merit rating	
plan .....	R-35
not based upon payroll .....	R-31
other states coverage .....	R-4
wrap-up construction projects .....	R-40
Premium Adjustment Program (see Construction Classification Premium Adjustment Program)	
Premium Basis (see Basis of Premium)	
Premium Determination	
auxiliary police .....	R-51
cancellation by the insurance carrier	
expense constant .....	R-60
experience or merit rating .....	R-60
minimum premium .....	R-60
rates and payroll .....	R-32,60
cancellation by insured, except when	
retiring from business	
actual payroll .....	R-60
expense constant .....	R-61
experience or merit rating .....	R-61
extended payroll .....	R-61
minimum premium rates .....	R-61
short rate cancellation, examples of .....	R-62,63
short rate percentage .....	R-61
cancellation by the insured when retiring from business .....	R-60
cancellation—three-year fixed rate policy	
R-66	
domestic workers .....	R-76
full-time .....	R-76
occasional .....	R-76
employers liability .....	R-41,42
employers liability insurance without	
workers compensation insurance .....	R-43
ex-medical coverage .....	R-52
excess medical coverage .....	R-52
executive officers .....	R-47
final earned premium determination .....	R-82
foreign voluntary compensation .....	R-44
payroll limitation .....	R-35
examples .....	R-35,36
safety program surcharges and credits .....	R-36
uninsured subcontractors .....	R-50
voluntary compensation insurance .....	R-44
usl&hw act .....	R-33,69
waters not under admiralty jurisdiction	
R-73	
Premium Discount	
combination of policies .....	R-39

definition . . . . .	R-38
determination of . . . . .	R-38
discount percentages . . . . .	R-39
examples . . . . .	AA-3
expense constant . . . . .	R-32
explanation . . . . .	R-38
increased limits—admiralty law & fela . . . . .	R-71
retrospective rating . . . . .	R-39
tables . . . . .	AA-1
wrap-up construction projects . . . . .	R-40
Preparation of Policy . . . . .	R-11
Prevailing Wages—Remuneration . . . . .	R-26
Principal Business—Classification Assignment . . . . .	R-20
Principal Operations—Executive Officers . . . . .	R-48
Printing or Lithographing—General Inclusion . . . . .	R-17
Pro Rate Cancellation Table . . . . .	AB-1
Professional Service Liability Company . . . . .	R-11,49
Program I—Admiralty Law . . . . .	R-70
Program II—Admiralty Law . . . . .	R-70
Public Transportation—Use of by Salepersons, Collectors, or Messengers . . . . .	R-16

**R**

Railroads, Interstate—FELA . . . . .	R-73
Rate	
(a) rate . . . . .	R-31
admiralty law and fela . . . . .	R-72
authorized rate . . . . .	P-2,R-31
cancellation by insurance carrier . . . . .	R-60
cancellation by insured, except when retiring from business . . . . .	R-61
change . . . . .	R-1
definition . . . . .	R-31
domestic workers . . . . .	R-76
ex-medical coverage . . . . .	R-52
federal ("f") classifications . . . . .	R-67
item 4 of the information page . . . . .	R-31
manual rate . . . . .	R-31
non-ratable elements . . . . .	R-31
three-year fixed rate policy . . . . .	R-13,65
Rate Change—Additional State . . . . .	R-13
Rate Pages	
admiralty classifications . . . . .	R-72
ex-medical rates . . . . .	R-52
single state policy—discount percentages . . . . .	R-38
Rate Revision—Three-Year Fixed Rate Policy . . . . .	R-65
Rate Transition Program . . . . .	R-56
Rates and Premium Determination	
deposit premium . . . . .	R-33
domestic workers . . . . .	R-76
effective date . . . . .	R-2
employers liability policies . . . . .	R-42,43
expense constant . . . . .	R-32
minimum premium . . . . .	R-32
premium determination . . . . .	R-31
premium determination for federal and	

maritime insurance . . . . .	R-33,67 69
premium modifications—experience rating plan . . . . .	R-35
rates . . . . .	R-31
voluntary compensation . . . . .	R-44
whole dollars—premiums . . . . .	R-32
Rating Anniversary . . . . .	R-2
Rating Board—Definition . . . . .	P-1
Rating Information Furnished by Rating Board . . . . .	P-3
Rating Procedure—Federal and Maritime Insurance . . . . .	R-33,67 69
Receiver—Employer . . . . .	R-11
Receiving Clerk . . . . .	R-23
Records of Payroll (see Payroll)	
Records Required—Domestic Workers . . . . .	R-76
Registered Limited Liability Partnership . . . . .	R-11,49
Reinstatement Notice—Filing With Board . . . . .	P-2,5
Reinstatement of Canceled Policy . . . . .	P-5
Remuneration	
definition . . . . .	R-25
exclusions	
dismissal or severance payments . . . . .	R-26
employee discounts . . . . .	R-26
employer perquisites ("perks") . . . . .	R-27
expense reimbursements . . . . .	R-26
group insurance, group pension plans . . . . .	R-26
payment for active military duty . . . . .	R-26
rewards for invention or discovery . . . . .	R-26
sick pay . . . . .	R-26
supper money . . . . .	R-26
tips . . . . .	R-26
work uniform allowance . . . . .	R-26
executive officers . . . . .	R-47
inclusions	
annuity plans . . . . .	R-26
bonuses . . . . .	R-25
commissions . . . . .	R-25
davis-bacon wages . . . . .	R-26
employees' hand or power tools . . . . .	R-25
expense reimbursements . . . . .	R-26
holidays, vacation, sickness . . . . .	R-25
lodging . . . . .	R-25
meals . . . . .	R-25
overtime . . . . .	R-25
payment for filming of commercial . . . . .	R-26
payment salary reduction . . . . .	R-26
prevailing wage . . . . .	R-26
rental value of apartment or house . . . . .	R-25
statutory insurance, pension plan payments . . . . .	R-25
store certificates, merchandise, credits . . . . .	R-26
substitutes for money . . . . .	R-26
wages or salaries . . . . .	R-25
payroll . . . . .	R-25
sole proprietors and partners . . . . .	R-49
total remuneration . . . . .	R-25

Repair Operations—Domestic Workers .....	R-76
Repair or Maintenance of Employer's Property by Employee .....	R-17
Repatriation Expense .....	R-5
Resident or Citizen of U.S. or Canada— Employers Liability Insurance .....	R-3
Restaurants and Cafeterias—General Inclusion .....	R-16
Restrictive Phrase .....	R-18
Retirement from Business premium determination .....	R-60
three-year fixed rate policy— cancellation .....	R-66
Retroactive Changes of Classifications and Rates .....	P-3
Retrospective Rating expense constant .....	R-32
increased limits—admiralty law and fela .....	R-71
premium discount determination .....	R-38
premium for increased limits .....	R-41
Rewards for Invention or Discovery— Remuneration .....	R-26
Rewritten Policies .....	R-2
Rights of Carrier, Audit .....	R-82
Risk .....	R-11
Route Salespersons .....	R-16
Rules application of manual rules .....	R-1
canceled or rewritten policy .....	R-2
change .....	R-1
effective date .....	R-1
Rulings and Interpretations, Digest .....	P-3

**S**

Safety Programs—Surcharges and Credits definition of modified premium .....	R-36
premium .....	R-36
Salary or Wages—Remuneration .....	R-25
"Salespersons" .....	R-19
Salespersons, Collectors or Messengers classification wording .....	R-19
standard exception .....	R-16
Sawmill Operations—General Exclusion .....	R-17
Seamen—Navigable Waters .....	R-70
Secondary Business Within A State .....	R-20
Separate and Distinct Business assignment of classifications .....	R-20
classification wording .....	R-18
Separate Classification assignment .....	R-20
combination of legal entities .....	R-12
general inclusions .....	R-16
miscellaneous employees .....	R-23
Separate Legal Entities combination .....	R-12
Separate Location .....	R-22
Separate Payroll Records construction or erection operations .....	R-22
overtime .....	R-28

payroll limitation .....	R-28,29
voluntary compensation .....	R-44
Severance Pay—Remuneration .....	R-26
Ship Repairers .....	R-67
Shipbreakers .....	R-67
Shipbuilders .....	R-67
Shipping Clerks .....	R-23
Short Rate Cancellation .....	R-60
Short Rate Cancellation Examples .....	R-62,63
Short Rate Cancellation Table .....	R-64
optional table .....	AB-3
Short Rate Percentage—Cancellation by Insured, Except When Retiring from Business .....	R-60
Sickness Pay—Remuneration .....	R-25
Single Employee—Payroll Division .....	R-23
Single Location employer .....	R-12
wrap-up construction projects .....	R-40
Single Rate Revision—Three-year Fixed Rate Policy .....	R-65
Single State Policy—Premium Discount .....	R-38
Social Security Act—Remuneration .....	R-25
Sole Proprietors and Partners assignment of remuneration .....	R-49
coverage .....	R-49
definition .....	R-49
endorsements .....	R-49
law and status .....	R-49
premium determination .....	R-49
Special Conditions or Operations Affecting Coverage and Premium exclusion of statutory medical benefits— ex-medical coverage .....	R-51
executive officers .....	R-46,47
subcontractors .....	R-50
Special Minimum Premium Requirements .....	R-33
Standard Endorsements .....	P-1,R-1
(also see Endorsements)	
Standard Exceptions classification assignment .....	R-20,21
clerical office employees .....	R-14
clerical telecommuter employees .....	R-15
drafting and telecommuter drafting employees .....	R-15
drivers, chauffeurs and their helpers .....	R-16
exception to "all employees" phrase .....	R-18
executive officers .....	R-16
route salespersons, drivers, chauffeurs and their helpers .....	R-16
salespersons, collectors or messengers— outside .....	R-16
subcontractors—contract vehicles .....	R-16,50
Standard Forms .....	R-1
Standard Limit admiralty and fela insurance .....	R-71
employers liability .....	R-41
employers liability—without workers compensation insurance .....	R-42
Standard Policy cancellation condition .....	R-60

condition on audit .....	R-82
definition .....	R-1
domestic workers .....	R-75
ex-medical coverage .....	R-51
statutory coverage .....	R-3
usl&hw compensation act .....	R-67
Standard Premium	
definition .....	R-38
estimated—wrap-up construction projects .....	R-40
State Coverage—Workers Compensation Insurance .....	R-3
State Laws Designated in the Policy	
additional states .....	R-13
listing of states .....	R-13
longshore act .....	R-13
States	
listed in policy .....	R-13
Statutory Insurance Plans—Remuneration ..	R-25
Statutory Liability—Admiralty Law and Federal Employers' Liability Act .....	R-70
Statutory Medical Benefits—Exclusion ....	R-51
Statutory Pension Plans—Remuneration ...	R-25
Stevedoring	
general inclusion .....	R-17
interchange of labor .....	R-23
overtime wages .....	R-28
Store Certificates—Remuneration .....	R-26
Stores	
classification assignment .....	R-22
classification wording .....	R-18
Story in Height .....	R-20,79
Subcontract Price—Premium for Uninsured Subcontractors .....	R-50
Subcontractors	
additional premium .....	R-50
coverage .....	R-50
law on contractors and subcontractors .....	R-50
piece work, drivers, chauffeurs and helpers under contract .....	R-51
premium for uninsured subcontractors ..	R-50
wrap-up construction projects .....	R-40
Substitutes for Money in Lieu of Wages— Remuneration .....	R-26
Superintendents .....	R-23
Supper Money—Remuneration .....	R-26

**T**

Tables	
increased limits—admiralty law .....	R-71
increased limits—employers liability insurance only .....	R-43
increased limits—employers liability— non-subject employees .....	R-42
increased limits—fela .....	R-74
premium discount .....	AA-1
pro rata cancellation .....	AB-1
short rate cancellation table for term of one year .....	R-64
Telecommuter Clerical Employee .....	R-15

Telecommuter Drafting Employee .....	R-15
Test Audits .....	P-4
Three-year Fixed Rate Policy	
advance payment .....	R-65
cancellation—premium determination ..	R-66
deposit premium .....	R-34,65
designation on information page .....	R-65
earned premium .....	R-65
eligibility .....	R-65
experience rating plan .....	R-66
minimum premium .....	R-65
policy period .....	R-13
rate revision .....	R-65
Tips—Remuneration .....	R-26
"To be Separately Rated" .....	R-19
Total Payroll .....	R-25
Total Premium	
expense constant .....	R-32
total standard premium .....	R-38
Total Premium Discount—Retrospective Rating .....	R-38
Total Remuneration—Basis of Premium (also see Remuneration) .....	R-26
Total Standard Premium	
multiple state policy .....	R-38
single state policy .....	R-38
Transition Program .....	R-56
Transportation, Public—Use of By Salespersons, Collectors or Messengers .....	R-16
Trustee .....	R-11

**U**

Uninsured Subcontractors .....	R-50
Uniform Allowance—Remuneration .....	R-26
United States	
admiralty jurisdiction .....	R-3,70
compensation acts	
federal employers' liability act (fela) .....	R-73
jones act (merchant marine act of 1920) .....	R-70
longshore and harbor workers' compensation act (see u.s. longshore and harbor workers' compensation act) .....	R-67
maritime insurance .....	R-70
Unsalaries Executive Officers .....	R-47,48
U.S. Longshore and Harbor Workers' Compensation Act	
classifications and rates .....	R-67
coverage .....	R-67
employers liability insurance .....	R-67
endorsement .....	R-3,67
71	
explanation .....	R-67
extensions of the usl&hw act .....	R-68
liability in waters not under admiralty jurisdiction .....	R-73
minimum premium .....	R-68
premium determination .....	R-69
workers compensation insurance .....	R-3,67



U.S. Longshore and Harbor Workers'  
Compensation Coverage Percentage ..... R-68

**V**

Vacation Pay—Remuneration ..... R-25

Vehicles under Contract  
drivers, chauffeurs and their helpers,  
subcontractors ..... R-50

Vessels—Coverage, Classification, Rates,  
Limits of Liability ..... R-70,72

Voluntary Compensation Insurance  
admiralty law ..... R-70  
description of coverage ..... R-5  
domestic workers ..... R-75  
endorsements ..... R-5, 44  
70,73,75  
fela ..... R-73  
how provided ..... R-5  
limit of liability  
increased limits ..... R-44  
standard limits ..... R-43  
payroll records ..... R-44  
premium determination ..... R-44

Volunteer Ambulance Workers Coverage  
description ..... R-6  
group insurance ..... R-6  
premium ..... R-7

Volunteer Firefighters Coverage  
description ..... R-5  
group insurance ..... R-5  
premium ..... R-6

Voting Stock—Majority Interest ..... R-11

**W**

Wages or Salary—Remuneration ..... R-25

Waiver of Right to Recover From Others ..... R-57

Waters Not Under Admiralty Jurisdiction  
admiralty law or usl&hw act  
liability ..... R-73  
coverage ..... R-73  
premium determination ..... R-73

Whole Dollars  
payroll ..... R-31  
premium ..... R-32

Words and Phrases—Classification Wording  
“all employees,” “all operations,”  
“all operations to completion”  
“clerical” ..... R-19  
“drivers” ..... R-19  
“includes” or “&” ..... R-19  
“not” or “not” ..... R-19  
“noc” ..... R-19  
“or” ..... R-19  
“salespersons” ..... R-19  
“story in height” ..... R-20  
“to be separately rated” ..... R-19

Workers Compensation—Definition ..... R-1

Workers Compensation and Employers  
Liability Policy  
workers compensation ..... R-41

employers liability ..... R-41  
increased limits of liability ..... R-41

Workers Compensation Insurance  
admiralty law ..... R-70  
coverage ..... R-3  
domestic workers ..... R-75  
federal coverage ..... R-3  
fela ..... R-73  
limit of liability ..... R-41  
longshore coverage ..... R-3,67  
state coverage ..... R-3  
usl&hw act ..... R-67

Wrap-Up Construction Projects (also see  
Construction Operations)  
approval by board ..... P-4  
explanation ..... R-39  
premium discount  
duration requirements ..... R-40  
eligible entities ..... R-40  
insurance carrier ..... R-40  
location requirement ..... R-40  
policy limitation ..... R-40  
premium requirement ..... R-40

**Y**

Yard Workers ..... R-23

**PART TWO—CLASSIFICATIONS**

<b>ABRASIVE PAPER</b> or Cloth <b>PREPARATION</b> <i>Separately rate paper or cloth manufacturing.</i>	<b>1860</b>
<b>ABRASIVE WHEEL MFG. &amp; Drivers</b> <i>Separately rate ore milling as Code 1452. Separately rate the manufacture of artificial abrasives as Code 1439.</i>	<b>1748</b>
<b>ACCOUNTANT</b> , Auditor or Factory Cost or Office Systematizer— <b>TRAVELING</b> <i>Includes insurance company premium auditors.</i>	<b>8803</b>
<b>ACETYLENE GAS MFG. &amp; Drivers</b> <i>Includes tank charging.</i>	<b>4635</b>
<b>ADDRESSING</b> or Mailing <b>CO.</b> <i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8800 are conducted as a separate and distinct business.</i>	<b>8800</b>
<b>ADMIRALTY CODES</b> — See Manual Rule XIII.A.5.	
<b>ADVERTISING CO. &amp; Drivers</b> <i>Applicable to outdoor advertising companies and includes shop operations; the erection, painting, repair, maintenance or removal of signs; sign painting or lettering in or upon buildings or structures. Separately rate bill posting as Code 9545.</i>	<b>9549</b>
<b>AGRICULTURAL</b> or Construction <b>MACHINERY MFG.</b>	<b>3507</b>
<b>AIR CONDITIONING</b> and Heating <b>DUCT WORK</b> —shop and outside— <b>&amp; Drivers</b> <i>Applies to fabrication, erection, installation or repair of duct work including the installation of the air conditioning and blower units. Separately rate the repair or servicing of units after installation as Code 3737.</i>  <i>Not available for division of payroll at the same job or location to which Code 5538 "Sheet Metal Work Erection, Installation or Repair NOC—shop or outside—&amp; Drivers" applies.</i>	<b>5536</b>
<b>AIR PRESSURE</b> or Steam <b>GAUGE MFG.</b> <i>Applies to professional or scientific instruments.</i>	<b>3685</b>
<b>AIRCRAFT ENGINE MFG.</b>	<b>3826</b>
<b>AIRPLANE MFG.</b>	<b>3830</b>
<b>ALCOHOL MFG.—wood—&amp; Drivers</b> <i>Includes distillation of alcohol, manufacturing of creosote from wood tar or acetates.</i>	<b>1470</b>
<b>ALCOHOL</b> or Drug <b>REHABILITATION FACILITY—ALL EMPLOYEES—&amp; Clerical</b> <i>Shall not be assigned to a facility having nursing or medical personnel on staff other than whose only function is to train employees, such as aides, on how to properly care for the clients residing at the facility.</i>  <i>Separately rate the operation of an assisted living facility, retirement living facility or senior citizen living facility with no nursing or medical personnel on staff as Code 8866.</i>	<b>8865</b>

<b>ALE or Beer DEALER—wholesale—&amp; Drivers</b>	<b>7390</b>
<i>Code 7390 and Code 2121 "Brewery &amp; Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</i>	
<b>ALUMINUM, Plastic or Vinyl SIDING INSTALLATION &amp; Drivers</b>	<b>5648</b>
<i>Applies to specialty contractors engaged in installation work only.</i>	
<i>Siding installation is to be inclusive when performed by the same contractor that is engaged in operations subject to Code 5403 "Carpentry NOC," Code 5645 "Carpentry Detached Dwellings," and Code 5651 "Carpentry Dwellings Three Stories or Less" at the same job or location.</i>	
<b>ALUMINUM WARE MFG.</b>	<b>3227</b>
<i>Applies to goods manufactured from sheet aluminum. Separately rate rolling mills or smelting.</i>	
<b>AMBULANCE OPERATION:</b>	
<b>AMBULANCE WORKERS—NOT VOLUNTEER:</b>	
<b>GARAGE EMPLOYEES</b>	<b>8385</b>
<b>ALL OTHER EMPLOYEES &amp; Drivers</b>	<b>8394</b>
<b>VOLUNTEER AMBULANCE SERVICE COMPANY</b>	<b>7370</b>
<i>Applicable to all active volunteer members covered under the Volunteer Ambulance Workers' Benefit Law. The premium shall be based the amount shown per ambulance per year in the "Miscellaneous Values" pages.</i>	
<i>Section 30 of the Volunteer Ambulance Workers' Benefit Law makes a county, city, town or village responsible for such benefits to volunteer ambulance workers of ambulance companies in their area.</i>	
<i>Employers liability coverage is not automatically afforded under these circumstances to the volunteer ambulance companies whose workers are covered by the municipality's policy. The municipality may elect to extend employers liability coverage for an additional 10% of that premium which is developed for the volunteer ambulance workers of these ambulance companies. Use the New York Volunteer Ambulance Workers' Benefit Law—Extension of Employers Liability Insurance Endorsement (WC 31 06 13). This additional premium shall be assigned to Code 9851 "Premium for the Extension of Employers Liability Coverage to Additional Interests under a VAWBL Policy."</i>	
<b>AMUSEMENT DEVICE OPERATION NOC—NOT TRAVELING—&amp; Drivers</b>	<b>9180</b>
<i>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.</i>	
<i>Code 9180 does not apply to amusements, exhibitions or other operations separately classified in this manual (such as bath houses, billiard halls, boat livery, bowling lanes, dance halls, garages, ice skating rinks, restaurants, retail stores, roller skating rinks, theaters) whether operated by the owner or lessee of the exhibition or amusement park or through independent concession.</i>	
<b>AMUSEMENT DEVICE OPERATOR, Carnival or Circus—TRAVELING—ALL EMPLOYEES—&amp; Drivers</b>	<b>9186</b>
<i>The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown in the "Miscellaneous Values" pages as "Maximum Remuneration."</i>	

<b>AMUSEMENT PARK</b> or Exhibition <b>OPERATION &amp; Drivers</b>	<b>9016</b>
<i>Applies to the operation by owners or lessees and includes musicians and box office employees. Separately rate the operation or maintenance of amusement devices Code 9180.</i>	
<i>Code 9016 does not apply to amusements, exhibitions or other operations separately classified in this manual (such as bath houses, billiard halls, boat livery, bowling lanes, dance halls, garages, ice skating rinks, restaurants, retail stores, roller skating rinks, theaters) whether operated by the owner or lessee of the exhibition or amusement park or through independent concession.</i>	
<b>ANALYTICAL CHEMIST</b>	<b>4511</b>
<i>Includes laboratory and outside employees. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4511 are conducted as a separate and distinct business.</i>	
<b>ANTI-TOXIN, Serum or Virus MFG. &amp; Drivers</b>	<b>5951</b>
<b>ARCHITECT</b> or Engineer— <b>CONSULTING</b>	<b>8601</b>
<i>Does not apply when engaged in actual construction. May be used only upon specific assignment by the Rating Board. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8601 are conducted as a separate and distinct business.</i>	
<b>ARMS MFG. NOC</b>	<b>3200</b>
<i>Separately rate steel making, forging, shell manufacturing or shell loading—See “EXPLOSIVES.”</i>	
<b>ART</b> or Cathedral Glass <b>WINDOW MFG.</b>	<b>4133</b>
<i>Includes glass manufacturing.</i>	
<b>ASBESTOS CONTRACTOR</b>	<b>5473</b>
<i>Includes employees engaged in sealing off work areas, removal, repair, enclosure or encapsulation of asbestos materials.</i>	
<b>ASPHALT</b> or Tar <b>DISTILLING</b> or <b>REFINING &amp; Drivers</b>	<b>1463</b>
<i>Includes the manufacture of products obtained from the distilling or refining of asphalt or tar and the saturation of paper or felt with asphalt or tar. Separately rate felt mfg. as Code 2288, paper mfg. as Code 4239 and coke burning as Code 1470. Separately rate chemical works or manufacturers of dyes or products used as explosives.</i>	
<b>ASPHALT WORKS &amp; Drivers</b>	<b>1463</b>
<i>Includes grinding, pulverizing or mixing asphalt. Separately rate digging, mining or quarrying.</i>	
<b>ASSAYING</b>	<b>4511</b>
<i>Includes laboratory and outside employees. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4511 are conducted as a separate and distinct business.</i>	
<b>ASSISTED LIVING FACILITY—ALL EMPLOYEES—&amp; Clerical</b>	<b>8866</b>
<i>Shall not be assigned to a facility having nursing or medical personnel on staff, other than whose only function is to train employees, such as aides, on how to properly care for the clients residing at the facility.</i>	
<i>Operation of an alcohol or drug rehabilitation facility, homeless shelter, home for the mentally impaired or a residential care facility, with no nursing or medical personnel on staff, shall be assigned to Code 8865.</i>	

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**ATHLETIC TEAM or PARK:****CONTACT SPORTS 9179**

*Includes players, coaches, managers, umpires and all players on salary list of insured. Contact sports include football, hockey and roller derbies. The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown in the "Miscellaneous Values" pages as "Maximum Remuneration."*

**NON-CONTACT SPORTS 9178**

*Includes players, coaches, managers, umpires and all players on the salary list of the insured. Non-contact sports include baseball and basketball. The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown in the "Miscellaneous Values" pages as "Maximum Remuneration."*

**OPERATION OF PARK & Drivers 9182**

*Applies to all employees other than players, coaches, managers or umpires.*

**ATOMIC ENERGY:****PROJECT WORK 9984**

*All work, either construction or operation, performed for or under the direction of the Nuclear Regulatory Commission or any government agency may be rated on an individual risk basis. Each risk to be so rated shall be submitted by the carrier to the Rating Board for approval of the basis agreed upon by the carrier, the contractor and the Nuclear Regulatory Commission or government agency.*

**RADIATION EXPOSURE NOC 9985**

*Where the operations involve research, manufacture, handling, transportation, use of or exposure to radioactive materials, and are not performed for or under the direction of the Nuclear Regulatory Commission or any government agency, a supplemental rate may be applied to such operation.*

**Exception:** *Where the radiation hazard involved arises from a reactor or is equivalent to the radiation hazard of a reactor, the rating provisions of Code 9984 "Atomic Energy Project Work" will apply.*

**ATTORNEY—ALL EMPLOYEES—& Clerical, Messengers, Drivers 8820**

*Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8820 are conducted as a separate and distinct business.*

**AUCTIONEERS & Salespersons—outside 8090**

*Includes solicitors and appraisers. Not livestock sales stables.*

**AUDIO or Visual RECORDING MEDIA MFG. 4923**

*Includes tapes or disks. Separately rate phonograph record manufacturing as Code 4431.*

**AUDITORS, Accountant or Factory Cost or Office Systematizer—TRAVELING 8803**

*Includes insurance company premium auditors.*

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<b>AUTOMATIC SCREW MACHINE PRODUCTS MFG.</b>	<b>3145</b>
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*Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3145 are conducted as a separate and distinct business.*

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<b>AUTOMATIC SPRINKLER HEAD MFG.</b>	<b>3634</b>
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<b>AUTOMATIC SPRINKLER INSTALLATION &amp; Drivers</b>	<b>5188</b>
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<b>AUTOMOBILE BODY REPAIR SHOP—ALL OPERATIONS—&amp; Drivers</b>	<b>8391</b>
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*Applies to automobile body repair shops.*

*When an insured operates an automobile body repair shop with a convenience store (no self-service sale of gasoline), apply Code 8391 and the appropriate store classification. Refer to Section III of the Digest of Rulings and Interpretations to determine the applicable store classification.*

*Refer to Code 8382 "Automobile Self-Service Gasoline with Convenience Store" for insureds operating a convenience store that is also engaged in selling self-service gasoline.*

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**AUTOMOBILE, BUS, TRUCK or TRAILER BODY MFG.:**

**RIVETED or WELDED 3823**

*Includes bus, truck or trailer body repair or service. Code 3823 and Code 3808 "Automobile Mfg." shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.*

**NOC**

**3824**

*Includes bus, truck or trailer body repair or service. Code 3824 and Code 3808 "Automobile Mfg." shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.*

**PAINTING**

**9505**

**UPHOLSTERING**

**9522**

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<b>AUTOMOBILE CAR WASH &amp; DRIVERS</b>	<b>8391</b>
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<b>AUTOMOBILE DISMANTLING &amp; Drivers</b>	<b>3821</b>
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*Includes store operations and the salvage or junking of parts.*

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<b>AUTOMOBILE ENGINE MFG.</b>	<b>3827</b>
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**AUTOMOBILE GASOLINE and/or SERVICE STATIONS:**

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

**8391**

*Applies to retail gasoline stations that operate a combined full and self-service station at the same location. Includes repairs to automobiles.*

*This classification does not include the operation of a convenience store that is also engaged in selling self-service gasoline. Refer to Code 8382.*

*When an insured operates a full-service gasoline station with a convenience store (not self-service gasoline), apply Code 8391 and the appropriate store classification. Refer to Section III of the Digest of Rulings and Interpretations to determine the applicable store classification.*

**AUTOMOBILE GASOLINE and/or SERVICE STATIONS:** *(continued)***SELF-SERVICE GASOLINE** exclusively—no convenience store **8381**

*Applies to gasoline stations where the customer pumps the gasoline. The employee exposure is that of an attendant located in a separate structure, such as a booth, who controls the amount of the sale and accepts payment from the customer.*

*This classification does not include the operation of a convenience store, full-service gasoline station or any other services provided to automobiles.*

**SELF-SERVICE GASOLINE—with CONVENIENCE STORE** **8382**

*Applies to gasoline stations where the customer pumps the gasoline. The employee exposure is that of an attendant located in a separate structure who controls the amount of the sale and accepts payment from the customer.*

*Includes the operation of a convenience store selling a variety of items but not limited to groceries, soft drinks, coffee, tea, bread, snacks, newspapers, candy, cigarettes, windshield wiper fluid, etc. The sale and service of fast food is not limited to frankfurters, sandwiches, pizza, etc.*

*Separately rate the operation of a full-service gasoline station and/or an automobile repair shop at the same location as Code 8391.*

**AUTOMOBILE LIGHTING, IGNITION or STARTING APPARATUS MFG. NOC** **3648****AUTOMOBILE MFG. or ASSEMBLY** **3808****AUTOMOBILE PARKING LOT & Drivers** **8392**

*Applies to the operation of an automobile parking lot, parking station, storage garage, self-parking facility or valet parking service. Includes the operation of a rental car agency provided the cars are rented without chauffeurs and no mechanical work is performed on the vehicle. Includes employees such as parking attendants, counter personnel and cashiers.*

**AUTOMOBILE Storage Garage or PARKING STATION & Drivers** **8392**

*Applies to the operation of an automobile parking lot, parking station, storage garage, self-parking facility or valet parking service. Includes the operation of a rental car agency provided the cars are rented without chauffeurs and no mechanical work is performed on the vehicle. Includes employees such as parking attendants, counter personnel and cashiers.*

**AUTOMOBILE RADIATOR MFG.** **3807**

*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.*

**AUTOMOBILE REPAIR Shop—ALL OPERATIONS—& Drivers** **8391**

*Applies to automobile repair shops.*

*When an insured operates an automobile repair shop with a convenience store (no self-service sale of gasoline), apply Code 8391 and the appropriate store classification. Refer to Section III of the Digest of Rulings and Interpretations to determine the applicable store classification.*

*Refer to Code 8382 "Automobile Self-Service Gasoline with Convenience Store" for insureds operating a convenience store that is also engaged in selling self-service gasoline.*

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<b>AUTOMOBILE SALES</b> or Service <b>AGENCY—ALL OPERATIONS—&amp; Drivers</b> <i>Separately rate automobile salespersons as Code 8748.</i>	<b>8391</b>
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<b>AUTOMOBILE SALESPERSONS</b>	<b>8748</b>
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<b>AUTOMOBILE TIRE DEALER &amp; Drivers</b> <i>Includes repairing, recapping, vulcanizing and mounting of tires on or away from premises. Separately rate tire salespersons as Code 8748.</i>	<b>8391</b>
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<b>AUTOMOBILE TIRE SALESPERSONS</b>	<b>8748</b>
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<b>AUTOMOBILE VALET PARKING SERVICE &amp; Drivers</b> <i>Applies to the operation of an automobile parking lot, parking station, storage garage, self-parking facility or valet parking service. Includes the operation of a rental car agency provided the cars are rented without chauffeurs and no mechanical work is performed on the vehicle. Includes employees such as parking attendants, counter personnel and cashiers.</i>	<b>8392</b>
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<b>AUTOMOBILE WHEEL MFG.—metal—not cast</b>	<b>3381</b>
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★ **AVIATION:**

**AERIAL APPLICATION, SEEDING, HERDING, or SCINTILLOMETER SURVEYING:**

<b>FLYING CREW</b>	<b>7422</b>
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<b>ALL OTHER EMPLOYEES &amp; Drivers</b> <i>Applies to ground personnel such as, but not limited to, maintenance and service personnel, information clerks, air traffic controllers and security personnel.</i>	<b>7403</b>
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**AERIAL FIREFIGHTING:**

<b>FLYING CREW</b>	<b>7422</b>
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<b>ALL OTHER EMPLOYEES &amp; Drivers</b> <i>Applies to ground personnel such as, but not limited to, maintenance and service personnel, information clerks, air traffic controllers and security personnel.</i>	<b>7403</b>
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**AIR CARRIER—SCHEDULED, COMMUTER or SUPPLEMENTAL:**

<b>FLYING CREW</b> <i>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.</i>	<b>7405</b>
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*Code 7445 is to be assigned in conjunction with this code to reflect the non-ratable catastrophe loading. Premium generated by Code 7445 is not subject to experience rating or retrospective rating.*

<b>ALL OTHER EMPLOYEES &amp; Drivers</b> <i>Applies to ground personnel such as, but not limited to, maintenance and service personnel, cargo and baggage handlers, ticket sellers or information clerks at airports, air traffic controllers, and security personnel. The personnel may be employed by scheduled air carriers, commuter air carriers, supplemental air carriers, or any other commercial aviation operators, including helicopter services.</i>	<b>7403</b>
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**AVIATION** (continued on next page)



*Effective October 1, 2007**Issued January 1, 2008*

## ★ AVIATION (continued)

**AIR CHARTER or AIR TAXI:****FLYING CREW 7431***Applies to air charter, air taxi, and similar operations using fixed-wing aircraft that conduct operations outside of Part 121 of the Federal Aviation Regulations.**Code 7453 is to be assigned in conjunction with this code to reflect non-ratable catastrophe loading. Premium generated by Code 7453 is not subject to experience rating or retrospective rating.***ALL OTHER EMPLOYEES & Drivers 7403***Applies to ground personnel such as, but not limited to, maintenance and service personnel, information clerks, air traffic controllers and security personnel.***AIRPORT or HELIPORT OPERATOR:****ALL OTHER EMPLOYEES & Drivers 7403***Applies to ground personnel such as, but not limited to, maintenance and service personnel, cargo and baggage handlers, ticket sellers or information clerks at airports, air traffic controllers, and security personnel. The personnel may be employed by scheduled air carriers, commuter air carriers, supplemental air carriers, or any other commercial aviation operators, including helicopter services.***AVIATION—NOC:****FLYING CREW 7422****ALL OTHER EMPLOYEES & Drivers 7403***Applies to ground personnel such as, but not limited to, maintenance and service personnel, cargo and baggage handlers, ticket sellers or information clerks at airports, air traffic controllers, and security personnel. The personnel may be employed by scheduled air carriers, commuter air carriers, supplemental air carriers, or any other commercial aviation operators, including helicopter services.***FLIGHT TESTING:****FLYING CREW 7422***For prototype or experimental aircraft, assign exposure to the one aviation classification that best describes the nature of the aircraft being tested.***ALL OTHER EMPLOYEES & Drivers 7403***Applies to ground personnel such as, but not limited to, maintenance and service personnel, information clerks, air traffic controllers, and security personnel.***PATROL, PHOTOGRAPHY, MAPPING, or SURVEY WORK:****FLYING CREW 7422****ALL OTHER EMPLOYEES & Drivers 7403***Applies to ground personnel such as, but not limited to, maintenance and service personnel, information clerks, air traffic controllers, and security personnel.**With regard to aerial photography other than mapping or survey work, separately rate the ground laboratory employees as Code 4361.*

AVIATION (continued on next page)

★ AVIATION (continued)

SALES or SERVICE AGENCY or STUDENT INSTRUCTION:

FLYING CREW 7422

ALL OTHER EMPLOYEES & Drivers 7403

*Applies to ground personnel such as, but not limited to, maintenance and service personnel, cargo and baggage handlers, ticket sellers or information clerks at airports, air traffic controllers, and security personnel. The personnel may be employed by scheduled air carriers, commuter air carriers, supplemental air carriers, or any other commercial aviation operators, including helicopter services.*

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STUNT FLYING, RACING, or PARACHUTE JUMPING:

FLYING CREW 7422

ALL OTHER EMPLOYEES & Drivers 7403

*Applies to ground personnel such as, but not limited to, maintenance and service personnel, information clerks, air traffic controllers and security personnel.*

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TRANSPORT OF PERSONNEL in conduct of employers business:

FLYING CREW 7421

*Applies to the payroll of pilots and all members of the flying crew. Also applies to the payroll of executive officers or other employees who operate fixed-wing aircraft in the conduct of the employer's business. If the records of the employer clearly indicate the weeks in which such employees perform flying (1) only the payroll for each week during any part of which the employee has engaged in flight duties is to be assigned to this classification, unless the classification applicable to the employee's non-flying operations carries a higher rate, in which case that classification will apply. (2) the payroll for each week in which no flying has been done is to be assigned to those classifications that would otherwise apply. If the records of the employer do not clearly indicate the weeks in which flying is performed by such employees, the entire payroll for such employees must be assigned to this classification unless the classification applicable to the employee's non-flying operations carries a higher rate in which case that classification will apply.*

*A per passenger seat surcharge, subject to a maximum surcharge per aircraft, must be charged in addition to the premium otherwise determined under this classification. These surcharges will not be cumulative in the event of substitution of aircraft during the policy period, but these surcharges shall be cumulative in the event that more than one aircraft is owned or operated during the same policy period. The premium for these surcharges will not be subject to any experience rating modification. These surcharges will not be subject to the pro rata or short rate adjustment except in the event of cancellation of the policy. These surcharges, and losses incurred under the policy, other than to members of flying crew, arising out of the operation of an aircraft, are to be reported under Code 9108. The per passenger seat surcharge and the maximum surcharge per aircraft are shown in the "Miscellaneous Values" pages. Attach the Aircraft Premium Endorsement (WC 00 04 01A).*

*Separately rate commercial aircraft operations. Separately rate all other employees and drivers.*

ALL OTHER EMPLOYEES & Drivers 7403

*Applies to ground personnel such as, but not limited to, maintenance and service personnel, information clerks, air traffic controllers and security personnel.*

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<b>AWNING</b> or Tent <b>MFG.—SHOP</b> only	<b>2576</b>
<i>Separately rate the installation, removal or repair of awnings or tents away from the shop as Code 9539.</i>	
<b>AWNING</b> , Tent or Canvas Goods <b>ERECTION</b> , Removal or Repair & Drivers	<b>9539</b>
<i>Applies to operations away from the shop.</i>	
<b>BABY CARRIAGE MFG.</b>	<b>3865</b>
<b>BAG MFG.—PAPER</b> or <b>PLASTIC</b>	<b>4273</b>
<i>Separately rate paper manufacturing as Code 4239 and plastic film mfg. as Code 4459.</i>	
<b>BAG</b> or Sack <b>MFG.—cloth</b>	<b>2578</b>
<i>Applies to the manufacture, renovation or repair of cotton, burlap or gunny bags or sacks.</i>	
<b>BAG RENOVATING</b>	<b>2578</b>
<i>Applies to the renovating or repairing of cotton, burlap or gunny bags or sacks.</i>	
<b>BAGEL MFG. &amp; Route Salespersons, Route Supervisors, Drivers</b>	<b>2003</b>
<i>Applies to shops engaged in making bagels from raw ingredients, not received frozen.</i>	
<b>BAGEL SHOPS—retail</b>	<b>8043</b>
<i>Applies to shops engaged in selling bagels with spreads and/or made into sandwiches. Includes the sale of beverages and other food for consumption on or away from the premises.</i>	
<i>This class can only be applied if the sale of prepared items is less than 50 percent of the gross receipts.</i>	
<i>Separately rate bagel manufacturing as Code 2003.</i>	
<i>If the gross receipts for prepared items are more than 50% of the total gross receipts, the entire operation, including the bagel manufacturing, to be rated as Code 9072.</i>	
<i>Separately rate the retail sale of bagels sold without spreads or made into sandwiches as Code 8017 provided the majority (more than 50 percent) of the sales are derived from the sale of NOC items.</i>	
<b>BAKERY &amp; Route Salespersons, Route Supervisors, Drivers</b>	<b>2003</b>
<b>BAKING POWDER MFG.</b>	<b>6504</b>
<i>Separately rate the manufacturing of ingredients as Code 4829.</i>	
<b>BALL</b> or Roller <b>BEARING MFG.</b>	<b>3638</b>
<i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3638 are conducted as a separate and distinct business.</i>	

<b>BAR, Dance Club, Lounge, Nightclub or Tavern—including entertainers and/or musicians</b>	<b>9074</b>
<i>Applies to the operation of a bar, dance club, lounge, nightclub or tavern where the gross receipts of alcoholic beverages exceed 50% of the total receipts of food and non-alcoholic beverages.</i>	
<i>Refer to Section III of the Digest of Rulings and Interpretations to determine the application of the appropriate restaurant and/or bar classification.</i>	
<b>BARBER SHOP</b>	<b>9586</b>
<b>BARREL ASSEMBLY</b>	<b>2759</b>
<i>Separately rate stock manufacturing as Code 2710.</i>	
<b>BARREL STOCK MFG.</b>	<b>2710</b>
<i>Applies to the manufacture of heads, hoops or staves. Separately rate barrel assembly as Code 2759.</i>	
<b>BATHS</b>	<b>9015</b>
<i>Applies to showers and bath facilities including those located at public beaches and lakes.</i>	
<b>BATTERY MFG.—DRY</b>	<b>3642</b>
<b>BATTERY MFG.—STORAGE</b>	<b>3647</b>
<b>BEAN SORTING or HANDLING</b>	<b>8102</b>
<b>BEAUTY PARLOR</b>	<b>9586</b>
<b>BED SPRING or Wire Mattress Spring MFG.</b>	<b>3300</b>
<i>Separately rate box spring manufacturing as Code 2570.</i>	
<b>BEDSTEAD MFG. or ASSEMBLY—metal</b>	<b>3076</b>
<b>BEER or Ale DEALER—wholesale—&amp; Drivers</b>	<b>7390</b>
<i>Code 7390 and Code 2121 "Brewery &amp; Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</i>	
<b>BICYCLE MFG. or ASSEMBLY</b>	<b>3865</b>
<b>BILL POSTING &amp; Drivers</b>	<b>9545</b>
<i>Separately rate the erection or repair of signs by outdoor advertising companies as Code 9549. Erection or repair of signs, other than outdoor advertising companies, to be separately rated as Code 9552.</i>	
<b>BILLIARD HALL</b>	<b>9089</b>
<i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9089 are conducted as a separate and distinct business. Separately rate a full-service restaurants as Code 9071, a fast food restaurant as Code 9072, "or the operation of a bar, dance club, lounge, nightclub or tavern as Code 9074.</i>	

<b>BILLIARD TABLE MFG.</b> <i>Includes installation.</i>	<b>2883</b>
<b>BLACKSMITH</b> <i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3111 are conducted as a separate and distinct business.</i>	<b>3111</b>
<b>BLAST FURNACE OPERATION &amp; Drivers</b> <i>Includes maintenance and repair of furnaces or operations incidental to storage or handling of materials or product. Separately rate mining, slag excavation, quarrying, coke manufacturing or the erection of furnaces.</i>	<b>1438</b>
<b>BOARDING HOUSE or Hotel—RESORT—ALL OTHER EMPLOYEES—&amp; Drivers</b> <i>Includes, but not limited to, desk clerks, bellhops and maids.</i>  <i>Musicians, players or entertainers to be separately rated only when restaurant operations are not conducted. See Code 9157 or Code 9159 "Theatrical Production."</i>  <i>Separately rate the operation of a commercial farm. See "Farms."</i>	<b>9052</b>
<b>RESTAURANT EMPLOYEES</b> <i>Includes musicians, players or entertainers.</i>	<b>9058</b>
<b>BOARDING HOUSE or Hotel—SEASONAL—ALL OTHER EMPLOYEES—&amp; Drivers</b> <i>Includes, but not limited to, desk clerks, bellhops and maids.</i>  <i>Musicians, players or entertainers to be separately rated only when restaurant operations are not conducted. See Code 9157 or Code 9159 "Theatrical Production."</i>  <i>Separately rate the operation of a commercial farm. See "Farms."</i>	<b>9052</b>
<b>RESTAURANT EMPLOYEES</b> <i>Includes musicians, players or entertainers.</i>	<b>9058</b>
<b>BOARDING or Livery STABLE—not sales stable—&amp; Drivers</b>	<b>7201</b>
<b>BOAT BUILDING or REPAIR &amp; Drivers:</b>	
Coverage under <b>U.S. ACT</b>	<b>6824F</b>
Coverage under <b>STATE ACT ONLY</b>  <i>These classifications include shop and yard work and are applicable to the construction or repair of wood, metal, fiberglass or plastic yachts, motor boats, sailboats or rowboats not exceeding 150 feet in length overall.</i>	<b>6834</b>

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

**C-13**

**Issued January 1, 2008**

***Effective October 1, 2006***

**BOAT BUILDING NOC—wood—& Drivers:**

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

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

*Includes shop and yard work. Code 6811 may be used only upon specific assignment by the Rating Board.*

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**BOAT SALESPERSON** **8748**

**BOILER INSPECTION** **8731**

**BOILER INSTALLATION or REPAIR—steam** **3726**

*Includes the construction or repair of foundations.*

**BOILER or Steam Pipe INSULATING & Drivers** **5184**

*Includes shop. Applies to the application of cork, asbestos or other non-conducting materials.*

**BOILER SCALING** **3726**

*Includes the construction or repair of foundations.*

**BOILERMAKING** **3620**

**BOLT or Nut MFG.** **3132**

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

**BONE or Ivory GOODS MFG.** **4452**

**BOOKBINDING** **4307**

**BOOKBINDING or Printing MACHINERY MFG.** **3548**

**BOOT or Shoe MFG. NOC** **2660**

**BOOT or Shoe PATTERN MFG.** **4282**

*Includes designers, drafting employees and cutters. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4282 are conducted as a separate and distinct business. Separately rate catalog printing as Code 4299.*

**BORAX, Potash or Salt PRODUCING or REFINING & Drivers** **4568**

*Includes driving of wells and pumping. Separately rate mining as Code 1170.*

**BOTTLE, Rubber, Paper Stock or Rag DEALER—SECOND-HAND—& Drivers** **8264**

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

**BOTTLING NOC & Drivers** **2157**

*Includes sign erection or repair.*

<b>BOWLING LANE</b>	<b>9093</b>
<i>Separately rate a full-service restaurant as Code 9071, a fast food restaurant as Code 9072, or the operation of a bar, dance club, lounge, nightclub or tavern as Code 9074.</i>	
<b>BOX MFG.—CIGAR—wood</b>	<b>2817</b>
<i>May be used only upon specific assignment by the Rating Board.</i>	
<b>BOX MFG. NOC—FOLDING PAPER</b>	<b>4243</b>
<i>Separately rate paper or paper board manufacturing as Code 4239.</i>	
<b>BOX MFG.—SET-UP PAPER</b>	<b>4240</b>
<i>Separately rate Paper or paper board manufacturing as Code 4239.</i>	
<b>BOX or BOX SHOOK MFG.</b>	<b>2759</b>
<b>BOX SPRING or Mattress MFG.</b>	<b>2570</b>
<i>Includes pillow, quilt or cushion manufacturing. Separately rate wire spring manufacturing as Code 3300 "Bed Spring or Wire Mattress Spring Mfg." Separately rate excelsior mfg. as Code 2916.</i>	
<b>BRAID or Fringe MFG.</b>	<b>2387</b>
<b>BRASS or Copper GOODS MFG.</b>	<b>3315</b>
<b>BREAKWATER or Jetty CONSTRUCTION—ALL OPERATIONS to completion—&amp; Drivers</b>	<b>6005</b>
<i>Separately rate caisson, cofferdam work or pile driving.</i>	
<b>BREWERY &amp; Drivers</b>	<b>2121</b>
<i>Includes distributing stations.</i>	
<b>BRICK MFG.—Fire or Enameled—&amp; Drivers</b>	<b>4024</b>
<i>Applicable only to the manufacturing of bricks from refractory clays with or without other refractory materials. Includes clay, shale or sand digging. Separately rate underground mining Code 1170 and quarrying as Code 1624.</i>	
<b>BRICK or Clay Products MFG. NOC &amp; Drivers</b>	<b>4024</b>
<i>Includes: construction or reconstruction of sheds or kilns; clay, shale or sand digging; the manufacturing of common, face, pressed or repressed building or paving brick; sand-lime bricks, structural, fireproofing, drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Separately rate underground mining as Code 1170 and quarrying as Code 1624.</i>	
<b>BRIDGE or Vehicular Tunnel OPERATION &amp; Drivers</b>	<b>9019</b>
<i>Includes all employees on approaches. Separately rate structural alterations or repairs, or the painting of the bridge structure.</i>	

<b>BRIQUET or Coal Billet MFG. &amp; Drivers</b> <i>Separately rate the manufacture of by-products as Code 1470.</i>	<b>1463</b>
<b>BRUSH or BROOM HANDLE MFG.</b> <i>Applies only to the sawing, molding or turning of backs or handles, with no assembling.</i>	<b>2841</b>
<b>BRUSH or BROOM MFG. NOC</b> <i>Includes assembling and sawing, molding or turning of backs and handles.</i>	<b>2835</b>
<b>BUCKLE or Button MFG.—metal</b>	<b>3129</b>
<b>BUILDING MATERIAL DEALER—no second-hand material—&amp; local managers, Drivers</b>	<b>8232</b>
<b>BUILDING MATERIAL YARD &amp; LOCAL MANAGERS, Drivers</b> <i>Applies to a dealer in used, or new and used, building materials. Separately rate wrecking or salvage operations.</i>	<b>8263</b>
<b>BUILDING NOC—maintenance or ordinary REPAIR ONLY—not contractors</b> <i>Applies only to a building where the insured does not conduct janitorial, custodial or other business operations at the same location but performs only maintenance or ordinary repair as in the case of buildings owned by banks or trust companies in their fiduciary capacity. It is intended to cover maintenance or repair employees such as window cleaners, painters, carpenters, electricians, plumbers or steam fitters.</i>	<b>9029</b>
<b>BUILDING OPERATION—COMMERCIAL—no dwelling occupancy except by owner or custodian</b> <i>Separately rate window cleaning, maintenance or repairs at any location where the insured does not also perform janitorial services. Not applicable to the operation of any building of which the insured occupies the entire or major portion for manufacturing or mercantile purposes.</i>	<b>9026</b>
<b>BUILDING OPERATION—dwelling or combined dwelling and commercial occupancy not more than one story used for commercial purposes</b> <i>Applies where each separate location provides dwelling occupancy for not more than twelve tenants including a janitor, if any. "Location" is defined as one or more buildings located on a single property occupied by the insured not intercepted by a public way or property owned by others. Separately rate window cleaning, maintenance or repairs at any location where the insured does not also perform janitorial services. Each policy providing coverage under this classification shall specify each separate location subject thereto. The rate per location shall be applied to each such location. Shall not apply to a building of which the insured occupies the major portion for manufacturing or mercantile purposes nor to a location where more than the equivalent of one full-time employee performs building operation work.</i>	<b>9027</b>
<b>BUILDING OPERATION NOC—dwelling or combined dwelling and commercial occupancy</b> <i>Shall not apply to a location at which the basic and major operations of the employer are described by some other classification. "Location" is defined as one or more buildings located on a single property occupied by the insured not intercepted by a public way or property owned by others. Separately rate window cleaning, maintenance or repairs at any location where the insured does not also perform janitorial services. Shall not apply to a building of which the insured occupies the major portion for manufacturing or mercantile purposes.</i>	<b>9028</b>

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<b>BUILDING or Roofing PAPER or Felt PREPARATION—no installation—&amp; Drivers</b>	<b>1463</b>
<i>Not applicable to asphalt or tar distillation or refining plants, which include the saturating of paper or felt as part of their operations. Separately rate paper manufacturing as Code 4239 and felt manufacturing as Code 2288.</i>	
<b>BUILDING RAISING or MOVING—ALL EMPLOYEES—&amp; Drivers</b>	<b>5703</b>
<i>Includes incidental shoring, and removal or rebuilding of walls, foundations, columns or piers.</i>	
<b>BUILDING SERVICE CONTRACTOR</b>	<b>9030</b>
<i>Applies to general cleaning work of interior of buildings including washing walls, waxing, polishing or refinishing floors and window cleaning. Separately rate painting or other maintenance work.</i>	
<b>BURIAL GARMENT MFG. and Casket or Coffin Upholstering</b>	<b>9522</b>
<b>BUS COMPANY:</b>	
<b>GARAGE EMPLOYEES</b>	<b>8385</b>
<b>ALL OTHER EMPLOYEES &amp; Drivers</b>	<b>8394</b>
<b>BUTCHERING</b>	<b>2081</b>
<i>Includes the handling of livestock, preparation of dressed meat, rendering, washing of casings, salting of hides or cooking of offal. Code 2081 and Code 2089 "Packing House" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</i>	
<b>BUTTER or Cheese MFG. &amp; Route Salespersons, Route Supervisors, Drivers</b>	<b>2070</b>
<b>BUTTON or Buckle MFG.—metal</b>	<b>3129</b>
<b>BUTTON MFG. NOC</b>	<b>4479</b>
<b>CABINET MFG.—wood—for Audio or Visual Devices</b>	<b>2883</b>
<i>Includes installation of components.</i>	
<b>CABINET WORK INSTALLATION</b>	<b>5429</b>
<i>Not available for division of payroll with Code 5403 "Carpentry NOC," Code 5645 "Carpentry Detached Dwelling," or Code 5651 "Carpentry Dwellings Three Stories or Less" at the same job or location.</i>	
<b>CABINET WORK—NO POWER WOODWORKING MACHINERY</b>	<b>2881</b>
<i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2881 are conducted as a separate and distinct business.</i>	
<b>CABINET WORK—WITH POWER MACHINERY</b>	<b>2816</b>
<i>May be used only on specific assignment by the Rating Board.</i>	
	<b>2817</b>
	<b>2818</b>
<b>CABLE INSTALLATION &amp; Drivers</b>	<b>7536</b>
<i>Applies to cable installation in conduits or subways. Conduit construction to be separately rated as Code 6325.</i>	

<b>CABLE MFG.—insulated electrical</b> <i>Separately rate wire drawing as Code 1924 or Code 3241.</i>	<b>4470</b>
<b>CABLE MFG. or Wire Drawing—NOT IRON or STEEL</b>	<b>1924</b>
<b>CABLE or Wire Rope MFG.—IRON or STEEL</b> <i>Separately rate wire drawing as Code 1924 or Code 3241.</i>	<b>3257</b>
<b>CAISSON WORK—ALL OPERATIONS</b> to completion <i>Includes pile driving, excavation, masonry or concrete work. Applies to all employees working under air pressure and all others engaged in or upon the caisson or the apparatus connected therewith.</i>	<b>6252</b>
<b>CALCIUM CARBIDE MFG. &amp; Drivers</b> <i>Separately rate mining, slag excavation, quarrying or coke manufacturing.</i>	<b>1438</b>
<b>CAMP OPERATION—RECREATIONAL</b> or educational— <b>ALL EMPLOYEES—&amp; Drivers</b> <i>Separately rate the operation of a commercial farm. See "Farms."</i>	<b>9048</b>
<b>CAMP OPERATION—TOURIST</b> —Assign appropriate <b>HOTEL CLASSIFICATION</b>	
<b>CAN MFG.</b>	<b>3220</b>
<b>CANDLE MFG.</b> <i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4710 are conducted as a separate and distinct business.</i>	<b>4710</b>
<b>CANDY, Chocolate or Cocoa MFG.</b> <i>Applies to, but not limited to, the manufacturing of candy bars, chocolate bars, chewing gum, glaceed fruit, jellybeans, lollipops, licorice, breath mints and taffy.</i>  <i>Includes manufacturing from cocoa beans.</i>	<b>2041</b>
<b>CANNERY NOC</b>	<b>2111</b>
<b>CANVAS GOODS, Awning or Tent ERECTION, Removal or Repair &amp; Drivers</b> <i>Applies to operations away from the shop.</i>	<b>9539</b>
<b>CANVAS GOODS MFG. NOC—shop</b> <i>The installation, removal or repair of canvas products away from the shop shall be assigned to Code 9539.</i>	<b>2576</b>
<b>CAR MFG.—RAILROAD—&amp; Drivers</b>	<b>3881</b>
<b>CARBON PAPER or Typewriter Ribbon MFG.</b> <i>Separately rate paper manufacturing as Code 4239.</i>	<b>2383</b>
<b>CARBONATED BEVERAGE MFG. NOC &amp; Drivers</b> <i>Includes sign erection or repair.</i>	<b>2157</b>

<b>CARBONIC ACID GAS MFG. &amp; Drivers</b> <i>Includes tank charging.</i>	<b>4635</b>
<b>CARNIVAL</b> , Circus or Amusement Device Operator— <b>TRAVELING—ALL EMPLOYEES—&amp; Drivers</b> <i>The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown in the "Miscellaneous Values" pages as "Maximum Remuneration."</i>	<b>9186</b>
<b>CARPENTRY—DETACHED</b> one or two-family <b>DWELLINGS</b> <i>Includes garages constructed in connection with the dwellings.</i>	<b>5645</b>
<b>CARPENTRY—DWELLINGS—THREE STORIES or LESS</b> <i>Applicable only to buildings designed primarily for multiple dwelling occupancy and includes garages constructed in connection therewith. Separately rate carpentry in the construction of detached private dwellings for occupancy by one or two families as Code 5645.</i>	<b>5651</b>
<b>CARPENTRY—SHOP ONLY—&amp; Drivers</b> <i>Code 2802, Code 2731 "Planing or Molding Mills" or Code 2737 "Sash, Door or Assembled Millwork Mfg. &amp; Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Separately rate commercial lumber yards, building materials dealers or fuel and material dealers.</i>	<b>2802</b>
<b>CARPENTRY NOC</b>	<b>5403</b>
<b>CARPET</b> , Rug or Upholstery <b>CLEANING</b> —shop or outside— <b>&amp; Route Salespersons, Drivers</b>	<b>2593</b>
<b>CARPET INSTALLATION</b>	<b>9521</b>
<b>CARPET</b> or Rug <b>MFG.—JUTE or HEMP</b>	<b>2302</b>
<b>CARPET</b> or Rug <b>MFG. NOC</b>	<b>2402</b>
<b>CARRIAGE</b> or Wagon <b>MFG.</b> or <b>ASSEMBLY</b> <i>Separately rate baby carriage manufacturing as Code 3865.</i>	<b>3808</b>
<b>CARRIER SYSTEM INSTALLATION</b> or <b>REPAIR &amp; Drivers</b> <i>Applies to work inside of buildings only. Separately rate the installation of freight carrier systems as Code 3724.</i>	<b>5183</b>
<b>CARTRIDGE MFG.</b> or <b>LOADING</b> —See "EXPLOSIVES"	
<b>CASE WORKERS</b> —social services or medical work—traveling <i>Applies when any portion of an employee's time is spent in the field performing duties of a case worker, counselor, advocate for medical or social related services or other similar functions whether performed by social service agencies or similar organizations.</i>  <i>No medical, rehabilitation or other related services provided.</i>	<b>8857</b>
<b>INSIDE WORK ONLY</b>	<b>8810</b>

<b>CASH REGISTER MFG.</b>	<b>3574</b>
<b>CASINO GAMBLING—ALL EMPLOYEES—&amp; Clerical</b> <i>Includes food, beverage and entertainment employees.</i>  <i>Separately rate the transport of patrons as Code 8394.</i>  <i>Separately rate casino gambling operations in conjunction with a hotel as Code 9044.</i>	<b>9061</b>
<b>CASINO GAMBLING—HOTEL—ALL OTHER EMPLOYEES—&amp; Outside Salespersons</b> <i>Includes, but not limited to desk clerks, bellhops and maids.</i>  <i>Musicians, players or entertainers to be separately rated only when restaurant operations are not conducted. See Code 9157 or Code 9159 "Theatrical Production."</i>	<b>9044</b>
<b>RESTAURANT EMPLOYEES</b> <i>Includes musicians, players or entertainers.</i>  <i>Separately rate the transport of patrons as Code 8394.</i>  <i>Separately rate casino gambling operations without a hotel as Code 9061.</i>	<b>9058</b>
<b>CASKET or Coffin MFG. or ASSEMBLY—metal</b>	<b>3076</b>
<b>CASKET or Coffin MFG. or ASSEMBLY—wood</b> <i>Includes the manufacturing of metal fittings.</i>	<b>2883</b>
<b>CASKET or Coffin UPHOLSTERING and Burial Garment Mfg.</b>	<b>9522</b>
<b>CATERING—including entertainers and/or musicians</b> <i>Applies to full-service restaurants, buffet-type establishments, banquet halls, cafes, diners and other food establishments that provide wait service.</i>  <i>Refer to Section III of the Digest of Rulings and Interpretations to determine the application of the appropriate restaurant and/or bar classification.</i>	<b>9071</b>
<b>CATHEDRAL or Art Glass WINDOW MFG.</b> <i>Includes glass manufacturing.</i>	<b>4133</b>
<b>CATTLE DEALER &amp; Outside Salespersons, Drivers</b> <i>Not operating farm or ranches.</i>	<b>8288</b>
<b>CEMENT MFG.</b> <i>Separately rate excavation or digging, dredging, mining or quarrying.</i>	<b>1701</b>
<b>CEMENT or Concrete DISTRIBUTING TOWER INSTALLATION, repair or removal</b> <i>Not applicable to contractors who erect, repair or remove concrete or cement distributing towers as an incidental part of their construction work. When so performed, such operations shall be included in the classification with which such work is associated.</i>	<b>5403</b>

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<b>CEMENT</b> or Concrete <b>WORK—FLOORS, DRIVEWAYS, yards or sidewalks—&amp; Drivers</b>	<b>5221</b>
<i>Not available for division of payroll with Code 5222 "Concrete Construction in connection with Bridges or Culverts." Separately rate self-bearing floors, airport runways, warming aprons, street or road construction.</i>	
<b>CEMETERY OPERATION &amp; Drivers</b>	<b>9220</b>
<b>CHAIN MFG.—FORGED</b>	<b>3110</b>
<b>CHARCOAL MFG. &amp; Drivers</b>	<b>1470</b>
<i>Includes distillation of alcohol, manufacturing of creosote from wood tar or acetates.</i>	
<b>CHAUFFEURS &amp; Helpers NOC—commercial</b>	<b>7380</b>
<i>Subject to the standard exception manual rule.</i>	
<b>CHEESE or Butter MFG. &amp; Route Salespersons, Route Supervisors, Drivers</b>	<b>2070</b>
<b>CHEMICAL BLENDING or MIXING NOC—ALL OPERATIONS—&amp; Drivers</b>	<b>4828</b>
<i>Shall not be assigned to a risk engaged in the manufacture of chemicals.</i>	
<b>CHEMICAL MFG. NOC—ALL OPERATIONS—&amp; Drivers</b>	<b>4829</b>
<i>Includes blending or mixing. Shall not be assigned to a risk that is engaged exclusively in the blending or mixing of chemicals. The following is a partial list of chemical manufacturing processes contemplated by Code 4829: alcoholysis; alkylation; amination; calcination; carboxylation; compression of gases; distillation; esterification; halogenation; nitration; oxidation; reduction; sulphonation.</i>	
<b>CHEWING GUM MFG.</b>	<b>2041</b>
<i>Applies to, but not limited to, the manufacturing of candy bars, chocolate bars, chewing gum, glaceed fruit, jellybeans, lollipops, licorice, breath mints and taffy.</i>	
<i>Includes manufacturing from cocoa beans.</i>	
★ <b>CHILD DAY CARE CENTERS</b>	
<i>Applies to facilities that offer day care services for children. These centers predominantly provide day care for younger children with a structured approach to learning social skills, language skills and early reading. Activities include singing, dancing and storytelling. Some facilities may also provide before and after-school care programs.</i>	
<i>Not applicable to elementary schools that provide day care services at the same location.</i>	
<b>PROFESSIONAL EMPLOYEES &amp; Clerical, Salespersons</b>	<b>8869</b>
<b>ALL OTHER EMPLOYEES &amp; Drivers</b>	
<b>CHIMNEY CONSTRUCTION—not metal</b>	<b>5000</b>
<i>Includes foundation and applies to stone, brick or concrete chimneys. Also includes guniting and lining operations.</i>	
<b>CHOCOLATE, Candy, or Cocoa MFG.</b>	<b>2041</b>
<i>Applies to, but not limited to, the manufacturing of candy bars, chocolate bars, chewing gum, glaceed fruit, jellybeans, lollipops, licorice, breath mints and taffy.</i>	
<i>Includes manufacturing from cocoa beans.</i>	

<b>CIGARETTE, Cigar or Tobacco MFG.</b>	<b>2172</b>
<i>Includes the rehandling and warehousing of prepared tobacco.</i>	
<b>CIRCUS, Carnival or Amusement Device Operator—TRAVELING—ALL EMPLOYEES—&amp; Drivers</b>	<b>9186</b>
<i>The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown in the "Miscellaneous Values" pages as "Maximum Remuneration."</i>	
<b>CLAIM ADJUSTERS or Special Agents—Insurance Co.—field work</b>	<b>8742</b>
<b>CLAY or Shale DIGGING &amp; Drivers</b>	<b>4000</b>
<i>Includes construction, repair and maintenance of all buildings, structures or equipment, and installation of machinery. No canal, sewer or cellar excavation or underground mining.</i>	
<b>CLAY or Brick PRODUCTS MFG. NOC &amp; Drivers</b>	<b>4024</b>
<i>Includes: construction or reconstruction of sheds or kilns; clay, shale or sand digging; the manufacturing of common, face, pressed or repressed building or paving bricks; sand-lime bricks; structural, fireproofing, drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Separately rate underground mining as Code 1170 and quarrying as Code 1624.</i>	
<b>CLEANER—DEBRIS REMOVAL—construction or erection</b>	<b>5610</b>
<i>Applies to specialty contractors engaged in removing construction or erection debris provided they are not engaged in construction or erection operations. Code 5610 also applies to debris removal employees of a construction or erection contractor provided that the payroll for the cleaners, timekeepers and watchguards is greater than all other payroll of the employer subject to construction or erection classifications at the same job or location. Code 5610 can be applied to debris removal employees that are working on different floors of the job site that have already been completed by the tradespersons or to debris removal employees after the tradespersons left for the day provided their payroll meets the criterion.</i>	
<i>Timekeepers and watchguards employed by construction or erection contractors are present during the construction or erection operations. Watchguards also work nights, weekends and holidays to assure that vandalism and theft does not occur.</i>	
<i>This code does not apply to cleaner/debris removal employees working in conjunction with the tradespersons. Such employees are considered laborers and subject to the same classification as the tradesperson.</i>	
<i>Separately rate the removal of debris left by a demolition contractor as Code 6217.</i>	
<b>CLEANING or DYEING.—See "DRY CLEANING or LAUNDRY"</b>	
<b>CLEANING OUTSIDE SURFACES OF BUILDINGS &amp; Drivers</b>	<b>9025</b>
<i>Includes incidental waterproofing, painting, pointing, caulking and other repairing.</i>	
<b>CLERICAL OFFICE EMPLOYEES NOC</b>	<b>8810</b>
<i>Subject to the standard exception manual rule.</i>	
<b>CLERICAL SERVICE CONTRACTOR—TRAVELING</b>	<b>8803</b>
<i>Includes insurance company premium auditors.</i>	

<b>CLERICAL TELECOMMUTER EMPLOYEES</b>	<b>8871</b>
<i>Subject to the standard exception manual rule.</i>	
<b>CLIPPINGS DEALER &amp; Drivers</b>	<b>8103</b>
<i>Applies to a dealer in new textile fabrics only. Not rag or paper stock dealers. Used fabric dealers shall be assigned to Code 8264.</i>	
<b>CLOCK MFG.</b>	<b>3385</b>
<b>CLOTH PRINTING</b>	<b>2417</b>
<i>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.</i>	
<b>CLOTHING MFG.</b>	<b>2501</b>
<b>CLOTH SPONGING &amp; Route Salespersons, Drivers</b>	<b>2591</b>
<b>CLUB—COUNTRY, golf, fishing or yacht—&amp; Clerical</b>	<b>9060</b>
<i>The actual remuneration of golf caddies shall be included in determining the premium for the risk. If the actual remuneration of caddies is not available then the total number of rounds caddied shall be used to compute the payroll by multiplying the number of rounds caddied by the club's posted rate. In no event shall the caddy rate be less than the State Minimum rate for caddies.</i>	
<i>If neither the actual remuneration nor the total number of rounds caddied can be determined, then the remuneration for caddies shall be taken as follows:</i>	
<i>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.</i>	
<b>CLUB or Riding Academy—&amp; Drivers</b>	<b>7207</b>
<b>CLUB—SHOOTING—&amp; Drivers</b>	<b>9180</b>
<i>Includes ticket sellers or collectors and applies to amusement devices not otherwise classified.</i>	
<b>CLUB—TENNIS—&amp; Clerical</b>	<b>9065</b>
<i>Applicable to public or private clubs with tennis, handball, paddleball, racquetball or squash as the principal activity of the club.</i>	
<b>CLUBS NOC—ALL EMPLOYEES—&amp; Clerical</b>	<b>9061</b>
<i>Includes food, beverage and entertainment employees.</i>	
<i>Separately rate the transport of patrons as Code 8394.</i>	
<b>COAL BILLET or Briquet MFG. &amp; Drivers</b>	<b>1463</b>
<i>Separately rate the manufacturing of by-products as Code 1470.</i>	
<b>COAL DOCK OPERATION &amp; Stevedoring</b>	<b>7313F</b>
<i>Applies to coal docks using mechanical apparatus. Not applicable to contract stevedores or coal merchants operating yards.</i>	
<b>COAL MERCHANT &amp; Drivers</b>	<b>8350</b>
<b>COAT FRONT MFG.</b>	<b>2553</b>

**CONSTRUCTION or ERECTION PERMANENT YARD**

**8227**

*Applies only to a permanent yard maintained by a construction or erection risk for the storage of material or the storage and maintenance of equipment. Not available at a construction site. May be used only upon specific assignment by the Rating Board. Mill operations or fabrication to be separately rated.*

**CONTRACTOR—EXECUTIVE SUPERVISOR, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER, CONSTRUCTION SUPERINTENDENT OR PROJECT MANAGER**

**5606**

*Applies to Executive Supervisors, Construction Executives, Construction Managers, Construction Superintendents or Project Managers that perform administrative responsibilities for construction or erection projects. Executive Supervisors or Construction Executives are defined as those persons exercising supervisory control through job superintendents or foremen.*

1. *This classification does not apply to any person who is directly in charge of construction work such as a superintendent or foremen or any person that is engaged in actual construction or erection work. The applicable construction or erection classification(s) shall be applied.*
2. *When actual construction or erection work is given to or placed with subcontractors that have their own supervisor or foremen on their payroll, the executive supervisor or construction executive of the general contractor shall be subject to Code 5606 provided that they meet the above criteria.*
3. *An executive officer of a corporation who performs the duties of an executive supervisor shall be assigned to Code 8809 "Executive Officers NOC" provided that such executive officer does not otherwise regularly and frequently perform the duties of a foreman, worker or outside salespersons.*

**CONTRACTORS' MACHINERY DEALER—store or yard—& Drivers**

**8107**

*Operations include repair of machinery and parts sales at the insured's premises.*

*For operations performed at the customers' premises, refer to the entry in Section II of the Digest of Rulings and Interpretations under "Machinery Installation, Service or Repair."*

**CONVALESCENT or Nursing HOME—ALL EMPLOYEES**

**8829**

*A convalescent or nursing home operated by a hospital, at the same location or adjacent to the hospital shall be assigned to Code 8833 "Hospital—Professional Employees" and Code 9040 "Hospital—All Other Employees."*

**CONVENIENCE STORE with Self-Service Gasoline Station**

*Refer to Section II of the Digest of Rulings and Interpretations.*



**COOKIE MFG.**

**2001**

**COOPERAGE ASSEMBLY**

**2759**

*Stock mfg. to be separately rated as Code 2710 "Cooperage Stock Mfg."*

**COOPERAGE STOCK MFG.**

**2710**

*Applies to the manufacture of heads, hoops or staves. Cooperage assembly to be separately rated as Code 2759.*

**COPPER or Brass GOODS MFG.**

**3315**

**CORD, Rope or Twine MFG.—cotton, linen or silk**

**2302**

**CORRUGATED or Fiberboard CONTAINER MFG.**

**4244**

*Includes corrugating or laminating of paper. Paper or paper board mfg. to be separately rated as Code 4239.*

**COTTON BATTING, Wadding or Waste MFG.**

**2211**

**COTTON MERCHANT & Drivers**

**8103**

*Includes warehouse or yard employees.*

**COTTON SPINNING AND WEAVING**

**2302**



<b>COMPUTING, Recording or Office MACHINE MFG. NOC</b>	<b>3574</b>
<b>CONCRETE CONSTRUCTION</b> in connection with <b>BRIDGES</b> or <b>CULVERTS</b> <i>Applies only when clearance is more than 10 feet at any point or entire distance between terminal abutments exceeds 20 feet. Includes making, setting up or taking down forms, scaffolds, falsework or concrete distributing apparatus; the manufacturing of concrete piles at the job location; and the pouring of concrete into hollow steel piles. Separately rate excavation, pile driving, all work in tunnels, subways, caissons or cofferdams.</i>	<b>5222</b>
<b>CONCRETE CONSTRUCTION NOC</b> <i>Includes foundations or the making, setting up or taking down forms; scaffolds, falsework or concrete distributing apparatus. Separately rate excavation, pile driving; all work in sewers, tunnels, subways, caissons or cofferdams.</i>  <i>Not available for division of payroll with Code 5222 "Concrete Construction in connection with Bridges or Culverts" at the same job or location.</i>	<b>5213</b>
<b>CONCRETE</b> or Cement <b>DISTRIBUTING TOWER INSTALLATION</b> , repair or removal <i>Not applicable to contractors who erect, repair or remove concrete or cement distributing towers as an incidental part of their construction work. When so performed, such operations shall be included in the classification with which such work is associated.</i>	<b>5403</b>
<b>CONCRETE</b> or Cement <b>WORK—FLOORS, DRIVEWAYS</b> , yards or sidewalks—& <b>Drivers</b> <i>Not available for division of payroll with Code 5222 "Concrete Construction in connection with Bridges or Culverts." Separately rate self-bearing floors, airport runways, warming aprons, street or road construction.</i>	<b>5221</b>
<b>CONCRETE PRODUCTS MFG. &amp; Drivers</b> <i>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.</i>	<b>4034</b>
<b>CONDUIT CONSTRUCTION—FOR CABLES</b> or <b>WIRES—&amp; Drivers</b>	<b>6325</b>
<b>CONFECTION MACHINERY MFG.</b>	<b>3559</b>
<b>CONFECTION MFG.</b> <i>Applies to, but not limited to, the manufacturing of candy bars, chocolate bars, chewing gum, glaceed fruit, jellybeans, lollipops, licorice, breath mints and taffy.</i>  <i>Includes manufacturing from cocoa beans.</i>	<b>2041</b>
<b>CONSTRUCTION ELEVATORS—See "SCAFFOLDS"</b>	
<b>CONSTRUCTION MACHINERY</b> , Dredge or Steam Shovel <b>MFG. NOC</b>	<b>3507</b>
<b>CONSTRUCTION</b> or Agricultural <b>MACHINERY MFG.</b>	<b>3507</b>

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<b>CONSTRUCTION or ERECTION PERMANENT YARD</b>	<b>8227</b>
<i>Applies only to a permanent yard maintained by a construction or erection risk for the storage of material or the storage and maintenance of equipment. Not available at a construction site. May be used only upon specific assignment by the Rating Board. Separately rate mill operations or fabrication.</i>	

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<b>CONTRACTOR—EXECUTIVE SUPERVISOR, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER, CONSTRUCTION SUPERINTENDENT OR PROJECT MANAGER</b>	<b>5606</b>
<i>Applies to Executive Supervisors, Construction Executives, Construction Managers, Construction Superintendents or Project Managers that perform administrative responsibilities for construction or erection projects. Executive Supervisors or Construction Executives are defined as those persons exercising supervisory control through job superintendents or foremen.</i>	
<ol style="list-style-type: none"><li><i>1. This classification does not apply to any person who is directly in charge of construction work such as a superintendent or foremen or any person that is engaged in actual construction or erection work. The applicable construction or erection classification(s) shall be applied.</i></li><li><i>2. When actual construction or erection work is given to or placed with subcontractors that have their own supervisor or foremen on their payroll, the executive supervisor or construction executive of the general contractor shall be subject to Code 5606 provided that they meet the above criteria.</i></li><li><i>3. An executive officer of a corporation who performs the duties of an executive supervisor shall be assigned to Code 8809 provided that such executive officer does not otherwise regularly and frequently perform the duties of a foreman, worker or outside salespersons.</i></li></ol>	

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<b>CONTRACTORS' MACHINERY DEALER—store or yard—&amp; Drivers</b>	<b>8107</b>
<i>Operations include repair of machinery and parts sales at the insured's premises.</i>	
<i>For operations performed at the customers' premises, refer to the entry in Section II of the Digest of Rulings and Interpretations under "Machinery Installation, Service or Repair."</i>	

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<b>CONVALESCENT or Nursing HOME—ALL EMPLOYEES</b>	<b>8829</b>
<i>A convalescent or nursing home operated by a hospital, at the same location or adjacent to the hospital shall be assigned to Code 8833 "Hospital—Professional Employees" and Code 9040 "Hospital—All Other Employees."</i>	

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<b>CONVENIENCE STORE with Self-Service Gasoline Station</b>	
<i>Refer to Section II of the Digest of Rulings and Interpretations.</i>	

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<b>COOPERAGE ASSEMBLY</b>	<b>2759</b>
<i>Separately rate stock manufacturing as Code 2710.</i>	

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<b>COOPERAGE STOCK MFG.</b>	<b>2710</b>
<i>Applies to the manufacture of heads, hoops or staves. Separately rate cooperage assembly as Code 2759.</i>	

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<b>COPPER or Brass GOODS MFG.</b>	<b>3315</b>
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<b>CORD, Rope or Twine MFG.—cotton, linen or silk</b>	<b>2302</b>
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<b>CORRUGATED or Fiberboard CONTAINER MFG.</b>	<b>4244</b>
<i>Includes corrugating or laminating of paper. Separately rate paper or paper board manufacturing as Code 4239.</i>	

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<b>COTTON BATTING, Wadding or Waste MFG.</b>	<b>2211</b>
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<b>COTTON MERCHANT &amp; Drivers</b> <i>Includes warehouse or yard employees.</i>	<b>8103</b>
<b>COTTON SPINNING AND WEAVING</b>	<b>2302</b>
<b>COTTON STORAGE</b> <i>Applies to baled cotton. Includes warehouse or yard employees.</i>	<b>8292</b>
<b>COUNSELING</b> —social work—traveling <i>Applies when any portion of an employee's time is spent in the field performing duties of a case worker, counselor, advocate for medical or social related services or other similar functions whether performed by social service agencies or similar organizations.</i>  <i>No medical, rehabilitation or other related services provided.</i>	<b>8857</b>
<b>INSIDE WORK ONLY</b>	<b>8810</b>
<b>COUNTY EMPLOYEES NOC</b> —See "MUNICIPAL"	
<b>CRACKER MFG.</b>	<b>2001</b>
<b>CRAYON, Pencil or Penholder MFG.</b>	<b>2942</b>
<b>CREAMERIES &amp; Route Salespersons, Route Supervisors, Drivers</b> <i>Includes the manufacturing of butter or cheese. Separately rate ice cream manufacturing as Code 2039.</i>	<b>2070</b>
<b>CREMATORY OPERATION &amp; Drivers</b>	<b>9620</b>
<b>CREOSOTE MFG. &amp; Drivers</b> <i>Includes distillation of alcohol, manufacturing of creosote from wood tar or acetates.</i>	<b>1470</b>
<b>CURATOR</b> —See "PUBLIC LIBRARY or MUSEUM"	
<b>CUSTOM CLOTHING</b> or Tailor <b>SHOP</b> —alterations—no mfg., dry cleaning or laundering  <i>No mass manufacturing of clothing. Applies to the custom fabrication of clothing for individuals, including subsequent alterations and tailoring. Custom is defined as the fabrication of garments such as suits, dresses, shirts, pants and other similar garments that require taking measurements of individuals, cutting and sewing the fabric in accordance to the measurements and specifications of the individual customer.</i>  <i>Code 2503 includes alterations and tailoring of garments received from customers regardless if the articles were custom manufactured or not by the same risk.</i>  <i>Separately rate alterations or tailoring performed by a dry cleaner and/or laundering establishment as Code 2590 or Code 2591.</i>  <i>Separately rate a retail clothing store engaged in providing alterations of clothing items that are sold to their customer as Code 8008.</i>	<b>2503</b>
<b>CUSTOM JEWELRY MFG.</b> —exclusively	<b>3384</b>
<b>CUTLERY MFG. NOC</b>	<b>3122</b>

**DAM or LOCK CONSTRUCTION:**

**CONCRETE WORK & Drivers** in connection with dams or locks—all types—including foundations or the making, setting up or taking down forms, scaffolds, falsework or concrete distributing apparatus.

*Separately rate excavation, pile driving, shaft sinking, tunneling; caisson or cofferdam work.*

**6017**

*With respect to non-pneumatic caisson or non-pneumatic cofferdam operations, the appropriate caisson or cofferdam classification shall apply only to the construction, maintenance or removal of the caisson or cofferdam.*

**EARTH MOVING or PLACING & Drivers** in connection with dams or locks—all types—including excavation, burrowing, filling, backfilling or grading.

*Separately rate mass rock excavation, pile driving, shaft sinking; tunneling, caisson or cofferdam work.*

**6018**

*With respect to non-pneumatic caisson or non-pneumatic cofferdam operations the appropriate caisson or cofferdam classification shall apply only to the construction, maintenance or removal of the caisson or cofferdam.*

**TIMBER CUTTING and REMOVAL & Drivers**

**2702**

*Includes incidental brush cutting and removal.*

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**DANCE CLUB, Bar, Lounge, Nightclub or Tavern**—including entertainers and/or musicians

**9074**

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

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

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★ **DAY CARE CENTERS—CHILDREN**

*Applies to facilities that offer day care services for children. These centers predominantly provide day care for younger children with a structured approach to learning social skills, language skills and early reading. Activities include singing, dancing and storytelling. Some facilities may also provide before and after-school care programs.*

*Not applicable to elementary schools that provide day care services at the same location.*

**PROFESSIONAL EMPLOYEES & Clerical, Salespersons**

**8869**

**ALL OTHER EMPLOYEES & Drivers**

**9059**

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**DEBRIS REMOVAL**—construction or erection

**5610**

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

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

**DEBRIS REMOVAL**—construction or erection (continued on next page)

*Effective October 1, 2007**Issued January 1, 2008***DEBRIS REMOVAL**—construction or erection (*continued*)

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

*The removal of debris left by a demolition contractor, shall be assigned to Code 6217.*

**DECORATING & Drivers** **9539**

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

**DECORATING or Painting NOC & Drivers** **5474**

*Includes incidental shop operations. Also includes the painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash.*

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

**DENTAL LABORATORY** **4692****DENTIST & Clerical** **8832**

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

**DERRICK or Oil Rig ERECTION or DISMANTLING**

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

**5057**

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

**5403****DETECTIVE or Patrol AGENCY & Drivers** **7723**

*Includes the operation of armored car services, watchmen, guards or patrol officers engaged in safeguarding property not owned or operated by the insured. Separately rate police officers, sheriffs, strike breakers or strike guards as Code 7720.*

**DETINNING** **3372**

*Includes incidental manufacturing of tin or tin compounds.*

★ **DEVELOPMENTAL ORGANIZATIONS—incl. workshop—ALL EMPLOYEES & SALESPERSONS, DRIVERS** **8864**

*Applicable to organizations that are engaged in providing services to individuals who are mentally, physically and emotionally challenged. A broad range of services such as clinical, educational, counseling and recreational are provided. These organizations have workshops that train individuals in various types of tasks to educate and prepare them for employment or future placement at residential facilities.*

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

**DIAMOND CUTTING or Polishing** **3384****DIAPER SERVICE & Route Salespersons, Drivers** **2594**

*Includes the rental and cleaning of diapers.*

**DIE CASTING MFG.** **1925**

*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.*

<b>DIGITAL</b> or Magnetic <b>RECORDING/STORAGE MEDIA MFG.</b> <i>Applies to audio or visual recording media manufacturing and recording tape or disk manufacturing.</i>	<b>4431</b>
<b>DIKE</b> or Revetment <b>CONSTRUCTION—ALL OPERATIONS</b> to completion—& <b>Drivers</b> <i>Applies to river work only. Separately rate pile driving as Code 6003.</i>	<b>6005</b>
<b>DISTILLATION—wood—&amp; Drivers</b> <i>Includes distillation of alcohol, manufacturing of creosote from wood tar or acetates.</i>	<b>1470</b>
<b>DIVING—SUBMARINE—NOT MARINE WRECKING</b> <i>Refer to special manual rules "Maritime Employments."</i>	
<b>DOG SHOW:</b>	
<b>KENNEL EMPLOYEES &amp; Drivers</b>	<b>8831</b>
<b>OPERATION</b> by owner or lessee & <b>Drivers</b> <i>Includes musicians and box office employees. Separately rate the operation or maintenance of amusement devices as Code 9180.</i>	<b>9016</b>
<b>DOLL</b> or Doll Parts <b>MFG.—plastic</b> <i>Separately rate the manufacturing of glass, metal or cloth parts, cloth dolls, doll clothing or dressing of dolls. Separately rate assembling as Code 4476.</i>	<b>4475</b>
<b>DOLL CLOTHING</b> or Cloth Dolls or Cloth Parts <b>MFG.</b> <i>Includes dressing of dolls.</i>	<b>2501</b>
<b>DOMESTIC SERVICE CONTRACTOR—inside</b> <i>Applicable to employers furnishing employees under contract for domestic service performed inside customers' residence and includes operation of training schools.</i>	<b>0917</b>
<b>DOMESTIC SERVICE CONTRACTOR—outside—&amp; Drivers</b> <i>Includes grass cutting, weed control, lawn spraying, laying out grounds, tree spraying or fumigating, planting trees, shrubs, flowers or lawns.</i>  <i>Code 0042 and Code 9102 "Park NOC—All Employees—&amp; Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</i>  <i>Separately rate excavation, filling or backfilling as Code 6217.</i>  <i>Separately rate tree pruning, repairing and trimming as Code 0106.</i>	<b>0042</b>
<b>DOMESTIC WORKERS:</b>	
<b>INSIDE</b>	<b>0913</b>
<b>INSIDE—Occasional</b>	<b>0908</b>
<b>OUTSIDE—including private chauffeurs</b>	<b>0912</b>
<b>OUTSIDE—Occasional—including occasional chauffeurs</b>	<b>0909</b>
<b>DOOR</b> , Door Frame or <b>SASH ERECTION—metal or metal covered</b> <i>Separately rate the installation of storm doors or storm sash as Code 5428.</i>	<b>5102</b>

<b>DOOR, Door Frame or Sash MFG.—wood—metal covered</b>	<b>3060</b>
<b>DOOR, Sash or ASSEMBLED MILLWORK MFG. &amp; Drivers</b> <i>Code 2737 and Code 2731 "Planing or Molding Mills" or Code 2802 "Carpentry—shop only—&amp; Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Where a risk deals in any lumber or building materials or in any fuel and materials in addition to products manufactured, all storage or yard operations and all drivers shall be assigned to the appropriate yard or dealer classification.</i>	<b>2737</b>
<b>DOOR, Sash or FINISHED MILLWORK DEALER &amp; Drivers</b> <i>Applicable to concerns dealing principally in such finished millwork as doors, frames, sash, screens, columns, paneling, cupboards, mantels, finished flooring or furniture such as kitchen cabinets, ironing boards, breakfast sets, window seats, wall cabinets or cases; with or without such items as moldings, stair trim, baseboards or shelving; but no other lumber or building materials except in limited quantities as an accommodation. It includes the assembling of finished parts or glazing of products received from other concerns and the cutting down of standard stock sizes to special sizes, but not the assembling or glazing of items manufactured by the insured. This classification is not available for division of payroll with Code 8232 "Lumber Yard &amp; Drivers," "Building Material Dealer &amp; Drivers" or "Fuel and Material Dealer NOC &amp; Drivers."</i>	<b>8235</b>
<b>DOUGHNUT or Cruller MFG.—not at retail shops—Route Salespersons, Route Supervisors, Drivers</b>	<b>2003</b>
<b>DOUGHNUT SHOPS &amp; Drivers—retail</b> <i>Applies to shops engaged in the preparation and sale of doughnuts, coffee or other food for consumption on or away from the premises.</i>  <i>Separately rate doughnut or cruller manufacturing, not at retail shops, as Code 2003.</i>  <i>Separately rate the sale of doughnuts or crullers, with no manufacturing or food service, as Code 8017.</i>	<b>9072</b>
<b>DRAFTING EMPLOYEES</b> <i>Subject to the standard exceptions manual rule.</i>	<b>8810</b>
<b>DRAFTING TELECOMMUTER EMPLOYEES</b> <i>Subject to the standard exceptions manual rule.</i>	<b>8871</b>
<b>DRAINAGE or Irrigation SYSTEM CONSTRUCTION &amp; Drivers</b> <i>Separately rate pile driving, dredging, tunneling or dam or sewer construction.</i>	<b>6229</b>
<b>DREDGE, Steam Shovel or Construction Machinery MFG. NOC</b>	<b>3507</b>
<b>DREDGING:</b> <i>Refer to special manual rules "Maritime Employments."</i>	
<b>DRESS FORM MFG.</b> <i>Applies to paper mache or plaster forms.</i>	<b>4038</b>
<b>DRESS PATTERN MFG.—paper</b> <i>Includes designers, drafting employees and cutters. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4282 are conducted as a separate and distinct business. Separately rate catalog printing as Code 4299.</i>	<b>4282</b>

**DRILLING** or Redrilling of **OIL** or Gas **WELLS** & Installation of Casing, **Drivers** **6235**

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**DRILLING NOC & Drivers** **6204**

*Shall not be assigned at a single job or location to a risk engaged in operations described by another classification.*

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**DRIVERS** and Helpers **NOC—Commercial** **7380**

*Subject to the standard exception manual rule.*

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**DRUG**, Medicine or Pharmaceutical Preparation **MFG.**—includes mfg. of ingredients **4825**

*Code 4825 and Code 4611 "Drug, Medicine or Pharmaceutical Preparation," Code 4828 "Chemical Blending or Mixing NOC—All Operations—& Drivers" or Code 4829 "Chemical Mfg. NOC—All Operations—& Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.*

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**DRUG**, Medicine or Pharmaceutical **PREPARATION**—no mfg. of ingredients **4611**

*Applies to compounding, blending or packing operations only. Code 4611 and Code 4825 "Drug Medicine or Pharmaceutical Preparation Mfg.," Code 4828 "Chemical Blending or Mixing NOC—All Operations—& Drivers" or Code 4829 "Chemical Mfg. NOC—All Operations—& Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.*

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**DRUG** or Alcohol **REHABILITATION FACILITY—ALL EMPLOYEES—& Clerical** **8865**

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

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

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**DRY CLEANING** or Laundry Collecting or **DISTRIBUTING STORE** **8017**

*No dry cleaning or laundering at the same location.*

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**DRY CLEANING** or Laundry—**COMMERCIAL—& Route Salespersons, Drivers** **2591**

*Applies to risks principally engaged (more than 50%) in commercial dry cleaning or laundry operations*

*Includes incidental alterations and pressing of items.*

*Separately rate collecting or distributing stores (no dry cleaning or laundering at the same location) as Code 8017.*

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**DRY CLEANING** or Laundry—**RETAIL—& Route Salespersons, Drivers** **2590**

*Applies to risks principally engaged (more than 50%) in retail dry cleaning or laundry operations.*

*Includes incidental alterations and pressing of items. Separately rate alterations or tailoring performed by a tailor (no dry cleaning or laundering) as Code 2503.*

*Separately rate collecting or distributing stores (no dry cleaning or laundering at the same location) as Code 8017.*

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**DRY CLEANING** or Laundry **STORE—SELF-SERVICE** **8017**

*No dry cleaning or laundering at the same location.*

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**DRY DOCK OPERATION**—See "SHIP REPAIR or CONVERSION"

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<b>EARTHENWARE or Tile MFG. NOC &amp; Drivers</b>	<b>4024</b>
<i>Includes: construction or reconstruction of sheds or kilns; clay, shale or sand digging; the manufacturing of common, face, pressed or repressed building or paving bricks; sand-lime bricks, structural, fireproofing, drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Separately rate underground mining as Code 1170 and quarrying as Code 1624.</i>	
<b>ELECTRIC Light or POWER CO.—ALL EMPLOYEES—&amp; Drivers</b>	<b>7539</b>
<i>Includes store employees. Separately rate construction of buildings, dams or reservoirs.</i>	
<i>Separately rate meter readers, not exposed to operative hazards, as Code 7542.</i>	
<b>ELECTRIC Light or POWER LINE CONSTRUCTION &amp; Drivers</b>	<b>7538</b>
<i>Not available for division of payroll with Code 7539 "Electric Light or Power Co.—All Employees—&amp; Drivers."</i>	
<b>ELECTRIC LIGHTING FIXTURE, Lantern or Lamp MFG.:</b>	
<b>ASSEMBLY &amp; Finishing</b>	<b>3190</b>
<b>ALL OTHER OPERATIONS</b>	<b>3191</b>
<b>ELECTRIC POWER or Transmission EQUIPMENT MFG.</b>	<b>3643</b>
<i>Includes the manufacturing or repair of motors, generators, converters, transformers, switchboards, circuit breakers, switches or switchboard apparatus or incidental equipment on the premises of the insured.</i>	
<b>ELECTRICAL APPARATUS INSTALLATION &amp; Drivers</b>	<b>3724</b>
<i>Applies to the erection or installation of electrical apparatus at customer's premises.</i>	
<i>Separately rate the repair or servicing of electrical apparatus at the insured's premises.</i>	
<i>Separately rate the erection of poles, stringing of wires, installation of service transformers on poles or on the outside of buildings or the making of service connections as Code 7538.</i>	
<i>Separately rate the repair or servicing of electrical apparatus at a customers' premises as Code 3737.</i>	
<b>ELECTRICAL APPARATUS MFG. NOC</b>	<b>3179</b>
<i>Includes electrical fixtures or appliances. Code 3179 and Code 3643 "Electric Power or Transmission Equipment Mfg." shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</i>	
<b>ELECTRICAL APPARATUS REPAIR or Servicing at Customers' Premises &amp; Drivers</b>	<b>3737</b>
<i>Applies only to the service or repair of electrical apparatus at a customers' premises.</i>	
<i>Separately rate the erection or installation of electrical apparatus at a customers' premises as Code 3724.</i>	
<b>ELECTRICAL Cord Set, Radio or Ignition HARNESS ASSEMBLY</b>	<b>3681</b>

<b>ELECTRICAL WIRING—within buildings—&amp; Drivers</b> <i>Includes installation or repair of fixtures or appliances. Separately rate the installation of electrical machinery or auxiliary apparatus as Code 3724.</i>	<b>5190</b>
<b>ELECTROPLATING</b> <i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3372 are conducted as a separate and distinct business.</i>	<b>3372</b>
<b>ELEVATOR ERECTION or REPAIR</b>	<b>5160</b>
<b>ELEVATOR INSPECTING</b>	<b>8731</b>
<b>ELEVATOR or Escalator MFG.</b>	<b>3042</b>
<b>EMBROIDERY MFG.</b>	<b>2388</b>
<b>EMERY WORKS &amp; Drivers</b> <i>Applies to crushing or grinding. Separately rate digging, mining or quarrying.</i>	<b>1747</b>
<b>ENGINE MFG.—AIRCRAFT</b>	<b>3826</b>
<b>ENGINE MFG.—AUTOMOBILE</b>	<b>3827</b>
<b>ENGINE MFG. NOC</b> <i>Separately rate foundry work in connection with manufacturing engine blocks (no engine manufacturing) as Code 3081.</i>	<b>3612</b>
<b>ENGINEER or Architect—CONSULTING</b> <i>Does not apply when engaged in actual construction. May be used only upon specific assignment by the Rating Board. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8601 are conducted as a separate and distinct business.</i>	<b>8601</b>
<b>ENGRAVING</b>	<b>4352</b>
<b>EQUIPMENT or Machinery ERECTION or INSTALLATION NOC &amp; Drivers</b> <i>Applies to the erection or installation of machinery at customers' premises.</i> <i>Separately rate the repair or servicing of machinery at customers' premises as Code 3737.</i> <i>Separately rate the repair or servicing of machinery at the insureds premise.</i>	<b>3724</b>
<b>EQUIPMENT or Machinery REPAIR or Servicing at Customers' Premises NOC &amp; Drivers</b> <i>Applies to the repair or servicing of machinery at a customer's premises.</i> <i>Separately rate the erection or installation of machinery at a customer's premises as Code 3724.</i> <i>Separately rate the repair or servicing of machinery at the insured's premises.</i>	<b>3737</b>
<b>ESCALATOR or Elevator MFG.</b>	<b>3042</b>
<b>ESSENTIAL OILS MFG. &amp; distillation</b>	<b>4628</b>

**EXCAVATION NOC & Drivers** 6217

*Includes burrowing, filling or backfilling. Separately rate mass rock excavation, grading or excavation in connection with street or road construction, pile driving, shaft sinking; caisson or cofferdam work, underpinning.*

**EXCAVATION—ROCK—& Drivers** 5508

*Includes incidental quarrying or stone crushing. No tunneling.*

**EXECUTIVE OFFICERS NOC—not foremen, workers or salespersons** 8809

*Applies only to executive officers of a corporation who are elected or appointed in accordance with the charter or bylaws of such corporation. It does not apply to any executive officer who as a regular and frequent part of his/her duties performs such work as is ordinarily undertaken by a foreman, worker or salesperson.*

**EXECUTIVE SUPERVISOR—CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER, CONSTRUCTION SUPERINTENDENT or PROJECT MANAGER** 5606

*Applies to Executive Supervisors, Construction Executives, Construction Managers, Construction Superintendents or Project Managers that perform administrative responsibilities for construction or erection projects. Executive Supervisors or Construction Executives are defined as those persons exercising supervisory control through job superintendents or foremen.*

1. *This classification does not apply to any person who is directly in charge of construction work such as a superintendent or foremen or any person that is engaged in actual construction or erection work. The applicable construction or erection classification(s) shall be applied.*
2. *When actual construction or erection work is given to or placed with subcontractors that have their own supervisor or foremen on their payroll, the executive supervisor or construction executive of the general contractor shall be subject to Code 5606 provided that they meet the above criteria.*
3. *Separately rate an executive officer of a corporation who performs the duties of an executive supervisor as Code 8809 provided that such executive officer does not otherwise regularly and frequently perform the duties of a foreman, worker or outside salespersons.*

**EXERCISE or Health INSTITUTE** 9055**EXHIBITION—See “AMUSEMENT PARK”****EXPLOSIVES or AMMUNITION MFG.:****CARTRIDGE CHARGING or LOADING & Drivers** 4767

*Includes all operations involving the handling of explosives or mixing of fulminate. Separately rate explosives or fulminate manufacturing.*

*Code 0767F shall be assigned in conjunction with this code to reflect the non-ratable catastrophe loading. Premium generated by Code 0767 is not subject to experience rating or retrospective rating.*

**CARTRIDGE or SHELL CASE MFG.—metal** 3315

*Separately rate shell case loading as Code 4771 or cartridge loading as Code 4767. Separately rate testing with explosives.*

*Explosives or Ammunition Mfg. continued on the next page.*

**EXPLOSIVES or AMMUNITION MFG.:** *(continued)*

<b>EXPLOSIVES or AMMUNITION MFG. NOC &amp; Drivers</b>	<b>4771</b>
<i>Includes the following operations: bag loading—propellant charges; black powder manufacturing; cap, primer, fuse, booster, or detonator assembly; cartridge manufacturing or assembly; fireworks manufacturing; high explosives manufacturing; projectile, bomb, mine, or grenade loading; shell case loading and smokeless powder mfg—single base assembly.</i>	
<i>Separately rate cartridge charging or loading as Code 4767.</i>	
<i>Separately rate fireworks exhibitions as Code 9088.</i>	
<i>Code 0771 shall be assigned in conjunction with this code to reflect the non-ratable catastrophe loading. Premium generated by Code 0771 is not subject to experience or retrospective rating.</i>	
<b>PROJECTILE or SHELL MFG.</b>	<b>3632</b>
<i>Includes incidental "nosing in." Not cartridge or shell case manufacturing. Separately rate shell case loading as Code 4771 and cartridge charging or loading as Code 4767. Separately rate forging or casting of shapes and the testing with explosives.</i>	
<b>EXTERMINATOR &amp; Drivers</b>	<b>9014</b>
<i>Includes termite control. Separately rate carpentry repair as Code 5403, Code 5645 or Code 5651. Separately rate the use of poisonous gases as Code 4828 or Code 4829.</i>	
<b>EXTRACT MFG.</b>	<b>4628</b>
<i>Applies to dyewood, licorice, tanning, perfumery, medicinal or flavoring extract manufacturing. Includes distillation of essential oils.</i>	
<b>EYELET MFG.</b>	<b>3270</b>
<b>FABRIC COATING or Impregnating NOC</b>	<b>4493</b>
<i>Includes the coating or impregnating of fabrics with oils, varnishes, lacquers, plastics or rubber.</i>	
<b>FACTORY COST or Office SYSTEMATIZER, Accountant or Auditor—TRAVELING</b>	<b>8803</b>
<i>Includes insurance company premium auditors.</i>	
<b>FARM MACHINERY DEALER—ALL OPERATIONS—&amp; Drivers</b>	<b>8116</b>
<i>Includes parts and accessories department, demonstrations, repair of farm machinery on or away from the insured's premises.</i>	
<b>FARM MACHINERY OPERATION—by contractor—&amp; Drivers</b>	<b>0050</b>
<b>FARMS:</b>	
<b>FARM NOC &amp; Drivers</b>	<b>0006</b>
<b>FRUIT FARM &amp; Drivers</b>	<b>0007</b>
<i>Available only for a farm where the gross annual income from the sales of fruit constitutes more than 50% of the total income from all farm products sold. The term "fruit" includes apples, cherries, peaches, pears, plums and quinces.</i>	
<b>POULTRY FARM &amp; Drivers</b>	<b>0034</b>
<i>Available only for a farm where the employer's books of accounts show that the sales of poultry and eggs constitute at least 80% of the total sales of all products of the farm sold during the policy period.</i>	

*Farms continued on the next page.*

**FARMS:** *(continued)*

<b>VEGETABLE, Berry or Grape FARM &amp; Drivers</b>	<b>0031</b>
<i>Available only for a farm where the gross annual income from the sale of vegetables, berries or grapes (other than corn or grain for silage) constitutes more than 50% of the total income from all farm products sold.</i>	
<b>FARM or FEED SUPPLY DEALER—retail—exclusively</b>	<b>8199</b>
<b>FASTENER MFG.—metal</b>	<b>3270</b>
<i>Includes the manufacturing of snap or slide fasteners, hooks and eyes or paper fasteners.</i>	
<b>FEATHER or Flower MFG.—artificial</b>	<b>2534</b>
<b>FEATHER PILLOW MFG.</b>	<b>2571</b>
<b>FEED, Hay, Grain or Fertilizer DEALER &amp; LOCAL MANAGERS, Drivers</b>	<b>8215</b>
<b>FEED or FARM SUPPLY DEALER—retail—exclusively</b>	<b>8199</b>
<b>FEED MFG.</b>	<b>2014</b>
<i>Includes the preparation of cereal or compound feeds for livestock.</i>	
<b>FELT or Building or Roofing Paper PREPARATION—no installation—&amp; Drivers</b>	<b>1463</b>
<i>Not applicable to asphalt or tar distillation or refining plants, which include the saturating of paper or felt as a part of their operation. Separately rate paper manufacturing as Code 4239. Separately rate felt manufacturing as Code 2288.</i>	
<b>FELT MFG.</b>	<b>2288</b>
<b>FENCE ERECTION—metal</b>	<b>6400</b>
<b>FERTILIZER, Hay, Grain or Feed DEALER &amp; LOCAL MANAGERS, Drivers</b>	<b>8215</b>
<b>FERTILIZER MFG. &amp; Drivers</b>	<b>4583</b>
<i>Not rendering or garbage works. Includes dry mixing plants. Code 4583 and Code 2089 "Packing House" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</i>	
<b>FIBER GOODS MFG. 4263</b>	
<i>Separately rate fiberboard manufacturing as Code 4239.</i>	
<b>FIBERBOARD or Corrugated CONTAINER MFG.</b>	<b>4244</b>
<i>Includes corrugating or laminating of paper. Separately rate paper or paper board manufacturing as Code 4239.</i>	
<b>FIELD BONDED WAREHOUSING &amp; Drivers</b>	<b>7723</b>
<i>No handling, moving or shipping of goods or merchandise at the field location.</i>	
<b>FILE MFG.</b>	<b>3118</b>
<b>FILM EXCHANGE—MOTION PICTURE—&amp; Clerical</b>	<b>4362</b>
<i>Includes projecting rooms. Separately rate film exchanges located at motion picture studios as Code 4360.</i>	

**FIRE ALARM**, Telephone or Telegraph **LINE CONSTRUCTION & Drivers** **7601**  
*Shall not be assigned to a risk engaged in operations described by Code 7600 "Telephone or Telegraph Co. All Other Employees & Drivers."*

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**FIRE PATROL** or Protective **CORPS**—not salvage operations—**& Drivers** **7710**

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**FIREFIGHTERS—NOT VOLUNTEER—& Drivers** **7710**

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**FIREFIGHTERS—VOLUNTEER—& Drivers** **7711**

*Available only for a county, city, town, village or fire district. Coverage under this classification shall be afforded only by a separate Volunteer Firefighters' Benefit Law Policy. Separately rate paid firefighters of a volunteer fire company as Code 7710. Separately rate other employees under the appropriate manual classification, and included in the audit at their actual remuneration subject to a minimum individual remuneration of \$100 per annum.*

*The terms "home area" and "outside area" as used in Rule A below are defined as follows:*

*"Home Area"*

- 1. Any city, village or fire district having its own fire department, or protected pursuant to a fire protection contract with an incorporated fire company, located within the city, village or fire district.*
- 2. Any town fire protection district or town fire alarm district protected pursuant to a fire protection contract with an incorporated fire company located within the town fire protection district or town fire alarm district.*
- 3. The territory of a town located outside of a city, village, fire district, town fire protection district or town fire alarm district, included within the area of operation set forth in the certificate of incorporation of an incorporated fire company located in such territory.*

*"Outside Area"*

*Any city, village, fire district, town fire protection district or town fire alarm district which either does not have its own fire department or an incorporated fire company located within its boundaries, and is protected pursuant to a fire protection contract.*

*A. The premium charge for the "home area" shall be the sum of:*

- 1. The premium charge corresponding to the population of the "home area" and*
- 2. A premium charge of \$150 per fire protection contract where the "home area" has obligated itself to provide fire protection to another "home area" pursuant to a fire protection contract, and*
- 3. The separate premium charges for each "outside area" corresponding to the population of each such "outside area" that is serviced by the "home area" under a fire protection contract.*
- 4. However, where an "outside area" has more than one contract for fire protection, the additional premium charge for each "home area" providing fire protection to such "outside area" shall be a proportionate share of the total premium corresponding to the population of the "outside area," provided that the books and records of the "home area" are maintained so as to show separately its contract price as well as the total cost of all contracts being paid by the "outside area." The proportionate share shall be determined on the basis of the ratio that the contract price paid to the "home area" bears to the total contract price for all fire protection for such "outside area."*

*Firefighters—Volunteer—& Drivers continued on the next page.*

**FIREFIGHTERS—VOLUNTEER—& Drivers:** *(continued)*

- B. The premium charge where a fire company or fire department operates in, or is maintained jointly by two or more villages, towns or fire districts, shall be the sum of the separate premium charges for each village, town or fire district, corresponding to the population of each such village, town or fire district.*

<b>FIREFIGHTERS—VOLUNTEER—&amp; Drivers—ELECTIVE</b> Coverage for Assistance from Individual Volunteer Firefighters	<b>7716</b>
<i>Available only for a political subdivision (county, city, town, village or fire district) which has a paid fire department insured under Code 7710 "Firefighters—Not Volunteer—&amp; Drivers." It covers such a political subdivision for its liability under the Volunteer Firefighters' Benefit Law for volunteer firefighters who offer their services on an individual basis. Coverage under this classification shall be afforded only by a separate Volunteer Firefighters' Benefit Law Policy.</i>	
<b>FIREPROOF EQUIPMENT MFG.</b>	<b>3076</b>
<i>Includes metal furniture, filing equipment and incidental woodworking. Separately rate the manufacturing of fireproof doors that are wood covered with metal as Code 3060. Separately rate wood shutter manufacturing as Code 2737.</i>	
<b>FIREWORKS EXHIBITION &amp; Drivers</b>	<b>9088</b>
<b>FIREWORKS MFG.</b> —See "EXPLOSIVES"	
<b>FISH CURING</b>	<b>2101</b>
<i>Applies to shore or dock work only.</i>	
<b>FISHING CLUB</b> —See "CLUB—COUNTRY—& Clerical"	
<b>FISHING ROD and Tackle MFG.</b>	<b>4902</b>
<b>FLAX SPINNING AND WEAVING</b>	<b>2302</b>
<b>FLINT or Spar GRINDING &amp; Drivers</b>	<b>1741</b>
<i>Separately rate digging, mining or quarrying. Risks engaged in grinding materials which do not contain more than 5% free silica shall be assigned to Code 1747.</i>	
<b>FLOOR INSTALLATION</b> —Parquet or Wooden Finished	<b>5429</b>
<i>Not available for division of payroll with Code 5403 "Carpentry NOC," Code 5645 "Carpentry Detached Dwellings" or Code 5651 "Carpentry Dwellings Three Stories or Less" at the same job or location.</i>	
<b>FLORIST</b> —cultivating or gardening—& Drivers	<b>0035</b>
<b>FLOWER or Feather MFG.</b> —artificial	<b>2534</b>
<b>FOOD SUNDRIES MFG. NOC</b> —no cereal milling	<b>6504</b>
<i>Includes cleaning, grinding, sorting or mixing of coffee, sugars, confections, pastry flours, spices or nuts.</i>	

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<b>FORGING WORK—drop or machine</b> <i>Includes trimming. Separately rate the machining of forgings or die making operations as Code 3632.</i>	<b>3110</b>
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<b>FOUNDRY NOC—FERROUS</b>	<b>3081</b>
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<b>FOUNTAIN PEN MFG.</b>	<b>4432</b>
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<b>FREIGHT HANDLERS NOC</b> <i>Applies to operations at railroad yards, airports or warehouses not on piers or in terminals or areas adjoining piers. Separately rate freight handling on piers or in terminals or areas adjoining piers as Code 7366F. Separately rate drivers engaged in trucking as Code 7219.</i>	<b>7367</b>
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<b>FREIGHT HANDLERS—ON PIER</b> or in terminals or areas adjoining piers <i>This classification applies to handling cargo on piers or adjoining areas or terminals, incidental to loading or unloading vessels. It includes freight checkers, stuffing and stripping containers, other processing of waterborne cargo and loading and unloading trucks and railroad cars on piers or in adjoining areas or terminals. Separately rate freight handling not on piers or in terminals or areas adjoining piers as Code 7367. Separately rate loading or unloading vessels as "Stevedoring." Separately rate drivers engaged in trucking as Code 7219.</i>	<b>7366F</b>
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<b>FREIGHT HANDLING—packing, handling or shipping EXPLOSIVES or AMMUNITION—UNDER CONTRACT:</b>  Coverage under <b>STATE ACT ONLY</b> <i>This classification includes freight checkers. Separately rate drivers as Code 7219.</i>	<b>7367</b>
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<b>FRINGE</b> or Braid <b>MFG.</b>	<b>2387</b>
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<b>FRUIT</b> Evaporating or <b>PRESERVING</b> <i>Includes jam, jelly or cooked fruit syrup manufacturing. No canneries. No fruit juice manufacturing.</i>	<b>2112</b>
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<b>FRUIT FARM &amp; Drivers</b> <i>Available only for a farm where the gross annual income from the sales of fruit constitutes more than 50% of the total income from all farm products sold. The term "fruit" includes apples, cherries, peaches, pears, plums and quinces.</i>	<b>0007</b>
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<b>FRUIT JUICE MFG.—ALL OPERATIONS</b> <i>Includes incidental fruit preserving or bottling. No bottling of carbonated liquids.</i>	<b>2143</b>
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<b>FRUIT PACKING</b> <i>Separately rate fruit evaporating or preserving as Code 2112. Separately rate canneries as Code 2111.</i>	<b>2105</b>
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<b>FUEL AND MATERIAL DEALER NOC</b> —no second-hand building materials or lumber—& local managers, <b>Drivers</b>	<b>8232</b>
<i>Applicable only to risks dealing in two or more of the classifications of materials listed below; however, it shall not be applicable to a risk if its sale of any one of such classifications of materials exceeds 80% of its total sales:</i>	
<ol style="list-style-type: none"> <li>1. Coal, fuel oil, wood or ice</li> <li>2. Building materials including lumber</li> <li>3. Hay, grain, feed or seed</li> <li>4. Agricultural implements or farm machinery</li> </ol>	
<b>FUEL INJECTION DEVICE MFG.</b>	<b>3581</b>
<i>Includes the manufacture of devices used in vehicles or other equipment to monitor, meter or distribute fuel such as, but not limited to, carburetors, fuel pumps, super chargers, turbo chargers and throttle bodies.</i>	
<b>FUNERAL DIRECTORS &amp; Drivers</b>	<b>9620</b>
<b>FUR MFG.</b> —preparing skins	<b>2600</b>
<b>FURNISHING GOODS MFG. NOC</b> —from textile fabrics	<b>2553</b>
<b>FURNITURE ASSEMBLY—wood</b> —from manufactured parts	<b>2881</b>
<i>Includes finishing. Code 2881, Code 2883 "Furniture Mfg." and Code 2735 "Furniture Stock Mfg. NOC" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</i>	
<b>FURNITURE MFG.—metal</b>	<b>3076</b>
<b>FURNITURE MFG. NOC—wood</b>	<b>2883</b>
<b>FURNITURE MOVING</b> and/or storage, <b>Drivers</b>	<b>8293</b>
<i>Includes packing or handling household goods away from insured's premises.</i>	
<b>FURNITURE or FIXTURE INSTALLATION NOC</b>	<b>5429</b>
<i>Not available for division of payroll with Code 5403 "Carpentry NOC," Code 5645 "Carpentry Detached Dwellings" or Code 5651 "Carpentry Dwellings Three Stories or Less" at the same job or location.</i>	
<b>FURNITURE STOCK MFG.</b>	<b>2735</b>
<b>FURNITURE UPHOLSTERING</b>	<b>9522</b>
<b>GALVANIZING</b> or Tinning	<b>3372</b>
<i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3372 are conducted as a separate and distinct business.</i>	
<b>GARBAGE, Ashes or Refuse COLLECTION &amp; Drivers</b>	<b>9403</b>
<i>Separately rate reduction, rendering or fertilizer plants.</i>	
<b>GARBAGE WORKS</b>	<b>7590</b>
<i>Applies to reduction or incineration. Separately rate drivers as Code 9403.</i>	
<b>GAS BURNER INSTALLATION</b> —See "OIL or GAS BURNER INSTALLATION"	

**GAS COMPANY:**

<b>GAS CO.—NATURAL GAS—local distribution—ALL OPERATIONS—&amp; Drivers</b>	<b>7502</b>
<i>Includes store employees. Separately rate drilling or operation of wells, construction or operation of cross-country pipelines or construction of buildings or gasholders.</i>	
<i>Separately rate meter readers, not exposed to operative hazards, as Code 7542.</i>	
<b>GAS WORKS—ALL OPERATIONS—&amp; Drivers</b>	<b>7502</b>
<i>Includes store employees. Separately rate construction of buildings or gasholders.</i>	
<i>Separately rate meter readers, not exposed to operative hazards, as Code 7542.</i>	
<b>GAS DEALER—L.P.G.—ALL OPERATIONS—&amp; Drivers</b>	<b>8353</b>
<i>Includes store employees; installation, servicing or repair of customers' equipment or appliances. Separately rate distribution by gas mains or piping from central tanks as Code 7502.</i>	
<b>GAS DISTRIBUTING—L.P.G.—local—ALL OPERATIONS—&amp; Drivers</b>	<b>7502</b>
<i>Includes store employees. Applies to distribution by means of gas mains or piping from central tanks. Separately rate: construction or operation of cross-country pipelines or construction of buildings or gasholders.</i>	
<i>Separately rate meter readers, not exposed to operative hazards, as Code 7542.</i>	
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<b>GAS LIGHTING FIXTURES, Lantern or Lamp MFG.:</b>	
<b>ASSEMBLY &amp; Finishing</b>	<b>3190</b>
<b>ALL OTHER OPERATIONS</b>	<b>3191</b>
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<b>GAS or Oil GEOLOGIST or Scout</b>	<b>8601</b>
<i>Includes lease buyers who, as any part of their duty, perform work similar to that undertaken by oil or gas geologists or scouts. May be used only upon specific assignment by the Rating Board. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8601 are conducted as a separate and distinct business.</i>	
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<b>GAS or Oil LEASE OPERATOR—natural gas—ALL OPERATIONS—&amp; Drivers</b>	<b>1320</b>
<i>Separately rate erecting or dismantling of derricks, drilling, installation or recovery of casing, wellshooting, cementing, tank building, topping operations or gasoline recovery.</i>	
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<b>GAS or Oil LEASE WORK NOC—natural gas—by contractor—&amp; Drivers</b>	<b>6216</b>
<i>Includes the clearing of land, building of lease roads, slush pits, levees or fire walls, the laying or taking up of flow lines and water lines, installing of central pumping units, acidizing of wells and lease beautification work. Separately rate pipeline construction, tank building, rig or derrick erecting or dismantling, installation or recovery of casing, drilling, cementing, cleaning and swabbing or wells or well shooting. Not lease operation.</i>	
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<b>GAS or Oil PIPELINE CONSTRUCTION &amp; Drivers</b>	<b>6233</b>
<i>Separately rate pile driving, dredging or tunneling.</i>	
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<b>GAS or Oil PIPELINE OPERATION &amp; Drivers</b>	<b>7515</b>
<i>Separately rate construction, operation of wells, or oil refining.</i>	
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<b>GAS MAIN</b> or Connection <b>CONSTRUCTION &amp; Drivers</b>	<b>6319</b>
<i>Includes tunneling at street crossings when not performed under air pressure. Separately rate all other tunneling. Separately rate the construction of pipelines between natural gas producing fields and points of connection with local distributing systems as Code 6233.</i>	
<i>Not available for division of payroll with Code 7502 "Gas Co.—Natural Gas—local distribution—All Operations—&amp; Drivers."</i>	
<b>GAS METER MFG.</b>	<b>3574</b>
<b>GAS WELL</b> or <b>PIPELINE</b> —See "OIL or GAS"	
<b>GASOLINE</b> or Oil <b>DEALER &amp; Drivers</b>	<b>8350</b>
<i>Separately rate retail gasoline stations as Code 8391, Code 8381 or Code 8382.</i>	
<b>GASOLINE RECOVERY &amp; Drivers</b>	<b>1463</b>
<i>Applies to recovery from casing head or natural gas.</i>	
<b>GEAR MFG.</b> or <b>GRINDING</b>	<b>3635</b>
<i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3635 are conducted as a separate and distinct business.</i>	
<b>GEOPHYSICAL EXPLORATION</b> —Seismic—& <b>Drivers</b>	<b>5508</b>
<b>GEOPHYSICAL EXPLORATION NOC</b>	<b>8601</b>
<i>Separately rate core drilling as Code 6204. May be used only upon specific assignment by the Rating Board. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8601 are conducted as a separate and distinct business.</i>	
<b>GLASS MFG.—CUT</b>	<b>4111</b>
<b>GLASS MFG. NOC &amp; Drivers</b>	<b>4101</b>
<i>Includes the manufacturing of the blown sheet, window, polished plate, ribbed, rolled, colored, figured or wire glass. Separately rate sand digging as Code 4000 and quarrying as Code 1624.</i>	
<b>GLASS MERCHANT</b>	<b>4130</b>
<i>Includes bending, grinding, beveling or silvering of plate glass.</i>	
<b>GLASS WINDOW MFG.</b> —stained	<b>4133</b>
<i>Includes glass manufacturing.</i>	
<b>GLASSWARE MFG.—NO AUTOMATIC BLOWING MACHINES</b>	<b>4111</b>
<i>Separately rate sand digging as Code 4000 and quarrying as Code 1624.</i>	
<b>GLASSWARE MFG. NOC</b>	<b>4114</b>
<i>Separately rate sand digging as Code 4000 and quarrying as Code 1624.</i>	
<b>GLAZIER—AWAY FROM SHOP—&amp; Drivers</b>	<b>5462</b>
<b>GLOVE MFG.</b> —leather or textile	<b>2670</b>
<i>Separately rate tanning of leather as Code 2623. Separately rate the manufacturing of textile fabric.</i>	

<b>GLOVE or Mitten MFG.—knit</b> <i>Separately rate yarn manufacturing.</i>	<b>2362</b>
<b>GLUE MFG. &amp; Drivers</b> <i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4653 are conducted as a separate and distinct business.</i>	<b>4653</b>
<b>GOLD LEAF MFG.</b>	<b>3383</b>
<b>GOLF CLUB—See "CLUB—COUNTRY—&amp; Clerical"</b>	
<b>GRADING OF LAND NOC &amp; Drivers</b> <i>Includes borrowing, burrowing, filling or back-filling. Separately rate mass rock excavation, grading or excavation in connection with street or road construction, pile driving, shaft sinking; caisson or cofferdam work, underpinning.</i>	<b>6217</b>
<b>GRAIN ELEVATOR OPERATION</b> <i>Separately rate floating elevators under the appropriate vessel classification.</i>	<b>8102</b>
<b>GRAIN, Feed or Hay or Fertilizer DEALER &amp; LOCAL MANAGERS, Drivers</b>	<b>8215</b>
<b>GRAIN MILLING</b>	<b>2014</b>
<b>GRAPHITE MFG.—not artificial—&amp; Drivers</b> <i>Separately rate artificial graphite manufacturing as Code 1439.</i>	<b>1452</b>
<b>GRAVEL or Sand DIGGING &amp; Drivers</b> <i>Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. No canal, sewer or cellar excavation or underground mining.</i>	<b>4000</b>
<b>GREASE or Oil MIXING OR BLENDING</b> <i>Code 4712 and Code 1463 "Oil Refining—petroleum—&amp; Drivers" or Code 8350 "Oil or Gasoline Dealer &amp; Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Separately rate rendering as Code 4665. Separately rate petroleum refining as Code 1463.</i>	<b>4712</b>
<b>GREENHOUSE ERECTION—ALL OPERATIONS</b>	<b>5402</b>
<b>GREETING CARD MFG.</b>	<b>4310</b>
<b>GUM MFG.—Chewing</b> <i>Applies to, but not limited to, the manufacturing of candy bars, chocolate bars, chewing gum, glaceed fruit, jellybeans, lollipops, licorice, breath mints and taffy.</i> <i>Includes manufacturing from cocoa beans.</i>	<b>2041</b>
<b>GUNITING—not chimneys</b> <i>Separately rate guniting on chimneys as Code 5000.</i>	<b>5213</b>

<b>HAIR GOODS MFG.</b>	<b>2534</b>
<i>Applies to products made from human hair.</i>	
<b>HARDWARE MFG. NOC</b>	<b>3146</b>
<b>HARNESS</b> or Saddle <b>MFG.</b>	<b>4902</b>
<b>HAT CLEANING</b> Establishment	<b>9585</b>
<b>HAT MFG. NOC</b>	<b>2501</b>
<b>HATTERS' FUR MFG.</b>	<b>2600</b>
<b>HAY BALING</b> —by contractor—& Drivers	<b>0050</b>
<b>HAY</b> , Grain, Feed or Fertilizer <b>DEALER &amp; LOCAL MANAGERS, Drivers</b>	<b>8215</b>
<b>HEALTH</b> or Exercise <b>INSTITUTE</b>	<b>9055</b>
<b>HEALTH CARE SERVICES:</b>	
<i>Applies to an establishment providing health care services for individuals or families in their residences, nursing homes, hospitals or schools.</i>	
<b>MEDICAL</b> or <b>OTHER PROFESSIONAL SERVICES</b> —traveling	<b>8854</b>
<i>Includes private duty registered and licensed practical nurses, physical, speech and/or occupational therapists.</i>	
<b>DAILY LIVING SKILL SERVICES</b> —traveling	<b>9051</b>
<i>Includes home health aides, personal care aides, all other types of home aides and home support personnel such as homemakers, companions and services to shut-ins involving shopping or assistance with personal grooming.</i>	
<b>MEDICAL &amp; social CASE WORKERS</b> —traveling	<b>8857</b>
<i>Applies when any portion of an employee's time is spent in the field performing duties of a case worker, counselor, advocate for medical or social related services or other similar functions whether performed by social service agencies or similar organizations.</i>	
<i>No medical, rehabilitation or other related services provided.</i>	
<b>INSIDE WORK ONLY</b> —medical & social case workers	<b>8810</b>
<b>HEAT TREATING</b> —metal	<b>3307</b>
<i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3307 are conducted as a separate and distinct business.</i>	
<b>HEATER</b> or Radiator <b>MFG.</b>	<b>3081</b>
<i>Applies to cast iron heaters or radiators.</i>	
<b>HEATING</b> and Air Conditioning <b>DUCT WORK</b> —shop and outside—& Drivers	<b>5536</b>
<i>Applies to fabrication, erection, installation or repair of duct work including the installation of the air conditioning and blower units. Separately rate the repair or servicing machinery at a customers' premises as Code 3737.</i>	
<i>Not available for division of payroll at the same job or location to which Code 5538 "Sheet Metal Work Erection, Installation or Repair NOC—shop or outside—&amp; Drivers" applies.</i>	

HEMP or Jute **SPINNING AND WEAVING**

2302

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**HOD HOISTS**—See “SCAFFOLDS”

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**HOMELESS SHELTER—ALL EMPLOYEES—& Clerical**

8865

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

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

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**HOMES FOR THE MENTALLY IMPAIRED—ALL EMPLOYEES—& Clerical**

8865

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

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

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**HONE or Oil STONE MFG. & Drivers**

1748

*Separately rate quarrying as Code 1624.*

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**HORN GOODS MFG.**—Fabricated Products Mfg.

4452

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

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**HORSE SHOE MFG.**

3146

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

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**HORSE SHOW:**

**STABLE EMPLOYEES & Drivers**

7201

**OPERATION** by owner or lessee & Drivers

9016

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

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**HOSIERY MFG.**

2362

*Separately rate yarn manufacturing.*

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**HOSPITAL:**

**PROFESSIONAL EMPLOYEES**

8833

**ALL OTHER EMPLOYEES**

9040

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

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**HOSPITAL—VETERINARY—& Drivers**

8831

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**HOT HOUSE ERECTION—ALL OPERATIONS**

5402

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

<b>ICE CREAM MFG. &amp; Route Salespersons, Route Supervisors, Drivers</b>	<b>2039</b>
<b>ICE MFG.</b>	<b>2150</b>
<b>ICE SKATING RINK</b> <i>Separately rate full-service restaurant as Code 9071, fast food restaurant as Code 9072, or the operation of a bar, dance club, lounge, nightclub or tavern as Code 9074.</i>	<b>9093</b>
<b>INCANDESCENT LAMP MFG.</b>	<b>4112</b>
<b>INK MFG.—PRINTING</b>	<b>4557</b>
<b>INK</b> (writing), Mucilage or Paste <b>MFG.</b>	<b>4597</b>
<b>INSPECTION</b> of Risks <b>FOR INSURANCE</b> or Valuation <b>PURPOSES NOC</b>	<b>8720</b>
<b>INSPECTORS</b> , Samplers, or Weighers <b>OF MERCHANDISE ON VESSELS</b> or <b>DOCKS</b> or Railway Stations or Warehouses:  Coverage under <b>U.S. ACT</b>	<b>8709F</b>
Coverage under <b>STATE ACT ONLY</b>  <i>These classifications include mending or repacking of damaged containers. Separately rate the operation of warehouses as Code 8292 or Code 8291.</i>	<b>8719</b>
<b>INSTRUMENT MFG. NOC</b> <i>Applies to professional or scientific instruments.</i>	<b>3685</b>
<b>INSULATING—STEAM PIPE</b> or <b>BOILER &amp; Drivers</b> <i>Includes shop. Applies to the use of cork, asbestos or other non-conducting materials.</i>	<b>5184</b>
<b>INSULATION WORK NOC &amp; Drivers</b> <i>Includes the installation or application of acoustical or thermal insulating materials in buildings or within building walls. Applies only when insulation or acoustical work is performed as a separate operation not part of, or incidental to, any other construction operation performed by the same contractor at the same job or location.</i>	<b>5479</b>
<b>IRON</b> or <b>STEEL:</b>  <b>MANUFACTURING:</b>  <b>ROLLING MILL &amp; Drivers</b> <i>Applies to all iron or steel rolling mills with or without puddling furnaces. Separately rate steel making as Code 1438 or Code 3004, blast furnace operation as Code 1438 and coke manufacturing as Code 1470. Not applicable to rolling mills in plants operating open hearth, bessemer, electric or crucible steel furnaces. No wire drawing.</i>	<b>3018</b>

*Iron or Steel continued on the next page*



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

*Applies to electric or open hearth furnaces, bessemer or crucible process. Includes blooming mills or forging or rolling mills. Separately rate blast furnace operation as Code 1438 and coke manufacturing as Code 1470.*

**FABRICATION:****IRON or STEEL WORKS—SHOP—DECORATIVE or artistic & FOUNDRIES, Drivers** 3041

*Applies to the manufacturing, fabricating or assembling of decorative or artistic brass, bronze or iron work. May be used only upon specific assignment by the Rating Board. Code 3041 and Code 3040 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.*

**IRON or STEEL WORKS—SHOP—ORNAMENTAL—& Drivers** 3040

*Not fabricating or assembling structural iron or steel. Includes fabricating, assembling or manufacturing ornamental brass, bronze or iron work, railings, balconies, fire escapes, staircases, iron shutters or other non-structural iron or steel work. Separately rate blast furnace or convertor operation, casting of steel or rolling mills.*

**IRON or STEEL WORKS—SHOP—STRUCTURAL—& Drivers** 3030

*Applies to fabricating or assembling structural iron or steel. Separately rate blast furnace or convertor operation, casting of steel or rolling mills.*

**IRON or STEEL WORKS—SHOP—STRUCTURAL & ORNAMENTAL—& Drivers** 3030

*Applies to iron or steel work shops engaged in fabricating or assembling both structural and ornamental iron or steel. Includes fabricating, assembling or manufacturing ornamental brass, bronze or iron work, railings, balconies, fire escapes, staircases, iron shutters or other structural and non-structural iron or steel work. Separately rate blast furnace or convertor operation, casting of steel or rolling mills.*

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

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

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

*Not available for division of payroll with Code 5040 "Iron or Steel Erection—Frame Structures" at the same job or location.*

**CONSTRUCTION OF DWELLINGS—not over two stories in height** 5069**DOOR, Door Frame or SASH ERECTION—METAL or metal covered** 5102

*Separately rate the installation of storm doors or storm sash as Code 5428.*

**IRON, Brass or Bronze ERECTION—DECORATIVE or artistic** 5102**IRON, Brass or Bronze ERECTION—NON-STRUCTURAL—INTERIOR** 5102

<b>IRON or Steel MERCHANT &amp; Drivers</b>	<b>8106</b>
<i>Not applicable to junk dealers or iron or steel scrap dealers. Applies to dealers of iron, steel or non-ferrous metal.</i>	
<b>IRON or Steel SCRAP DEALER &amp; Drivers</b>	<b>8265</b>
<i>Includes demolition operations except demolition of buildings, bridges, steel structures or vessels. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8265 are conducted as a separate and distinct business.</i>	
<b>IRRIGATION or Drainage SYSTEM CONSTRUCTION &amp; Drivers</b>	<b>6229</b>
<i>Separately rate pile driving, dredging, tunneling or dam or sewer construction.</i>	
<b>IRRIGATION WORKS OPERATION &amp; Drivers</b>	<b>0251</b>
<i>Code 0251 and the farm classifications shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Separately rate irrigation system construction as Code 6229.</i>	
<b>IVORY or Bone GOODS MFG.</b>	<b>4452</b>
<b>JETTY or Breakwater CONSTRUCTION—ALL OPERATIONS to completion—&amp; Drivers</b>	<b>6005</b>
<i>Separately rate caisson, cofferdam work or pile driving.</i>	
<b>JEWELRY MFG.</b>	<b>3383</b>
<b>JUNK DEALER &amp; Drivers</b>	<b>8263</b>
<i>Applicable only to those risks engaged in collecting or handling a miscellaneous line of secondhand materials, such as bottles, rags, paper, rubber, plastic scrap, ferrous and non-ferrous metal scrap as well as ornamentation removed from buildings. Includes salvaging or dismantling of building ornamentation such as doors, mantles, decorative iron, marble, etc., or machinery. Does not include wrecking or complete demolition of building interiors.</i>	
<b>JUTE or Hemp SPINNING AND WEAVING</b>	<b>2302</b>
<b>KNIT GOODS MFG. NOC</b>	<b>2362</b>
<i>Separately rate yarn manufacturing.</i>	
<b>LABOR UNION—ALL EMPLOYEES</b>	<b>8755</b>
<i>Includes business agents and organizers.</i>	
<b>LACE MFG.</b>	<b>2388</b>
<b>LACQUER or Spirit Varnish MFG.</b>	<b>4439</b>
<i>Includes mixing of thinners or solvents, but no nitrocellulose manufacturing. Separately rate the manufacturing of nitrocellulose, thinners or solvents as Code 4829.</i>	
<b>LAMP or Lantern MFG.:</b>	
<b>ASSEMBLY &amp; Finishing</b>	<b>3190</b>
<b>ALL OTHER OPERATIONS</b>	<b>3191</b>

**LANDSCAPE GARDENING & Drivers****0042**

*Includes grass cutting, weed control, lawn spraying, laying out grounds, tree spraying or fumigating, planting trees, shrubs, flowers or lawns.*

*The on grade construction of walkways, patios and retaining walls using dry laid segmental blocks and pavers as part of a landscaping project is also included.*

*Code 0042 and Code 9102 "Park NOC—All Employees—& Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.*

*Separately rate excavation, filling or backfilling as Code 6217.*

*Separately rate tree pruning, repairing and trimming as Code 0106.*

**LAST BLOCK MFG.****2710****LAST or Shoe Form MFG.****2790****LATHING & Drivers****5443**

*Separately rate metal lathing used as reinforcement for concrete using the appropriate concrete construction classification.*

**LAUNDRY or Dry Cleaning Collecting or DISTRIBUTING STORE****8017**

*No laundering or dry cleaning at the same location.*

**LAUNDRY or Dry Cleaning—COMMERCIAL—& Route Salespersons, Drivers****2591**

*Applies to risks principally engaged (more than 50%) in commercial laundry or dry cleaning operations.*

*Includes incidental alterations and pressing of items. Separately rate alterations or tailoring performed by a tailor — no dry cleaning or laundering as Code 2503.*

*Separately rate collecting or distributing stores, no laundering or dry cleaning at the same location as Code 8017.*

**LAUNDRY or Dry Cleaning—RETAIL—& Route Salespersons, Drivers****2590**

*Applies to risks principally engaged (more than 50%) in retail laundry or dry cleaning operations.*

*Includes incidental alterations and pressing of items. Separately rate alterations or tailoring performed by a tailor — no dry cleaning or laundering as Code 2503.*

*Separately rate collecting or distributing stores, no laundering or dry cleaning at the same location as Code 8017.*

**LAUNDRY or Dry Cleaning STORE—SELF-SERVICE****8017**

*No laundering or dry cleaning at the same location.*

**LAW OFFICE—ALL EMPLOYEES—& Clerical, Messengers, Drivers****8820**

*Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8820 are conducted as a separate and distinct business.*

<b>LEAD MFG. &amp; Drivers</b>	<b>1430</b>
<b>LEAD WORKS &amp; Drivers</b> <i>Includes sheet, pipe or shot. Separately rate smelting.</i>	<b>3027</b>
<b>LEATHER BELTING MFG.</b>	<b>2688</b>
<b>LEATHER EMBOSSING</b> <i>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.</i>	<b>2640</b>
<b>LEATHER GOODS MFG. NOC</b>	<b>2688</b>
<b>LEATHER MFG.—imitation</b>	<b>4493</b>
<b>LEATHER MFG.—patent or enamel</b>	<b>2623</b>
<b>LENS MFG.—ground</b>	<b>4150</b>
<b>LETTER SERVICE SHOP</b> <i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8800 are conducted as a separate and distinct business.</i>	<b>8800</b>
<b>LEVEE CONSTRUCTION—ALL OPERATIONS to completion—&amp; Drivers</b>	<b>6045</b>
<b>LIBRARY—PUBLIC—See “PUBLIC LIBRARY”</b>	
<b>LIME MFG.</b> <i>Separately rate excavation or digging, mining or quarrying.</i>	<b>1701</b>
<b>LIMOUSINE or Livery SERVICE—PRIVATE:</b> <i>Code 7377 applies to risks engaged in providing private limousine or private livery service using private passenger type vehicles which are rented from a garage at a flat rate (per hour or per day) and which includes a chauffeur in attendance for use on defined trips in connection with occasions such as weddings, funerals, business or social functions, shopping trips, long distance trips and similar purposes.</i>  <i>Not applicable to risks engaged in providing public livery or taxicab service where vehicles are available for immediate hire or cruise to solicit business with fares that are determined by zone, mileage or meter. Such vehicles are radio dispatched from bases such as a station, stand, hotel, dock, highway or other public place.</i>  <i>Separately rate a risk engaged in providing taxicab or public livery service, in addition to private livery or limousine service, as Code 7368.</i>	
<b>GARAGE EMPLOYEES</b>	<b>8385</b>
<b>ALL OTHER EMPLOYEES &amp; Drivers</b>	<b>7377</b>
<b>LINEN, Towel, Uniform or Apron RENTAL and CLEANING COMPANY &amp; Route Salespersons &amp; Drivers</b>	<b>2594</b>
<b>LINEN, Towel, Uniform or Apron SUPPLY COMPANY</b> <i>No laundering at the same location.</i>	<b>8032</b>
<b>LINGERIE MFG.</b>	<b>2501</b>

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<b>LINOLEUM MFG.</b>	<b>4491</b>
<b>LINOTYPE</b> or Hand <b>COMPOSITION—ALL EMPLOYEES—&amp; Drivers</b> <i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4361 are conducted as a separate and distinct business.</i>	<b>4361</b>
<b>LIQUEFIED PETROLEUM GAS</b> —See "GAS DEALER—L.P.G."	
<b>LITHOGRAPHING</b> <i>Includes incidental assembling, stapling or binding of circulars, pamphlets or catalogues. Separately rate artists or designers engaged exclusively in creative work or original design, proofreaders, editors or clerical office employees or pre-press operators using desktop computers as Code 8810. Separately rate reporters, advertising or circulation solicitors as Code 8742.</i> <i>Refer to Code 8012 for quick print shops and Code 8016 for photocopy shops.</i>	<b>4299</b>
<b>LIVERY</b> or Boarding <b>STABLE</b> —not sales stable— <b>&amp; Drivers</b>	<b>7201</b>
<b>LIVERY SERVICE—PRIVATE</b> —See "LIMOUSINE or Livery SERVICE—PRIVATE"	
<b>LIVERY SERVICE—PUBLIC</b> —See "TAXICAB or Livery SERVICE—PUBLIC"	
<b>LIVESTOCK DEALER</b> or Commission Merchant <b>&amp; Outside Salespersons, Drivers</b> <i>Not operating farms or ranches.</i>	<b>8288</b>
<b>LIVESTOCK SALES CO. &amp; Outside Salespersons, Drivers</b>	<b>8288</b>
<b>LOCOMOTIVE WORKS</b>	<b>3507</b>
<b>LOGGING</b> or <b>LUMBERING &amp; Drivers</b> <i>Includes transportation of logs to mill, construction, operation, maintenance or extension of logging roads or logging railroads. Separately rate mill operations as Code 2710.</i>	<b>2702</b>
<b>LOOM HARNESS</b> or Reed <b>MFG.</b>	<b>3515</b>
<b>LOOSE-LEAF LEDGER</b> or Notebook <b>MFG.</b> <i>Separately rate the manufacturing of metal rings, posts, screws, separators or fittings as Code 3146.</i>	<b>4251</b>
<b>LOUNGE</b> , Bar, Dance Club, Nightclub or Tavern—including entertainers and/or musicians <i>Applies to the operation of a bar, dance club, lounge, nightclub or tavern where the gross receipts of alcoholic beverages exceed 50% of the total receipts of food and non-alcoholic beverages.</i> <i>Refer to Section III of the Digest of Rulings and Interpretations to determine the application of the appropriate restaurant and/or bar classification.</i>	<b>9074</b>
<b>LUGGAGE MFG.</b> <i>Applies to the manufacturing of traveling bags, luggage and trunk manufacturing. Separately rate the manufacturing of metal frames and hardware as Code 3146.</i>	<b>2683</b>

<b>LUMBER YARD</b> —no second-hand materials—& local managers, <b>Drivers</b>	<b>8232</b>
<b>MACARONI MFG.</b>	<b>2002</b>
<b>MACHINE SHOP NOC</b> <i>Separately rate foundry operations as Code 3081 or Code 3085.</i>	<b>3632</b>
<b>MACHINERY DEALER NOC</b> —store or yard—& <b>Drivers</b> <i>Operations include repair of machinery and parts sales at the insured's premises.</i> <i>For operations performed at the customers' premises, see the entry in Section II of the Digest of Rulings and Interpretations under "Machinery Installation, Service or Repair."</i>	<b>8107</b>
<b>MACHINERY</b> or Equipment <b>ERECTION</b> or <b>INSTALLATION NOC &amp; Drivers</b> <i>Applies to the erection or installation of machinery at customers' premises.</i> <i>Separately rate the repair or servicing machinery at a customers' premises as Code 3737.</i> <i>Separately rate the repair or servicing machinery at the insureds premises.</i>	<b>3724</b>
<b>MACHINERY</b> or Equipment <b>REPAIR</b> or Servicing at Customers' Premises <b>NOC &amp; Drivers</b> <i>Applies to the repair or servicing of machinery at a customers' premises.</i> <i>Separately rate the erection or installation of machinery at a customers' premises as Code 3724.</i> <i>Separately rate the repair or servicing machinery at the insureds premises.</i>	<b>3737</b>
<b>MAGNESIUM METAL MFG. &amp; Drivers</b> <i>Separately rate milling or grinding of magnesium metal as Code 1452. Separately rate mining as Code 1170 or Code 1624 and quarrying as Code 1624.</i>	<b>1438</b>
<b>MAGNETIC</b> or Digital <b>RECORDING/STORAGE MEDIA MFG.</b> <i>Applies to audio or visual recording media manufacturing and recording tape or disk manufacturing.</i>	<b>4431</b>
<b>MAILING</b> or Addressing <b>CO.</b> <i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8800 are conducted as a separate and distinct business.</i>	<b>8800</b>
<b>MALT HOUSE &amp; Drivers</b> <i>Includes distributing stations.</i>	<b>2121</b>
<b>MARBLE</b> or Stone <b>SETTING</b> —inside <i>Applies to interior construction only. Not fireproof tile construction.</i>	<b>5348</b>
<b>MARINA OPERATIONS &amp; Drivers:</b>	
Coverage under <b>U.S. ACT</b>	<b>6826F</b>
Coverage under <b>STATE ACT ONLY</b>	<b>6836</b>

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Original Printing

<b>MARINE APPRAISER or SURVEYOR</b>	<b>8720</b>
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<b>MARINE RAILWAY—ALL OPERATIONS—&amp; Drivers:</b>	
Coverage under <b>U.S. ACT</b>	<b>6872F</b>
Coverage under <b>STATE ACT ONLY</b>	<b>6882</b>
<i>Code 6882 may be used only upon specific assignment by the Rating Board.</i>	
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<b>MASONRY NOC</b>	<b>5022</b>
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<b>MATCH MFG.</b>	<b>4279</b>
<i>Separately rate lumbering operations as Code 2702.</i>	
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<b>MATTRESS or Box Spring MFG.</b>	<b>2570</b>
<i>Includes pillow, quilt or cushion manufacturing. Separately rate wire spring manufacturing as Code 3300. Separately rate excelsior as Code 2916.</i>	
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<b>MEAT PRODUCTS MFG. NOC</b>	<b>2095</b>
<i>Code 2095 and Code 2089 "Packing House" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. No butchering or handling of livestock.</i>	
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<b>MEDICAL or social REFERRAL SERVICES—advocate—traveling</b>	<b>8857</b>
<i>Applies when any portion of an employee's time is spent in the field performing duties of a case worker, counselor, advocate for medical or social related services or other similar functions whether performed by social service agencies or similar organizations.</i>	
<i>No medical, rehabilitation or other related services provided.</i>	
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<b>INSIDE WORK ONLY</b>	<b>8810</b>
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<b>MEDICAL SOCIAL WORKERS or social case workers—traveling</b>	<b>8857</b>
<i>Applies when any portion of an employee's time is spent in the field performing duties of a case worker, counselor, advocate for medical or social related services or other similar functions whether performed by social service agencies or similar organizations.</i>	
<i>No medical, rehabilitation or other related services provided.</i>	
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<b>INSIDE WORK ONLY</b>	<b>8810</b>
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<b>MEDICINE, Drug or Pharmaceutical Preparation MFG.—includes mfg. of ingredients</b>	<b>4825</b>
<i>Code 4825 and Code 4611 "Drug, Medicine or Pharmaceutical Preparation," Code 4828 "Chemical Blending or Mixing NOC—All Operations—&amp; Drivers" or Code 4829 "Chemical Mfg. NOC—All Operations—&amp; Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</i>	
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<b>MEDICINE, Drug or Pharmaceutical PREPARATION—no mfg. of ingredients</b>	<b>4611</b>
<i>Applies to compounding, blending or packing operations only. Code 4611, Code 4825 "Drug, Medicine or Pharmaceutical Preparation Mfg.," Code 4828 "Chemical Blending or Mixing NOC—All Operations—&amp; Drivers" or Code 4829 "Chemical Mfg. NOC—All Operations—&amp; Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</i>	

**MESSENGER SERVICE COMPANIES:**

<b>BICYCLE DELIVERY OF ENVELOPES, PARCELS, or PACKAGES</b>	<b>7242</b>
<b>DELIVERING MAIL, PARCELS or PACKAGES—ALL EMPLOYEES—&amp; Drivers</b> <i>Applies to risks engaged in such local delivery of envelopes and packages by vehicle. Parcels or packages must be limited to 100 pounds or less.</i>	<b>7231</b>
<b>FOOT DELIVERIES OF ENVELOPES, PARCELS or PACKAGES</b>	<b>8742</b>
<b>MESSENGERS, Collectors or Salespersons—outside</b> <i>Subject to the standard exception manual rule.</i>	<b>8742</b>
<b>METAL CEILING or Wall Covering INSTALLATION &amp; shop, Drivers</b>	<b>5538</b>
<b>METAL MERCHANT &amp; Drivers</b> <i>Not applicable to junk dealers or iron or steel scrap dealers. Applies to dealers of iron, steel or non-ferrous metal.</i>	<b>8106</b>
<b>METAL SCRAP DEALER &amp; Drivers</b> <i>Includes the collection and reduction of non-ferrous scrap metals. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8500 are conducted as a separate and distinct business.</i>	<b>8500</b>
<b>METAL STAMPED PRODUCTS MFG.—AUTOMATIC PUNCH PRESS</b> <i>Applicable to mass produced stamped metal articles using fully automatic punch presses exclusively.</i>	<b>3129</b>
<b>METAL STAMPED PRODUCTS MFG. NOC</b> <i>Applicable to mass produced stamped metal articles using hand-fed or semiautomatic punch presses.</i>	<b>3400</b>
<b>METER READERS—UTILITY COMPANY</b> <i>Applies in conjunction with:</i>	<b>7542</b>
7539 ELECTRIC Light or POWER CO.—ALL EMPLOYEES—& Drivers	
7502 GAS CO.—NATURAL GAS—local distribution—ALL OPERATIONS—& Drivers	
7502 GAS DISTRIBUTING—L.P.G.—local—ALL OPERATIONS—& Drivers	
7502 GAS WORKS—ALL OPERATIONS—& Drivers	
7570 STEAM Heating or POWER CO.—ALL EMPLOYEES—& Drivers	
7520 WATERWORKS OPERATION & Drivers	
<b>MICA GOODS MFG. &amp; mica preparing</b> <i>Separately rate mining as Code 1170 or Code 1624.</i>	<b>1853</b>
<b>MILITARY TANK HULL MFG. or ASSEMBLY</b> <i>Includes armor plate cutting, forming or heat treating. Separately rate steel manufacturing as Code 1438 or Code 3004. Separately rate foundries as Code 3081 or Code 3085.</i>	<b>3620</b>
<b>MILK Depot or Milk DEALER &amp; Route Salespersons, Route Supervisors, Drivers</b> <i>Includes preparation of products for distribution.</i>	<b>2070</b>
<b>MILK PRODUCTS MFG. NOC</b>	<b>2065</b>



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<b>MINING</b> or Ore Milling <b>MACHINERY MFG.</b>	<b>3507</b>
<b>MINING NOC</b> —with shafts, tunnels or drifts—& <b>Drivers</b> <i>Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery.</i>	<b>1170</b>
<b>MINING NOC</b> —not coal— <b>SURFACE</b> —& <b>Drivers</b> <i>Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Does not contemplate mining with shafts, tunnels or drifts. Code 1624 and Code 1170 "Mining NOC—with shafts, tunnels or drifts—&amp; Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</i>	<b>1624</b>
<b>MIRROR MFG.</b> <i>Code 4131 and Code 4130 "Glass Merchant" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Separately rate the manufacturing of glass, frames, backs or handles.</i>	<b>4131</b>
<b>MITTEN</b> or Glove <b>MFG.—knit</b> <i>Separately rate yarn manufacturing.</i>	<b>2362</b>
<b>MOBILE CRANE</b> and Hoisting Service Contractors <b>NOC &amp; Drivers</b> <i>Applies to risks exclusively engaged in leasing cranes, with operators, who hoist machinery and equipment into existing buildings, hoist materials on construction and erection projects, and use mobile cranes to load or unload trucks or freight cars.</i>  <i>This classification is not applicable to a risk engaged in the actual construction at the same job or location.</i>	<b>9534</b>
<b>MOBILE HOME</b> or Trailer <b>PARK</b>	<b>9029</b>
<b>MOLASSES</b> or Syrup <b>REFINING, BLENDING</b> or <b>MFG.</b> <i>Not glucose or beet sugar manufacturing.</i>	<b>2021</b>
<b>MOLDING</b> or Planing <b>MILL</b> <i>Applicable to risks whose principal product is dressed lumber, flooring or unassembled millwork. All storage or yard operations and all drivers shall be assigned to the appropriate yard or dealer classification. Separately rate lumber yards, building material dealers or fuel and material dealers as Code 8232.</i>	<b>2731</b>
<b>MOSAIC</b> , Stone, Terrazzo or Tile <b>WORK—inside</b> <i>Applies to interior construction work only. Not fireproof tile construction.</i>	<b>5348</b>
<b>MOTELS, MOTOR COURTS, TOURIST COURTS</b> or <b>CABINS</b> —See "HOTEL"	

**MOTION PICTURE:**

<b>PRODUCTION</b> —in studios or outside <b>ALL OPERATIONS UP TO THE DEVELOPMENT OF NEGATIVES— &amp; Drivers</b>	<b>9610</b>
<i>The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown in the "Miscellaneous Values" pages as "Maximum Remuneration."</i>	
<b>DEVELOPMENT OF NEGATIVES</b> , printing <b>AND ALL SUBSEQUENT OPERATIONS</b>	<b>4360</b>
<i>Separately rate the marketing of the product through film exchanges at locations other than the studio as Code 4362.</i>	
<b>FILM EXCHANGE &amp; Clerical</b>	<b>4362</b>
<i>Includes projecting rooms. Separately rate film exchanges located at motion picture studios as Code 4360.</i>	
<b>MOTORCYCLE MFG. or ASSEMBLY</b>	<b>3808</b>
<b>MUCILAGE</b> , Ink (writing) or Paste <b>MFG.</b>	<b>4597</b>
<b>MUNICIPAL, TOWNSHIP, COUNTY or STATE EMPLOYEE NOC</b>	<b>9410</b>
<i>Includes employees engaged in laboratory work, inspectors of the Board of Health, electrical inspectors, building inspectors and similar operations. Separately rate workers, mechanics or others engaged in manual labor or supervisors of construction work.</i>	
<b>MUSEUM—PUBLIC</b> —See "PUBLIC LIBRARY or MUSEUM"	
<b>MUSIC RECORDING STUDIOS</b>	<b>4352</b>
<i>Separately rate players, entertainers or musicians as Code 9157 or Code 9159.</i>	
<b>MUSIC ROLL MFG.</b> —perforated paper	<b>4282</b>
<i>Separately rate paper manufacturing as Code 4239.</i>	
<b>MUSICAL INSTRUMENT MFG. NOC—metal</b>	<b>3686</b>
<b>MUSICAL INSTRUMENT MFG. NOC—wood</b>	<b>2923</b>
<b>NAIL MFG.</b>	<b>3270</b>
<i>Separately rate steel making as Code 1438 or Code 3004. Separately rate rolling mills as Code 3018 or Code 3027.</i>	
<b>NEEDLE MFG.</b>	<b>3383</b>

<b>NET MFG.</b>	<b>2380</b>
<i>Not applicable to wire nets. Separately rate cordage or twine manufacturing as Code 2302.</i>	
<b>NEWS AGENT or Distributor of Magazines or Other Periodicals—NOT RETAIL DEALER—&amp; Outside Salespersons, Drivers</b>	<b>8745</b>
<b>NEWSPAPER CARRIERS—including use of bicycles</b>	<b>4312</b>
<i>Applies to newspaper carriers who are employed by publishers or dealers and who are engaged in selling and delivering newspapers to customers at their homes or business places. The actual earnings of the carriers, but excluding the value of tips, shall be used as payroll for the purpose of determining the premium under this classification.</i>	
<b>NEWSPAPER PUBLISHING</b>	<b>4304</b>
<i>Separately rate artists or designers engaged exclusively in creative work or original design, proofreaders, editors or clerical office employees as Code 8810 "Clerical Office Employees." Separately rate reporters, advertising or circulation solicitors as Code 8742.</i>	
<b>NIGHTCLUB, Bar, Dance Club, Lounge or Tavern—including entertainers and/or musicians</b>	<b>9074</b>
<i>Applies to the operation of a bar, dance club, lounge, nightclub or tavern where the gross receipts of alcoholic beverages exceed 50% of the total receipts of food and non-alcoholic beverages.</i>	
<i>Refer to Section III of the Digest of Rulings and Interpretations to determine the application of the appropriate restaurant and/or bar classification.</i>	
<b>NOTEBOOK or Loose-Leaf Ledger MFG.</b>	<b>4251</b>
<i>Separately rate the manufacturing of metal rings, posts, screws, separators or fittings as Code 3146.</i>	
<b>NURSERY EMPLOYEES &amp; Drivers</b>	<b>0005</b>
<i>Includes incidental landscape gardening.</i>	
<b>NURSING or Convalescent HOME—ALL EMPLOYEES</b>	<b>8829</b>
<i>Separately rate a nursing or convalescent home operated by a hospital, at the same location or adjacent to the hospital as Code 8833 and Code 9040.</i>	
<b>NUT or Bolt MFG.</b>	<b>3132</b>
<i>Separately rate steel making as Code 1438 or Code 3004. Separately rate rolling mills as Code 3018 or Code 3027.</i>	
<b>NUT CLEANING or SHELLING</b>	<b>6504</b>
<b>OFFICE, Computing or Recording MACHINE MFG. NOC</b>	<b>3574</b>
<b>OFFICE MACHINE INSTALLATION, Inspection, Adjustment or REPAIR</b>	<b>5191</b>
<i>Includes shop. Separately rate manufacturing operations.</i>	
<b>OFFICE or Factory Cost SYSTEMATIZER, Accountant or Auditor—TRAVELING</b>	<b>8803</b>
<i>Includes insurance company premium auditors.</i>	
<b>OIL CLOTH MFG.</b>	<b>4493</b>

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<b>OIL MFG. NOC—VEGETABLE</b>	<b>6504</b>
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<b>OIL or Gas BURNER INSTALLATION</b> , Service or <b>REPAIR &amp; shop, Drivers</b> <i>Code 5193 shall not be assigned at the same job or location to which Code 5183 "Plumbing NOC &amp; Drivers" applies.</i>	<b>5193</b>
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<b>OIL or Gas GEOLOGIST</b> or Scout <i>Includes lease buyers who, as any part of their duty, perform work similar to that undertaken by oil or gas geologists or scouts. May be used only upon specific assignment by the Rating Board. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8601 are conducted as a separate and distinct business.</i>	<b>8601</b>
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<b>OIL or Gas LEASE OPERATOR—natural gas—ALL OPERATIONS—&amp; Drivers</b> <i>Separately rate erecting or dismantling of derricks, drilling, installation or recovery of casing, wellshooting, cementing, tank building, topping operations or gasoline recovery.</i>	<b>1320</b>
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<b>OIL or Gas LEASE WORK NOC—natural gas—by contractor—&amp; Drivers</b> <i>Includes the clearing of land, building of lease roads, slush pits, levees or fire walls, the laying or taking up of flow lines and water lines, installing of central pumping units, acidizing of wells and lease beautification work. Separately rate pipeline construction, tank building, rig or derrick erecting or dismantling, installation or recovery of casing, drilling, cementing, cleaning and swabbing or wells or well shooting. Not lease operation.</i>	<b>6216</b>
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<b>OIL or Gas PIPELINE CONSTRUCTION &amp; Drivers</b> <i>Separately rate pile driving, dredging or tunneling.</i>	<b>6233</b>
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<b>OIL or Gas PIPELINE OPERATION &amp; Drivers</b> <i>Separately rate the construction, operation of wells, or oil refining.</i>	<b>7515</b>
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<b>OIL or Gas WELL:</b>	
<b>ACIDIZING</b> <i>Not available for division of payroll with Code 6235 "Oil or Gas Well Drilling &amp; Drivers" at the same job or location.</i>	<b>5213</b>
<b>CEMENTING</b> <i>Not available for division of payroll with Code 6235 "Oil or Gas Well Drilling &amp; Drivers" at the same job or location.</i>	<b>5213</b>
<b>DRILLING or REDRILLING &amp; Drivers</b> <i>Includes installation of casing.</i>	<b>6235</b>
<b>INSTALLATION</b> or recovery <b>OF CASING &amp; Drivers</b>	<b>6235</b>
<b>INSTRUMENT LOGGING</b> or <b>SURVEY WORK</b> <i>May be used only upon specific assignment by the Rating Board. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8601 are conducted as a separate and distinct business.</i>	<b>8601</b>

*Oil or Gas Well continued on the next page*

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**OIL or Gas WELL:** *(continued)*

<b>PERFORATING OF CASING &amp; Drivers</b>	<b>5508</b>
<b>SHOOTING &amp; Drivers</b>	<b>5508</b>
<b>SUPPLIES or EQUIPMENT DEALER—NEW—store or yard—&amp; Drivers</b>	<b>8107</b>
<b>SUPPLIES or EQUIPMENT DEALER—SECOND-HAND—&amp; LOCAL MANAGERS, Drivers</b> <i>Includes incidental reconditioning or repairing. Separately rate the installation, erection, dismantling or salvage operations.</i>	<b>8263</b>
<b>OIL or Gasoline DEALER &amp; Drivers</b> <i>Separately rate retail gasoline stations as Code 8391, Code 8381 or Code 8382.</i>	<b>8350</b>
<b>OIL or Grease MIXING OR BLENDING</b> <i>Code 4712 and Code 1463 "Oil Refining—petroleum—&amp; Drivers" or Code 8350 "Oil or Gasoline Dealer &amp; Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Separately rate rendering as Code 4665. Separately rate petroleum refining as Code 1463.</i>	<b>4712</b>
<b>OIL or Hone STONE MFG. &amp; Drivers</b> <i>Separately rate quarrying as Code 1624.</i>	<b>1748</b>
<b>OIL REFINING—petroleum—&amp; Drivers</b> <i>Separately rate oil producing.</i>	<b>1463</b>
<b>OIL RIG or Derrick ERECTION or DISMANTLING</b> <i>Applies to rigs or derricks of metal, the construction of foundations or structures and the installation of equipment.</i>	<b>5057</b>
<i>Applies to rigs or derrick of wood, the construction of foundations or structures and the installation of equipment.</i>	<b>5403</b>
<b>OPTICAL GOODS MFG. NOC</b>	<b>4150</b>
<b>ORE DOCK OPERATION and Stevedoring</b> <i>Applies to operation by means of mechanical apparatus. Not applicable to contract stevedores.</i>	<b>7313F</b>

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<b>ORE MILLING &amp; Drivers</b>	<b>1452</b>
<i>Includes concentration or amalgamation. Code 1452 and Code 1430 or Code 1438 "Smelting, Sintering or Refining Lead &amp; Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</i>	
<b>ORE MILLING or Mining MACHINERY MFG.</b>	<b>3507</b>
<b>ORGAN BUILDING &amp; INSTALLATION</b>	<b>2923</b>
<b>ORNAMENT or Plaster Statuary MFG.</b>	<b>4038</b>
<b>OXYGEN or Hydrogen MFG. &amp; Drivers</b>	<b>4635</b>
<i>Includes tank charging.</i>	
<b>OYSTER PROCESSING</b>	<b>2114</b>
<i>Applies to shore or dock work only. Includes sorting, shucking, washing or packing. Code 2114 and Code 2111 "Cannery" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</i>	
<b>PACKING HOUSE—ALL OPERATIONS</b>	<b>2089</b>
<i>Includes butchering or the handling of livestock. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2089 are conducted as a separate and distinct business.</i>	
<b>PAINT MFG.</b>	<b>4558</b>
<i>Separately rate pigment or lead compound manufacturing.</i>	
<b>PAINTING:</b>	
<b>AUTOMOBILE or Carriage BODIES</b>	<b>9505</b>
<i>Code 9505 and Code 3808 "Automobile Mfg." shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</i>	
<b>METAL BRIDGES &amp; Shop Operations, Drivers</b>	<b>5037</b>
<b>METAL STRUCTURES—OVER TWO STORIES in height—&amp; Drivers</b>	<b>5037</b>
<i>Includes shop operations. Separately rate the painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash as Code 5474.</i>	
<b>SHIP HULLS:</b>	
Coverage under <b>U.S. ACT</b>	<b>6874F</b>
Coverage under <b>STATE ACT ONLY</b>	<b>6884</b>
<i>Code 6884 may be used only upon specific assignment by the Rating Board.</i>	
<b>SHOP ONLY &amp; Drivers</b>	<b>9501</b>
<i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9501 are conducted as a separate and distinct business.</i>	
<b>PAINTING or Decorating NOC &amp; Drivers</b>	<b>5474</b>
<i>Includes incidental shop operations. Also includes the painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash.</i>	
<i>Separately rate painting of ship hulls. Separately rate metal structures over two stories in height or bridges as Code 5037.</i>	

<b>PAPER BAG MFG.</b>	<b>4273</b>
<i>Separately rate paper manufacturing as Code 4239.</i>	
<b>PAPER BOX MACHINERY MFG.</b>	<b>3548</b>
<b>PAPER COATING</b>	<b>4250</b>
<i>Not building, roofing paper or felt preparation.</i>	
<b>PAPER CORRUGATING or LAMINATING</b>	<b>4250</b>
<i>Code 4250 and Code 4244 "Corrugated or Fiberboard Container Mfg." shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Separately rate paper manufacturing as Code 4239.</i>	
<b>PAPER CREPING</b>	<b>4250</b>
<i>Separately rate paper manufacturing as Code 4239.</i>	
<b>PAPER GOODS MFG. NOC</b>	<b>4279</b>
<i>Separately rate paper manufacturing as Code 4239.</i>	
<b>PAPER MFG.</b>	<b>4239</b>
<i>Includes card, bristol, paper, straw, fiber or leatherboard. Separately rate wood pulp manufacturing as Code 4263 or Code 4207.</i>	
<b>PAPER OILING, Paraffining, Parchmentizing or WAXING</b>	<b>4250</b>
<i>Separately rate paper manufacturing as Code 4239.</i>	
<b>PAPER STOCK, Bottle, Rubber or Rag DEALER—SECOND-HAND—&amp; Drivers</b>	<b>8264</b>
<i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8264 are conducted as a separate and distinct business.</i>	
<b>PARK NOC—ALL EMPLOYEES—&amp; Drivers</b>	<b>9102</b>
<i>Separately rate the operation, care and maintenance of amusement devices as Code 9180.</i>	
<b>PARKING LOT—AUTOMOBILE &amp; Drivers</b>	<b>8392</b>
<i>Applies to the operation of an automobile parking lot, parking station, storage garage, self-parking facility or valet parking service. Includes the operation of a rental car agency provided the cars are rented without chauffeurs and no mechanical work is performed on the vehicle. Includes employees such as parking attendants, counter personnel and cashiers.</i>	
<b>PARQUET or Finished Wooden FLOOR INSTALLATION</b>	<b>5429</b>
<i>Not available for division of payroll with Code 5403 "Carpentry NOC," Code 5645 "Carpentry Detached Dwellings" or Code 5651 "Carpentry Dwellings Three Stories or Less" at the same job or location.</i>	

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<b>PASTE</b> , Ink (writing) or Mucilage <b>MFG.</b>	<b>4597</b>
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<b>PATROL</b> or Detective, <b>AGENCY &amp; Drivers</b> <i>Includes the operation of armored car service, watchmen, guards or patrol officers engaged in safeguarding property not owned or operated by the insured. Separately rate police officers, sheriffs, strike breakers or strike guards as Code 7720.</i>	<b>7723</b>
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<b>PATTERN MAKING NOC</b> <i>Separately rate the manufacturing of metal jigs, fixtures, or dies as Code 3113. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2790 are conducted as a separate and distinct business.</i>	<b>2790</b>
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<b>PAVING</b> —See “STREET or ROAD”	
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<b>PAVING</b> or <b>REPAVING</b> —floors, driveways, yards or sidewalks—& <b>Drivers</b> <i>Not available for division of payroll with Code 5222 "Concrete Construction in connection with bridges or culverts." Separately rate self-bearing floors, airport runways, warming aprons, street or road construction.</i>	<b>5221</b>
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<b>PEANUT HANDLING</b> <i>Applies to cleaning, grading or shelling. Separately rate hull grinding or manufacturing as Code 2014.</i>	<b>8102</b>
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<b>PEN MFG.</b> —fountain or ballpoint	<b>4432</b>
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<b>PEN POINT MFG.</b>	<b>3383</b>
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<b>PENCIL MFG.</b> —mechanical	<b>4432</b>
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<b>PENCIL</b> , Penholder or Crayon <b>MFG.</b>	<b>2942</b>
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<b>PENCIL STOCK MFG.</b> —wood.	<b>2735</b>
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<b>PENHOLDER</b> , Crayon or Pencil <b>MFG.</b>	<b>2942</b>
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<b>PET GROOMING &amp; Drivers</b>	<b>8831</b>
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<b>PHARMACEUTICAL</b> or Surgical <b>GOODS MFG. NOC</b>	<b>4693</b>
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<b>PHARMACEUTICAL</b> , Drug or Medicine Preparation <b>MFG.</b> —includes mfg. of ingredients <i>Code 4825 and Code 4611 "Drug, Medicine or Pharmaceutical Preparation," Code 4828 "Chemical Blending or Mixing NOC—All Operations—&amp; Drivers" or Code 4829 "Chemical Mfg. NOC—All Operations—&amp; Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</i>	<b>4825</b>
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<b>PHARMACEUTICAL</b> , Drug or Medicine <b>PREPARATION</b> —no mfg. of ingredients <i>Applies to compounding, blending or packing operations only. Code 4611 and Code 4825 "Drug, Medicine or Pharmaceutical Preparation Mfg.," Code 4828 "Chemical Blending or Mixing NOC—All Operations—&amp; Drivers" or Code 4829 "Chemical Mfg. NOC—All Operations—&amp; Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</i>	<b>4611</b>
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<b>PHONOGRAPH RECORD MFG.</b>	<b>4431</b>
<b>PHOSPHATE WORKS &amp; Drivers</b> <i>Separately rate mining as Code 1170 or Code 1624.</i>	<b>1452</b>
<b>PHOTOCOPY SHOPS—ALL EMPLOYEES—&amp; Clerical, Outside Salespersons, Drivers</b> <i>Shall not be assigned to any risk also engaged in offset printing, lithographic reproduction or any other type of printing at the same location.</i>  <i>Refer to Code 4299 "Printing" and Code 8012 "Quick Printing" for additional classifications.</i>	<b>8016</b>
<b>PHOTOENGRAVING</b>	<b>4351</b>
<b>PHOTOGRAPHER—ALL EMPLOYEES—&amp; Drivers</b> <i>Includes incidental retail store and photo processing employees. With regard to aerial photography, the payroll of all members of the flying crew and aircraft ground employees shall be assigned to the appropriate aircraft flying and ground classification.</i>  <i>The term incidental refers to minor sales of merchandise such as picture frames and film. Separately rate store operations that are not incidental to the operation to the appropriate store or dealer classification.</i>	<b>4361</b>
<b>PHOTOGRAPHIC SUPPLIES MFG.</b> <i>Separately rate chemical manufacturing plants or concerns manufacturing pyroxylin or pyroxylin plastic as Code 4828 or Code 4829.</i>	<b>4923</b>
<b>PHYSICIAN &amp; Clerical</b> <i>Separately rate employees engaged in any type of service in or about premises, other than premises used for professional purposes. Does not apply where inpatient overnight care is provided.</i>	<b>8832</b>
<b>PIANO CASE MFG.</b> <i>Code 2883 and Code 2923 "Piano Mfg." shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</i>	<b>2883</b>
<b>PIANO MFG.</b> <i>Includes assembling or finishing operations, and manufacturing of the piano action. Also applies to player pianos.</i>	<b>2923</b>
<b>PIANO TUNING—away from shop</b>	<b>5191</b>
<b>PICKLE MFG.</b>	<b>2101</b>
<b>PILE DRIVING NOC &amp; Drivers</b> <i>Includes timber wharf building. Separately rate the manufacturing of concrete piles at the job location or the pouring of concrete into hollow steel piles as Code 5213 or Code 5022 if in connection with bridges or culverts.</i>	<b>6003</b>
<b>PILLOW, Quilt or Cushion MFG.</b>	<b>2571</b>
<b>PIN MFG.</b>	<b>3270</b>

<b>PIPE BENDING AND CUTTING</b>	<b>3111</b>
<i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3111 are conducted as a separate and distinct business.</i>	
<b>PIPE MFG.—wooden, TOBACCO</b>	<b>2790</b>
<b>PIPE or Tube MFG.—IRON or STEEL—&amp; Drivers</b>	<b>3028</b>
<i>Separately rate iron or steel making as Code 1438 or Code 3004. Separately rate soil pipe foundries as Code 3081.</i>	
<b>PIPE or Tube MFG.—lead &amp; Drivers</b>	<b>3027</b>
<i>Separately rate smelting.</i>	
<b>PIPE or Tube MFG. NOC &amp; Drivers</b>	<b>3022</b>
<b>PLANING or Molding MILL</b>	<b>2731</b>
<i>Applicable to risks whose principal product is dressed lumber, flooring or unassembled millwork. All storage or yard operations and all drivers shall be assigned to the appropriate yard or dealer classification. Separately rate lumber yards, building material dealers or fuel and material dealers as Code 8232.</i>	
<b>PLASTER BOARD or Plaster Block MFG.</b>	<b>1701</b>
<i>Separately rate excavation or digging, dredging, mining or quarrying.</i>	
<b>PLASTER MILL</b>	<b>1701</b>
<i>Separately rate excavation or digging, dredging, mining or quarrying.</i>	
<b>PLASTER or Staff MIXING</b>	<b>1701</b>
<i>Separately rate excavation or digging, dredging, mining or quarrying.</i>	
<b>PLASTER STATUARY or Ornament MFG.</b>	<b>4038</b>
<b>PLASTERING NOC &amp; Drivers</b>	<b>5480</b>
<b>PLASTERING or Stucco WORK—on outside of buildings</b>	<b>5022</b>
<b>PLASTIC BAG MFG.</b>	<b>4273</b>
<i>Separately rate plastic film manufacturing as Code 4459.</i>	
<b>PLASTIC, Vinyl or Aluminum SIDING INSTALLATION &amp; Drivers</b>	<b>5648</b>
<i>Applies to specialty contractors engaged in installation work only.</i>	
<i>Siding installation is to be inclusive when performed by the same contractor that is engaged in operations subject to Code 5403 "Carpentry NOC", Code 5645 "Carpentry Detached Dwellings" and Code 5651 "Carpentry Dwellings Three Stories or Less" at the same job or location.</i>	

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

*Applicable to the manufacturing of plastic goods by such operations as machining, bending, buffing or polishing, using raw materials in the form of sheets, rods or tubes. Also applicable to the manufacturing of plastic goods by a dipping process. Not applicable to any operations properly assignable to Code 4828 "Chemical Blending or Mixing NOC—All Operations—& Drivers" or Code 4829 "Chemical Mfg. NOC—All Operations—& Drivers."*

**MOLDED PRODUCTS NOC 4475**

*Separately rate assembling and subsequent finishing operations as Code 4476.*

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

*Includes the mixing or grinding of molding materials. Not applicable to the nitration of cellulose or to any operations properly assignable to Code 4828 "Chemical Blending or Mixing NOC—All Operations— & Drivers" or Code 4829 "Chemical Mfg. NOC—All Operations—& Drivers."*

**PLAYING CARDS MFG. 4299**

*Separately rate paper or cardboard manufacturing as Code 4239.*

**PLUMBERS' SUPPLIES DEALER & Drivers 8111**

*No manufacturing. Applies to wholesale or retail dealers of gas, steam or hot water equipment. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8111 are conducted as a separate and distinct business.*

**PLUMBERS' SUPPLIES MFG. NOC 3188**

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

**PLUMBING NOC & Drivers 5183**

*Applicable to gas, steam, hot water or other types of pipe fitting. Includes house connections and shop operations. Separately rate automatic sprinkler installation as Code 5188.*

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

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

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

*Includes preserving operations. Code 8232 and Code 2702 "Logging or Lumbering & Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.*

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

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

**PORTRAIT STUDIO—ALL EMPLOYEES—& Drivers** **4361**

*Includes incidental retail store and photo processing employees. In regards to aerial photography, the payroll of all members of the flying crew and aircraft ground employees shall be assigned to the appropriate aircraft flying and ground classification.*

*The term incidental refers to minor sales of merchandise such as picture frames and film. Separately rate store operations that are not incidental to the operation to the appropriate store or dealer classification.*

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**POTASH, Borax or Salt PRODUCING or REFINING & Drivers** **4568**

*Includes driving of wells and pumping. Separately rate mining as Code 1170.*

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**POTTERY MFG.:**

**CHINA or TABLEWARE** **4053**

*Separately rate mining as Code 1170 or Code 1624, quarrying as Code 1624 and clay digging as Code 4000.*

**EARTHENWARE—glazed or porcelain—HAND MOLDED or CAST** **4061**

*Code 4061 and Code 4062 "Pottery Mfg.—porcelain ware-press forming" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Separately rate mining as Code 1170 or Code 1624, quarrying as Code 1624 and clay digging as Code 4000.*

**PORCELAIN WARE—mechanical PRESS FORMING** **4062**

*Separately rate mining as Code 1170 or Code 1624, quarrying as Code 1624 and clay digging as Code 4000.*

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**POULTRY FARM & Drivers** **0034**

*Available only for a farm where the employer's books of accounts show that the sales of poultry and eggs constitute at least 80% of the total sales of all products of the farm sold during the policy period.*

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**POWER PLOW or Traction Engine MFG.** **3507**

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**PRECIOUS STONE SETTING** **3384**

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**PRECISION MACHINED PARTS MFG. NOC** **3629**

*Applies to manufacturers of parts for arms, aircraft or similar apparatus. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3629 are conducted as a separate and distinct business. This classification shall apply only to risks where the plans or specifications require that not less than 50% of all machining operations performed by the risk shall be held to final tolerances of .001" or closer.*

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

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★ **PRE-SCHOOLS**

*Applies to facilities that offer day care services for children. These centers predominantly provide day care for younger children with a structured approach to learning social skills, language skills and early reading. Activities include singing, dancing and storytelling. Some facilities may also provide before and after-school care programs.*

*Not applicable to elementary schools that provide day care services at the same location.*

**PROFESSIONAL EMPLOYEES & Clerical, Salespersons** **8869**

**ALL OTHER EMPLOYEES & Drivers** **9059**

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<b>PRINTING</b>	<b>4299</b>
<i>Includes incidental assembling, stapling or binding of circulars, pamphlets or catalogues. Separately rate artists or designers, engaged exclusively in creative work or original design, proofreaders, editors, clerical office employees or pre-press operators using desktop computers as Code 8810 "Clerical Office Employees." Separately rate reporters, advertising or circulation solicitors as Code 8742.</i>	
<i>Refer to Code 8012 for quick print shops and Code 8016 for photocopy shops.</i>	
<b>PRINTING or Bookbinding MACHINERY MFG.</b>	<b>3548</b>
<b>PROJECTILE or Shell MFG.—See "EXPLOSIVES"</b>	
<b>PUBLIC LIBRARY or MUSEUM:</b>	
<b>PROFESSIONAL EMPLOYEES</b> — <i>includes attendants and ushers</i>	<b>8838</b>
<b>ALL OTHER EMPLOYEES &amp; Drivers</b>	<b>9101</b>
<b>PUBLIC LIVERY—See "TAXICAB or Livery SERVICE—PUBLIC"</b>	
<b>PULP MFG.—CHEMICAL process</b>	<b>4207</b>
<i>Separately rate logging or lumbering as Code 2702.</i>	
<b>PULP MFG.—GROUND WOOD process</b>	<b>4263</b>
<i>Separately rate logging or lumbering as Code 2702.</i>	
<b>PUMP MFG.</b>	<b>3612</b>
<i>Separately rate foundry operations as Code 3081 or Code 3085.</i>	
<b>QUARRY—CEMENT ROCK or LIMESTONE—surface—&amp; Drivers</b>	<b>1624</b>
<i>Includes: operations of crushers; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.</i>	
<b>QUARRY NOC &amp; Drivers</b>	<b>1624</b>
<i>Includes: operation of crushers; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.</i>	
<b>QUICK PRINTING</b>	<b>8012</b>
<i>This classification applies to risks that provide reproductions by means of offset type duplicators on paper sizes less than 18 x 23 inches. Finishing operations include, but are not limited to, automatic and manual platemaking, assembling, stapling and binding of materials.</i>	
<b>QUILT MFG.</b>	<b>2571</b>
<b>RACING STABLE &amp; Drivers</b>	<b>8280</b>
<i>This classification includes trainers and jockeys. The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown in the "Miscellaneous Values" pages as "Maximum Remuneration."</i>	

<b>RADIATOR MFG.—AUTOMOBILE</b>	<b>3807</b>
<i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3807 are conducted as a separate and distinct business.</i>	
<b>RADIATOR or Heater MFG.</b>	<b>3081</b>
<i>Applies to cast iron radiators or heaters.</i>	
<b>RADIO or Television BROADCASTING STATION—ALL EMPLOYEES—&amp; Clerical, Outside Salespersons, Drivers</b>	<b>7610</b>
<i>Includes players, entertainers or musicians. The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown in the "Miscellaneous Values" pages as "Maximum Remuneration."</i>	
<b>RADIO or Television Set INSTALLATION, SERVICE or REPAIR &amp; Drivers</b>	<b>9519</b>
<i>Includes shop or outside employees, incidental parts department employees, erection of antennae. Separately rate electrical wiring as Code 5190. Separately rate tower erection as Code 5040.</i>	
<b>RADIO, Television, Telephone or Telecommunications Device MFG. NOC</b>	<b>3681</b>
<b>RADIO TUBE MFG.</b>	<b>4112</b>
<b>RAG, Bottle, Paper Stock or Rubber DEALER—SECOND-HAND—&amp; Drivers</b>	<b>8264</b>
<i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8264 are conducted as a separate and distinct business.</i>	
<b>RAILROAD CAR MFG. &amp; Drivers</b>	<b>3881</b>
<b>RAILROAD CONSTRUCTION:</b>	
<i>The classifications that follow for railroad construction and railroad operations include coverage for insurance under the Federal Employers' Liability Act or voluntary compensation coverage for any operations subject to that Act. For procedure in connection with such coverage, see Rule XIII.H. "Federal Employers' Liability Act."</i>	
<b>ALL OPERATIONS &amp; Drivers</b>	<b>6701</b>
<i>Separately rate bridge building, tunneling, laying or relaying of tracks or construction of elevated railroads.</i>	
<b>LAYING or Relaying TRACKS—no work on elevated railroads—&amp; Drivers</b>	<b>7855</b>
<b>MAINTENANCE of way—by contractor—no work on elevated railroads—&amp; Drivers</b>	<b>7855</b>
<b>RAILROAD—ALL EMPLOYEES—&amp; Drivers</b>	<b>7133</b>
<i>Separately rate employees connected with the operation or maintenance of bus lines as Code 8394 or Code 8385.</i>	
<b>RATTAN, Willow or Twisted Fiber PRODUCTS MFG.</b>	<b>2913</b>
<i>Includes upholstery.</i>	
<b>RAYON MFG.</b>	<b>2305</b>
<b>RAZOR MFG.—SAFETY</b>	<b>3270</b>
<b>RAZOR MFG. NOC</b>	<b>3122</b>

<b>REAL ESTATE AGENCY—outside employees—&amp; collectors</b>	<b>8742</b>
<i>Separately rate care, custody and maintenance or construction work.</i>	
<b>RECORDING—Masters and Stock Tapes—music</b>	<b>4352</b>
<i>Separately rate players, entertainers or musicians as Code 9157 or Code 9159.</i>	
<b>RECORDING TAPE or DISK MFG.</b>	<b>4923</b>
<i>Separately rate phonograph record manufacturing as Code 4431.</i>	
<b>RECREATIONAL VEHICLE Campground or PARK</b>	<b>9029</b>
<b>REED or Loom Harness MFG.</b>	<b>3515</b>
<b>REFERRAL SERVICES—medical or social—traveling</b>	<b>8857</b>
<i>Applies when any portion of an employee's time is spent in the field performing duties of a case worker, counselor, advocate for medical or social related services or other similar functions whether performed by social service agencies or similar organizations.</i>	
<i>No medical, rehabilitation or other related services provided.</i>	
<b>INSIDE WORK ONLY</b>	<b>8810</b>
<b>REFRACTORY PRODUCTS MFG. &amp; Drivers</b>	<b>4024</b>
<i>Includes the manufacturing of fire bricks, boilers or stoker tiles, special refractory shapes, enameled bricks, retorts, flue linings, muffles, crucibles and similar products manufactured from refractory clays with or without other refractory materials. Includes clay, shale or sand digging. Separately rate underground mining as Code 1170 and quarrying as Code 1624.</i>	
<b>REFRIGERATION UNIT MFG.</b>	<b>3612</b>
<i>Separately rate the manufacturing of housings or assembling complete units as Code 3076.</i>	
<b>REFUSE, Ashes or Garbage COLLECTION &amp; Drivers</b>	<b>9403</b>
<i>Separately rate reduction or rendering as Code 7590 and fertilizer plants as Code 4583.</i>	
<b>RELIGIOUS HOUSE OF WORSHIP:</b>	
<b>PROFESSIONAL EMPLOYEES</b>	<b>8840</b>
<i>Includes clergy, assistants, organist and choir members.</i>	
<b>ALL OTHER EMPLOYEES &amp; Drivers</b>	<b>9101</b>
<b>RENDERING WORKS NOC &amp; Drivers</b>	<b>4665</b>
<i>No garbage reduction. Code 4665 and Code 4583 "Fertilizer Mfg. &amp; Drivers" or Code 2089 "Packing House" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</i>	
<b>RESIDENTIAL CARE FACILITY—ALL EMPLOYEES—&amp; Clerical</b>	<b>8865</b>
<i>Shall not be assigned to a facility having nursing or medical personnel on staff, other than whose only function is to train employees, such as aides, on how to properly care for the clients residing at the facility.</i>	
<i>Separate rate the operation of an assisted living facility, retirement living facility or senior citizen living facility, with no nursing or medical personnel on staff, as Code 8866.</i>	

**RESTAURANT:**

**FAST FOOD & DRIVERS**

**9072**

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

**FULL-SERVICE**—including entertainers and/or musicians

**9071**

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

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

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

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

*Operated by a hotel or motel – See "Hotel"*

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**RETIREMENT LIVING FACILITY—ALL EMPLOYEES—& Clerical**

**8866**

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

*Separately rate the operation of an alcohol or drug rehabilitation facility, homeless shelter, home for the mentally impaired or a residential care facility, with no nursing or medical personnel on staff, as Code 8865.*

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

**6005**

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

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**RIDING ACADEMY or Club & Drivers**

**7207**

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**ROAD or STREET CONSTRUCTION**—See "STREET or ROAD CONSTRUCTION"

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**ROAD or Street MAKING MACHINERY MFG.**

**3507**

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**ROCK EXCAVATION & Drivers**

**5508**

*Includes incidental quarrying or stone crushing. No tunneling.*

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**ROCK WOOL MFG.**

**1701**

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

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**ROLLER or Ball BEARING MFG.**

**3638**

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

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**ROLLER SKATING RINK**

**9093**

*Separately rate full-service restaurant as Code 9071, fast food restaurant as Code 9072, or the operation of a bar, dance club, lounge, nightclub or tavern as Code 9074.*

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


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**ROLLING MILL NOC & Drivers** **3027**

*Applicable to brass, copper or other soft metals. Not copper coated steel bars. Separately rate wire drawing as Code 1924 or Code 3241, steel making as Code 1438 or Code 3004 and iron or steel rolling mill as Code 3018.*

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**ROOFING—BUILT-UP—& Drivers** **5547**

*Applies to roofing requiring the use of felt or paper and pitch or other plastic material, with or without a finished surface of gravel or slag. Separately rate work on sloping roofs as Code 5545.*

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**ROOFING NOC & Drivers** **5545**
**ROOFING or Building PAPER or Felt PREPARATION—no installation—& Drivers** **1463**

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

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**ROOFING SLATE MFG. or Slate Splitting & Drivers** **1624**

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

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

*Separately rate the manufacturing of frames, backs or handles.*

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**RUBBER STOCK DEALER—SECOND-HAND—& Drivers** **8264**

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

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

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

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


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<b>SAIL MAKING</b>	<b>2576</b>
<i>Separately rate the installation, removal or repair of sails or other similar products away from the shop as Code 9539.</i>	
<b>SALES STABLE &amp; Outside Salespersons, Drivers</b>	<b>8288</b>
<b>SALESPERSONS, Collectors or Messengers—outside</b>	<b>8742</b>
<i>Subject to the standard exception manual rule.</i>	
<b>SALT, Borax or Potash PRODUCING or REFINING &amp; Drivers</b>	<b>4568</b>
<i>Includes driving of wells and pumping. Separately rate mining as Code 1170.</i>	
<b>SALVAGE OPERATIONS &amp; INCIDENTAL WRECKING</b>	<b>5709</b>
<i>Applies to operations in damaged buildings, including incidental wrecking, shoring or other structural work and the handling of machinery.</i>	
<b>SALVAGE OPERATIONS—NO WRECKING—&amp; Drivers</b>	<b>8263</b>
<i>Applies to the removing, sorting, reconditioning and distributing of merchandise in damaged buildings—including incidental operations away from such buildings—no wrecking, shoring or other structural operations.</i>	
<i>Not available for division of payroll with Code 5709 "Salvage Operations &amp; Incidental Wrecking."</i>	
<b>SAMPLE CARD MFG.</b>	<b>4298</b>
<b>SAND or Gravel DIGGING &amp; Drivers</b>	<b>4000</b>
<i>Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. No canal, sewer or cellar excavation or underground mining.</i>	
<b>SASH, Door or ASSEMBLED MILLWORK MFG. &amp; Drivers</b>	<b>2737</b>
<i>Code 2737 and Code 2731 "Planing or Molding Mills" or Code 2802 "Carpentry—shop only—&amp; Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Where a risk deals in any lumber or building materials or in any fuel and materials, in addition to products manufactured, all storage or yard operations and all drivers shall be assigned to the appropriate yard or dealer classification.</i>	
<b>SASH, Door or FINISHED MILLWORK DEALER &amp; Drivers</b>	<b>8235</b>
<i>Applicable to concerns dealing principally in such finished millwork as doors, frames, sash, screens, columns, paneling, cupboards, mantels, finished flooring or furniture such as kitchen cabinets, ironing boards, breakfast sets, window seats, wall cabinets or cases; with or without such items as moldings, stair trim, baseboards or shelving; but no other lumber or building materials except in limited quantities as an accommodation. It includes the assembling of finished parts or glazing of products received from other concerns and the cutting down of standard or stock sizes to special sizes, but not the assembling or glazing of items manufactured by the insured. This classification is not available for division of payroll with Code 8232 "Lumber Yard &amp; Drivers," "Building Material Dealer &amp; Drivers" or "Fuel and Material Dealer NOC &amp; Drivers."</i>	
<b>SASH, Door or Door Frame MFG.—wood—metal covered</b>	<b>3060</b>
<b>SATELLITE DISH INSTALLATION:</b>	
<b>CONCRETE POURING</b>	<b>5213</b>
<b>ELECTRICAL WIRING WITHIN BUILDINGS &amp; Drivers</b>	<b>5190</b>
<b>ERECTION OF DISH AND AUXILIARY EQUIPMENT &amp; Drivers</b>	<b>3724</b>

<b>SAUSAGE</b> or Sausage Casing <b>MFG.</b>	<b>2095</b>
<i>Code 2095 and Code 2089 "Packing House" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. No butchering or handling of livestock.</i>	
<b>SAW MFG.</b>	<b>3118</b>
<b>SAW MILL</b>	<b>2710</b>
<i>Separately rate the storage and subsequent handling of processed lumber as Code 8232.</i>	
<b>SCAFFOLDS</b> , Hod Hoist or Construction Elevators— <b>BUILT-UP</b> from the ground— <b>INSTALLATION</b> , repair or removal & <b>Drivers</b>	<b>9526</b>
<i>Not applicable to contractors who erect, repair or remove scaffolds, hod hoists or construction elevators as an incidental part of their construction work. When so performed, such operations shall be included in the classification with which such work is associated.</i>	
<b>SCAFFOLDS—OUTRIGGER—INSTALLATION</b> , repair or removal	<b>5403</b>
<i>Not applicable to contractors who erect, repair or remove scaffolds as an incidental part of their construction work. When so performed, such operations shall be included in the classification with which such work is associated.</i>	
<b>SCAFFOLDS—SIDEWALK BRIDGES</b> —not over one story in height— <b>INSTALLATION</b> , repair or removal—& <b>Drivers</b>	<b>9527</b>
<i>Not applicable to contractors who erect, repair or remove sidewalk bridges as an incidental part of their construction work. When so performed, such operations shall be included in the classification with which such work is associated.</i>	
<b>SCAFFOLDS—SUSPENDED</b> or swinging— <b>INSTALLATION</b> , repair or removal—& <b>Drivers</b>	<b>9534</b>
<i>Not applicable to contractors who erect, repair or remove scaffolds as an incidental part of their construction work. When so performed, such operations shall be included in the classification with which such work is associated.</i>	
<b>SCHOOL:</b>	
<b>PROFESSIONAL EMPLOYEES &amp; Clerical</b>	<b>8868</b>
<b>ALL OTHER EMPLOYEES &amp; Drivers</b>	<b>9101</b>
<b>SCREW MFG.</b>	<b>3145</b>
<i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3145 are conducted as a separate and distinct business.</i>	
<b>SECOND-HAND DEALER</b> —Bottle, Paper Stock, Rag or Rubber—& <b>Drivers</b>	<b>8264</b>
<i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8264 are conducted as a separate and distinct business.</i>	
<b>SEED MERCHANT</b>	<b>8102</b>
<i>Includes operation of seed sorting machinery.</i>	
<b>SELF-SERVICE Gasoline STATION</b> —retail with Convenience Store	
<i>Refer to Section II of the Digest of Rulings and Interpretations.</i>	

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<b>SENIOR CITIZEN LIVING FACILITY—ALL EMPLOYEES—&amp; Clerical</b>	<b>8866</b>
<i>Shall not be assigned to a facility having nursing or medical personnel on staff, other than whose only function is to train employees, such as aides, on how to properly care for the clients residing at the facility.</i>	
<i>Separately rate the operation of an alcohol or drug rehabilitation facility, homeless shelter, home for the mentally impaired or a residential care facility, with no nursing or medical personnel on staff, as Code 8865.</i>	

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<b>SERUM, Anti-toxin or Virus MFG. &amp; Drivers</b>	<b>5951</b>
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<b>SEWAGE DISPOSAL PLANT OPERATION &amp; Drivers</b>	<b>7580</b>
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<b>SEWER</b>	
<b>CLEANING &amp; Drivers</b>	<b>9402</b>
<b>CLEANING</b> —of building connections using portable equipment— <b>&amp; Drivers</b>	<b>5183</b>

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<b>SEWER CONSTRUCTION—ALL OPERATIONS—&amp; Drivers</b>	<b>6306</b>
<i>Includes tunneling at street crossings when not performed under air pressure. Separately rate all other tunneling as Code 6251 or Code 6260. Separately rate permanent surface restoration.</i>	

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<b>SEWING MACHINE MFG.</b>	<b>3561</b>
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<b>SHADE ROLLER MFG.—wood</b>	<b>2841</b>
<i>Includes manufacturing of metal parts.</i>	

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<b>SHAFT SINKING—ALL OPERATIONS</b> to completion	<b>6252</b>
<i>Includes pile driving, excavation, concrete work or lining.</i>	

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<b>SHALE or Clay DIGGING &amp; Drivers</b>	<b>4000</b>
<i>Includes construction, repair and maintenance of all buildings, structures or equipment, and installation of machinery. No canal, sewer or cellar excavation or underground mining.</i>	

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<b>SHEET METAL AIRPLANE PARTS MFG.</b>	<b>3832</b>
<i>Includes the manufacturing of sheet metal parts or subassemblies for airplanes.</i>	

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<b>SHEET METAL WORK—SHOP</b> only	<b>3066-3067</b>
<i>May be used only upon specific assignment by the Rating Board.</i>	

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<b>SHEET METAL WORK ERECTION, Installation or Repair NOC—shop or outside—&amp; Drivers</b>	<b>5538</b>
<i>Separately rate sheet metal roofing on sloping roofs as Code 5545.</i>	

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<b>SHEET ROCK INSTALLATION—within buildings—&amp; Drivers</b>	<b>5445</b>
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<b>SHELL or Projectile MFG.—See “EXPLOSIVES”</b>	
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**SHELTER FOR THE HOMELESS—ALL EMPLOYEES—& Clerical 8865**

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

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

**SHERIFFS or DEPUTY SHERIFFS & Drivers 7720**

*Payroll of sheriffs or deputy sheriffs, whether active or inactive, shall be included, subject to a minimum payroll of \$100 per annum per person. An additional premium of \$1.00 per day shall be collected for each employee engaged in strike duty either as a strike breaker or as a strike guard. This additional premium shall be collected in every event in addition to the earned premium and/or the minimum premium as otherwise determined by this or other classifications on the policy.*

**SHIP BUILDING—IRON or STEEL NOC—& Drivers:**

Coverage under **U.S. ACT** 6843F

Coverage under **STATE ACT ONLY** 6854

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

**BOILERMAKING 3620**

**FOUNDRY—NON-FERROUS 3085**

**FOUNDRY NOC—FERROUS 3081**

**MACHINE SHOP—other than maintenance machine shop 3632**

**SHIP CHANDLER—wholesale 7999****SHIP CLEANING or Allied Operations & Drivers:**

Coverage under **U.S. ACT** 6875F

Coverage under **STATE ACT ONLY** 6885

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

**SHIP REPAIR or CONVERSION—ALL OPERATIONS—& Drivers:**

Coverage under **U.S. ACT** 6872F

Coverage under **STATE ACT ONLY** 6882

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

**SHIP SCALING:**

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

Coverage under **STATE ACT ONLY** **6884**

*Code 6884 may be used only upon specific assignment by the Rating Board.*

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**SHIRT MFG.** **2501**

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**SHODDY MFG.** **2211**

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**SHOE FINDINGS MFG.** **2688**

*Applies to the manufacturing of tongues, linings or facings.*

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**SHOE FORM or Last MFG.** **2790**

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**SHOE or Boot MFG. NOC** **2660**

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**SHOE or Boot PATTERN MFG.** **4282**

*Includes designers, drafting employees and cutters. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4282 are conducted as a separate and distinct business. Separately rate catalog printing as Code 4299.*

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**SHOE REPAIR SHOP** **9585**

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**SHOE SHINE PARLOR** **9585**

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**SHOE STOCK MFG.** **2688**

*Includes counter, heel or sole cutting.*

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**SHOOTING GALLERY & Drivers** **9180**

*Includes ticket sellers or collectors and applies to amusement devices not otherwise classified.*

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**SHORING—ALL EMPLOYEES—& Drivers** **5703**

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

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**SHOULDER PAD MFG.** **2501**

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**SHOWROOM SALESPERSONS****8747**

*Applies to insureds who are engaged in operating a display showroom or salesroom who sell from samples, sample boards, catalogs and/or displays. All other employees, other than Standard Exception employees, are assigned to the appropriate dealer or manufacturing classification unless specifically directed by the classification wording.*

*Salespersons, at a display showroom or salesroom location which also has a sales inventory, storage area, warehouse facility or where sales are conducted over-the-counter or on a cash-and-carry basis, are assigned to the appropriate store, dealer or manufacturing classification.*

*Cannot be assigned to any location where a store, dealer or manufacturing classification applies.*

*Does not contemplate the demonstration of any type of industrial or mobile equipment.*

*In order to qualify for Code 8747 – Showroom Salespersons, the following conditions must be met:*

- 1. The operating location must be a display showroom or salesroom only. The merchandise displayed cannot be sold to individuals.*
- 2. There is no warehousing of inventory or any type of over-the-counter sales conducted at the same location.*
- 3. All items displayed by the showroom must be received, warehoused, shipped or delivered from a separate location. The warehouse workers or drivers are assigned to the classification that applies to the business conducted at the separate location.*
- 4. The salesperson's duties must be limited to selling exclusively from product displays, samples, sample boards, books or catalogs.*

**SHUTTLE MFG.****2841****SIDEWALK BRIDGES—See "SCAFFOLDS"****SIDING INSTALLATION—Aluminum, Plastic or Vinyl—& Drivers****5648**

*Applies to specialty contractors engaged in installation work only.*

*Siding installation is to be inclusive when performed by the same contractor that is engaged in operations subject to Code 5403 "Carpentry NOC", Code 5645 "Carpentry Detached Dwellings" and Code 5651 "Carpentry Dwellings Three Stores or Less" at the same job or location.*

**SIGN ERECTION or REPAIR—away from shop—not outdoor advertising companies—& Drivers****9552**

*Separately rate bill posting as Code 9545.*

**SIGN MFG. or REPAIR—metal—SHOP only****3064****SIGN PAINTING or Lettering IN BUILDINGS & Drivers****9501**

*Code 9501, Code 9549 "Advertising Companies & Drivers," or Code 9552 "Sign Erection or Repair & Drivers," Code 5474 "Painting or Decorating NOC & Drivers" or Code 5491 "Wallpaper Hanging & Drivers" shall not be assigned to the same job or location.*

**SIGN PAINTING or Lettering ON BUILDINGS or Structures & Drivers****9553**

*Code 9553, Code 9549 "Advertising Companies & Drivers" or Code 9552 "Sign Erection or Repair & Drivers" shall not be assigned to the same job or location.*

<b>SILICA GRINDING &amp; Drivers</b>	<b>1741</b>
<i>Separately rate digging, mining or quarrying. Separately rate risks engaged in grinding materials which do not contain more than 5% free silica as Code 1747.</i>	
<b>SILK THREAD or YARN MFG.</b>	<b>2302</b>
<b>SILK THROWING AND WEAVING</b>	<b>2303</b>
<b>SILVERWARE MFG.</b>	<b>3381</b>
<b>SILVICULTURE &amp; Drivers</b>	<b>0042</b>
<i>Includes brush clearing, planting of seedlings or transplants, cleaning, weeding or improvement cutting for the purpose of promoting the growth of remaining trees. Separately rate logging or lumbering as Code 2702.</i>	
<b>SKATE MFG.</b>	<b>3146</b>
<b>SLATE SPLITTING or Roofing Slate Mfg. &amp; Drivers</b>	<b>1624</b>
<i>Includes: quarrying; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.</i>	
<b>SLAUGHTERING</b>	<b>2081</b>
<i>Includes the handling of livestock, preparation of dressed meat, rendering, washing of casings, salting of hides or cooking of offal. Code 2081 and Code 2089 "Packing House" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</i>	
<b>SMELTING—electric process</b>	<b>1439</b>
<i>Includes the manufacturing of carborundum, artificial carbon or graphite. Separately rate blast furnace operations as Code 1438 and steel manufacturing as Code 1438 or Code 3004.</i>	
<b>SMELTING, Sintering or Refining LEAD &amp; Drivers</b>	<b>1430</b>
<b>SMELTING, Sintering or Refining—METALS—NOT IRON or LEAD—NOC—&amp; Drivers</b>	<b>1438</b>
<i>Recovering lead in the process in any form or quantity shall be assigned to Code 1430.</i>	
<b>SMOKESTACK or Chimney LINING—not metal</b>	<b>5000</b>
<i>Includes foundation and applies to stone, brick or concrete chimneys. Also includes guniting and lining operations.</i>	
<b>SNOW PLOWING &amp; Drivers</b>	<b>9402</b>
<b>SOAP or Synthetic Detergent MFG.</b>	<b>4720</b>
<i>Contemplates the manufacturing of bar soap, granulated, powdered and sprayed soaps, soap chips and flakes, liquid soap and synthetic detergents which have characteristics and end-uses similar to soap.</i>	
<b>SOAPSTONE or Soapstone Products MFG. &amp; Drivers</b>	<b>1748</b>
<i>Separately rate quarrying as Code 1624.</i>	



<b>SOCIAL CASE WORKERS</b> or social medical workers—traveling <i>Applies when any portion of an employee's time is spent in the field performing duties of a case worker, counselor, advocate for medical or social related services or other similar functions whether performed by social service agencies or similar organizations.</i>	<b>8857</b>
<b>INSIDE WORK ONLY</b>	<b>8810</b>
<b>SODA WATER FOUNTAIN</b> or Apparatus <b>MFG.</b>	<b>3634</b>
<b>SOUNDPROOFING</b> —See "INSULATION WORK NOC"	
<b>SPAR</b> or Flint <b>GRINDING &amp; Drivers</b> <i>Separately rate digging, mining or quarrying. Grinding of materials which do not contain more than 5% free silica shall be assigned to Code 1747.</i>	<b>1741</b>
<b>SPEEDOMETER</b> or Taximeter <b>MFG.</b> <i>Applies to professional or scientific instruments.</i>	<b>3685</b>
<b>SPICE MILLS</b>	<b>6504</b>
<b>SPIKE MFG.</b> <i>Separately rate steel making as Code 1438 or Code 3004 and rolling mills as Code 3018 or Code 3027.</i>	<b>3132</b>
<b>SPIRITUOUS LIQUOR BOTTLING &amp; Drivers</b> <i>Includes sign erection or repair.</i>	<b>2157</b>
<b>SPIRIT VARNISH</b> or Lacquer <b>MFG.</b> <i>Includes mixing of thinners or solvents but no nitrocellulose manufacturing. Separately rate risks engaged in the manufacturing of nitrocellulose, thinners or solvents as Code 4829.</i>	<b>4439</b>
<b>SPORTING GOODS MFG. NOC</b>	<b>4902</b>
<b>SPRING MFG.</b> <i>Not wire springs. Includes manufacturing and repairing springs in shop. Separately rate the manufacturing of wire springs as Code 3257. Separately rate the removing or replacing of springs on automobiles or trucks as Code 8391.</i>	<b>3303</b>
<b>SPRINKLER HEAD MFG.</b> <i>Applies to automatic sprinklers.</i>	<b>3634</b>
<b>SPRINKLER INSTALLATION &amp; Drivers</b> <i>Applies to automatic sprinklers.</i>	<b>5188</b>
<b>STATE EMPLOYEES NOC</b> —See "MUNICIPAL"	
<b>STATIONERY MFG.</b> <i>Separately rate the manufacturing of metal rings, posts, screws, separators or fittings. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4251 are conducted as a separate and distinct business.</i>	<b>4251</b>
<b>STEAM</b> or Air Pressure <b>GAUGE MFG.</b> <i>Applies to professional or scientific instruments.</i>	<b>3685</b>

**STEAM Heating or POWER CO.—ALL EMPLOYEES—& Drivers** **7570**  
*Not electric. Includes store employees. Separately rate the construction of buildings.*  
*Separately rate meter readers, not exposed to operative hazards, as Code 7542.*

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**STEAM MAIN or Connection CONSTRUCTION & Drivers** **6319**  
*Includes tunneling at street crossings when not performed under air pressure. Separately rate all other tunneling as Code 6251 or Code 6260.*

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**STEAM PIPE or Boiler INSULATING & Drivers** **5184**  
*Includes shop. Applies to the application of cork, asbestos or other non-conducting materials.*

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

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**STEAMSHIP LINE or AGENCY—PORT EMPLOYEES:**

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

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

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

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

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**STEEL or Iron MERCHANT & Drivers** **8106**  
*Not applicable to junk dealers or iron or steel scrap dealers. Applies to dealers of iron, steel or non-ferrous metal.*

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

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**STEEL MFG., FABRICATION or ERECTION—See "IRON or STEEL"**

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**STEVEDORING:**

*Any or all of the following operations conducted by employees not members of the crews of vessels shall be classified as "STEVEDORING."*

- 1. Loading or unloading, stowing, shifting or trimming of cargo, supplies and materials on board vessels.*
- 2. Transfer of cargo, supplies and materials between vessels and pier, irrespective of the necessity of work on board vessels by employees of the insured.*
- 3. Transfer between stringpiece and point of deposit on dock or adjacent warehouses—including tiering, sorting and breaking down.*

*Stevedoring continued on the next page.*

**STEVEDORING:** (continued)

4. *Operation of all mechanical equipment, including dock tractors, in connection with the above.*

*Any or all operations as defined above shall be assigned to Code 7309F "Stevedoring NOC" if the operations described by Item 2 above, whether conducted by one or more concerns, require the use of hoisting equipment except as provided under Code 7327F "Stevedoring—Containerized Freight—& Drivers." Separately rate all other operations as Code 7317F. Separately rate drivers not conducting stevedoring operations as Code 7219.*

**BY HAND or HAND TRUCKS—exclusively****7317F**

*Includes the incidental use of power driven escalators or conveyors, or operation of tractors and trailers through side ports. No use of hoisting equipment. Code 7317F shall not be assigned to the same risk in connection with a single vessel. May be used only upon specific assignment by the Rating Board.*

**CONTAINERIZED FREIGHT & Drivers****7327F**

*Applies to ships designed for freight carrying containers. May be used only upon specific assignment by the Rating Board. No work in holds. Separately rate over-the-road trucking operations as Code 7219. Code 7327F shall not be assigned to the same risk in connection with a single vessel.*

**FREIGHT HANDLING—packing, handling or shipping EXPLOSIVES or AMMUNITION—UNDER CONTRACT:****Coverage under STATE ACT ONLY****7367**

*This classification includes freight checkers. Separately rate drivers as Code 7219.*

**FREIGHT HANDLERS—ON PIERS or in terminals or areas adjoining piers****7366F**

*This classification applies to handling cargo on piers or adjoining areas or terminals, incidental to loading or unloading vessels. It includes freight checkers, stuffing and stripping containers, other processing of waterborne cargo and loading and unloading trucks and railroad cars on piers or in adjoining areas or terminals. Separately rate freight handling, not on piers or in terminals or areas adjoining piers, as Code 7367. Separately rate loading or unloading vessels as "Stevedoring." Separately rate drivers engaged in subsequent trucking as Code 7219.*

**TALLIERS AND CHECKING CLERKS engaged in connection with stevedore work:****Coverage under U.S. ACT****8709F****Coverage under STATE ACT ONLY****8719****NOC****7309F**

*When policies are issued covering both classification Code 7317F and Code 7309F, no division of payroll shall be permitted in connection with the loading or unloading of any one vessel.*

<b>STOCKYARD &amp; Outside Salespersons, Drivers</b>	<b>8288</b>
<i>Code 8288 and Code 2089 "Packing House" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. No butchering.</i>	
<b>STONE, Mosaic, Terrazzo or Tile WORK—inside</b>	<b>5348</b>
<i>Applies to interior construction work only. Not fireproof tile construction.</i>	
<b>STONE CRUSHING &amp; Drivers</b>	<b>1710</b>
<i>No quarrying. Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 1710 are conducted as a separate and distinct business.</i>	
<b>STONE CUTTING or POLISHING—MARBLE or Limestone—&amp; Drivers</b>	<b>1809</b>
<i>Available only to risks whose books of account show that gross receipts from handling or processing marble or limestone, or both, constitute at least 80% of the total receipts from all kinds of stone during the policy period. Separately rate stone cutting in quarries as Code 1624. Separately rate mining as Code 1170 or Code 1624 and quarrying as Code 1624.</i>	
<b>STONE CUTTING or POLISHING NOC &amp; Drivers</b>	<b>1810</b>
<i>Separately rate stone cutting in quarries as Code 1624. Separately rate mining as Code 1170 or Code 1624 and quarrying as Code 1624.</i>	
<b>STONE or Marble SETTING—inside</b>	<b>5348</b>
<i>Applies to interior construction only. Not fireproof tile construction.</i>	
<b>STORAGE GARAGE or Parking Station—AUTOMOBILE &amp; Drivers</b>	<b>8392</b>
<i>Applies to the operation of an automobile parking lot, parking station, storage garage, self-parking facility or valet parking service. Includes the operation of a rental car agency provided the cars are rented without chauffeurs and no mechanical work is performed on the vehicle. Includes employees such as parking attendants, counter personnel and cashiers.</i>	
<b>STORAGE WAREHOUSE—COLD</b>	<b>8291</b>
<b>STORAGE WAREHOUSE—FURNITURE—&amp; Drivers</b>	<b>8293</b>
<i>Includes packing or handling household goods away from insured's premises.</i>	
<b>STORAGE WAREHOUSE NOC</b>	<b>8292</b>
<i>Applies to general merchandise. Separately rate drivers as Code 7219.</i>	

**STORES:**

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

<b>AUDIO or Video Cassette, Book, Record, Compact Disc or Software STORE—Retail</b>	<b>8072</b>
<i>Not applicable to store locations where more than 50% of the gross receipts is in the service of food or the sale of musical instruments, computers or other hardware, or household or electronic equipment.</i>	
<b>AUTO PARTS and ACCESSORIES STORE—wholesale</b>	<b>7999</b>
<b>AUTOMOBILE ACCESSORIES STORE NOC—retail—&amp; Drivers</b>	<b>8046</b>
<b>BAGEL SHOPS—retail</b>	<b>8043</b>
<i>Applies to shops engaged in selling bagels with spreads and/or made into sandwiches. Includes the sale of beverages and other food for consumption on or away from the premises.</i>	
<i>This class can only be applied if the sale of prepared items is less than 50% of the total receipts.</i>	
<i>Separately rate bagel manufacturing as Code 2003.</i>	
<i>If the gross receipts of prepared items is more than 50% of the total gross receipts, the entire operation, including the bagel manufacturing, shall be assigned to Code 9072.</i>	
<i>Separately rate the retail sale of bagels sold without spreads or made into sandwiches as Code 8017 provided the majority (more than 50%) of the sales are derived from the sale of NOC items.</i>	
<b>BOOK STORE—Retail</b>	<b>8072</b>
<i>Not applicable to store locations where more than 50% of the gross receipts is in the service of food or the sale of musical instruments, computers or other hardware, or household or electronic equipment.</i>	
<b>CLOTHING or Wearing Apparel STORE—retail</b>	<b>8008</b>
<b>CLOTHING or Wearing Apparel STORE—wholesale</b>	<b>8032</b>
<b>COFFEE, Tea or Spice STORE—retail</b>	<b>8006</b>
<i>No handling of fresh meats.</i>	
<b>COFFEE, Tea or Spice STORE—wholesale</b>	<b>8034</b>
<b>COMPACT DISC, Record, Video or Audio Cassette STORE—Retail</b>	<b>8072</b>
<i>Not applicable to store locations where more than 50% of the gross receipts is in the service of food or the sale of musical instruments, computers or other hardware, or household or electronic equipment.</i>	
<b>DAIRY PRODUCTS STORE—retail</b>	<b>8006</b>
<i>No handling of fresh meats.</i>	
<b>DAIRY PRODUCTS STORE—wholesale</b>	<b>8034</b>
<b>DELICATESSEN STORE—retail</b>	<b>8006</b>
<i>No handling of fresh meats.</i>	

**DEPARTMENT STORE—retail**

**8039**

*Includes installation of house furnishings and shall apply to each location of a risk at which all of the following conditions exists:*

1. The payroll subject to this classification is at least \$400,000 per annum.
2. The merchandise handled must include:
  - a. Wearing Apparel
  - b. Linens/Domestics
  - c. House Furnishings (other than furniture)
  - d. Two or more of the following:

Cosmetics  
Furniture  
Giftware  
Hardware  
Jewelry

Luggage  
Sporting Goods  
Stationery/Greeting Cards  
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.

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**DRUG or Cigar STORE—retail—INCLUDING SERVICE OF FOOD—not restaurants**

**8043**

*Any location at which more than 50% of the sales is derived from the service of food consumed on the premises shall be assigned to Code 9071, Code 9072 or Code 9074. The term food as used in this classification does not include ice cream and soft drinks.*

**DRUG or Cigar STORE—NO SERVICE OF FOOD—retail**

**8017**

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

**DRUG STORE—wholesale**

**8047**

**DRY CLEANING or LAUNDRY Collecting or DISTRIBUTING STORE**

**8017**

*No dry cleaning or laundering at the same location.*

**DRY CLEANING or LAUNDRY Store—SELF-SERVICE**

**8017**

*No dry cleaning or laundering at the same location.*

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**DRY GOODS STORE—retail**

**8008**

**DRY GOODS STORE—wholesale**

**8032**

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**FISH, Meat or Poultry STORE—retail**

**8031**

*Includes incidental preparation of meats and produce. Separately rate slaughtering operations as Code 2081.*

**FISH, Meat or Poultry STORE—wholesale**

**8021**

*Code 8021 and Code 2089 "Packing House" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.*

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**FLORIST STORE & Drivers**

**8001**

*Includes service away from store premises. Separately rate cultivating or gardening as Code 0035.*

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## STORES: (continued)

<b>FROZEN</b> or Frosted <b>FOOD STORE—retail</b> <i>No handling of fresh meats.</i>	8006
<b>FROZEN</b> or Frosted <b>FOOD STORE—wholesale</b>	8034
<b>FRUIT</b> or Vegetable <b>STORE—retail</b> <i>No handling of fresh meats.</i>	8006
<b>FRUIT</b> or Vegetable <b>STORE—wholesale</b>	8048
<b>FURNITURE STORE—wholesale or retail—&amp; Drivers</b> <i>Includes the installation of house furnishings.</i> <i>Refer to the Digest of Rulings and Interpretations for further explanation.</i>	8044
<b>GREETING CARD DEALER—wholesale</b>	4310
<b>GROCERY STORE—retail</b> <i>No handling of fresh meats.</i>	8006
<b>GROCERY STORE—wholesale</b>	8034
<b>HARDWARE STORE—retail</b>	7998
<b>HARDWARE STORE—wholesale</b>	7999
<b>HIDE</b> or Leather <b>DEALER</b>	8105
<b>JEWELRY STORE</b> <i>Applies to wholesale or retail stores.</i>	8013
<b>LINEN</b> , Towel, Uniform or Apron <b>SUPPLY COMPANY</b> <i>No laundering at the same location.</i>	8032
<b>MAGAZINE</b> or Newspaper <b>STORE—retail</b> <i>Not applicable to store locations where more than 50% of the gross receipts is in the service of food or the sale of musical instruments, computers or other hardware, or household or electronic equipment.</i>	8072
<b>MEAT</b> , Fish or Poultry <b>STORE—retail</b> <i>Includes incidental preparation of meats and produce. Separately rate slaughtering operations as Code 2081.</i>	8031
<b>MEAT</b> , Fish or Poultry <b>DEALER—wholesale</b> <i>Code 8021 and Code 2089 "Packing House" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</i>	8021
<b>NEWSPAPER</b> or Magazine <b>STORE—retail</b> <i>Not applicable to store locations where more than 50% of the gross receipts is in the service of food or the sale of musical instruments, computers or other hardware, or household or electronic equipment.</i>	8072

<b>POULTRY, Meat or Fish STORE—retail</b>	<b>8031</b>
<i>Includes incidental preparation of meats and produce. Separately rate slaughtering operations as Code 2081.</i>	
<b>POULTRY, MEAT or Fish DEALER—wholesale</b>	<b>8021</b>
<i>Code 8021 and Code 2089 "Packing House" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</i>	
<b>RECORD, Compact Disc, Video or Audio Cassette STORE—Retail</b>	<b>8072</b>
<i>Not applicable to store locations where more than 50% of the gross receipts is in the service of food or the sale of musical instruments, computers or other hardware, or household or electronic equipment.</i>	
<b>RETAIL STORE NOC—INCLUDING SERVICE OF FOOD—not restaurants</b>	<b>8043</b>
<i>Any location at which more than 50% of the sales is derived from the service of food consumed on the premises shall be assigned to Code 9071, Code 9072 or Code 9074. The term food as used in this classification does not include ice cream and soft drinks.</i>	
<b>RETAIL STORE NOC—NO SERVICE OF FOOD</b>	<b>8017</b>
<i>The service of ice cream and soft drinks is included under this classification.</i>	
<b>SHEET MUSIC STORE—retail</b>	<b>8072</b>
<i>Not applicable to store locations where more than 50% of the gross receipts is in the service of food or the sale of musical instruments, computers or other hardware, or household or electronic equipment.</i>	
<b>SHIP CHANDLER—wholesale</b>	<b>7999</b>
<b>SHOE STORE—retail</b>	<b>8008</b>
<b>SHOE STORE—wholesale</b>	<b>8032</b>
<b>SOFTWARE, Book, Record, Compact Disc, Video or Audio Cassette STORE—Retail</b>	<b>8072</b>
<i>Not applicable to store locations where more than 50% of the gross receipts is in the service of food or the sale of musical instruments, computers or other hardware, or household or electronic equipment.</i>	
<b>SUPERMARKET—retail</b>	<b>8033</b>
<i>Applicable to a combined retail meat, grocery &amp; provision store provided that the sale of fresh and cured meats, fish or poultry does not exceed 50% of the gross receipts for all merchandise sold by the insured. If the sale of fresh and cured meats, fish or poultry exceeds 50% of the gross receipts for all merchandise sold, such operations shall be assigned to Code 8031.</i>	
<b>VIDEO Cassette, Record or Compact Disc STORE—Retail</b>	<b>8072</b>
<i>Not applicable to store locations where more than 50% of the gross receipts is in the service of food or the sale of musical instruments, computers or other hardware, or household or electronic equipment.</i>	
<b>WHOLESALE STORE NOC</b>	<b>8018</b>
<b>STORM DOOR, STORM SASH, SCREENS or Weather Stripping INSTALLATION</b>	<b>5428</b>
<b>STOVE MFG.</b>	<b>3169</b>
<b>STREET CLEANING &amp; Drivers</b>	<b>9402</b>



**STREET or ROAD CONSTRUCTION:****PAVING or REPAVING & Drivers****5506**

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

**ROCK EXCAVATION & Drivers****5508**

*Includes incidental quarrying or stone crushing. No tunneling.*

**SUB-SURFACE WORK & Drivers****5507**

*Applies to clearing of right of way, earth excavation, filling or grading. Separately rate rock excavation, tunneling, bridge or culvert building where clearance is more than 10 feet at any point or where the entire distance between terminal abutments exceeds 20 feet, quarrying and stone crushing.*

*Separately rate logging and lumbering as Code 2702 unless the contract also calls for earth excavation, filling or grading.*

**STREET or Road MAKING MACHINERY MFG.****3507****STUCCO or Plastering WORK—on outside of buildings****5022**★ **SUBWAY CONSTRUCTION**

*Use appropriate construction or erection classifications.*

**SUGAR REFINING****2021**

*Not glucose or beet sugar manufacturing.*

**SURGICAL or Pharmaceutical GOODS MFG. NOC****4693****SURVEYOR****8601**

*Applies to land surveying. Does not apply when engaged in actual construction. May be used only upon specific assignment by the Rating Board. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8601 are conducted as a separate and distinct business.*

**SUSPENDER MFG.****2501**

*Separately rate buckle, webbing or leather parts manufacturing.*

**SWIMMING POOL CONSTRUCTION—not iron or steel—& Drivers****5223**

*Not available for division of payroll with Code 5213 "Concrete Construction NOC" at the same job or location.*

*Separately rate excavation as Code 6217. Separately rate the construction of iron or steel pools as Code 5069. Separately rate maintenance work as Code 9030 provided the operations described by Code 5223 and Code 9030 are conducted by separate crews with no interchange of labor and separate payroll records are maintained.*

<b>SYNTHETIC RUBBER INTERMEDIATE MFG. &amp; Drivers</b>	<b>4829</b>
<i>Separately rate oil refining or gasoline recovery as, Code 1463, acetylene gas manufacturing as Code 4635, wood alcohol manufacturing as Code 1470. Separately rate the manufacturing of isopropyl alcohol as Code 4825 or Code 4611 if bottling only.</i>	
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<b>SYNTHETIC RUBBER MFG.</b>	<b>4751</b>
<i>Separately rate synthetic rubber intermediate manufacturing as Code 4829.</i>	
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<b>SYRUP or Molasses REFINING, BLENDING or MFG.</b>	<b>2021</b>
<i>Not glucose or beet sugar manufacturing.</i>	
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<b>TACK MFG.</b>	<b>3270</b>
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<b>TACKLE and Fishing Rod MFG.</b>	<b>4902</b>
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<b>TAILOR or Custom Clothing SHOP—alterations—no mfg., dry cleaning or laundering</b>	<b>2503</b>
<i>No mass manufacturing of clothing. Applies to the custom fabrication of clothing for individuals, including subsequent alterations and tailoring. Custom is defined as the fabrication of garments such as suits, dresses, shirts, pants and other similar garments that require taking measurements of individuals, cutting and sewing the fabric in accordance to the measurements and specifications of the individual customer.</i>	
<i>Code 2503 includes alterations and tailoring of garments received from customers regardless if the articles were custom manufactured or not by the same risk.</i>	
<i>Separately rate alterations or tailoring performed by a dry cleaning and/or laundering establishment as Code 2590 or Code 2591.</i>	
<i>Separately rate a retail clothing store engaged in providing alterations of clothing items that are sold to their customers as Code 8008.</i>	
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<b>TALC MILL &amp; Drivers</b>	<b>1747</b>
<i>Separately rate digging, mining or quarrying.</i>	
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<b>TANK BUILDING—metal—SHOP</b>	<b>3620</b>
<hr/>	
<b>TANK ERECTION or REPAIR—metal—within buildings—exclusively</b>	<b>3726</b>
<i>Includes the construction or repair of foundations.</i>	
<hr/>	
<b>TANNING</b>	<b>2623</b>
<hr/>	
<b>TAR or Asphalt DISTILLING or REFINING &amp; Drivers</b>	<b>1463</b>
<i>Includes the manufacturing of products obtained from the distilling or refining of tar or asphalt and the saturation of paper or felt with tar or asphalt. Separately rate felt or paper manufacturing as Code 2288 or coke burning as Code 1470. Separately rate chemical works or manufacturers of dyes or products used as explosives.</i>	
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<b>TAVERN, Bar, Dance Club, Lounge or Nightclub—including entertainers and/or musicians</b>	<b>9074</b>
<i>Applies to the operation of a bar, dance club, lounge, nightclub or tavern where the gross receipts of alcoholic beverages exceed 50% of the total receipts of food and non-alcoholic beverages.</i>	
<i>Refer to Section III of the Digest of Rulings and Interpretations to determine the application of the appropriate restaurant and/or bar classification.</i>	
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**TAXICAB or Livery SERVICE—PUBLIC:**

*Code 7368 applies to risks engaged in providing taxicab or public livery service where vehicles are available for immediate hire or cruise to solicit business with fares that are determined by zone, mileage or meter. Such vehicles are radio dispatched and operated from a base station, stand, hotel, dock, highway or other public place.*

*If a risk is engaged in providing services as described above and is also engaged in providing private limousine or livery services subject to Code 7377 "Limousine or Livery Service—Private," the entire operations of such a risk shall be assigned to Code 7368.*

<b>GARAGE EMPLOYEES</b>	<b>8385</b>
<b>ALL OTHER EMPLOYEES &amp; Drivers</b>	<b>7368</b>
<b>TAXIDERMIST</b>	<b>9600</b>
<b>TAXIMETER or Speedometer MFG.</b> <i>Applies to professional or scientific instruments.</i>	<b>3685</b>
<b>TELECOMMUTER CLERICAL EMPLOYEES</b> <i>Subject to the standard exception manual rule.</i>	<b>8871</b>
<b>TELECOMMUTER DRAFTING EMPLOYEES</b> <i>Subject to the standard exception manual rule.</i>	<b>8871</b>
<b>TELEPHONE or TELEGRAPH CO.:</b>	
<b>OFFICE or Exchange EMPLOYEES &amp; Clerical</b>	<b>8901</b>
<b>ALL OTHER EMPLOYEES &amp; Drivers</b> <i>Includes operation, maintenance, extension of lines and making of service connection.</i>	<b>7600</b>
<b>TELEPHONE, Telegraph or Fire Alarm LINE CONSTRUCTION &amp; Drivers</b> <i>Shall not be assigned to a risk engaged in operations described by Code 7600 "Telephone or Telegraph Co.—All Other Employees—&amp; Drivers."</i>	<b>7601</b>
<b>TELEPHONE, Television, Radio or Telecommunications Device MFG. NOC</b>	<b>3681</b>
<b>TELEPHONE SALES—Exclusively</b>	<b>8810</b>
<b>TELEVISION or Radio BROADCASTING STATION—ALL EMPLOYEES—&amp; Clerical, Outside Salespersons, Drivers</b> <i>Includes players, entertainers or musicians. The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown in the "Miscellaneous Values" pages as "Maximum Remuneration."</i>	<b>7610</b>
<b>TELEVISION or Radio SET INSTALLATION, SERVICE or REPAIR &amp; Drivers</b> <i>Includes shop or outside employees, incidental parts department employees, erection of antennae. Separately rate electrical wiring as Code 5190. Separately rate tower erection as Code 5040.</i>	<b>9519</b>
<b>TELEVISION, Radio, Telephone or Telecommunications Device MFG. NOC</b>	<b>3681</b>

<b>TENNIS CLUB &amp; Clerical</b>	<b>9065</b>
<i>Applicable to public or private clubs with tennis, handball, paddleball, racquetball or squash as the principal activity of the club.</i>	
<b>TENT, Awning or Canvas Goods ERECTION, Removal or Repair &amp; Drivers</b>	<b>9539</b>
<i>Applies to operations away from the shop.</i>	
<b>TENT or Awning MFG.—SHOP only</b>	<b>2576</b>
<i>Separately rate the installation, removal or repair of tents or awnings away from the shop as Code 9539.</i>	
<b>TERRA COTTA MFG.</b>	<b>4053</b>
<i>Applies to decorative or architectural terra cotta. Separately rate mining as Code 1170 or Code 1624, quarrying as Code 1624 and clay digging as Code 4000.</i>	
<b>TERRAZZO, Mosaic, Stone or Tile WORK—inside</b>	<b>5348</b>
<i>Applies to interior construction work only. Not fireproof tile construction.</i>	
<b>TEXTILE—Bleaching, Dyeing, Mercerizing, FINISHING</b>	<b>2413</b>
<i>Applies to new goods. Separately rate the cleaning or dyeing of garments Code 2590 or Code 2591.</i>	
<b>TEXTILE FIBER MFG.—synthetic</b>	<b>2305</b>
<i>Applicable to the manufacture of rayon, acetate, nylon, polyester and similar textile fibers. Separately rate pyroxylin manufacturing as Code 4828 or Code 4829.</i>	
<b>TEXTILE MACHINERY MFG.</b>	<b>3515</b>
<b>THEATER—DRIVE-IN—ALL EMPLOYEES—&amp; Drivers</b>	<b>9149</b>
<b>THEATRICAL PRODUCTION</b> in which any players or entertainers <b>DANCE, SKATE</b> or perform acrobatic acts:	
<b>PLAYERS, Entertainers or MUSICIANS</b>	<b>9157</b>
<i>Separately rate off stage orchestras as Code 9159.</i>	
<b>ALL OTHER EMPLOYEES</b>	<b>9158</b>
<i>Includes managers, stage hands, box office employees, ushers or motion picture operators.</i>	
<i>The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown in the "Miscellaneous Values" pages as "Maximum Remuneration."</i>	
<b>THEATRICAL PRODUCTION NOC:</b>	
<b>PLAYERS, Entertainers or MUSICIANS</b>	<b>9159</b>
<b>ALL OTHER EMPLOYEES</b>	<b>9160</b>
<i>Includes managers, stage hands, box office employees, ushers or motion picture operators.</i>	
<i>The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown in the "Miscellaneous Values" pages as "Maximum Remuneration."</i>	

<b>THERMOMETER MFG.</b>	<b>3685</b>
<i>Applies to professional or scientific instruments.</i>	
<b>THREAD or Yarn DYEING or FINISHING</b>	<b>2416</b>
<i>Separately rate thread or yarn manufacturing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2416 are conducted as a separate and distinct business.</i>	
<b>THREAD or Yarn MFG.—cotton, linen or silk</b>	<b>2302</b>
<b>TIE, Post or Pole YARD &amp; Drivers</b>	<b>8232</b>
<i>Includes preserving operations. Code 8232 and Code 2702 "Logging or Lumbering &amp; Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</i>	
<b>TILE or Earthenware MFG. NOC &amp; Drivers</b>	<b>4024</b>
<i>Includes: construction or reconstruction of sheds or kilns; clay, shale or sand digging; the manufacturing of common, face, pressed or repressed building or paving bricks; sand-lime bricks, structural, fireproofing, drainage, and roofing tiles, wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Separately rate underground mining as Code 1170 and quarrying as Code 1624.</i>	
<b>TILE, Stone, Mosaic or Terrazzo WORK—inside</b>	<b>5348</b>
<i>Applies to interior construction work only. Not fireproof tile construction.</i>	
<b>TIMEKEEPERS—construction or erection</b>	<b>5610</b>
<i>Applies to specialty contractors engaged in removing construction or erection debris provided they are not engaged in construction or erection operations. Code 5610 also applies to debris removal employees of a construction or erection contractor provided that the payroll for the cleaners, timekeepers and watchguards is greater than all other payroll of the employer subject to construction or erection classifications at the same job or location. Code 5610 can be applied to debris removal employees that are working on different floors of the job site that have already been completed by the tradespersons or to debris removal employees after the tradespersons left for the day provided their payroll meets the criterion.</i>	
<i>Timekeepers and watchguards employed by construction or erection contractors are present during the construction or erection operations. Watchguards also work nights, weekends and holidays to assure that vandalism and theft does not occur.</i>	
<i>This code does not apply to cleaner/debris removal employees working in conjunction with the tradespersons. Such employees are considered laborers and subject to the same classification as the tradesperson.</i>	
<i>Separately rate the removal of debris left by a demolition contractor, as Code 6217.</i>	
<b>TINNING or Galvanizing</b>	<b>3372</b>
<i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3372 are conducted as a separate and distinct business.</i>	
<b>TIRE DEALER—Automobile—&amp; Drivers</b>	<b>8391</b>
<i>Includes repairing, recapping, vulcanizing and mounting of tires on or away from premises. Separately rate tire salespersons as Code 8748.</i>	
<b>TOBACCO, Cigar or Cigarette MFG.</b>	<b>2172</b>
<i>Includes the rehandling and warehousing of prepared tobacco.</i>	

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<b>TOOL MFG.</b> —agricultural, construction, logging, mining, oil or artesian well	<b>3126</b>
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<b>TOOL MFG. NOC—DROP or MACHINE FORGED:</b>	
<b>FORGING</b> <i>Includes trimming.</i>	<b>3110</b>
<b>MACHINING</b> or finishing of <b>TOOLS</b> or <b>DIE MAKING</b> operations	<b>3114</b>

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<b>TOOL MFG. NOC—NOT DROP or MACHINE FORGED</b>	<b>3113</b>
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<b>TOWEL</b> , Linen, Uniform or Apron, <b>RENTAL</b> and <b>CLEANING COMPANY &amp; Route Salespersons &amp; Drivers</b>	<b>2594</b>
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<b>TOWEL</b> , Linen, Uniform or Apron <b>SUPPLY COMPANY</b> <i>No laundering at the same location.</i>	<b>8032</b>
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<b>TOWNSHIP EMPLOYEE NOC</b> —See “MUNICIPAL”	
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<b>TRACTION ENGINE</b> or Power Plow <b>MFG.</b>	<b>3507</b>
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<b>TRAILER</b> or Mobile Home <b>PARK</b>	<b>9029</b>
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<b>TREE PRUNING</b> , Repairing or Trimming & <b>Drivers</b> <i>Separately rate tree spraying or fumigating as Code 0042.</i>	<b>0106</b>
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<b>TREE SPRAYING</b> , and/or Fumigating & <b>Drivers</b> <i>Includes grass cutting, weed control, lawn spraying, laying out grounds, tree spraying or fumigating, planting trees, shrubs, flowers or lawns.</i>  <i>Code 0042 and Code 9102 “Park NOC—All Employees—&amp; Drivers” shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</i>  <i>Separately rate excavation, filling or backfilling as Code 6217.</i>  <i>Separately rate tree pruning, repairing and trimming as Code 0106.</i>	<b>0042</b>
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<b>TRUCKING:</b> <i>These classifications include miscellaneous employees such as terminal employees and garage employees.</i>	
<b>TRUCKING EXPLOSIVES</b> or Ammunition— <b>ALL EMPLOYEES—&amp; Drivers</b>	<b>7219</b>
<b>TRUCKING NOC—ALL EMPLOYEES—&amp; Drivers</b> <i>Separately rate storage warehouse employees as Code 8292.</i>	<b>7219</b>
<b>TRUCKING PARCELS</b> or Packages—home delivery from retail stores—& <b>Drivers</b>	<b>7197</b>

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<b>TRUNK MFG.</b> <i>Separately rate metal frames or fittings as Code 3146.</i>	<b>2683</b>
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<b>TUBE MFG.</b> —See “PIPE or TUBE”	
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Original Printing

<b>TUNNEL</b> (Vehicular) or Bridge <b>OPERATIONS &amp; Drivers</b> <i>Includes all employees on approaches. Separately rate structural alterations or repairs, or the painting of the bridge structures.</i>	<b>9019</b>
<b>TUNNELING—NOT PNEUMATIC—ALL OPERATIONS</b> <i>Includes lining. Separately rate subway construction using the appropriate construction or erection code.</i>	<b>6251</b>
<b>TUNNELING—PNEUMATIC—ALL OPERATIONS</b> <i>Includes lining, all employees working under air pressure and all others working in the tunnel or in work on the apparatus connected therewith.</i>	<b>6260</b>
<b>TWINE</b> , Cord or Rope <b>MFG.—cotton, linen or silk</b>	<b>2302</b>
<b>TWISTED FIBER</b> , Rattan or Willow <b>PRODUCTS MFG.</b> <i>Includes upholstery.</i>	<b>2913</b>
<b>TYPE FOUNDRY</b>	<b>3336</b>
<b>TYPEWRITER MFG.</b>	<b>3574</b>
<b>TYPESETTING MACHINERY MFG.</b>	<b>3548</b>
<b>TYPEWRITER RIBBON</b> or Carbon Paper <b>MFG.</b> <i>Separately rate paper manufacturing as Code 4239.</i>	<b>2383</b>
<b>UMBRELLA MFG.</b> <i>Separately rate the manufacturing of frames, handles or hardware.</i>	<b>2501</b>
<b>UNDERPINNING BUILDINGS</b> or Structures— <b>ALL EMPLOYEES—&amp; Drivers</b> <i>Includes incidental shoring, removal or rebuilding of walls, foundations, columns or piers.</i>	<b>5703</b>
<b>UNDERTAKER &amp; Drivers</b>	<b>9620</b>
<b>UNIFORM</b> , Linen, Towel or Apron <b>RENTAL &amp; CLEANING COMPANY &amp; Route Salespersons &amp; Drivers</b>	<b>2594</b>
<b>UNIFORM</b> , Linen, Towel or Apron <b>SUPPLY COMPANY</b> <i>No laundering at the same location.</i>	<b>8032</b>
<b>UPHOLSTERING</b> <i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9522 are conducted as a separate and distinct business. This restriction does not apply in connection with coffin or casket manufacturing, automobile body manufacturing or furniture manufacturing.</i>	<b>9522</b>
<b>UPHOLSTERY</b> , Carpet or Rug <b>CLEANING—shop or outside—&amp; Route Salespersons, Drivers</b>	<b>2593</b>

**UTILITY COMPANY—METER READERS**

**7542**

*Applies in conjunction with:*

**7539 ELECTRIC** Light or **POWER CO.—ALL EMPLOYEES—& Drivers**

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

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

**7502 GAS WORKS—ALL OPERATIONS—& Drivers**

**7570 STEAM** Heating or **POWER CO.—ALL EMPLOYEES—& Drivers**

**7520 WATERWORKS OPERATION & Drivers**

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**VALVE MFG.**

**3634**

*Applies to automatic sprinklers.*

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**VARNISH MFG.—OLEO—RESINOUS**

**4561**

*Separately rate the manufacturing of solvents as Code 4828 or Code 4829 and spirit varnishes or lacquers as Code 4439.*

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**VARNISH MFG.—SPIRIT**—See “LACQUER or SPIRIT VARNISH MFG.”

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**VAULT CONSTRUCTION or INSTALLATION**

**5057**

*Applies to fire or burglar proof vaults.*

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**VEGETABLE, Berry or Grape FARM & Drivers**

**0031**

*Available only for a farm where the gross annual income from the sale of vegetables (other than corn), berries or grapes or grain for silage constitutes more than 50% of the total income from all farm products sold.*

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**VEGETABLE OIL MFG.**—See “OIL MFG.—VEGETABLE”

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**VEGETABLE PACKING & Drivers**

**8209**

*Not canneries. Applies to buying or collecting from growers, sorting, grading, packing or otherwise preparing vegetables for transportation to market and to buyers.*

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**VELVET or Plush MFG.**

**2302**

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**VENDING or Coin Operated MACHINES—INSTALLATION, SERVICE or REPAIR—& Route Salespersons, Route Supervisors, Drivers**

**5192**

*Includes storage, shop and outside operations.*

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**VENEER MFG.**

**2714**

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**VENEER PRODUCTS MFG.**

**2916**

*Separately rate veneer manufacturing as Code 2714.*

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**VENETIAN BLIND ASSEMBLY**—from manufactured parts

**2881**

*Applies to assembly from manufactured parts. Includes finishing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2881 are conducted as a separate and distinct business.*

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

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**VETERINARY HOSPITAL & Drivers** 8831

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**VIDEO TAPE DUPLICATING** 4352

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**VINYL LETTER PROCESSING** 8802

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*Applies to the making of vinyl lettering used for signs by desktop computer that is attached to an electronic scoring apparatus.**Separately rate the manufacturing of sign backing made of wood as Code 2841, plastic or vinyl as Code 4452 or Code 4475/4776 and metal as Code 3064.*

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**VINYL, Plastic or Aluminum SIDING INSTALLATION & Drivers** 5648

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*Applies to specialty contractors engaged in installation work only.**Siding installation is to be inclusive when performed by the same contractor that is engaged in operations subject to Code 5403 "Carpentry NOC", Code 5645 "Carpentry Detached Dwellings" and Code 5651 "Carpentry Dwellings Three Stories or Less" at the same job or location.*

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

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**WAGON or Carriage MFG. or ASSEMBLY** 3808

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*Separately rate baby carriage manufacturing as Code 3865.*

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**WALL COVERING or Metal Ceiling INSTALLATION & shop, Drivers** 5538

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**WALLBOARD INSTALLATION—within buildings—& Drivers** 5445

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**WALLPAPER HANGING & Drivers** 5491

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**WALLPAPER MFG.** 4301

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

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**WAREHOUSE—FURNITURE STORAGE—& Drivers** 8293

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

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**WAREHOUSE—STORAGE—COLD** 8291

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**WAREHOUSE NOC** 8292

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

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**WAREHOUSING—FIELD BONDED—& Drivers** 7723

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

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**WATCH CASE MFG.** 3381

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**WATCH MFG.** 3385

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*Separately rate watch case manufacturing as Code 3381.*

**WATCHGUARD—construction or erection**

**5610**

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

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

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

*The removal of debris left by a demolition contractor, shall be assigned to Code 6217.*

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**WATCHMEN—construction or erection**

**5610**

*Not applicable to the payroll for watchmen except when the payroll for watchmen, timekeepers and cleaners is more than all other payroll of the insured which is subject to construction or erection classification at the same job or location.*

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**WATER MAIN or Connection CONSTRUCTION & Drivers**

**6319**

*Includes tunneling at street crossing when not performed under air pressure.*

*Separately rate all other tunneling as Code 6251 or Code 6260.*

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**WATER METER MFG.**

**3634**

*Applies to automatic sprinklers.*

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**WATERPROOFING:**

*Waterproofing, other than roofing or subaqueous work, when performed as a separate operation not a part of, or incidental to, any other construction operation performed by the same contractor at the same job or location shall be classified in accordance with the following:*

- 1. Application by means of brush or hand pressured caulking gun—Code 5474 "Painting or Decorating NOC & Drivers."*
- 2. Application by means of trowel:*
  - a. interior of buildings—Code 5480*
  - b. exterior of buildings—Code 5022*
- 3. Application of waterproofing material by means of spray gun, cement gun, concrete gun or other pressure apparatus—Code 5213, except as provided in 4. below.*
- 4. Application of waterproofing material to exterior walls of foundations or subterranean structures by means of apparatus inserted in the ground—Code 9014—application of waterproofing material by means of apparatus inserted in the ground.*

*Separately rate excavation incidental to waterproofing operations.*

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<b>WATERWORKS OPERATION &amp; Drivers</b>	<b>7520</b>
<i>Includes store employees. Separately rate the construction of aqueducts, buildings, dams or reservoirs.</i>	
<i>Separately rate meter readers, not exposed to operative hazards, as Code 7542.</i>	
<b>WEATHER STRIPPING, Storm Door, Storm Sash or Screens INSTALLATION</b>	<b>5428</b>
<b>WEBBING MFG.</b>	<b>2380</b>
<i>Separately rate jute webbing manufacturing as Code 2302.</i>	
<b>WEIGHERS, Samplers or Inspectors of MERCHANDISE ON VESSELS or DOCKS or at Railway Stations or Warehouses:</b>	
Coverage under <b>U.S. ACT</b>	<b>8709F</b>
Coverage under <b>STATE ACT ONLY</b>	<b>8719</b>
<i>These classifications include mending or prepacking of damaged containers. Separately rate the operation of warehouses as Code 8292 or Code 8291.</i>	
<b>WELDING or Cutting NOC &amp; Drivers</b>	<b>3365</b>
<i>Applies to both shop and outside work and incidental machine operations connected therewith.</i>	
<i>Not available for division of payroll, except for work performed under air pressure which is separately rated as Code 6252 for caisson work (pneumatic) or Code 6260 for tunneling (pneumatic).</i>	
<i>Welding or cutting work in connection with demolition jobs shall be assigned to Code 5709 or Code 5701. Work in connection with the erection of iron or steel frame structures or bridges shall be assigned to Code 5040. Work in connection with oil or gas pipe line construction shall be assigned to Code 6233.</i>	
<b>WHIP MFG.</b>	<b>4902</b>
<b>WHITING MFG.</b>	<b>5954</b>
<i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 5954 are conducted as a separate and distinct business.</i>	
<b>WILLOW, Rattan or Twisted Fiber PRODUCTS MFG.</b>	<b>2913</b>
<i>Includes upholstering.</i>	
<b>WINERY—ALL OPERATIONS</b>	<b>2143</b>
<i>Includes bottling.</i>	
<b>WIPING CLOTH DEALER &amp; Drivers</b>	<b>8103</b>
<i>Separately rate laundry operations as Code 2591.</i>	
<b>WIRE CLOTH MFG.</b>	<b>3255</b>
<i>Separately rate wire drawing as Code 1924 or Code 3241.</i>	
<b>WIRE DRAWING—IRON or STEEL</b>	<b>3241</b>
<i>Includes wire rope or cable manufacturing.</i>	
<b>WIRE DRAWING or Cable Mfg.—NOT IRON or STEEL</b>	<b>1924</b>

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

**C-99**

**Original Printing**

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<b>WIRE GOODS MFG. NOC</b>	<b>3257</b>
<i>Separately rate wire drawing as Code 1924 or Code 3241. Separately rate the manufacturing of insulated electrical cable as Code 4470.</i>	
<b>WIRE INSULATING</b> or Covering	<b>4470</b>
<i>Includes incidental wire stranding. Separately rate wire drawing as Code 1924 or Code 3241.</i>	
<b>WIRE MATTRESS SPRING</b> or Bed Spring <b>MFG.</b>	<b>3300</b>
<i>Separately rate box spring manufacturing as Code 2570.</i>	
<b>WIRE ROPE</b> or Cable <b>MFG.—IRON</b> or <b>STEEL</b>	<b>3257</b>
<i>Separately rate wire drawing as Code 1924 or Code 3241. Separately rate the manufacturing of insulated electrical cable as Code 4470.</i>	
<b>WOOD PRESERVING &amp; Drivers</b>	<b>8232</b>
<i>Includes yard or incidental woodworking operations.</i>	
<b>WOOD TURNED PRODUCTS MFG. NOC</b>	<b>2841</b>
<b>WOODEN FINISHED</b> or Parquet <b>FLOOR INSTALLATION</b>	<b>5429</b>
<i>Not available for division of payroll with Code 5403 "Carpentry NOC," Code 5645 "Carpentry Detached Dwellings" or Code 5651 "Carpentry Dwellings Three Stories or Less" at the same job or location.</i>	
<b>WOODENWARE MFG. NOC</b>	<b>2841</b>
<b>WOOL COMBING</b> or Scouring	<b>2600</b>
<b>WOOL MERCHANT &amp; Drivers</b>	<b>8103</b>
<i>Includes warehouse.</i>	
<b>WOOL PULLING</b>	<b>2623</b>
<b>WOOL SEPARATING</b>	<b>2211</b>
<i>Applies to chemical separation of wool from cotton.</i>	
<b>WOOL SPINNING AND WEAVING</b>	<b>2286</b>
<b>WRECKING:</b>	
<b>WRECKING—BUILDINGS—&amp; Drivers—not marine</b>	<b>5701</b>
<b>WRECKING—MARINE &amp; SALVAGE OPERATIONS:</b>	
<i>Refer to manual Rule XIII.A.5</i>	
<b>WRECKING—NOT BUILDING</b> or <b>MARINE</b> wrecking	<b>5709</b>
<b>YACHT CLUB—See "CLUB—COUNTRY—&amp; Clerical"</b>	

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<b>YARD—CONSTRUCTION or ERECTION—PERMANENT</b>	<b>8227</b>
<i>Applies only to a permanent yard maintained by a construction or erection risk for the storage of material or the storage and maintenance of equipment. Not available at a construction site. May be used only upon specific assignment by the Rating Board. Separately rate mill operations or fabrication.</i>	

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<b>YARN MFG.—wool</b>	<b>2286</b>
<i>Code 2286 and Code 2302 "Yarn or Thread Mfg." shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</i>	

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<b>YARN or Thread DYEING or FINISHING</b>	<b>2416</b>
<i>Separately rate yarn or thread manufacturing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2416 are conducted as a separate and distinct business.</i>	

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<b>YARN or Thread MFG.—cotton, linen or silk</b>	<b>2302</b>
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<b>YEAST MFG.</b>	<b>6504</b>
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<b>YMCA, YWCA, YMHA or YWHA, INSTITUTION—ALL EMPLOYEES—&amp; Clerical</b>	<b>9063</b>
<i>Includes teachers and instructors. Separately rate camp operations as Code 9048.</i>	

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<b>ZOO NOC—ALL EMPLOYEES—&amp; Drivers</b>	<b>9102</b>
<i>Separately rate the operation, care and maintenance of amusement devices as Code 9180.</i>	

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

**C-i**

**1<sup>st</sup> Reprint**

***Issued January 1, 2008***

**INDEX**

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	CLASSIFICATION INDEX
0005	00	C	8	Nursery Employees & Drivers
0006	00	C	8	Farm NOC & Drivers
0007	00	C	8	Fruit Farm & Drivers
0031	00	C	8	Vegetable, Berry or Grape Farm & Drivers
0034	00	C	8	Poultry Farm & Drivers
0035	00	B	8	Florist—Cultivating or Gardening— & Drivers
0042	00	D	4	Landscape Gardening & Drivers
0042	01	D	4	Domestic Service Contractor—Outside— & Drivers
0042	02	D	4	Silviculture & Drivers
0042	03	D	4	Tree Spraying, and/or Fumigating & Drivers
0050	00	C	4	Farm Machinery Operation—By Contractor— & Drivers
0050	01	C	4	Hay Baling—By Contractor— & Drivers
0106	00	D	4	Tree Pruning, Repairing or Trimming & Drivers
0251	00	C	8	Irrigation Works Operation & Drivers
0908	00	C	7	Domestic Workers—Inside—Occasional
0909	00	B	7	Domestic Workers—Outside—Occasional—Including Occasional Chauffeurs
0912	00	E	7	Domestic Workers—Outside—Including Private Chauffeurs
0913	00	C	7	Domestic Workers—Inside
0917	00	B	7	Domestic Service Contractor—Inside
1170	00	F	8	Mining NOC—With Shafts, Tunnels or Drifts— & Drivers
1320	00	F	8	Oil or Gas Lease Operator—Natural Gas—All Operations— & Drivers
1430	00	E	3	Smelting, Sintering or Refining Lead & Drivers
1430	01	E	3	Lead Mfg. & Drivers
1438	00	F	3	Smelting, Sintering or Refining—Metals—Not Iron or Lead—NOC— & Drivers
1438	01	F	3	Blast Furnace Operation & Drivers
1438	02	F	3	Magnesium Metal Mfg. & Drivers
1438	03	F	3	Calcium Carbide Mfg. & Drivers
1439	00	F	3	Smelting—Electric Process
1452	00	E	3	Ore Milling & Drivers
1452	01	E	3	Graphite Mfg.—Not Artificial— & Drivers
1452	02	E	3	Phosphate Works & Drivers
1463	00	F	3	Asphalt Works & Drivers
1463	01	F	3	Coal Billet or Briquet Mfg. & Drivers
1463	02	F	3	Asphalt or Tar Distilling or Refining & Drivers
1463	03	F	3	Building or Roofing Paper or Felt Preparation—No Installation— & Drivers
1463	04	F	3	Gasoline Recovery & Drivers
1463	05	F	3	Oil Refining—Petroleum— & Drivers
1463	06	F	3	Briquet or Coal Billet Mfg. & Drivers
1470	00	E	1	Coke Mfg. & Drivers
1470	01	E	1	Distillation—Wood— & Drivers
1470	02	E	1	Alcohol Mfg.—Wood— & Drivers
1470	03	E	1	Charcoal Mfg. & Drivers
1470	04	E	1	Creosote Mfg. & Drivers
1624	00	D	8	Quarry NOC & Drivers
1624	01	D	8	Slate Splitting & Drivers
1624	02	D	8	Roofing Slate Mfg. & Drivers
1624	03	D	8	Mining NOC—Not Coal—Surface— & Drivers
1624	04	D	8	Quarry—Cement Rock or Limestone—Surface— & Drivers

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	CLASSIFICATION INDEX
1701	00	E	3	Cement Mfg.
1701	01	E	3	Plaster Mill
1701	02	E	3	Lime Mfg.
1701	03	E	3	Plaster Board or Plaster Block Mfg.
1701	04	E	3	Plaster or Staff Mixing
1701	05	E	3	Rock Wool Mfg.
1710	00	E	8	Stone Crushing & Drivers
1741	00	G	3	Flint or Spar Grinding & Drivers
1741	01	G	3	Silica Grinding & Drivers
1747	00	E	3	Emery Works & Drivers
1747	01	E	3	Talc Mill & Drivers
1748	00	E	3	Abrasive Wheel Mfg. & Drivers
1748	01	E	3	Oil or Hone Stone Mfg. & Drivers
1748	02	E	3	Soapstone or Soapstone Products Mfg. & Drivers
1809	00	F	3	Stone Cutting or Polishing—Marble or Limestone—& Drivers
1810	00	F	3	Stone Cutting or Polishing NOC & Drivers
1853	00	D	3	Mica Goods Mfg. & Mica Preparing
1860	00	D	3	Abrasive Paper or Cloth Preparation
1924	00	D	3	Wire Drawing—Not Iron or Steel
1924	01	D	3	Cable Mfg.—Not Iron or Steel
1925	00	D	3	Die Casting Mfg.
2001	00	C	1	Cracker Mfg.
2002	00	D	1	Macaroni Mfg.
2003	00	C	1	Bakery—& Route Salespersons, Route Supervisors, Drivers
2003	01	C	1	Bagel Mfg.—& Route Salespersons, Route Supervisors, Drivers
2003	02	C	1	Doughnut or Cruller Mfg.—Not at Retail Shops—Route Salespersons, Route Supervisors
2014	00	E	1	Feed Mfg.
2014	01	E	1	Grain Milling
2021	00	D	1	Sugar Refining
2021	01	D	1	Syrup or Molasses Refining, Blending or Mfg.
2039	00	D	1	Ice Cream Mfg.—& Route Salespersons, Route Supervisors, Drivers
2041	00	C	1	Confection Mfg.
2041	01	C	1	Candy, Chocolate or Cocoa Mfg.
2041	02	C	1	Chewing Gum Mfg.
2065	00	C	1	Milk Products Mfg. NOC
2070	00	D	1	Milk Depot or Milk Dealer—& Route Salespersons, Route Supervisors, Drivers
2070	01	D	1	Creameries—& Route Salespersons, Route Supervisors, Drivers
2070	02	D	1	Butter or Cheese Mfg.—& Route Salespersons, Route Supervisors, Drivers
2081	00	C	1	Butchering or Slaughtering
2089	00	C	1	Packing House—All Operations
2095	00	C	1	Meat Products Mfg. NOC
2095	01	C	1	Sausage or Sausage Casing Mfg.
2101	00	B	1	Fish Curing
2101	01	B	1	Pickle Mfg.
2105	00	B	1	Fruit Packing
2111	00	B	1	Cannery NOC
2112	00	B	1	Fruit Evaporating or Preserving

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

**C-iii**

**1<sup>st</sup> Reprint**

***Issued January 1, 2008***

**INDEX**

<b>CLASS CODE</b>	<b>SUB CODE</b>	<b>HAZARD GROUP</b>	<b>INDUSTRY GROUP</b>	<b>CLASSIFICATION INDEX</b>
2114	00	B	1	Oyster Processing
2121	00	C	1	Brewery & Drivers
2121	01	C	1	Malt House & Drivers
2143	00	B	1	Fruit Juice Mfg.—All Operations
2143	01	B	1	Winery—All Operations
2150	00	C	1	Ice Mfg.
2157	00	B	1	Bottling NOC & Drivers
2157	01	B	1	Carbonated Beverage Mfg. NOC & Drivers
2157	02	B	1	Spirituous Liquor Bottling & Drivers
2172	00	D	3	Cigarette, Cigar or Tobacco Mfg.
2211	00	E	3	Cotton Batting, Wadding or Waste Mfg.
2211	01	E	3	Shoddy Mfg.
2211	02	E	3	Wool Separating
2286	00	B	3	Wool Spinning and Weaving
2286	01	B	3	Yarn Mfg.—Wool
2288	00	B	3	Felt Mfg.
2302	00	C	3	Thread or Yarn Mfg.—Cotton, Linen or Silk
2302	01	C	3	Plush or Velvet Mfg.
2302	02	C	3	Carpet or Rug Mfg.—Jute or Hemp
2302	03	C	3	Cotton or Flax Spinning and Weaving
2302	04	C	3	Jute or Hemp Spinning and Weaving
2302	05	C	3	Cord, Rope or Twine Mfg.—Cotton, Linen or Silk
2303	00	C	3	Silk Throwing and Weaving
2305	00	D	3	Textile Fiber Mfg.—Synthetic
2305	01	D	3	Rayon Mfg.
2362	00	C	3	Knit Goods Mfg. NOC
2362	01	C	3	Glove or Mitten Mfg.—Knit
2362	02	C	3	Hosiery Mfg.
2380	00	C	3	Net Mfg.
2380	01	C	3	Webbing Mfg.
2383	00	C	3	Carbon Paper or Typewriter Ribbon Mfg.
2387	00	C	3	Braid or Fringe Mfg.
2388	00	B	3	Embroidery Mfg.
2388	01	B	3	Lace Mfg.
2402	00	E	3	Carpet or Rug Mfg. NOC
2413	00	C	3	Textile—Bleaching, Dyeing, Mercerizing, Finishing
2416	00	C	3	Thread or Yarn Dyeing or Finishing
2417	00	C	3	Cloth Printing
2501	00	C	3	Clothing Mfg.
2501	01	C	3	Doll Clothing or Cloth Dolls or Cloth Parts Mfg.
2501	02	C	3	Collar Mfg.
2501	03	C	3	Lingerie Mfg.
2501	04	C	3	Suspender Mfg.
2501	05	C	3	Hat Mfg. NOC
2501	06	C	3	Shoulder Pad Mfg.
2501	07	C	3	Umbrella Mfg.
2501	08	C	3	Shirt Mfg.
2503	00	B	3	Custom Clothing Shop—Alterations—No Mfg., Dry Cleaning or Laundering
2503	01	B	3	Tailor Shop—Alterations—No Mfg., Dry Cleaning or Laundering



CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	CLASSIFICATION INDEX
2534	00	B	3	Flower Mfg.—Artificial
2534	01	B	3	Hair Goods Mfg.
2534	02	B	3	Feather Mfg.—Artificial
2553	00	B	3	Furnishing Goods Mfg. NOC—From Textile Fabrics
2553	01	B	3	Coat Front Mfg.
2570	00	B	3	Mattress or Box Spring Mfg.
2571	00	C	3	Pillow or Cushion Mfg.
2571	01	C	3	Quilt Mfg.
2571	02	C	3	Feather Pillow Mfg.
2576	00	B	3	Awning or Tent Mfg.—Shop Only
2576	01	B	3	Canvas Goods Mfg. NOC—Shop
2576	02	B	3	Sail Making
2578	00	C	3	Bag or Sack Mfg.—Cloth
2578	01	C	3	Bag Renovating
2590	00	C	7	Dry Cleaning—Retail— & Route Salespersons, Drivers
2590	01	C	7	Laundry—Retail— & Route Salespersons, Drivers
2591	00	C	7	Dry Cleaning—Commercial— & Route Salespersons, Drivers
2591	01	C	7	Laundry—Commercial— & Route Salespersons, Drivers
2591	02	C	7	Cloth Sponging— & Route Salespersons, Drivers
2593	00	E	7	Carpet or Rug Cleaning—Shop or Outside— & Route Salespersons, Drivers
2593	01	E	7	Upholstery Cleaning—Shop or Outside— & Route Salespersons, Drivers
2594	00	E	7	Linen, Towel, Uniform or Apron Rental and Cleaning Company & Route Salespersons & Drivers
2594	01	E	7	Diaper Service— & Route Salespersons, Drivers
2600	00	C	3	Fur Mfg.—Preparing Skins
2600	01	C	3	Wool Combing or Scouring
2600	02	C	3	Hatters' Fur Mfg.
2623	00	D	3	Tanning
2623	01	D	3	Leather Mfg.—Patent or Enamel
2623	02	D	3	Wool Pulling
2640	00	C	3	Leather Embossing
2660	00	B	3	Shoe or Boot Mfg. NOC
2670	00	A	3	Glove Mfg.—Leather or Textile
2683	00	C	3	Luggage or Trunk Mfg.
2688	00	B	3	Leather Goods Mfg. NOC
2688	01	B	3	Shoe Findings Mfg.
2688	02	B	3	Shoe Stock Mfg.
2688	03	B	3	Leather Belting Mfg.
2689	00	C	3	Pocketbook Mfg.
2702	00	G	8	Logging or Lumbering & Drivers
2702	01	G	8	Dam or Lock Construction—Timber Cutting and Removal— & Drivers
2710	00	F	3	Saw Mill
2710	01	F	3	Barrel Stock Mfg.
2710	02	F	3	Cooperage Stock Mfg.
2710	03	F	3	Last Block Mfg.
2714	00	B	3	Veneer Mfg.
2731	00	E	3	Planing or Molding Mill
2735	00	B	3	Furniture Stock Mfg.
2735	01	B	3	Pencil Stock Mfg.—Wood

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

**C-v**

**1<sup>st</sup> Reprint**

***Issued January 1, 2008***

**INDEX**

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	CLASSIFICATION INDEX
2737	00	C	3	Sash, Door or Assembled Millwork Mfg. & Drivers
2759	00	B	3	Box or Box Shook Mfg.
2759	01	B	3	Barrel or Cooperage Assembly
2790	00	B	3	Pattern Making NOC
2790	01	B	3	Last or Shoe Form Mfg.
2790	02	B	3	Pipe Mfg.—Wooden, Tobacco
2802	00	D	3	Carpentry—Shop Only—& Drivers
2816	00	C	3	Cabinet Work—With Power Machinery
2817	00	C	3	Cabinet Work—With Power Machinery
2817	01	C	3	Box Mfg.—Cigar—Wood
2818	00	C	3	Cabinet Work—With Power Machinery
2835	00	A	3	Brush or Broom Mfg. NOC
2841	00	B	3	Woodenware Mfg. NOC
2841	01	B	3	Wood Turned Products Mfg. NOC
2841	02	B	3	Brush or Broom Handle Mfg.
2841	03	B	3	Shade Roller Mfg.—Wood
2841	04	B	3	Shuttle Mfg.
2881	00	C	3	Furniture Assembly—Wood—From Manufactured Parts
2881	01	C	3	Venetian Blind Assembly—From Manufactured Parts
2881	02	C	3	Cabinet Work—No Power Woodworking Machinery
2883	00	C	3	Furniture Mfg. NOC—Wood
2883	01	C	3	Billiard Table Mfg.
2883	02	C	3	Cabinet Mfg.—Wood—For Audio or Visual Devices
2883	03	C	3	Piano Case Mfg.
2883	04	C	3	Casket or Coffin Mfg. or Assembly—Wood
2913	00	C	3	Rattan or Willow Products Mfg.
2913	01	C	3	Twisted Fiber Products Mfg.
2916	00	F	3	Veneer Products Mfg.
2923	00	B	3	Musical Instrument Mfg. NOC—Wood
2923	01	B	3	Piano Mfg.
2923	02	B	3	Organ Building & Installation
2942	00	B	3	Crayon Mfg.
2942	01	B	3	Pencil Mfg.
2942	02	B	3	Penholder Mfg.
3004	00	D	3	Iron or Steel—Manufacturing—Steel Making—& Drivers
3018	00	C	3	Iron or Steel—Manufacturing—Rolling Mill—& Drivers
3022	00	B	3	Pipe or Tube Mfg. NOC & Drivers
3027	00	E	3	Rolling Mill NOC & Drivers
3027	01	E	3	Lead Works & Drivers
3027	02	E	3	Pipe or Tube Mfg.—Lead—& Drivers
3028	00	C	3	Pipe or Tube Mfg.—Iron or Steel—& Drivers
3030	00	E	3	Iron or Steel Fabrication—Shop—Structural—& Drivers
3040	00	E	3	Iron or Steel Fabrication—Shop—Ornamental—& Drivers
3041	00	D	3	Iron or Steel Fabrication—Shop—Decorative or Artistic & Foundries—& Drivers
3042	00	D	3	Elevator or Escalator Mfg.
3060	00	E	3	Door, Door Frame or Sash Mfg.—Wood—Metal Covered
3064	00	D	3	Sign Mfg. or Repair—Metal—Shop Only
3066	00	D	3	Sheet Metal Work—Shop Only
3067	00	D	3	Sheet Metal Work—Shop Only

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	CLASSIFICATION INDEX
3076	00	C	3	Fireproof Equipment Mfg.
3076	01	C	3	Furniture Mfg.—Metal
3076	02	C	3	Casket or Coffin Mfg. or Assembly—Metal
3081	00	E	3	Foundry NOC—Ferrous
3081	01	E	3	Ship Building—Iron or Steel NOC—Foundry NOC—Ferrous
3081	02	E	3	Heater or Radiator Mfg.
3085	00	E	3	Foundry—Non-Ferrous
3085	01	E	3	Ship Building—Iron or Steel NOC—Foundry—Non-Ferrous
3110	00	D	3	Tool Mfg. NOC—Drop or Machine Forged—Forging
3110	01	D	3	Forging Work—Drop or Machine
3110	02	D	3	Chain Mfg.—Forged
3111	00	C	3	Pipe Bending and Cutting
3111	01	C	3	Blacksmith
3113	00	C	3	Tool Mfg. NOC—Not Drop or Machine Forged
3114	00	C	3	Tool Mfg. NOC—Drop or Machine Forged—Machining or Finishing of Tools or Die Making Operations
3118	00	B	3	Saw Mfg.
3118	01	B	3	File Mfg.
3122	00	B	3	Cutlery Mfg. NOC
3122	01	B	3	Razor Mfg. NOC
3126	00	D	3	Tool Mfg.—Agricultural, Construction, Logging, Mining, Oil or Artesian Well
3129	00	C	3	Button or Buckle Mfg.—Metal
3129	01	C	3	Metal Stamped Products Mfg.—Automatic Punch Press
3132	00	C	3	Nut or Bolt Mfg.
3132	01	C	3	Spike Mfg.
3145	00	C	3	Screw Mfg.
3145	01	C	3	Automatic Screw Machine Products Mfg.
3146	00	C	3	Hardware Mfg. NOC
3146	01	C	3	Skate Mfg.
3146	02	C	3	Horse Shoe Mfg.
3169	00	C	3	Stove Mfg.
3179	00	B	3	Electrical Apparatus Mfg. NOC
3188	00	C	3	Plumbers' Supplies Mfg. NOC
3190	00	B	3	Electric or Gas Lighting Fixture Mfg.—Assembly & Finishing
3190	01	B	3	Lamp or Lantern Mfg.—Assembly & Finishing
3191	00	C	3	Electric or Gas Lighting Fixture Mfg.—All Other Operations
3191	01	C	3	Lamp or Lantern Mfg.—All Other Operations
3200	00	B	3	Arms Mfg. NOC
3220	00	C	3	Can Mfg.
3227	00	B	3	Aluminum Ware Mfg.
3241	00	C	3	Wire Drawing—Iron or Steel
3255	00	C	3	Wire Cloth Mfg.
3257	00	C	3	Wire Goods Mfg. NOC
3257	01	C	3	Cable or Wire Rope Mfg.—Iron or Steel
3270	00	C	3	Fastener or Eyelet Mfg.—Metal
3270	01	C	3	Pin or Tack Mfg.
3270	02	C	3	Razor Mfg.—Safety
3270	03	C	3	Nail Mfg.
3300	00	C	3	Bed Spring or Wire Mattress Spring Mfg.

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

**C-vii**

**1<sup>st</sup> Reprint**

***Issued January 1, 2008***

**INDEX**

<b>CLASS CODE</b>	<b>SUB CODE</b>	<b>HAZARD GROUP</b>	<b>INDUSTRY GROUP</b>	<b>CLASSIFICATION INDEX</b>
3303	00	B	3	Spring Mfg.
3307	00	C	3	Heat Treating—Metal
3315	00	B	3	Cartridge or Shell Case Mfg.—Metal
3315	01	B	3	Brass or Copper Goods Mfg.
3336	00	E	3	Type Foundry
3365	00	E	4	Welding or Cutting NOC & Drivers
3372	00	D	3	Detinning
3372	01	D	3	Galvanizing
3372	02	D	3	Electroplating
3381	00	C	3	Silverware Mfg.
3381	01	C	3	Watch Case Mfg.
3381	02	C	3	Automobile Wheel Mfg.—Metal—Not Cast
3383	00	B	3	Jewelry Mfg.
3383	01	B	3	Gold Leaf Mfg.
3383	02	B	3	Needle Mfg.
3383	03	B	3	Pen Point Mfg.
3384	00	B	3	Precious Stone Setting
3384	01	B	3	Diamond Cutting or Polishing
3384	02	B	3	Custom Jewelry Mfg.—Exclusively
3385	00	B	3	Watch or Clock Mfg.
3400	00	D	3	Metal Stamped Products Mfg. NOC
3507	00	C	3	Agricultural Machinery Mfg.
3507	01	C	3	Locomotive Works
3507	02	C	3	Mining or Ore Milling Machinery Mfg.
3507	03	C	3	Road or Street Making Machinery Mfg.
3507	04	C	3	Safe Mfg. or Repairing
3507	05	C	3	Dredge or Steam Shovel Machinery Mfg. NOC
3507	06	C	3	Power Plow or Traction Engine Mfg.
3507	07	C	3	Construction Machinery Mfg. NOC
3515	00	C	3	Textile Machinery Mfg.
3515	01	C	3	Loom Harness or Reed Mfg.
3548	00	C	3	Paper Box Machinery Mfg.
3548	01	C	3	Printing Machinery Mfg.
3548	02	C	3	Bookbinding Machinery Mfg.
3548	03	C	3	Typesetting Machinery Mfg.
3559	00	C	3	Confection Machinery Mfg.
3561	00	D	3	Sewing Machine Mfg.
3574	00	B	3	Office Machine Mfg. NOC
3574	01	B	3	Recording Machine Mfg. NOC
3574	02	B	3	Gas Meter Mfg.
3574	03	B	3	Cash Register Mfg.
3574	04	B	3	Typewriter Mfg.
3581	00	B	3	Fuel Injection Device Mfg.
3612	00	D	3	Pump Mfg.
3612	01	D	3	Engine Mfg. NOC
3612	02	D	3	Refrigeration Unit Mfg.
3620	00	E	3	Tank Building—Metal—Shop
3620	01	E	3	Boilermaking
3620	02	E	3	Ship Building—Iron or Steel NOC—Boilermaking
3620	03	E	3	Military Tank Hull Mfg. or Assembly

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	CLASSIFICATION INDEX
3629	00	B	3	Precision Machined Parts Mfg. NOC
3632	00	C	3	Machine Shop NOC
3632	01	C	3	Ship Building—Iron or Steel NOC—Machine Shop—Other than Maintenance
3632	02	C	3	Explosives or Ammunition Mfg.—Projectile or Shell Mfg.
3634	00	C	3	Valve Mfg.
3634	01	C	3	Automatic Sprinkler Head Mfg.
3634	02	C	3	Water Meter Mfg.
3634	03	C	3	Soda Water Fountain or Apparatus Mfg.
3635	00	C	3	Gear Mfg. or Grinding
3638	00	B	3	Ball or Roller Bearing Mfg.
3642	00	C	2	Battery Mfg.—Dry
3643	00	C	3	Electric Power or Transmission Equipment Mfg.
3647	00	D	2	Battery Mfg.—Storage
3648	00	B	3	Automobile Lighting, Ignition or Starting Apparatus Mfg. NOC
3681	00	B	3	Radio, Telephone or Television Mfg. NOC
3681	01	B	3	Telecommunications Device Mfg. NOC
3681	02	B	3	Electrical Cord Set, Radio or Ignition Harness Assembly
3685	00	C	3	Instrument Mfg. NOC
3685	01	C	3	Thermometer Mfg.
3685	02	C	3	Air Pressure or Steam Gauge Mfg.
3685	03	C	3	Speedometer or Taximeter Mfg.
3686	00	C	3	Musical Instrument Mfg. NOC—Metal
3724	00	F	4	Machinery or Equipment Erection or Installation NOC & Drivers
3724	01	F	4	Electrical Apparatus Installation & Drivers
3724	02	F	4	Satellite Dish Installation—Erection of Dish and Auxiliary Equipment—& Drivers
3726	00	G	4	Tank Erection or Repair—Metal—Within Buildings—Exclusively
3726	01	G	4	Boiler Installation or Repair—Steam
3726	02	G	4	Boiler Scaling
3737	00	D	4	Machinery or Equipment Repair or Servicing at Customers' Premises NOC & Drivers
3737	01	D	4	Electrical Apparatus Repair or Servicing at Customers' Premises & Drivers
3807	00	B	3	Radiator Mfg.—Automobile
3808	00	D	3	Automobile Mfg. or Assembly
3808	01	D	3	Motorcycle Mfg. or Assembly
3808	02	D	3	Carriage or Wagon Mfg. or Assembly
3821	00	D	8	Automobile Dismantling & Drivers
3823	00	D	3	Automobile, Bus, Truck or Trailer Body Mfg.—Riveted or Welded
3824	00	D	3	Automobile, Bus, Truck or Trailer Body Mfg.—NOC
3826	00	C	3	Aircraft Engine Mfg.
3827	00	C	3	Automobile Engine Mfg.
3830	00	D	3	Airplane Mfg.
3832	00	D	3	Airplane Parts Mfg.—Sheet Metal
3865	00	A	3	Baby Carriage Mfg.
3865	01	A	3	Bicycle Mfg. or Assembly
3881	00	(a)	3	Railroad Car Mfg. & Drivers
4000	00	F	8	Sand, Gravel Clay or Shale Digging & Drivers

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

**C-ix**

**1<sup>st</sup> Reprint**

***Issued January 1, 2008***

**INDEX**

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	CLASSIFICATION INDEX
4024	00	E	3	Brick Mfg.—Fire or Enameled—& Drivers
4024	01	E	3	Refractory Products Mfg. & Drivers
4024	02	E	3	Brick or Clay Products Mfg. NOC & Drivers
4024	03	E	3	Tile or Earthenware Mfg. NOC & Drivers
4034	00	E	3	Concrete Products Mfg. & Drivers
4038	00	C	3	Plaster Statuary or Ornament Mfg.
4038	01	C	3	Dress Form Mfg.
4053	00	C	3	Pottery Mfg.—China or Tableware
4053	01	C	3	Terra Cotta Mfg.
4061	00	B	3	Pottery Mfg.—Earthenware—Glazed or Porcelain—Hand Molded or Cast
4062	00	C	3	Pottery Mfg.—Porcelain Ware—Mechanical Press Forming
4101	00	D	3	Glass Mfg. NOC & Drivers
4111	00	E	3	Glassware Mfg.—No Automatic Blowing Machines
4111	01	E	3	Glass Mfg.—Cut
4112	00	C	3	Incandescent Lamp Mfg.
4112	01	C	3	Radio Tube Mfg.
4114	00	C	3	Glassware Mfg. NOC
4130	00	C	3	Glass Merchant
4131	00	B	3	Mirror Mfg.
4133	00	B	3	Cathedral Window Mfg.
4133	01	B	3	Art Glass Window Mfg.
4133	02	B	3	Glass Window Mfg.—Stained
4150	00	A	3	Optical Goods Mfg. NOC
4150	01	A	3	Lens Mfg.—Ground
4207	00	E	2	Pulp Mfg.—Chemical Process
4239	00	E	3	Paper Mfg.
4240	00	B	3	Box Mfg.—Set-Up Paper
4243	00	C	3	Box Mfg. NOC—Folding Paper
4244	00	D	3	Corrugated or Fiberboard Container Mfg.
4250	00	C	3	Paper Coating, Oiling, Paraffining, Parchmentizing or Waxing
4250	01	C	3	Paper Corrugating or Laminating
4250	02	C	3	Paper Creping
4251	00	C	3	Stationery Mfg.
4251	01	C	3	Loose-Leaf Ledger or Notebook Mfg.
4263	00	C	3	Fiber Goods Mfg.
4263	01	C	3	Pulp Mfg.—Ground Wood Process
4273	00	C	3	Bag Mfg.—Paper or Plastic
4279	00	C	3	Paper Goods Mfg. NOC
4279	01	C	3	Match Mfg.
4282	00	B	3	Dress Pattern Mfg.—Paper
4282	01	B	3	Shoe or Boot Pattern Mfg.
4282	02	B	3	Music Roll Mfg.—Perforated Paper
4298	00	C	3	Sample Card Mfg.
4299	00	C	7	Printing or Lithographing
4299	01	C	7	Rubber Stamp Mfg. or Assembly
4299	02	C	7	Playing Cards Mfg.
4301	00	C	3	Wallpaper Mfg.
4304	00	B	3	Newspaper Publishing
4307	00	C	3	Bookbinding

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	CLASSIFICATION INDEX
4310	00	B	3	Greeting Card Mfg.
4310	01	B	3	Greeting Card Dealer—Wholesale
4312	00	C	7	Newspaper Carriers—Including Use of Bicycles
4351	00	C	7	Photoengraving
4352	00	B	7	Engraving
4352	01	B	7	Music Recording Studios
4352	02	B	7	Video Tape Duplicating
4352	03	B	7	Recording—Masters and Stock Tapes—Music
4360	00	B	2	Motion Picture—Development of Negatives, Printing and All Subsequent Operations
4361	00	B	6	Photographer—All Employees—& Drivers
4361	01	B	6	Portrait Studio—All Employees—& Drivers
4361	02	B	6	Linotype or Hand Composition—All Employees—& Drivers
4362	00	C	7	Film Exchange—Motion Picture—& Clerical
4410	00	C	3	Rubber Reclaiming
4410	01	C	3	Rubber Goods Mfg. NOC
4420	00	D	3	Rubber Tire Mfg.
4431	00	A	3	Phonograph Record Mfg.
4431	01	A	3	Digital Recording Storage Media Mfg.
4431	02	A	3	Magnetic Recording Storage Media Mfg.
4432	00	A	3	Pen Mfg.—Fountain or Ballpoint
4432	01	A	3	Pencil Mfg.—Mechanical
4439	00	E	2	Lacquer or Spirit Varnish Mfg.
4452	00	C	3	Plastics Mfg.—Fabricated Products NOC
4452	01	C	3	Horn Goods Mfg.—Fabricated Products Mfg.
4452	02	C	3	Bone or Ivory Goods Mfg.
4459	00	C	3	Plastics Mfg.—Sheets, Rods, or Tubes
4470	00	C	3	Wire Insulating or Covering
4470	01	C	3	Cable Mfg.—Insulated Electrical
4475	00	C	3	Plastics Mfg.—Molded Products NOC
4475	01	C	3	Doll or Doll Parts Mfg.—Plastic
4476	00	C	3	Plastics Mfg.—Molded Products NOC—Assembling and Subsequent Finishing Only
4479	00	C	3	Button Mfg. NOC
4491	00	C	3	Linoleum Mfg.
4493	00	C	3	Fabric Coating or Impregnating NOC
4493	01	C	3	Leather Mfg.—Imitation
4493	02	C	3	Oil Cloth Mfg.
4511	00	D	8	Analytical Chemist
4511	01	D	8	Assaying
4557	00	B	2	Ink Mfg.—Printing
4558	00	C	2	Paint Mfg.
4561	00	C	2	Varnish Mfg.—Oleo—Resinous
4568	00	E	2	Salt Producing or Refining & Drivers
4568	01	E	2	Borax Producing or Refining & Drivers
4568	02	E	2	Potash Producing or Refining & Drivers
4583	00	F	2	Fertilizer Mfg. & Drivers

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

**C-xi**

**1<sup>st</sup> Reprint**

***Issued January 1, 2008***

**INDEX**

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	CLASSIFICATION INDEX
4597	00	D	2	Polish or Dressing Mfg.
4597	01	D	2	Paste Mfg.
4597	02	D	2	Ink (Writing) Mfg.
4597	03	D	2	Mucilage Mfg.
4611	00	C	2	Drug or Medicine Preparation—No Mfg. of Ingredients
4611	01	C	2	Pharmaceutical Preparation—No Mfg. of Ingredients
4628	00	C	2	Extract Mfg.
4628	01	C	2	Essential Oils Mfg. & Distillation
4635	00	G	2	Oxygen or Hydrogen Mfg. & Drivers
4635	01	G	2	Acetylene Gas Mfg. & Drivers
4635	02	G	2	Carbonic Acid Gas Mfg. & Drivers
4653	00	B	2	Glue Mfg. & Drivers
4665	00	E	2	Rendering Works NOC & Drivers
4692	00	B	3	Dental Laboratory
4693	00	C	3	Surgical Goods Mfg. NOC
4693	01	C	3	Pharmaceutical Goods Mfg. NOC
4710	00	C	3	Candle Mfg.
4712	00	C	2	Oil or Grease Mixing or Blending
4720	00	C	2	Soap or Synthetic Detergent Mfg.
4751	00	E	3	Synthetic Rubber Mfg.
4767	00	G	2	Explosives or Ammunition Mfg.—Cartridge Charging or Loading—& Drivers
4771	00	G	2	Explosives or Ammunition Mfg.—Explosives or Ammunition Mfg. NOC—& Drivers
4825	00	E	2	Drug or Medicine Mfg.—Includes Mfg. of Ingredients
4825	01	E	2	Pharmaceutical Mfg.—Includes Mfg. of Ingredients
4828	00	D	2	Chemical Blending or Mixing NOC—All Operations—& Drivers
4829	00	F	2	Chemical Mfg. NOC—All Operations—& Drivers
4829	01	F	2	Synthetic Rubber Intermediate Mfg. & Drivers
4902	00	B	3	Sporting Goods Mfg. NOC
4902	01	B	3	Fishing Rod and Tackle Mfg.
4902	02	B	3	Harness or Saddle Mfg.
4902	03	B	3	Whip Mfg.
4923	00	C	3	Photographic Supplies Mfg.
4923	01	C	3	Audio or Visual Recording Media Mfg.
4923	02	C	3	Recording Tape or Disk Mfg.
5000	00	G	4	Chimney Construction—Not Metal
5000	01	G	4	Smokestack or Chimney Lining—Not Metal
5022	00	F	4	Masonry NOC
5022	01	F	4	Plastering Work—On Outside of Buildings
5022	02	F	4	Stucco Work—On Outside of Buildings
5022	03	F	4	Waterproofing—Exterior of Buildings—By Trowel
5037	00	G	4	Painting—Metal Structures—Over Two Stories in Height—& Drivers
5037	01	G	4	Painting—Metal Bridges & Shop Operations—& Drivers
5040	00	G	4	Iron or Steel Erection—Frame Structures
5040	01	G	4	Iron or Steel Erection—Metal Bridges
5040	02	G	4	Iron or Steel Erection—Exterior
5040	03	G	4	Iron or Steel Erection—Radio, Television or Water Towers—Smokestacks or Gasholders



CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	CLASSIFICATION INDEX
5057	00	G	4	Iron or Steel Erection NOC
5057	01	G	4	Vault Construction or Installation
5057	02	G	4	Oil Rig or Derrick Erection or Dismantling—Applies to Rigs or Derricks of Metal
5059	00	G	4	Iron or Steel Erection—Frame Structures—Not Over Two Stories in Height
5069	00	G	4	Iron or Steel Erection—Construction of Dwellings—Not Over Two Stories in Height
5102	00	F	4	Iron or Steel Erection—Iron, Brass or Bronze Erection—Decorative or Artistic
5102	01	F	4	Iron or Steel Erection—Iron, Brass or Bronze Erection—Non-Structural—Interior
5102	02	F	4	Iron or Steel Erection—Door, Door Frame or Sash Erection—Metal or Metal Covered
5160	00	F	4	Elevator Erection or Repair
5183	00	E	4	Plumbing NOC & Drivers
5183	01	E	4	Carrier System Installation or Repair & Drivers
5183	02	E	4	Sewer—Cleaning—of Building Connections Using Portable Equipment—& Drivers
5184	00	E	4	Boiler or Steam Pipe Insulating & Drivers
5188	00	E	4	Automatic Sprinkler Installation & Drivers
5190	00	E	4	Electrical Wiring—Within Buildings—& Drivers
5190	01	E	4	Satellite Dish Installation—Electrical Wiring Within Buildings—& Drivers
5191	00	C	7	Office Machine or Appliance Installation, Inspection, Adjustment or Repair
5191	01	C	7	Computer Device Installation, Inspection, Service or Repair
5191	02	C	7	Piano Tuning—Away from Shop
5192	00	C	7	Vending or Coin Operated Machines—Installation, Service or Repair—& Route Salespersons, Route Supervisors, Drivers
5193	00	E	4	Oil or Gas Burner Installation, Service or Repair & Shop & Drivers
5213	00	F	4	Concrete Construction NOC
5213	01	F	4	Guniting—Not Chimneys
5213	02	F	4	Oil or Gas Well—Acidizing/Cementing
5213	03	F	4	Satellite Dish Installation—Concrete Pouring
5213	04	F	4	Waterproofing—By Means of Spray Gun, Cement Gun, Concrete Gun or Other Pressure Apparatus
5221	00	E	4	Concrete or Cement Work—Floors, Driveways, Yards or Sidewalks—& Drivers
5221	01	E	4	Paving or Repaving—Floors, Driveways, Yards or Sidewalks—& Drivers
5221	02	E	4	Cement or Concrete Work—Floors, Driveways, Yards or Sidewalks—& Drivers
5222	00	F	4	Concrete Construction in Connection with Bridges or Culverts
5223	00	E	4	Swimming Pool Construction—Not Iron or Steel—& Drivers
5348	00	E	4	Marble or Tile Work—Inside
5348	01	E	4	Mosaic, Terrazzo or Stone Work—Inside
5402	00	D	4	Greenhouse/Hot House Erection—All Operations
5403	00	F	4	Carpentry NOC
5403	01	F	4	Concrete Distributing Tower Installation, Repair or Removal
5403	02	F	4	Scaffolds—Outrigger—Installation, Repair or Removal
5403	03	F	4	Cement Distributing Tower Installation, Repair or Removal
5403	04	F	4	Oil Rig or Derrick Erection or Dismantling—Applies to Rigs or Derricks of Wood

<b>CLASS CODE</b>	<b>SUB CODE</b>	<b>HAZARD GROUP</b>	<b>INDUSTRY GROUP</b>	<b>CLASSIFICATION INDEX</b>
5428	00	D	4	Storm Door, Storm Sash or Screen Installation
5428	01	D	4	Weather Stripping Installation
5429	00	F	4	Cabinet Work Installation
5429	01	F	4	Furniture or Fixture Installation NOC
5429	02	F	4	Floor Installation—Parquet or Wooden Finished
5443	00	C	4	Lathing & Drivers
5445	00	F	4	Wallboard Installation—Within Buildings—& Drivers
5445	01	F	4	Sheet Rock Installation—Within Buildings—& Drivers
5462	00	E	4	Glazier—Away From Shop—& Drivers
5473	00	G	4	Asbestos Contractor
5474	00	F	4	Painting or Decorating NOC & Drivers
5474	01	F	4	Waterproofing & Drivers—By Means of Brush or Hand Pressured Caulking Gun
5479	00	E	4	Insulation Work NOC & Drivers
5480	00	F	4	Plastering NOC & Drivers
5480	01	F	4	Waterproofing & Drivers—Interior of Buildings—By Trowel
5491	00	D	4	Wallpaper Hanging & Drivers
5506	00	G	4	Street or Road Construction—Paving or Repaving—& Drivers
5507	00	F	4	Street or Road Construction—Sub-Surface Work—& Drivers
5508	00	E	4	Excavation—Rock—& Drivers
5508	01	E	4	Geophysical Exploration—Seismic—& Drivers
5508	02	E	4	Oil or Gas Well—Shooting—& Drivers
5508	03	E	4	Oil or Gas Well—Perforating of Casing—& Drivers
5536	00	E	4	Air Conditioning and Heating Duct Work—Shop and Outside—& Drivers
5538	00	E	4	Sheet Metal Work Erection, Installation or Repair NOC—Shop or Outside—& Drivers
5538	01	E	4	Metal Ceiling Installation & Shop & Drivers
5538	02	E	4	Metal Wall Covering Installation & Shop & Drivers
5545	00	G	4	Roofing NOC & Drivers
5547	00	G	4	Roofing—Built-Up—& Drivers
5606	00	F	4	Executive Supervisor—Construction Executive, Construction Manager, Construction Superintendent or Project Manager
5610	00	E	4	Cleaner—Debris Removal—Construction or Erection
5610	01	E	4	Timekeepers—Construction or Erection
5610	02	E	4	Watchmen—Construction or Erection
5645	00	F	4	Carpentry—Detached One or Two-Family Dwellings
5648	00	F	4	Siding Installation—Aluminum, Plastic or Vinyl—& Drivers
5651	00	F	4	Carpentry—Dwellings—Three Stories or Less
5701	00	F	4	Wrecking—Buildings—Not Marine—& Drivers
5703	00	E	4	Underpinning Buildings or Structures—All Employees—& Drivers
5703	01	E	4	Shoring—All Employees—& Drivers
5703	02	E	4	Building Raising or Moving—All Employees—& Drivers
5709	00	(a)	4	Wrecking—Not Building or Marine Wrecking
5709	01	(a)	4	Salvage Operations & Incidental Wrecking
5951	00	B	3	Anti-Toxin, Virus or Serum Mfg. & Drivers
5954	00	C	3	Color Grinding, Blending or Testing
5954	01	C	3	Whiting Mfg.
6003	00	E	4	Pile Driving NOC & Drivers

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	CLASSIFICATION INDEX
6005	00	E	4	Dike Construction—All Operations to Completion—& Drivers
6005	01	E	4	Jetty Construction—All Operations to Completion—& Drivers
6005	02	E	4	Revetment Construction—All Operations to Completion—& Drivers
6005	03	E	4	Breakwater Construction—All Operations to Completion—& Drivers
6017	00	E	4	Dam or Lock Construction—Concrete Work—& Drivers—in Connection with Dams or Locks—All Types
6018	00	E	4	Dam or Lock Construction—Earth Moving or Placing—& Drivers—in Connection with Dams or Locks—All Types
6045	00	E	4	Levee Construction—All Operations to Completion—& Drivers
6204	00	F	4	Drilling NOC & Drivers
6216	00	G	4	Gas or Oil Lease Work NOC—Natural Gas—By Contractor—& Drivers
6217	00	F	4	Excavation NOC & Drivers
6217	01	F	4	Grading of Land NOC & Drivers
6229	00	F	4	Irrigation System Construction & Drivers
6229	01	F	4	Drainage System Construction & Drivers
6233	00	F	4	Gas or Oil Pipeline Construction & Drivers
6235	00	G	4	Oil or Gas Well—Drilling or Redrilling—& Drivers
6235	01	G	4	Oil or Gas Well—Installation or Recovery of Casing & Drivers
6251	00	F	4	Tunneling—Not Pneumatic—All Operations
6252	00	G	4	Caisson or Cofferdam Work—All Operations to Completion
6252	01	G	4	Shaft Sinking—All Operations to Completion
6260	00	(a)	4	Tunneling—Pneumatic—All Operations
6306	00	F	4	Sewer Construction—All Operations—& Drivers
6319	00	F	4	Gas or Water Main Connection Construction & Drivers
6319	01	F	4	Steam Main Connection Construction & Drivers
6325	00	F	4	Conduit Construction—For Cables or Wires—& Drivers
6400	00	D	4	Fence Erection—Metal
6504	00	C	1	Food Sundries Mfg. NOC—No Cereal Milling
6504	01	C	1	Baking Powder Mfg.
6504	02	C	1	Coconut Shredding or Drying
6504	03	C	1	Coffee Cleaning, Roasting or Grinding
6504	04	C	1	Nut Cleaning or Shelling
6504	05	C	1	Yeast Mfg.
6504	06	C	1	Spice Mills
6504	07	C	1	Oil Mfg. NOC—Vegetable
6701	00	E	4	Railroad Construction—All Operation—& Drivers
6801F	00	E	9	Boat Building NOC—Wood—& Drivers—Coverage under U.S. Act
6811	00	E	9	Boat Building NOC—Wood—& Drivers—Coverage under State Act Only
6824F	00	F	9	Boat Building or Repair & Drivers—Coverage under U.S. Act
6826F	00	E	9	Marina Operations & Drivers—Coverage under U.S. Act
6834	00	D	9	Boat Building or Repair & Drivers—Coverage under State Act Only
6836	00	E	9	Marina Operations & Drivers—Coverage under State Act Only
6843F	00	G	9	Ship Building—Iron or Steel NOC—& Drivers—Coverage under U.S. Act
6854	00	G	9	Ship Building—Iron or Steel NOC—& Drivers—Coverage under State Act Only

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

**C-xv**

**1<sup>st</sup> Reprint**

***Issued January 1, 2008***

**INDEX**

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	CLASSIFICATION INDEX
6872F	00	G	9	Ship Repair or Conversion—All Operations—& Drivers—Coverage under U.S. Act
6872F	01	G	9	Marine Railway—All Operations—& Drivers—Coverage under U.S. Act
6874F	00	G	9	Painting—Ship Hulls—Coverage under U.S. Act
6874F	01	G	9	Ship Scaling—Coverage under U.S. Act
6875F	00	G	9	Ship Cleaning or Allied Operations & Drivers—Coverage under U.S. Act
6882	00	G	9	Ship Repair or Conversion—All Operations—& Drivers—Coverage under State Act Only
6882	01	G	9	Marine Railway—All Operations—& Drivers—Coverage under State Act Only
6884	00	G	9	Painting—Ship Hulls—Coverage under State Act Only
6884	01	G	9	Ship Scaling—Coverage under State Act Only
6885	00	G	9	Ship Cleaning or Allied Operations & Drivers—Coverage under State Act Only
7016	00	G	9	Vessels—NOC—Program I
7016	01	G	9	Ferries—Program I
7016	02	G	9	Supply Boats—Program I
7016	03	G	9	Tugboats—Program I
7016	04	G	9	Fishing Vessels NOC—Program I
7016	05	G	9	Oyster Boats—Program I
7024	00	G	9	Vessels—NOC—Program II—State Act
7024	01	G	9	Ferries—Program II—State Act
7024	02	G	9	Supply Boats—Program II—State Act
7024	03	G	9	Tugboats—Program II—State Act
7024	04	G	9	Fishing Vessels NOC—Program II—State Act
7024	05	G	9	Oyster Boats—Program II—State Act
7038	00	G	9	Boat Livery—Boats Under 15 Tons—Program I
7038	01	G	9	Vessels—Sail—Program I
7038	02	G	9	Yachts—Private—Sail or Power—Program I
7046	00	G	9	Vessels—Not Self-Propelled—Program I
7047	00	G	9	Vessels—NOC—Program II—USL Act
7047	01	G	9	Ferries—Program II—USL Act
7047	02	G	9	Supply Boats—Program II—USL Act
7047	03	G	9	Tugboats—Program II—USL Act
7047	04	G	9	Fishing Vessels NOC—Program II—USL Act
7047	05	G	9	Oyster Boats—Program II—USL Act
7050	00	G	9	Boat Livery—Boats Under 15 Tons—Program II—USL Act
7050	01	G	9	Vessels—Sail—Program II—USL Act
7050	02	G	9	Yachts—Private—Sail or Power—Program II—USL Act
7090	00	G	9	Boat Livery—Boats Under 15 Tons—Program II—State Act
7090	01	G	9	Vessels—Sail—Program II—State Act
7090	02	G	9	Yachts—Private—Sail or Power—Program II—State Act
7098	00	G	9	Vessels—Not Self-Propelled—Program II—State Act
7099	00	G	9	Vessels—Not Self-Propelled—Program II—USL Act
7133	00	F	8	Railroad—All Employees—& Drivers
7197	00	E	7	Trucking—Parcels or Packages—Home Delivery From Retail Stores—& Drivers
7201	00	C	8	Livery or Boarding Stable—Not Sales Stable—& Drivers
7201	01	C	8	Horse Show—Stable Employees & Drivers
7207	00	C	7	Riding Academy or Club & Drivers

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	CLASSIFICATION INDEX
7219	00	F	7	Trucking NOC—All Employees— & Drivers
7219	01	F	7	Trucking—Explosives or Ammunition—All Employees— & Drivers
7231	00	D	7	Messenger Service Companies—Delivering Mail, Parcels or Packages— All Employees— & Drivers
7242	00	F	7	Messenger Service Companies—Bicycle Delivery of Envelopes, Parcels, or Packages
7309F	00	G	9	Stevedoring NOC
7313F	00	G	9	Coal or Ore Dock Operation & Stevedoring
7317F	00	G	9	Stevedoring—By Hand or Hand Trucks—Exclusively
7327F	00	G	9	Stevedoring—Containerized Freight— & Drivers
7333	00	G	9	Dredging—All Types—Program I
7335	00	G	9	Dredging—All Types—Program II—State Act
7337	00	G	9	Dredging—All Types—Program II—USL Act
7366F	00	E	9	Freight Handlers on Piers or in Terminals or Areas Adjoining Piers
7367	00	E	9	Freight Handlers NOC—State Act Only
7368	00	E	7	Taxicab Service—Public—All Other Employees— & Drivers
7368	01	E	7	Livery Service—Public—All Other Employees— & Drivers
7370	00	C	8	Volunteer Ambulance Service Company
7377	00	C	7	Limousine Service—Private—All Other Employees— & Drivers
7377	01	C	7	Livery Service—Private—All Other Employees— & Drivers
7380	00	D	7	Drivers and Helpers NOC—Commercial
7380	01	D	7	Chauffeurs & Helpers NOC—Commercial
7390	00	C	5	Beer or Ale Dealer—Wholesale— & Drivers
7394	00	G	9	Diving—Marine—Program I
7394	01	G	9	Salvage Operations—Marine—Program I
7394	02	G	9	Wrecking—Marine—Program I
7395	00	G	9	Diving—Marine—Program II—State Act
7395	01	G	9	Salvage Operations—Marine—Program II—State Act
7395	02	G	9	Wrecking—Marine—Program II—State Act
7398	00	G	9	Diving—Marine—Program II—USL Act
7398	01	G	9	Salvage Operations—Marine—Program II—USL Act
7398	02	G	9	Wrecking—Marine—Program II—USL Act

**CODES 7403—7431 — AVIATION:**

7403	00	E	8	All Other Employees— & Drivers
7405	00	E	8	Air Carrier—Scheduled, Commuter or Supplemental—Flying Crew
7421	00	F	8	Transport of Personnel in Conduct of Employers Business—Flying Crew
7422	00	G	8	Sales or Service Agency—or Student Instruction—Flying Crew
7422	01	G	8	Aviation NOC—Flying Crew
7422	02	G	8	Aerial Application, Seeding, Herding or Scintillometer Surveying—Flying Crew
7422	03	G	8	Stunt Flying, Racing or Parachute Jumping—Flying Crew
7422	04	G	8	Flight Testing—Flying Crew
7422	05	G	8	Patrol, Photography, Mapping or Survey Work—Flying Crew
7422	06	G	8	Aerial Firefighting—Flying Crew

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

**C-xvii**

**2<sup>nd</sup> Reprint**

***Issued January 1, 2008***

**INDEX**

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	CLASSIFICATION INDEX
7431	00	G	8	Air Charter or Taxi—Flying Crew
7502	00	C	8	Gas Company—Natural Gas—Local Distribution—All Operations—& Drivers
7502	01	C	8	Gas Company—Gas Works—All Operations—& Drivers
7502	02	C	8	Gas Company—Gas Distributing—L.P.G.—Local—All Operations—& Drivers
7515	00	G	8	Oil or Gas Pipeline Operation & Drivers
7520	00	C	8	Waterworks Operation & Drivers
7536	00	G	4	Cable Installation & Drivers
7538	00	G	4	Electric Light or Power Line Construction & Drivers
7539	00	C	8	Electric Light or Power Co.—All Employees—& Drivers
7542	00	B	8	Meter Readers—Utility Company
7570	00	D	8	Steam Heating or Power Co.—All Employees—& Drivers
7580	00	E	8	Sewage Disposal Plant Operation & Drivers
7590	00	D	8	Garbage Works
7600	00	D	8	Telephone or Telegraph Co.—All Other Employees—& Drivers
7601	00	F	4	Telephone or Telegraph Line Construction & Drivers
7601	01	F	4	Fire Alarm Line Construction & Drivers
7610	00	D	6	Radio Broadcasting Station—All Employees—& Clerical, Outside Salespersons, Drivers
7610	01	D	6	Television Broadcasting Station—All Employees—& Clerical, Outside Salespersons, Drivers
7710	00	G	8	Firefighters—Not Volunteer—& Drivers
7710	01	G	8	Fire Patrol or Protective Corps—Not Salvage Operations—& Drivers
7711	00	G	8	Firefighters—Volunteer—& Drivers
7716	00	G	8	Firefighters—Volunteer—& Drivers—Elective Coverage for Assistance From Individual Volunteer Firefighters
7720	00	C	8	Police Officer & Drivers
7720	01	C	8	Sheriffs or Deputy Sheriffs & Drivers
7723	00	C	8	Detective or Patrol Agency & Drivers
7723	01	C	8	Warehousing—Field Bonded—& Drivers
7855	00	E	4	Railroad Construction—Laying or Relaying Tracks—No Work on Elevated Railroads—& Drivers
7855	01	E	4	Railroad Construction—Maintenance of Way—By Contractor—No Work on Elevated Railroads—& Drivers
7998	00	C	5	Hardware Store—Retail
7999	00	D	5	Hardware Store—Wholesale
7999	01	D	5	Ship Chandler—Wholesale
7999	02	D	5	Auto Parts and Accessories Store—Wholesale
8001	00	B	5	Florist Store & Drivers
8006	00	C	5	Grocery Store—Retail—No Fresh Meat
8006	01	C	5	Frozen or Frosted Food Store—Retail
8006	02	C	5	Fruit or Vegetable Store—Retail
8006	03	C	5	Dairy Products Store—Retail
8006	04	C	5	Coffee, Tea or Spice Store—Retail
8006	05	C	5	Delicatessen Store—Retail

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	CLASSIFICATION INDEX
8008	00	B	5	Clothing or Wearing Apparel Store—Retail
8008	01	B	5	Shoe Store—Retail
8008	02	B	5	Dry Goods Store—Retail
8012	00	B	7	Quick Printing
8013	00	C	5	Jewelry Store
8016	00	C	7	Photocopy Shops—All Employees— & Clerical, Outside Salespersons, Drivers
8017	00	B	5	Retail Store NOC—No Service of Food
8017	01	B	5	Drug or Cigar Store—No Service of Food—Retail
8017	02	B	5	Laundry Collecting or Distributing Store
8017	03	B	5	Dry Cleaning Collecting or Distributing Store
8017	04	B	5	Laundry Store—Self-Service
8017	05	B	5	Dry Cleaning Store—Self-Service
8018	00	C	5	Wholesale Store NOC
8021	00	F	5	Meat Dealer—Wholesale
8021	01	F	5	Fish Dealer—Wholesale
8021	02	F	5	Poultry Dealer—Wholesale
8031	00	C	5	Meat Store—Retail
8031	01	C	5	Fish Store—Retail
8031	02	C	5	Poultry Store—Retail
8031	03	C	5	Cold Storage Locker—Frozen Foods
8032	00	C	5	Clothing or Wearing Apparel Store—Wholesale
8032	01	C	5	Shoe Store—Wholesale
8032	02	C	5	Dry Goods Store—Wholesale
8032	03	C	5	Linen, Towel, Uniform or Apron Supply Company
8033	00	C	5	Supermarket—Retail
8034	00	C	5	Grocery Store—Wholesale
8034	01	C	5	Dairy Products Store—Wholesale
8034	02	C	5	Frozen or Frosted Food Store—Wholesale
8034	03	C	5	Coffee, Tea or Spice Store—Wholesale
8039	00	B	5	Department Store—Retail
8043	00	C	5	Retail Store NOC—including Service of Food—Not Restaurants
8043	01	C	5	Drug or Cigar Store—Retail—including Service of Food—Not Restaurants
8043	02	C	5	Bagel Shops—Retail
8044	00	D	5	Furniture Store—Wholesale or Retail—& Drivers
8046	00	C	5	Automobile Accessories Store NOC—Retail— & Drivers
8047	00	B	5	Drug Store—Wholesale
8048	00	C	5	Fruit or Vegetable Store—Wholesale
8072	00	B	5	Book Store—Retail
8072	01	B	5	Audio or Video Cassette Store—Retail
8072	02	B	5	Compact Disc or Record Store—Retail
8072	03	B	5	Software Store—Retail
8072	04	B	5	Magazine or Newspaper Store—Retail
8072	05	B	5	Sheet Music Store—Retail

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

**C-xix**

**1<sup>st</sup> Reprint**

***Issued January 1, 2008***

**INDEX**

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	CLASSIFICATION INDEX
8090	00	C	7	Auctioneers & Salespersons—Outside
8102	00	B	5	Seed Merchant
8102	01	B	5	Bean Sorting or Handling
8102	02	B	5	Peanut Handling
8102	03	B	5	Grain Elevator Operation
8103	00	D	5	Clippings Dealer & Drivers
8103	01	D	5	Wool Merchant & Drivers
8103	02	D	5	Wiping Cloth Dealer & Drivers
8103	03	D	5	Cotton Merchant & Drivers
8105	00	B	5	Hide or Leather Dealer
8106	00	D	5	Iron or Steel Merchant & Drivers
8107	00	E	5	Machinery Dealer NOC—Store or Yard—& Drivers
8107	01	E	5	Contractors' Machinery Dealer—Store or Yard—& Drivers
8107	02	E	5	Oil or Gas Well—Supplies or Equipment Dealer—New—Store or Yard—& Drivers
8111	00	D	5	Plumbers' Supplies Dealer & Drivers
8116	00	C	5	Farm Machinery Dealer—All Operations—& Drivers
8199	00	C	5	Feed or Farm Supply Dealer—Retail—Exclusively
8209	00	C	1	Vegetable Packing & Drivers
8215	00	E	5	Hay Dealer—& Local Managers, Drivers
8215	01	E	5	Grain Dealer—& Local Managers, Drivers
8215	02	E	5	Feed Dealer—& Local Managers, Drivers
8215	03	E	5	Fertilizer Dealer—& Local Manager, Drivers
8227	00	G	4	Construction or Erection Permanent Yard
8232	00	E	5	Building Material Dealer—No Second-Hand Material—& Local Managers, Drivers
8232	01	E	5	Lumber Yard—No Second-Hand Materials—& Local Managers, Drivers
8232	02	E	5	Fuel and Material Dealer NOC—No Second-Hand Building Materials or Lumber—& Local Managers, Drivers
8232	03	E	5	Pole, Post or Tie Yard & Drivers
8232	04	E	5	Wood Preserving & Drivers
8235	00	C	5	Sash, Door or Finished Millwork Dealer & Drivers
8263	00	D	5	Junk Dealer & Drivers
8263	01	D	5	Salvage Operations—No Wrecking—& Drivers
8263	02	D	5	Building Material Yard—& Local Managers, Drivers
8263	03	D	5	Oil or Gas Well—Supplies or Equipment Dealer—Second-Hand—& Local Managers, Drivers
8264	00	E	5	Paper Stock Dealer—Second-Hand—& Drivers
8264	01	E	5	Bottle Dealer—Second-Hand—& Drivers
8264	02	E	5	Rubber Stock Dealer—Second-Hand—& Drivers
8264	03	E	5	Rag Dealer—Second-Hand—& Drivers
8265	00	F	5	Iron or Steel Scrap Dealer & Drivers
8280	00	F	8	Racing Stable & Drivers
8288	00	E	5	Livestock Sales Co.—& Outside Salespersons, Drivers
8288	01	E	5	Livestock Dealer or Commission Merchant—& Outside Salespersons, Drivers
8288	02	E	5	Sales Stable—& Outside Salespersons, Drivers
8288	03	E	5	Stockyard—& Outside Salespersons, Drivers
8288	04	E	5	Cattle Dealer—& Outside Salespersons, Drivers



CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	CLASSIFICATION INDEX
8291	00	D	7	Warehouse—Storage—Cold
8292	00	C	7	Warehouse NOC
8292	01	C	7	Cotton Storage
8293	00	E	7	Furniture Moving and/or Storage & Drivers
8293	01	E	7	Warehouse—Furniture Storage—& Drivers
8350	00	F	5	Gasoline or Oil Dealer & Drivers
8350	01	F	5	Coal Merchant & Drivers
8353	00	E	5	Gas Company—Gas Dealer—L.P.G.—All Operations—& Drivers
8381	00	D	7	Automobile Gasoline Station—Retail—Self-Service
8382	00	D	5	Automobile Self-Service Gasoline Station—With Convenience Store
8385	00	D	7	Bus Company—Garage Employees
8385	01	D	7	Taxicab Service—Public—Garage Employees
8385	02	D	7	Livery Service—Public—Garage Employees
8385	03	D	7	Ambulance Operation—Ambulance Workers—Not Volunteer—Garage Employees
8385	04	D	7	Limousine Service—Private—Garage Employees
8385	05	D	7	Livery Service—Private—Garage Employees
8391	00	D	7	Automobile Sales or Service Agency—All Operations—& Drivers
8391	01	D	7	Automobile Repair Shop—All Operations—& Drivers
8391	02	D	7	Automobile Body Repair Shop—All Operations—& Drivers
8391	03	D	7	Automobile Gasoline Station—Full or Full and Self-Service—& Drivers
8391	04	D	7	Automobile Car Wash & Drivers
8391	05	D	7	Tire Dealer—Automobile—& Drivers
8392	00	C	7	Automobile Parking Lot & Drivers
8392	01	C	7	Automobile Storage Garage or Parking Station & Drivers
8392	02	C	7	Auto Valet Parking Service & Drivers
8394	00	C	7	Bus Company—All Other Employees & Drivers
8394	01	C	7	Ambulance Operation—Ambulance Workers—Not Volunteer—All Other Employees & Drivers
8500	00	E	5	Metal Scrap Dealer & Drivers
8601	00	D	6	Engineer—Consulting
8601	01	D	6	Surveyor
8601	02	D	6	Architect—Consulting
8601	03	D	6	Geophysical Exploration NOC
8601	04	D	6	Oil or Gas Well—Instrument Logging or Survey Work
8601	05	D	6	Oil or Gas Geologist or Scout
8709F	00	G	9	Stevedoring—Talliers and Checking Clerks Engaged in Connection with Stevedore Work—Coverage under U.S. Act
8709F	01	G	9	Steamship Line or Agency—Port Employees—Talliers, Checking Clerks and Employees Engaged in Mending or Repacking of Damaged Containers—Coverage under U.S. Act
8709F	02	G	9	Inspectors, Samplers, or Weighers of Merchandise on Vessels or Docks or at Railway Stations or Warehouses—Coverage under U.S. Act
8719	00	G	9	Stevedoring—Talliers and Checking Clerks Engaged in Connection with Stevedore Work—Coverage under U.S. Act
8719	01	G	9	Steamship Line or Agency—Port Employees—Talliers, Checking Clerks and Employees Engaged in Mending or Repacking of Damaged Containers—Coverage under State Act Only
8719	02	G	9	Inspectors, Samplers, or Weighers of Merchandise on Vessels or Docks or Railway Stations or Warehouses—Coverage under U.S. Act

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

**C-xxi**

**1<sup>st</sup> Reprint**

***Issued January 1, 2008***

**INDEX**

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	CLASSIFICATION INDEX
8720	00	D	7	Inspection of Risks for Insurance or Valuation Purposes NOC
8720	01	D	7	Marine Appraiser or Surveyor
8726F	00	E	9	Steamship Line or Agency—Port Employees—Superintendents, Captains, Engineers, Stewards or Their Assistants, Pay Clerks
8731	00	D	7	Boiler Inspection
8731	01	D	7	Elevator Inspection
8742	00	E	6	Salespersons—Outside
8742	01	E	6	Real Estate Agency—Outside
8742	02	E	6	Messengers—Outside
8742	03	E	6	Collectors—Outside
8742	04	E	6	Claim Adjusters or Special Agents—Insurance Co.—Field Work
8742	05	E	6	Messenger Service Companies—Foot Deliveries of Envelopes, Parcels or Packages
8745	00	D	5	News Agent or Distributor of Magazines or Other Periodicals—Not Retail Dealer—& Outside Salespersons, Drivers
8747	00	D	7	Showroom Salespersons
8748	00	D	6	Automobile Salespersons
8748	01	D	6	Automobile Tire Salespersons
8748	02	D	6	Boat Salespersons
8751	00	D	7	Route Salespersons and Route Supervisors
8755	00	E	6	Labor Union—All Employees
8800	00	A	7	Mailing or Addressing Co.
8800	01	A	7	Letter Service Shop
8802	00	C	6	Vinyl Letter Processing
8803	00	C	6	Accountant or Auditor—Traveling
8803	01	C	6	Clerical Service Contractor—Traveling
8803	02	C	6	Office Systematizer—Traveling
8803	03	C	6	Factory Cost Systematizer—Traveling
8803	04	C	6	Computer System Designers or Programmers—Traveling
8809	00	D	6	Executive Officers NOC—Not Foremen, Workers or Salespersons
8810	00	C	6	Clerical Office Employees NOC
8810	01	C	6	Counseling—Social Work—Inside Work Only
8810	02	C	6	Drafting Employees
8810	03	C	6	Computer System Designers or Programmers—Exclusively Office
8820	00	D	6	Law Office—All Employees—& Clerical, Messengers, Drivers
8829	00	D	7	Nursing Home—All Employees
8829	01	D	7	Convalescent Home—All Employees
8831	00	C	7	Veterinary Hospital & Drivers
8831	01	C	7	Pet Grooming & Drivers
8831	02	C	7	Dog Show—Kennel Employees & Drivers
8832	00	C	6	Physician & Clerical
8832	01	C	6	Dentist & Clerical
8833	00	C	6	Hospital—Professional Employees
8838	00	C	6	Public Library—Professional Employees—Includes Attendants & Ushers
8838	01	C	6	Public Museum—Professional Employees—Includes Attendants & Ushers
8840	00	C	6	Religious House of Worship—Professional Employees
8854	00	C	6	Health Care—Professional Employees—Traveling
8857	00	D	6	Social Case Workers—Traveling
8857	01	D	6	Medical Referral Service—Traveling
8857	02	D	6	Medical Social Workers—Traveling
8857	03	D	6	Counseling—Social Work—Traveling

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	CLASSIFICATION INDEX
8864	00	C	7	Developmental Organizations—All Employees & Salespersons, Drivers
8865	00	C	7	Alcohol or Drug Rehabilitation Facility—All Employees—& Clerical
8865	01	C	7	Homeless Shelter—All Employees—& Clerical
8865	02	C	7	Homes for the Mentally Impaired—All Employees—& Clerical
8865	03	C	7	Residential Care Facility—All Employees—& Clerical
8866	00	C	7	Assisted Living Facility—All Employees—& Clerical
8866	01	C	7	Retirement Living Facility—All Employees—& Clerical
8866	02	C	7	Senior Citizen Living Facility—All Employees—& Clerical
8868	00	B	6	School or College—Professional Employees & Clerical
8869	00	B	6	Day Care Centers—Children—Professional Employees & Clerical, Salespersons
8869	01	B	6	Child Day Care Centers—Professional Employees & Clerical, Salespersons
8869	02	B	6	Pre-Schools—Professional Employees & Clerical, Salespersons
8871	00	B	6	Telecommuter Clerical Employees
8871	01	B	6	Telecommuter Drafting Employees
8901	00	B	6	Telephone or Telegraph Co—Office or Exchange Employees & Clerical
9014	00	C	7	Exterminator & Drivers
9014	01	C	7	Waterproofing—Subterranean Work Only—& Drivers
9015	00	C	7	Baths
9016	00	B	8	Amusement Park Operation & Drivers
9016	01	B	8	Dog Show—Operation by Owner or Lessee & Drivers
9016	02	B	8	Horse Show—Operation by Owner or Lessee & Drivers
9016	03	B	8	Exhibition Operation & Drivers
9019	00	C	8	Bridge Operation & Drivers
9019	01	C	8	Tunnel Operation & Drivers
9025	00	E	7	Cleaning Outside Surfaces of Buildings & Drivers
9026	00	D	7	Building Operation—Commercial—No Dwelling Occupancy Except by Owner or Custodian
9027	00	C	7	Building Operation—Dwelling or Combined Dwelling and Commercial Occupancy Not More Than One Story Used For Commercial Purposes
9028	00	D	7	Building Operation NOC—Dwelling or Combined Dwelling and Commercial Occupancy
9029	00	C	7	Building NOC—Maintenance or Ordinary Repair Only—Not Contractors
9029	01	C	7	Trailer or Mobile Home Park
9029	02	C	7	Recreational Vehicle Campground or Park
9030	00	E	7	Building Service Contractor
9040	00	C	7	Hospital—All Other Employees
9044	00	B	7	Hotel—Casino Gambling—All Other Employees—& Outside Salespersons
9048	00	C	7	Camp Operation—Recreational or Educational—All Employees—& Drivers
9051	00	C	7	Health Care—Daily Living Skills Services—Traveling
9052	00	B	7	Hotel NOC—All Other Employees—& Drivers
9055	00	B	7	Exercise or Health Institute
9058	00	A	7	Hotel NOC—Restaurant Employees
9058	01	A	7	Hotel—Casino Gambling—Restaurant Employees
9059	00	B	6	Day Care Centers—Children—All Other Employees—& Drivers
9059	01	B	6	Child Day Care Centers— All Other Employees—& Drivers
9059	02	B	6	Pre-Schools— All Other Employees—& Drivers
9060	00	B	7	Club—Country, Golf, Fishing or Yacht—& Clerical

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

**C-xxiii**

**2<sup>nd</sup> Reprint**

***Issued January 1, 2008***

**INDEX**

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	CLASSIFICATION INDEX
9061	00	B	7	Clubs NOC—All Employees—& Clerical
9061	01	B	7	Casino Gambling—All Employees—& Clerical
9063	00	B	7	YMCA, YWCA, YMHA or YWHA, Institution—All Employees—& Clerical
9065	00	B	7	Tennis Club & Clerical
9071	00	B	7	Restaurant—Full-Service—Including Entertainers and/or Musicians
9071	01	B	7	Catering—Including Entertainers and/or Musicians
9072	00	B	7	Restaurant—Fast Food—& Drivers
9072	01	B	7	Doughnut Shops & Drivers—retail
9074	00	B	7	Bar or Tavern—Including Entertainers and/or Musicians
9074	01	B	7	Dance Club—Including Entertainers and/or Musicians
9074	02	B	7	Lounge—Including Entertainers and/or Musicians
9074	03	B	7	Nightclub—Including Entertainers and/or Musicians
9088	00	G	8	Fireworks Exhibition & Drivers
9089	00	B	7	Billiard Hall
9093	00	B	7	Bowling Lane
9093	01	B	7	Ice Skating Rink
9093	02	B	7	Roller Skating Rink
9101	00	C	7	School or College—All Other Employees—& Drivers
9101	01	C	7	Religious House of Worship—All Other Employees—& Drivers
9101	02	C	7	Public Library—All Other Employees—& Drivers
9101	03	C	7	Public Museum—All Other Employees—& Drivers
9102	00	C	8	Park NOC—All Employees—& Drivers
9102	01	C	8	Zoo NOC—All Employees—& Drivers
9108	00		8	Aircraft Operation Seat Surcharge
9149	00	C	8	Theater—Drive-In—All Employees—& Drivers
9157	00	C	8	Theatrical Production in Which Any Players or Entertainers Dance, Skate or Perform Acrobatic Acts—Players, Entertainers or Musicians
9158	00	D	8	Theatrical Production in Which Any Players or Entertainers Dance, Skate or Perform Acrobatic Acts—All Other Employees
9159	00	B	8	Theatrical Production NOC—Players, Entertainers or Musicians
9160	00	D	8	Theatrical Production NOC—All Other Employees
9178	00	A	8	Athletic Team or Park—Non-Contact Sports
9179	00	C	8	Athletic Team or Park—Contact Sports
9180	00	E	8	Amusement Device Operation NOC—Not Traveling—& Drivers
9180	01	E	8	Shooting Gallery & Drivers
9182	00	C	8	Athletic Team or Park—Operation of Park—& Drivers
9186	00	F	8	Carnival—Traveling—All Employees—& Drivers
9186	01	F	8	Circus—Traveling—All Employees—& Drivers
9186	02	F	8	Amusement Device Operator—Traveling—All Employees—& Drivers
9220	00	D	7	Cemetery Operation & Drivers
9402	00	E	4	Street Cleaning & Drivers
9402	01	E	4	Sewer—Cleaning—& Drivers
9402	02	E	4	Snow Plowing & Drivers
9403	00	F	7	Garbage, Ashes or Refuse Collection & Drivers
9410	00	C	7	Municipal, Township, County or State Employee NOC
9501	00	D	7	Painting—Shop Only—& Drivers
9501	01	D	7	Sign Painting or Lettering in Buildings & Drivers
9505	00	D	3	Automobile, Bus, Truck or Trailer Body Mfg.—Painting
9505	01	D	3	Painting—Automobile or Carriage Bodies
9519	00	C	7	Household Appliances—Electrical—Installation, Service or Repair—& Drivers
9519	01	C	7	Television or Radio Set Installation, Service or Repair & Drivers
9521	00	E	4	House Furnishings Installation NOC & Upholstering
9521	01	E	4	Carpet Installation

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	CLASSIFICATION INDEX
9522	00	C	3	Upholstering—Furniture or Coffins
9522	01	C	3	Automobile, Bus or Truck—Upholstering
9522	02	C	3	Burial Garment Mfg
9526	00	F	4	Scaffolds, Hod Hoist or Construction Elevators—Built-Up from the Ground—Installation, Repair or Removal—& Drivers
9527	00	E	4	Scaffolds—Sidewalk Bridges—Not Over One Story in Height—Installation, Repair or Removal—& Drivers
9534	00	F	4	Mobile Crane and Hoisting Service Contractors NOC & Drivers
9534	01	F	4	Scaffolds—Suspended or Swinging—Installation, Repair or Removal—& Drivers
9539	00	F	4	Awning Erection, Removal or Repair & Drivers
9539	01	F	4	Decorating & Drivers
9539	02	F	4	Tent Erection, Removal or Repair & Drivers
9539	03	F	4	Canvas Goods Erection, Removal or Repair & Drivers
9545	00	F	4	Bill Posting & Drivers
9549	00	F	4	Advertising Co. & Drivers
9552	00	E	4	Sign Erection or Repair—Away from Shop—Not Outdoor Advertising Companies—& Drivers
9553	00	E	4	Sign Painting or Lettering on Buildings or Structures & Drivers
9585	00	C	7	Shoe Shine Parlor
9585	01	C	7	Shoe Repair Shop
9585	02	C	7	Hat Cleaning Establishment
9586	00	B	7	Barber Shop
9586	01	B	7	Beauty Parlor
9600	00	B	7	Taxidermist
9610	00	E	8	Motion Picture Production—In Studios or Outside All Operations Up to the Development of Negatives—& Drivers
9620	00	D	7	Funeral Directors & Drivers
9620	01	D	7	Crematory Operation & Drivers
9620	02	D	7	Undertaker & Drivers
9984	00		8	Atomic Energy—Project Work
9985	00		8	Atomic Energy—Radiation Exposure NOC

*Effective October 1, 2007*

**PART THREE - RATES**

**LEGEND**

(a) Rate, etc., for each individual risk shall be obtained from the Rating Board.

c Refer to Page 5 for rates.

D This classification may only be used upon the specific assignment of the Board.

e Refer to Page 7 for rates.

F Rate provides coverage under the United States Longshore & Harbor Workers' Compensation Act.

r Refer to Page 4 for rates.

Code Number	Rate	Min. Prem.	Code Number	Rate	Min. Prem.	Code Number	Rate	Min. Prem.	Code Number	Rate	Min. Prem.
0005	4.45	690 .	1924	9.17	875 .	2402	2.02	423 .	2818 D	4.07	648 .
0006	6.49	875 .	1925	5.12	763 .	2413	5.60	816 .	2835	2.75	502 .
0007	5.89	848 .	2001	6.32	875 .	2416	2.01	421 .	2841	7.15	875 .
0031	4.22	665 .	2002	4.38	682 .	2417	5.01	751 .	2881	6.55	875 .
0034	5.94	854 .	2003	6.37	875 .	2501	1.50	365 .	2883	6.57	875 .
0035	2.91	520 .	2014	9.69	875 .	2503	1.09	320 .	2913	2.30	453 .
0042	7.20	875 .	2021	4.70	717 .	2534	3.56	592 .	2916	5.19	771 .
0050	5.98	857 .	2039	9.67	875 .	2553	3.66	602 .	2923	3.52	587 .
0106	19.18	875 .	2041	5.21	773 .	2570	6.57	875 .	2942	2.23	445 .
0251	7.81	875 .	2065	6.98	875 .	2571	2.80	508 .	3004	4.11	653 .
0767 h	0.94	- .	2070	8.95	875 .	2576	4.26	668 .	3018	7.45	875 .
0771 i	3.19	- .	2081	16.01	875 .	2578	3.73	610 .	3022	7.75	875 .
0908	r	- .	2089	7.27	875 .	2590	2.66	493 .	3027	1.22	335 .
0909	r	- .	2095	9.03	875 .	2591	5.06	756 .	3028	9.18	875 .
0912	r	- .	2101	4.41	685 .	2593	6.69	875 .	3030	13.34	875 .
0913	r	- .	2105	5.83	841 .	2594	7.95	875 .	3040	11.15	875 .
0917	4.52	697 .	2111	9.46	875 .	2600	5.33	786 .	3041 D	9.22	875 .
1170	9.15	875 .	2112	4.62	708 .	2623	5.70	827 .	3042	10.53	875 .
1320	6.15	875 .	2114	3.60	596 .	2640	5.41	796 .	3060	10.52	875 .
1430	8.02	875 .	2121	5.82	840 .	2660	4.83	731 .	3064	7.72	875 .
1438	4.77	725 .	2143	4.62	708 .	2670	2.83	511 .	3066 D	6.20	875 .
1439	7.52	875 .	2150	10.83	875 .	2683	3.24	556 .	3067 D	7.99	875 .
1452	7.60	875 .	2157	9.98	875 .	2688	2.30	453 .	3076	5.26	779 .
1463	10.04	875 .	2172	1.79	397 .	2689	0.98	308 .	3081	20.09	875 .
1470	10.90	875 .	2211	11.37	875 .	2702	30.10	875 .	3085	8.25	875 .
1624	4.29	672 .	2286	6.34	875 .	2710	8.89	875 .	3110	9.09	875 .
1701	3.96	636 .	2288	9.21	875 .	2714	10.60	875 .	3111	3.97	637 .
1710	12.03	875 .	2302	4.72	719 .	2731	7.12	875 .	3113	3.83	622 .
1741	11.97	875 .	2303	5.30	783 .	2735	4.62	709 .	3114	2.44	468 .
1747	11.13	875 .	2305	13.71	875 .	2737	9.10	875 .	3118	2.85	513 .
1748	6.67	875 .	2362	3.26	558 .	2759	10.03	875 .	3122	5.13	764 .
1809	8.93	875 .	2380	4.45	690 .	2790	2.38	462 .	3126	12.43	875 .
1810	8.93	875 .	2383	3.88	626 .	2802	9.19	875 .	3129	3.14	545 .
1853	4.05	645 .	2387	2.96	525 .	2816 D	4.73	721 .	3132	3.02	532 .
1860	7.86	875 .	2388	2.27	450 .	2817 D	6.09	870 .	3145	4.00	639 .

Non-Ratable Code and Rate to be used with:  
h 4767 i 4771

Effective October 1, 2007

Original Printing

Code Number	Rate	Min. Prem.	Code Number	Rate	Min. Prem.	Code Number	Rate	Min. Prem.	Code Number	Rate	Min. Prem.
3146	4.96	745 .	3686	1.81	399 .	4307	3.86	624 .	4923	2.26	449 .
3169	3.09	540 .	3724	8.64	875 .	4310	3.64	600 .	5000	41.74	875 .
3179	3.96	636 .	3726	17.65	875 .	4312	3.14	545 .	5022	16.02	875 .
3188	5.68	825 .	3737	4.82	730 .	4351	2.41	466 .	5037	23.14	875 .
3190	3.67	604 .	3807	6.84	875 .	4352	0.94	303 .	5040	23.45	875 .
3191	3.31	564 .	3808	6.52	875 .	4360	0.35	238 .	5057	12.72	875 .
3200	3.49	583 .	3821	15.38	875 .	4361	1.16	328 .	5059	54.46	875 .
3220	3.52	587 .	3823	10.47	875 .	4362	0.35	238 .	5069	33.60	875 .
3227	25.08	875 .	3824	5.94	854 .	4410	9.12	875 .	5102	8.84	875 .
3241	5.92	852 .	3826	2.75	503 .	4420	8.88	875 .	5160	6.96	875 .
3255	3.84	623 .	3827	7.09	875 .	4431	5.41	796 .	5183	6.88	875 .
3257	4.75	723 .	3830	3.71	609 .	4432	2.18	440 .	5184	8.53	875 .
3270	2.84	512 .	3832	5.90	849 .	4439	1.89	408 .	5188	3.85	624 .
3300	4.48	693 .	3865	3.27	560 .	4452	4.71	718 .	5190	6.03	863 .
3303	9.92	875 .	3881	(a)	-	4459	6.06	867 .	5191	1.47	362 .
3307	3.32	566 .	4000	6.41	875 .	4470	8.70	875 .	5192	6.19	875 .
3315	5.70	827 .	4024	6.67	875 .	4475	4.71	718 .	5193	11.93	875 .
3336	2.43	467 .	4034	10.46	875 .	4476	3.74	611 .	5213	16.02	875 .
3365	14.42	875 .	4038	2.52	478 .	4479	3.63	599 .	5221	11.64	875 .
3372	6.06	867 .	4053	9.04	875 .	4491	7.68	875 .	5222	11.47	875 .
3381	2.64	490 .	4061	3.71	609 .	4493	4.79	726 .	5223	9.58	875 .
3383	1.02	312 .	4062	6.32	875 .	4511	1.16	328 .	5348	6.66	875 .
3384	0.51	256 .	4101	4.44	688 .	4557	3.34	567 .	5402	13.04	875 .
3385	0.94	303 .	4111	5.34	787 .	4558	4.10	651 .	5403	12.67	875 .
3400	5.91	850 .	4112	2.62	488 .	4561	4.43	687 .	5428	6.43	875 .
3507	4.22	665 .	4114	5.37	791 .	4568	5.04	754 .	5429	6.45	875 .
3515	4.98	748 .	4130	6.21	875 .	4583	6.60	875 .	5443	12.10	875 .
3548	3.98	638 .	4131	4.22	664 .	4597	3.22	554 .	5445	7.77	875 .
3559	2.10	431 .	4133	2.34	457 .	4611	2.30	452 .	5462	10.97	875 .
3561	2.73	500 .	4150	2.56	481 .	4628	1.61	377 .	5473	20.29	875 .
3574	1.92	411 .	4207	1.46	361 .	4635	3.34	567 .	5474	9.89	875 .
3581	1.86	405 .	4239	5.98	857 .	4653	2.88	517 .	5479	7.98	875 .
3612	4.96	746 .	4240	4.81	729 .	4665	9.27	875 .	5480	9.03	875 .
3620	12.75	875 .	4243	3.09	539 .	4692	0.97	307 .	5491	3.92	631 .
3629	4.16	657 .	4244	7.19	875 .	4693	3.66	602 .	5506	15.17	875 .
3632	4.38	682 .	4250	6.81	875 .	4710	5.71	828 .	5507	8.01	875 .
3634	2.78	506 .	4251	3.46	581 .	4712	2.73	500 .	5508	13.89	875 .
3635	3.25	557 .	4263	3.42	576 .	4720	6.21	875 .	5536	8.02	875 .
3638	2.96	525 .	4273	4.54	699 .	4751	3.61	597 .	5538	10.46	875 .
3642	2.05	425 .	4279	5.26	779 .	4767 g	8.21	875 .	5545	27.98	875 .
3643	4.21	663 .	4282	0.51	256 .	4771 i	17.97	875 .	5547	24.23	875 .
3647	5.59	815 .	4298	2.41	466 .	4825	1.37	351 .	5606	4.84	732 .
3648	3.70	607 .	4299	3.90	629 .	4828	3.26	558 .	5610	5.94	854 .
3681	2.40	464 .	4301	5.42	797 .	4829	4.16	657 .	5645	12.30	875 .
3685	1.61	377 .	4304	8.93	875 .	4902	3.40	574 .	5648	8.82	875 .

For Non-Ratable portion of Rate, refer to:  
g 0767 i 0771

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

**Page 3**

**Original Printing**

**Effective October 1, 2007**

Code Number	Rate	Min. Prem.	Code Number	Rate	Min. Prem.	Code Number	Rate	Min. Prem.	Code Number	Rate	Min. Prem.
5651	12.72	875 .	7046	5.64	115 .	7570	1.89	408 .	8227 D	7.78	875 .
5701	8.73	875 .	7047	14.15	230 .	7580	4.77	725 .	8232	7.34	875 .
5703	18.96	875 .	7050	8.21	230 .	7590	8.52	875 .	8235	8.93	875 .
5709	(a)	- .	7090	4.61	230 .	7600	5.17	768 .	8263	7.93	875 .
5951	1.91	410 .	7098	6.26	230 .	7601	10.44	875 .	8264	11.70	875 .
5954	2.49	474 .	7099	11.17	230 .	7610	0.53	258 .	8265	12.18	875 .
6003	12.77	875 .	7133	6.54	875 .	7710	3.11	542 .	8280	13.91	875 .
6005	4.31	674 .	7197	8.28	875 .	7711	e	- .	8288	3.62	598 .
6017	3.77	614 .	7201	5.42	797 .	7716	e	- .	8291	7.03	875 .
6018	18.07	875 .	7207	3.50	585 .	7720	1.74	392 .	8292	5.73	830 .
6045	4.37	681 .	7219	10.91	875 .	7723	2.33	456 .	8293	9.99	875 .
6204	13.52	875 .	7231	7.05	875 .	7855	16.37	875 .	8350	7.83	875 .
6216	6.04	864 .	7242	7.62	875 .	7998	3.81	619 .	8353	5.26	779 .
6217	8.29	875 .	7309 F	12.72	875 .	7999	2.58	484 .	8381	3.16	548 .
6229	6.82	875 .	7313 F	2.87	516 .	8001	2.11	432 .	8382	2.99	529 .
6233	12.29	875 .	7317 FD	25.69	875 .	8006	2.70	497 .	8385	7.21	875 .
6235	16.66	875 .	7327 F	35.31	875 .	8008	1.51	366 .	8391	4.67	713 .
6251	19.52	875 .	7333	10.32	115 .	8012	1.61	377 .	8392	2.75	503 .
6252	9.96	875 .	7335	11.46	230 .	8013	0.57	263 .	8394	5.24	777 .
6254 +	-	- .	7337	20.43	230 .	8016	0.47	251 .	8500	8.09	875 .
6259 +	-	- .	7366 F	17.50	875 .	8017	1.72	389 .	8601 D	0.81	289 .
6260	(a)	- .	7367	7.74	875 .	8018	4.35	679 .	8709 F	13.12	875 .
6306	9.66	875 .	7368	7.42	875 .	8021	7.17	875 .	8719	3.05	536 .
6319	5.63	819 .	7370	c	- .	8031	3.23	555 .	8720	1.98	418 .
6325	6.76	875 .	7377	5.86	844 .	8032	1.25	337 .	8726 F	2.65	492 .
6400	8.38	875 .	7380 *	7.67	875 .	8033	3.28	561 .	8731	1.46	361 .
6504	5.98	858 .	7390	7.96	875 .	8034	9.99	875 .	8742	0.46	250 .
6701	16.34	875 .	7394	8.77	115 .	8039	3.30	563 .	8745	5.10	761 .
6801 FD	26.43	875 .	7395	9.75	230 .	8043	1.72	389 .	8747	0.46	250 .
6811 D	7.93	875 .	7398	15.13	230 .	8044	4.36	680 .	8748	0.90	299 .
6824 F	10.18	875 .	7403	4.17	658 .	8046	3.51	586 .	8751	4.85	734 .
6826 F	3.58	594 .	7405 h	1.11	322 .	8047	1.73	391 .	8755	0.82	290 .
6834	5.70	826 .	7421	2.75	502 .	8048	7.44	875 .	8800	1.78	395 .
6836	4.97	747 .	7422	2.14	436 .	8072	1.72	389 .	8802	1.39	352 .
6843 FD	4.02	642 .	7423 +	-	- .	8090	0.83	292 .	8803	0.14	215 .
6854 D	2.83	511 .	7431 i	0.99	309 .	8102	7.87	875 .	8809	0.37	240 .
6872 F	22.82	875 .	7445 j	0.54	- .	8103	5.02	753 .	8810 &	0.28	231 .
6874 F	57.65	875 .	7453 k	0.52	- .	8105	5.18	769 .	8820	0.19	221 .
6875 F	84.53	875 .	7502	1.52	367 .	8106	8.26	875 .	8829	4.21	663 .
6882	8.15	875 .	7515	1.80	398 .	8107	5.75	833 .	8831	1.76	394 .
6884	42.78	875 .	7520	6.77	875 .	8111	7.04	875 .	8832	0.58	264 .
6885	61.10	875 .	7536	9.24	875 .	8116	2.92	521 .	8833 @	1.53	368 .
7016	6.72	115 .	7538	10.44	875 .	8199	5.22	774 .	8837 +	-	- .
7024	7.47	230 .	7539	1.86	405 .	8209	6.46	875 .	8838	0.48	253 .
7038	4.15	115 .	7542	1.93	412 .	8215	7.84	875 .	8840	0.53	258 .

\* 7380 - Ex-Medical Rate for this classification is 5.69

& 8810 - Ex-Medical Rate for this classification is .21

@ 8833 - Ex-Medical Rate for this classification is 1.20

Non-Ratable Code and Rate to be used with:

j 7405 k 7431

For Non-Ratable portion of Rate, refer to:

h 7445 i 7453

+ Discontinued effective October 1, 2007

\*\* Established effective October 1, 2007



Effective October 1, 2007

Original Printing

Code Number	Rate	Min. Prem.	Code Number	Rate	Min. Prem.	Code Number	Rate	Min. Prem.	Code Number	Rate	Min. Prem.
8854	3.09	540 .	9044	2.03	423 .	9149	2.18	440 .	9527	14.87	875 .
8857	1.78	395 .	9048 §	4.76	724 .	9157	4.23	666 .	9534	17.48	875 .
8864 **	3.55	591 .	9051	2.47	471 .	9158	2.73	500 .	9539	7.79	875 .
8865	2.75	502 .	9052	3.71	609 .	9159	1.24	337 .	9545	12.45	875 .
8866	4.10	651 .	9055	0.88	297 .	9160	1.49	364 .	9549	7.70	875 .
8868	0.69	276 .	9058	2.28	451 .	9178	4.79	726 .	9552	13.44	875 .
8869 **	0.69	276 .	9059 **	4.97	747 .	9179	4.60	706 .	9553	11.50	875 .
8871	0.77	284 .	9060	2.25	448 .	9180	1.91	410 .	9585	0.95	305 .
8901	0.49	254 .	9061	1.93	412 .	9182	1.36	350 .	9586	0.67	274 .
9014	6.04	864 .	9063	1.04	314 .	9186	15.59	875 .	9600	1.49	364 .
9015	2.97	526 .	9065	0.88	297 .	9220	5.62	818 .	9610	0.63	269 .
9016	6.25	875 .	9071	2.04	424 .	9402	5.41	796 .	9620	1.42	356 .
9019	2.31	454 .	9072	2.04	424 .	9403	11.64	875 .			
9025	23.20	875 .	9074	2.04	424 .	9410	1.91	410 .			
9026	4.53	698 .	9088	8.51	875 .	9501	3.22	554 .			
9027	r	- .	9089	0.52	257 .	9505	3.38	572 .			
9028	3.66	602 .	9093	1.58	374 .	9519	4.30	673 .			
9029	6.00	860 .	9101	4.97	747 .	9521	5.96	855 .			
9030	4.92	741 .	9102	2.66	493 .	9522	2.75	502 .			
9040 #	7.18	875 .	9111 +	-	- .	9526	19.08	875 .			

# 9040 - Ex-Medical Rate for this classification is 5.44

§ 9048 - Camps: Any adjustment in tuition fee made in consideration of services rendered shall not be considered as remuneration.

+ Discontinued effective October 1, 2007

\*\* Established effective October 1, 2007

**DOMESTIC WORKERS - RESIDENCES CLASSIFICATIONS**

	Code No.	Per Capita Rate	Min. Prem.
Domestic Workers - Inside .....	0913	309.90	360 .
Domestic Workers - Inside - Occasional .....	0908	74.30	124 .
Domestic Workers - Outside - including private chauffeurs .....	0912	571.27	621 .
Domestic Workers - Outside - Occasional - including occasional private chauffeurs .....	0909	77.64	128 .

**BUILDINGS**

Code No.	Per Location Rate	Min. Prem.
9027	16.80	67

**MISCELLANEOUS VALUES**

**Ambulance-Volunteer Service Company - Code 7370**

Applicable in accordance with Manual Rule II-G3 .....	First Ambulance	\$8,936
	Each additional Ambulance	\$4,468

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	8.5%
Territory 2 - Counties of Dutchess, Nassau, Orange, Putnam, Rockland, Suffolk, and Westchester	6.8%
Territory 3 - All Other Counties	4.0%

# Location of work actually performed determines the territory for premium determination purposes. Territory Differentials are to be applied to each portion of an affected classification's manual premium corresponding to the payroll related to work performed in each territory. Refer to Rule VI.I.

**★ Deductible Program - Deductible credits apply on a per occurrence basis. (Effective January 1, 2008)**

Deductible	Percentage Premium Reduction by Hazard Group						
	A	B	C	D	E	F	G
\$100	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%
\$200	0.5%	0.5%	0.4%	0.4%	0.3%	0.2%	0.2%
\$300	0.7%	0.7%	0.6%	0.5%	0.5%	0.3%	0.3%
\$400	0.9%	0.9%	0.8%	0.6%	0.6%	0.4%	0.4%
\$500	1.1%	1.1%	0.9%	0.8%	0.8%	0.5%	0.5%
\$1,000	2.0%	2.0%	1.6%	1.4%	1.3%	0.9%	0.8%
\$1,500	2.8%	2.7%	2.2%	1.9%	1.9%	1.3%	1.2%
\$2,000	3.5%	3.4%	2.8%	2.4%	2.3%	1.6%	1.5%
\$2,500	4.1%	4.0%	3.3%	2.9%	2.8%	2.0%	1.8%
\$5,000	6.8%	6.6%	5.5%	4.8%	4.7%	3.3%	3.0%

**Expense Constant** - an expense constant of \$200 shall be charged for each policy which becomes effective on or after October 1, 2005, regardless of premium size, except for those policies that insure Per Capita classification operations only. Refer to Rule XIV-F for special instructions concerning policies insuring only Per Capita classifications.

**Maximum Remuneration**

**Executive Officers**

Non - Construction Employments - applicable in accordance with Manual Rule IX-A-6-a2 .....	\$1,625
Construction Employments - refer to Manual Rule IX-A-6-a7 .....	-----

Non - Executive Officers - applicable in accordance with Manual Rule V-F for classifications with footnotes limiting the maximum remuneration .....	\$4,325
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**Sole Proprietors and Partners**

Non - Construction Employments - applicable in accordance with Manual Rule IX-B-4a .....	\$1,625
Construction Employments - refer to Manual Rule IX-B-4b .....	-----

**Minimum Remuneration**

Executive Officers - applicable in accordance with Manual Rule IX-A-6-a1 .....	\$550
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Executive Officers of not-for-profit unincorporated associations - applicable with Manual Rule IX-A-6-b .....	\$275
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Sole Proprietors and Partners - applicable in accordance with Manual Rule IX-B-4a and 4b .....	\$550
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## MISCELLANEOUS VALUES (continued)

## New York State Assessment Charges

General Instructions and Information

Refer to Rule IX-L., Sections 1. and 2.

<u>Assessment</u>	<u>Applicable Premium Charge</u>		
	<u>Volunteer Ambulance</u>	<u>Volunteer Firefighters</u>	<u>All Other Classes</u>
Workers' Compensation Board	4.2%	3.8%	3.4%
Reopened Case Fund	2.1%	2.1%	2.1%
Special Disability Fund	0.0%	0.0%	8.9%
Interdepartmental Expenses	0.0%	0.0%	0.9%
<u>Special Funds Conservation Committee</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.1%</u>
Total	6.3%	5.9%	15.5%

Premium Base

Refer to Rule IX-L., Section 3.

For all policies not retrospectively rated, premium is defined as premium determined on the basis of Board or authorized (deviated) rates (or percentage premium deviation), including any experience modification or merit rating factor, plus any applicable territory differential premium, minimum premium, Construction Classification Premium Adjustment Program policy credit factor, surcharges and credits from workplace safety programs, credits from independently filed carrier specialty programs (for example, alternative dispute resolution, drug-free workplace, managed care or preferred provider organization programs), the charge for foreign terrorism and the additional charge for domestic terrorism catastrophes and natural disasters. The expense constant, including the expense constant in the minimum premium, the premium discount, as defined in Rule VII, and premium credits for participation in any Deductible Program are from the determination of the assessment charge.

For retrospectively rated policies, premium is defined as the retrospective premium as determined by the applicable parameters of the Retrospective Rating Plan plus the implied premium discount determined on the basis of standard premium.

**Passenger Seat Surcharge** - Applicable in conjunction with Code 7421 "Aircraft or Helicopter Operation:

Transportation of Personnel in Conduct of Employer's Business - Flying Crew"

in accordance with the classification footnote instructions..... \$100 per passenger seat  
\$1,000 maximum per aircraft

**Terrorism and Catastrophe Loss Cost Charges**Foreign Terrorism

Applicable only in conjunction with Rule IX-N.1 of the Manual

Terrorism premium charge per \$100 of total policy payroll..... \$.034

For non-payroll based classes, charge is % of non-payroll class manual premium..... 2.1%

Domestic Terrorism

Applicable only in conjunction with Rule IX-N.2 of the Manual

Catastrophe charge per \$100 of total policy payroll ..... \$.01

For non-payroll based classes, charge is % of non-payroll class manual premium..... 0.5%

**Workers Compensation Security Fund Surcharge**

Applicable only in accordance with Rule IX - M of the Manual

★ Charge is % of total policy premium, including the New York State Assessment..... 0.0%  
(Effective July 10, 2008)

**United States Longshore and Harbor Workers' Compensation Coverage Percentage**

Applicable only in connection with Rule XII-D of the Manual ..... 78.2%

(Multiply a Non-F classification rate by a factor of 1.782 to adjust for differences in state and federal benefits and assessments)

**MISCELLANEOUS VALUES (continued)**

**RATES FOR VOLUNTEER FIREFIGHTERS - Code 7711**

<u>Population</u>	<u>Annual Premium</u>	<u>Population</u>	<u>Annual Premium</u>	<u>Population</u>	<u>Annual Premium</u>
Up to 300	\$5,329	3,501 to 4,000	\$28,117	8,001 to 8,500	\$57,369
301 to 500	6,138	4,001 to 4,500	32,170	8,501 to 9,000	60,985
501 to 700	8,106	4,501 to 5,000	34,611	9,001 to 9,500	64,724
701 to 1,000	10,184	5,001 to 5,500	37,047	9,501 to 10,000	68,310
1,001 to 1,500	13,488	5,501 to 6,000	40,334	10,001 to 15,000	81,006
1,501 to 2,000	15,050	6,001 to 6,500	43,617	15,001 to 20,000	93,585
2,001 to 2,500	18,730	6,501 to 7,000	47,614	20,001 to 25,000	105,732
2,501 to 3,000	20,330	7,001 to 7,500	50,876	25,001 to 35,000	124,505
3,001 to 3,500	24,411	7,501 to 8,000	54,133	35,001 to 50,000	155,927

For populations over 50,000, the annual premium shall be \$155,927 plus \$24,122 for each 10,000 people or major part thereof.

**For All Population Groups:**

Minimum premium ..... \$5,,329

A. The premium charge for the "home area" shall be the sum of:

1. The premium charge corresponding to the population of the "home area,"  
and
2. A premium charge of \$150 per fire protection contract where the "home area" has obligated itself to provide protection to another "home area" pursuant to a fire protection contract,  
and
3. The separate premium charges for each "outside area" corresponding to the population of each such "outside area" that is serviced by the "home area" under a fire protection contract.

However, when a "outside area" has more than one contract for fire protection, the additional premium charge for each "home area" providing fire protection to such "outside area" shall be a proportionate share of the total premium corresponding to the population of the "outside area," provided that the books and records of the "home area" are maintained so as to show separately its contract price as well as the total cost of all contracts being paid by the "outside area." The proportionate share shall be determined on the basis of the ratio that the contract price paid to the "home area" bears to the total contract price for all fire protection for such "outside area."

B. The premium charge where a fire company or fire department operates in, or is maintained jointly by, two or more villages, towns, or fire districts, shall be the sum of the separate premium charges for each village, town, or fire district, corresponding to the population of each such village, town, or fire districts.

C. Section 30 of the Volunteer Firefighters' Benefit Law makes a county, city, town, village, or fire district responsible for such benefits to volunteer firefighters of fire departments or companies in their area.

Employers Liability coverage is not automatically afforded under these circumstances to the fire departments or companies whose firefighters are covered by the municipality's policy. However, the municipality may elect to extend Employers Liability coverage for an additional 10% of that premium which is developed for the volunteer firefighters of these fire departments or companies. Use endorsement WC 31 06 07. This additional premium shall be assigned to Code 9850 "Premium for the Extension of Employers Liability Coverage to Additional Interests under a VBFL policy."

D. The premium charge for a group policy subject to the provisions of Section 32.2 of the Volunteer Firefighters' Benefit Law is determined on the basis of the aggregate population of all entities insured under the group policy. Refer to Rule II.F.2 of the Manual.

The terms "home area" and "outside area" used in Rule A above are defined as follows:

**"Home Area"**

- a. Any city, village, or fire districts, having its own fire department, or protected pursuant to a fire protection contract with an incorporated fire company, located within the city, village, or district.
- b. Any town fire protection district or town fire alarm district protected pursuant to a fire protection contract with an incorporated fire company located within the town fire protection district or town fire alarm district.
- c. The territory of a town located outside of a city, village, fire district, town fire protection of town fire alarm district, included within the area of operating set forth in the certificate of incorporation of an incorporated fire company located in such territory.

**"Outside Area"**

Any city, village or fire district, town fire protection district or town fire alarm district which either does not have its own fire department or an incorporated fire company located within its boundaries, and is protected pursuant to a fire protection contract.

**Firefighters - Volunteer, Including drivers - Elective Coverage for Assistance from individual  
Volunteer Firefighters** .....

**7716**

**Premium Charge - \$50 per policy**

**PART FOUR**  
1st Reprint Issued June 1, 2006  
**POLICY FORMS AND AUTHORIZED ENDORSEMENTS\***

Copies of the Standard Workers Compensation and Employers Liability Insurance Policy, the New York Volunteer Ambulance Workers' Benefit Law Policy and the New York Volunteer Firefighters' Benefit Law Policy are provided in this section. Also included are Information Page notes.

The endorsements which appear on the following pages are for use in connection with the standard provisions Workers Compensation and Employers Liability Policy with the following exceptions:

FORM NUMBER	SUMMARY TITLE	USE WITH
*		
WC 31 06 04	VFBL Group Insurance Exclusion	VFBL Policy
WC 31 06 05	VFBL Group Insurance Coverage	VFBL Policy
WC 31 06 06	VFBL Premium Discounts	VFBL Policy
WC 31 06 07	VFBL Extension of Employers Liability	VFBL Policy
WC 31 06 08	VAWBL Premium Discounts	VAWBL Policy
WC 31 06 09	VAWBL Group Insurance Exclusion	VAWBL Policy
WC 31 06 10	VAWBL Group Insurance Coverage	VAWBL Policy

CPL        = Comprehensive Personal Liability Policy  
VFBL       = Volunteer Firefighters' Benefit Law Policy  
VAWBL    = Volunteer Ambulance Workers' Benefit Law. Policy

The company may use its own attachment clause and method of execution.

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**

Aircraft Premium Endorsement . . . . .	WC 00 04 01A
Alternate Employer Endorsement . . . . .	WC 00 03 01A
Anniversary Rating Date Endorsement . . . . .	WC 00 04 02
Defense Base Act Coverage Endorsement . . . . .	WC 00 01 01A
Designated Workplaces Exclusion Endorsement . . . . .	WC 00 03 02
Domestic Terrorism, Earthquakes, and Catastrophic Industrial Accidents Premium Endorsement . . . . .	WC 00 04 21A
Employers Liability Coverage Endorsement . . . . .	WC 00 03 03C
Experience Rating Modification Factor Endorsement . . . . .	WC 00 04 03
Federal Employers' Liability Act Coverage Endorsement . . . . .	WC 00 01 04A
Foreign Terrorism Premium Endorsement . . . . .	WC 00 04 22
Information Page Notes . . . . .	WC 00 00 01A
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 06A
Maritime Coverage Endorsement . . . . .	WC 00 02 01A
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 for County or Town Policies . . . . .	WC 31 06 09
New York Benefits Deductible Endorsement . . . . .	WC 31 03 15A
New York Construction Classification Premium Adjustment Factor Endorsement . . . . .	WC 31 04 01
★ New York Construction Classification Premium Adjustment Program Explanatory Endorsement . . . . .	WC 31 03 19D
New York Coverage for Elected or Appointed Officers of Municipal Corporations or Other Political Subdivisions Endorsement . . . . .	WC 31 03 01
New York Designated Workplace Cancellation Endorsement and Notice of Partial Cancellation . . . . .	WC 31 03 02
New York Domestic Workers Restricted Endorsement . . . . .	WC 31 06 01
New York Excess Medical Coverage Endorsement . . . . .	WC 31 03 03
New York Exclusion For Designated Officers and Employees of Ambulance Districts Endorsement . . . . .	WC 31 06 11
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 05B
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
New York Foreign Voluntary Compensation and Employers Liability Coverage Endorsement	WC 31 06 17
New York Inclusion of Auxiliary Police Endorsement . . . . .	WC 31 03 14A

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

**INDEX**

*Issued January 1, 2007*

4<sup>th</sup> Reprint

New York Inclusion of Executive Officer Endorsement . . . . .	WC 31 03 06A
New York Labor Contractor Endorsement . . . . .	WC 31 03 17
New York Labor Contractor Exclusion Endorsement . . . . .	WC 31 03 18
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 Merit Rating Endorsement . . . . .	WC 31 04 02
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
New York Optional Labor Contractor Exclusion Endorsement . . . . .	WC 31 03 21
New York Optional Labor Contractor Endorsement . . . . .	WC 31 03 20
New York Pending Payroll Limitation and Premium Differential Endorsement . . . . .	WC 31 04 04
New York Preferred Provider Organization Premium Endorsement . . . . .	WC 31 04 03A
New York Preferred Provider Organization Endorsement . . . . .	WC 31 06 16A
New York Sole Proprietors and Partners Coverage Endorsement . . . . .	WC 31 03 13A
New York Sole Proprietors and Partners Exclusion Endorsement . . . . .	WC 31 03 16
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
New York Volunteer Ambulance Workers' Premium Discount Endorsement . . . . .	WC 31 06 08
New York Volunteer Firefighters' Benefit Law—Extension of Employers Liability Insurance Endorsement . . . . .	WC 31 06 07
New York Volunteer Firefighters' Benefit Law Group Insurance Endorsement . . . . .	WC 31 06 05
New York Volunteer Firefighters' Premium Discount Endorsement . . . . .	WC 31 06 06
 Notification of Change in Ownership Endorsement . . . . .	WC 00 04 14
 Outer Continental Shelf Lands Act Coverage Endorsement . . . . .	WC 00 01 09A
 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 09B
Terrorism Risk Insurance Extension Act Endorsement . . . . .	WC 00 01 13
 Volunteer Ambulance Workers' Benefit Law Policy . . . . .	WC 31 00 02A
Volunteer Ambulance Workers' Benefit Policy Information Page . . . . .	WC 31 00 03
Volunteer Firefighters' Benefit Law Policy . . . . .	WC 31 00 00A
Volunteer Firefighters' Benefit Policy Information Page . . . . .	WC 31 00 01
Voluntary Compensation and Employers Liability Coverage Endorsement . . . . .	WC 00 03 11A
Voluntary Compensation Maritime Coverage Endorsement . . . . .	WC 00 02 03
 Waiver of Our Right to Recover from Others Endorsement . . . . .	WC 00 03 13
Workers Compensation and Employers Liability Insurance Policy . . . . .	WC 00 00 00A

**NUMERIC INDEX OF ENDORSEMENTS**

**STANDARD AND STATE SPECIAL ENDORSEMENTS APPLICABLE IN NEW YORK**

WC 00 00 00A	Workers Compensation and Employers Liability Insurance Policy
WC 00 00 01A	Information Page Notes
WC 00 01 01A	Defense Base Act Coverage Endorsement
WC 00 01 04A	Federal Employers' Liability Act Coverage Endorsement
WC 00 01 06A	Longshore and Harbor Workers' Compensation Act Coverage Endorsement
WC 00 01 09A	Outer Continental Shelf Lands Act Coverage Endorsement
WC 00 01 13	Terrorism Risk Insurance Extension Act Endorsement
WC 00 02 01A	Maritime Coverage Endorsement
WC 00 02 03	Voluntary Compensation Maritime Coverage Endorsement
WC 00 03 01A	Alternate Employer Endorsement
WC 00 03 02	Designated Workplaces Exclusion Endorsement
WC 00 03 03C	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 09B	Rural Utilities Service Endorsement
WC 00 03 11A	Voluntary Compensation and Employers Liability Coverage Endorsement
WC 00 03 13	Waiver of Our Right to Recover from Others Endorsement
WC 00 04 01A	Aircraft Premium Endorsement
WC 00 04 02	Anniversary Rating Date 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	Notification of Change in Ownership Endorsement
WC 00 04 19	Premium Due Date Endorsement
WC 00 04 21A	Domestic Terrorism, Earthquakes, and Catastrophic Industrial Accidents Premium Endorsement
WC 00 04 22	Foreign Terrorism Premium Endorsement
WC 31 00 00A	Volunteer Firefighters' Benefit Law Policy
WC 31 00 01	Volunteer Firefighter's Benefit Policy Information Page
WC 31 00 02A	Volunteer Ambulance Workers' Benefit Law Policy
WC 31 00 03	Volunteer Ambulance Workers' Benefit Policy Information Page
WC 31 03 01	New York Coverage for Elected or Appointed Officers of Municipal Corporations or Other Political Subdivisions Endorsement
WC 31 03 02	New York Designated Workplace Cancellation Endorsement and Notice of Partial Cancellation
WC 31 03 03	New York Excess Medical Coverage Endorsement
WC 31 03 04	New York Executive Officers Exclusion Endorsement
WC 31 03 05B	New York Exclusion of Executive Officer Endorsement
WC 31 03 06A	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 13A	New York Sole Proprietors and Partners Coverage Endorsement
WC 31 03 14A	New York Inclusion of Auxiliary Police Endorsement
WC 31 03 15A	New York Benefits Deductible Endorsement
WC 31 03 16	New York Sole Proprietors and Partners Exclusion Endorsement
WC 31 03 17	New York Labor Contractor Endorsement
WC 31 03 18	New York Labor Contractor Exclusion Endorsement
★ WC 31 03 19D	New York Construction Classification Premium Adjustment Program Explanatory Endorsement
WC 31 03 20	New York Optional Labor Contractor Endorsement
WC 31 03 21	New York Optional Labor Contractor Exclusion Endorsement
WC 31 03 22	New York Optional Client Exclusion Endorsement
WC 31 04 01	New York Construction Classification Premium Adjustment Factor Endorsement
WC 31 04 02	New York Merit Rating Endorsement
WC 31 04 03A	New York Preferred Provider Organization Premium Endorsement
WC 31 04 04	New York Pending Payroll Limitation and Premium Differential Endorsement
WC 31 06 01	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	New York Fire District Liability Exclusion Endorsement for County or Town Policies
WC 31 06 05	New York Volunteer Firefighters' Benefit Law Group Insurance Endorsement
WC 31 06 06	New York Volunteer Firefighters' Premium Discount Endorsement
WC 31 06 07	New York Volunteer Firefighters' Benefit Law—Extension of Employers Liability Insurance Endorsement
WC 31 06 08	New York Volunteer Ambulance Workers' Premium Discount Endorsement
WC 31 06 09	New York Ambulance District Liability Exclusion Endorsement for County or Town Policies
WC 31 06 10	New York Volunteer Ambulance Workers' Benefit Law Group Insurance Endorsement
WC 31 06 11	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 16A	New York Preferred Provider Organization Endorsement
WC 31 06 17	New York Foreign Voluntary Compensation and Employers Liability Coverage Endorsement

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY**

In return for payment of the premium and subject to all terms of this policy, we agree with you as follows:

**GENERAL SECTION**

**A. The Policy**

The 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 non-occupational disability benefits.

**D. State**

State means any state of the United States of America, and the District of Columbia.

**E. Locations**

This policy covers all of your workplaces listed in Items 1 or 4 of the Information Page; and it covers all other workplaces in Item 3.A. states unless you have other insurance or are self-insured for such workplaces.

**PART ONE  
WORKERS COMPENSATION INSURANCE**

**A. How This Insurance Applies**

This workers compensation insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. Bodily injury by accident must occur during the policy period.
2. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

**B. We Will Pay**

We will pay promptly when due the benefits required of you by the workers compensation law.

**C. We Will Defend**

We have the right and duty to defend at our expense any claim, proceeding or suit against you for benefits payable by this insurance. We have the right to investigate and settle these claims, proceedings or suits.

We have no duty to defend a claim, proceeding or suit that is not covered by this insurance.

**D. We Will Also Pay**

We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding or suit we defend:

1. reasonable expenses incurred at our request, but not loss of earnings;
2. premiums for bonds to release attachments and for appeal bonds in bond amounts up to the amount payable under this insurance;
3. litigation costs taxed against you;
4. interest on a judgment as required by law until we offer the amount due under this insurance; and
5. expenses we incur.

**E. Other Insurance**

We will not pay more than our share of benefits and costs covered by this insurance and other insurance

or self-insurance. Subject to any limits of liability that may apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance will be equal until the loss is paid.

#### F. Payments You Must Make

You are responsible for any payments in excess of the benefits regularly provided by the workers compensation law including those required because:

1. of your serious and willful misconduct;
2. you knowingly employ an employee in violation of law;
3. you fail to comply with a health or safety law or regulation; or
4. you discharge, coerce or otherwise discriminate against any employee in violation of the workers compensation law.

If we make any payments in excess of the benefits regularly provided by the workers compensation law on your behalf, you will reimburse us promptly.

#### G. Recovery From Others

We have your rights, and the rights of persons entitled to the benefits of this insurance, to recover our payments from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.

#### H. Statutory Provisions

These statements apply where they are required by law.

1. As between an injured worker and us, we have notice of the injury when you have notice.
2. Your default or the bankruptcy or insolvency of you or your estate will not relieve us of our duties under this insurance after an injury occurs.
3. We are directly and primarily liable to any person entitled to the benefits payable by this insurance. Those persons may enforce our duties, so may an agency authorized by law. Enforcement may be against us or against you and us.
4. Jurisdiction over you is jurisdiction over us for purposes of the workers compensation law. We are bound by decisions against you under that law, subject to the provisions of this policy that are not in conflict with that law.
5. This insurance conforms to the parts of the workers compensation law that apply to:
  - a. benefits payable by this insurance;

- b. special taxes, payments into security or other special funds, and assessments payable by us under that law.

6. Terms of this insurance that conflict with the workers compensation law are changed by this statement to conform to that law.

Nothing in these paragraphs relieves you of your duties under this policy.

### PART TWO EMPLOYERS LIABILITY INSURANCE

#### A. How This Insurance Applies

This employers liability insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must arise out of and in the course of the injured employee's employment by you.
2. The employment must be necessary or incidental to your work in a state or territory listed in Item 3.A. of the Information Page.
3. Bodily injury by accident must occur during the policy period.
4. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during 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 you legally must pay as damages because of bodily injury to your employees, provided the bodily injury is covered by this Employers Liability Insurance.

The damages we will pay, where recovery is permitted by law, include damages:

1. for which you are liable to a third party by reason of a claim or suit against you by that third party to recover the damages claimed against such third party as a result of injury to your employee;
2. for care and loss of services; and
3. for consequential bodily injury to a spouse, child, parent, brother or sister of the injured employee;

provided that these damages are the direct consequence of bodily injury that arises out of an 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 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 USC Sections 901-950), the Non-appropriated Fund Instrumentalities Act (5 USC Sections 8171-8173), the Outer Continental Shelf Lands Act (43 USC Sections 1331-1356), the Defense Base Act (42 USC Sections 1651-1654), the Federal Coal Mine Health and Safety Act of 1969 (30 USC Sections 901-942), any other federal workers or workmen's compensation law or other federal occupational disease law, or any amendments to these laws;
9. bodily injury to any person in work subject to the Federal Employers' Liability Act (45 USC

Sections 51-60), any other federal laws obligating an employer to pay damages to an employee due to bodily injury arising out of or in the course of employment, or any amendments to those laws;

10. bodily injury to a master or member of the crew of any vessel;
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 USC Sections 1801-1872) and under any other federal law awarding damages for violation of those laws or regulations issued thereunder, and any amendments to those laws.

### D. We Will Defend

We have the right and duty to defend, at our expense, any claim, proceeding or suit against you for damages payable by this insurance. We have the right to investigate and settle these claims, proceedings and suits.

We have no duty to defend a claim, proceeding or suit that is not covered by this insurance. We have no duty to defend or continue defending after we have paid our applicable limit of liability under this insurance.

### E. We Will Also Pay

We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding, or suit we defend:

1. reasonable expenses incurred at our request, but not loss of earnings;
2. premiums for bonds to release attachments and for appeal bonds in bond amounts up to the limit of our liability under this insurance;
3. litigation costs taxed against you;
4. interest on a judgment as required by law until we offer the amount due under this insurance; and
5. expenses we incur.

### F. Other Insurance

We will not pay more than our share of damages and costs covered by this insurance and other insurance or self-insurance. Subject to any limits of liability that apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance and self-insurance will be equal until the loss is paid.

**G. Limits of Liability**

Our liability to pay for damages is limited. Our limits of liability are shown in Item 3.B. of the Information Page. They apply as explained below.

1. Bodily Injury by Accident. The limit shown for "bodily injury by accident—each accident" is the most we will pay for all damages covered by this insurance because of bodily injury to one or more employees in any one accident.

A disease is not bodily injury by accident unless it results directly from bodily injury by accident.

2. Bodily Injury by Disease. The limit shown for "bodily injury by disease—policy limit" is the most we will pay for all damages covered by this insurance and arising out of bodily injury by disease, regardless of the number of employees who sustain bodily injury by disease. The limit shown for "bodily injury by disease—each employee" is the most we will pay for all damages because of bodily injury by disease to any one employee.

Bodily injury by disease does not include disease that results directly from a bodily injury by accident.

3. We will not pay any claims for damages after we have paid the applicable limit of our liability under this insurance.

**H. Recovery From Others**

We have your rights to recover our payment from anyone liable for an injury covered by this insurance. You will do everything necessary to protect those rights for us and to help us enforce them.

**I. Actions Against Us**

There will be no right of action against us under this insurance unless:

1. You have complied with all the terms of this policy; and
2. The amount you owe has been determined with our consent or by actual trial and final judgment.

This insurance does not give anyone the right to add us as a defendant in an action against you to determine your liability. The bankruptcy or insolvency of you or your estate will not relieve us of our obligations under this Part.

**PART THREE  
OTHER STATES INSURANCE**

**A. How This Insurance Applies**

1. This other states insurance applies only if one or more states are shown in Item 3.C. of the Information Page.
2. If you begin work in any one of those states after the effective date of this policy and are not insured or are not self-insured for such work, all provisions of the policy will apply as though that state were listed in Item 3.A. of the Information Page.
3. We will reimburse you for the benefits required by the workers compensation law of that state if we are not permitted to pay the benefits directly to persons entitled to them.
4. If you have work on the effective date of this policy in any state not listed in Item 3.A. of the Information Page, coverage will not be afforded for that state unless we are notified within thirty days.

**B. Notice**

Tell us at once if you begin work in any state listed in Item 3.C. of the Information Page.

**PART FOUR  
YOUR DUTIES IF INJURY OCCURS**

Tell us at once if injury occurs that may be covered by this policy. Your other duties are listed here.

1. Provide for immediate medical and other services required by the workers compensation law.
2. Give us or our agent the names and addresses of the injured persons and of witnesses, and other information we may need.
3. Promptly give us all notices, demands and legal papers related to the injury, claim, proceeding or suit.
4. Cooperate with us and assist us, as we may request, in the investigation, settlement or defense of any claim, proceeding or suit.
5. Do nothing after an injury occurs that would interfere with our right to recover from others.
6. Do not voluntarily make payments, assume obligations or incur expenses, except at your own cost.

**PART FIVE—PREMIUM**

**A. Our Manuals**

All premium for this policy will be determined by our manuals of rules, rates, rating plans and classifications. We may change our manuals and

apply the changes to this policy if authorized by law or a governmental agency regulating this insurance.

**B. Classifications**

Item 4 of the Information Page shows the rate and premium basis for certain business or work classifications. These classifications were assigned based on an estimate of the exposures you would have during the policy period. If your actual exposures are not properly described by those classifications, we will assign proper classifications, rates and premium basis by endorsement to this policy.

**C. Remuneration**

Premium for each work classification is determined by multiplying a rate times a premium basis. Remuneration is the most common premium basis. This premium basis includes payroll and all other remuneration paid or payable during the policy period for the services of:

1. all your officers and employees engaged in work covered by this policy; and
2. all other persons engaged in work that could make us liable under Part One (Workers Compensation Insurance) of this policy. If you do not have payroll records for these persons, the contract price for their services and materials may be used as the premium basis. This paragraph 2 will not apply if you give us proof that the employers of these persons lawfully secured their workers compensation obligations.

**D. Premium Payments**

You will pay all premium when due. You will pay the premium even if part or all of a workers compensation law is not valid.

**E. Final Premium**

The premium shown on the Information Page, schedules, and endorsements is an estimate. The final premium will be determined after this policy ends by using the actual, not the estimated, premium basis and the proper classifications and rates that lawfully apply to the business and work covered by this policy. If the final premium is more than the premium you paid to us, you must pay us the balance. If it is less, we will refund the balance to you. The final premium will not be less than the highest minimum premium for the classifications covered by this policy.

If this policy is canceled, final premium will be determined in the following way unless our manuals provide otherwise:

1. If we cancel, final premium will be calculated pro rata based on the time this policy was in force.

Final premium will not be less than the pro rata share of the minimum premium.

2. If you cancel, final premium will be more than pro rata; it will be based on the time this policy was in force, and increased by our short-rate cancellation table and procedure. Final premium will not be less than the minimum premium.

**F. Records**

You will keep records of information needed to compute premium. You will provide us with copies of those records when we ask for them.

**G. Audit**

You will let us examine and audit all your records that relate to this policy. These records include ledgers, journals, registers, vouchers, contracts, tax reports, payroll and disbursement records, and programs for storing and retrieving data. We may conduct the audits during regular business hours during the policy period and within three years after the policy period ends. Information developed by audit will be used to determine final premium. Insurance rate service organizations have the same rights we have under this provision.

**PART SIX-CONDITIONS****A. Inspection**

We have the right, but are not obliged to inspect your workplaces at any time. Our inspections are not safety inspections. They relate only to the insurability of the workplaces and the premiums to be charged. We may give you reports on the conditions we find. We may also recommend changes. While they may help reduce losses, we do not undertake to perform the duty of any person to provide for the health or safety of your employees or the public. We do not warrant that your workplaces are safe or healthful or that they comply with laws, regulations, codes or standards. Insurance rate service organizations have the same rights we have under this provision.

**B. Long Term Policy**

If the policy period is longer than one year and sixteen days, all provisions of this policy will apply as though a new policy were issued on each annual anniversary that this policy is in force.

**C. Transfer of Your Rights and Duties**

Your rights or duties under this policy may not be transferred without our written consent.

If you die and we receive notice within thirty days after your death, we will cover your legal representative as insured.

**D. Cancellation**

1. You may cancel this policy. You must mail or deliver advance written notice to us stating when the cancellation is to take effect.
2. We may cancel this policy. We must mail or deliver to you not less than ten days advance written notice stating when the cancellation is to take effect. Mailing that notice to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice.
3. The policy period will end on the day and hour stated in the cancellation notice.
4. Any of these provisions that conflict with a law that controls the cancellation 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 cancellation.

**INFORMATION PAGE**

Policy No.

i Insurer: )2)2)2)2)2)2)2)2)2)2)2)2)2)

1. The Insured: \_\_\_\_\_ Individual \_\_\_\_\_ Partnership  
Mailing address: \_\_\_\_\_ Corporation or  
Other workplaces not shown above: \_\_\_\_\_

2. The policy period is from \_\_\_\_\_ to \_\_\_\_\_ at the insured's mailing address.

3. A. Workers Compensation Insurance: Part One of the policy applies to the Workers' Compensation Law of the states listed here:

B. Employers Liability Insurance: Part Two of the policy applies to work in each state listed in Item 3A. The limits of our liability under Part Two are:

Bodily Injury by Accident \$ \_\_\_\_\_ each accident  
Bodily Injury by Disease \$ \_\_\_\_\_ policy limit  
Bodily Injury by Disease \$ \_\_\_\_\_ each employee

C. Other States Insurance: Part Three of the policy applies to the states, if any, listed here:

D. This policy includes these endorsements and schedules:

4. The premium for this policy will be determined by our Manuals of Rules, Classifications, Rates and Rating Plans. All information required below is subject to verification and change by audit.

Classifications	Code	Premium Basis	Rate Per	Estimated Annual
	No.	Total Estimated	\$100 of	Premium
		Annual Remuneration	Remuneration	

Total Estimated Annual Premium \$

Minimum Premium \$

Expense Constant \$

Countersigned by: \_\_\_\_\_



**INFORMATION PAGE NOTES**

1. The sequence of Items 1 through 4 of the Information Page may not be changed except for Item 3.D. (See Note 10.) 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. Multi-company groups must make appropriate reference to the name of the member of the group providing the insurance.

The address and kind of insurer (stock, mutual, or other) are to be shown on the Information Page, the policy, or a policy jacket

3. The policy number must be shown on the Information Page. This number should be unique to the company and remain constant during the policy period. It should be used on all endorsements issued after the policy is issued.

The policy number appearing on the Information Page should be the same as the policy number contained in the carrier's internal statistical records.

OPTIONAL: The five-digit NCCI carrier code number and the NCCI Interstate Risk Identification Number and/or the Board File Number may be shown and appropriately labeled on the Information Page, if available to the carrier.

4. Use appropriate text on the Board copy of a renewal policy Information Page to designate the prior policy by number. New business may be designated "New." At its option, the company may show this on the insured's copy of the Information Page. The policy number of a rewritten or replaced policy must also be on the Information Page.

5. List in Item 1 or by schedule all usual workplaces of the insured that are to be covered by the policy. Also include the respective federal employer's identification number, appropriately labeled, for each entity included on the policy.

6. The effective date and hour of the policy, and its expiration date and hour must be shown in Item 2.

7. List in Item 3.A. states where state workers compensation insurance is provided. If none is provided, "none" or "not covered" may be shown.

8. Show limits of liability separately for bodily injury by accident and by disease in Item 3.B.

9. 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, West Virginia, Wyoming, states designated in Item 3.A. of the Information Page and \_\_\_\_\_"

If the company learns that the insured is conducting operations in a 3.C. state, and if the company agrees to continue coverage, the company should add that state to Item 3.A. and remove it from Item 3.C. Normal company procedures apply when the state is added to Item 3.A.

10. Item 3.D. may be omitted so long as the list of the policy's schedules and endorsements appears somewhere on the Information Page.

11. The content of Item 4 may be rearranged by the company. If the policy is issued for less than one year, the company may state whether the premium information is shown for the policy period or for an annual period.
12. 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.

13. The experience rating modification factor shall be shown in Item 4 for risks subject to the experience rating plan, unless this factor is not available when the policy is issued. The company then may make an appropriate entry in Item 4 to show that the factor is not available. See the Experience Rating Modification Factor Endorsement for more information.
14. Premium discount must be shown in Item 4, the Premium Discount Endorsement, or both.
15. 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.

16. Three-Year Fixed Rate Policies must be so designated on the Information Page as required by Rule XI of the Basic Manual.

- i 17. Other entries may be made on the Information Page as authorized by Notes to Standard Endorsements, including: Anniversary Rating Date; Defense Base Act Coverage; Voluntary Compensation Maritime Coverage Endorsements and the endorsements that apply to the inclusion and exclusion of executive officers and sole proprietors and partners.
18. The company may use its own method of execution and place the execution clause at the end of the Information Page, at the end of the standard policy, or on a policy jacket.

**DEFENSE BASE ACT COVERAGE ENDORSEMENT**

This endorsement applies only to the 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. Exclusions., exclusion 8, does not apply to work subject to the Defense Base Act.

**Schedule**

**Description of Work**

**Notes:**

1. The Defense Base Act makes the Longshore and Harbor Workers' Compensation Act apply to contractors performing work at overseas military bases, whether in a territory or possession of the United States or in a foreign country, and to various public works contracts performed outside the continental United States.
2. Use this endorsement to provide workers compensation insurance and employers liability insurance for work subject to the Defense Base Act extension of the Longshore and Harbor Workers' Compensation Act.
3. The description of the work must include the location where the work is to be performed.

## FEDERAL EMPLOYERS' LIABILITY ACT COVERAGE ENDORSEMENT

This endorsement applies only to work subject to the Federal Employers' Liability Act (45 USC Sections 51-60) and any amendment to that Act that is in effect during the policy period.

### **G. Limits of Liability of Part Two (Employers Liability Insurance) is replaced by the following:**

#### **G. Limits of Liability**

Our liability to pay for damages is limited. Our limits of liability are shown in the Schedule. They apply as explained below:

1. Bodily Injury by Accident. The limit shown for "bodily injury by accident—each accident" is the most we will pay for all damages covered by this insurance because of bodily injury to one or more employees in any one accident.

A disease is not bodily injury by accident unless it results directly from bodily injury by accident.

2. Bodily Injury by Disease. The limit shown for "bodily injury by" disease—aggregate" is the most we will pay for all damages covered by this insurance because of bodily injury by disease to one or more employees. The limit applies separately to bodily injury by disease arising out of work in each state shown in Item 3.A. of the Information Page or in the Schedule.

Bodily injury by disease does not include disease that results directly from bodily injury by accident.

3. We will not pay any claims for damages after we have paid the applicable limit of our liability under this insurance.

If any state is named in Item 2 of the Schedule, Part Two (Employers Liability Insurance) applies in that state to work subject to the Federal Employers' Liability Act as though that state were listed in Item 3.A. of the Information Page. Part One (Workers Compensation Insurance) does not apply in a state shown in the Schedule.

- ★ **Part Two** (Employers Liability Insurance), C. Exclusions, exclusion 9, does not apply to work subject to the Federal Employers Liability Act.

#### **Schedule**

##### 1. Limits of Liability

Bodily Injury by Accident \$\_\_\_\_\_ each accident

Bodily Injury by Disease \$\_\_\_\_\_ aggregate

##### 2. State

#### **Notes:**

1. The Federal Employers' Liability Act makes an interstate railroad liable for bodily injuries sustained by an employee. That liability of the railroad is insured by Part Two (Employers Liability Insurance) unless specifically excluded by Federal Employers' Liability Act Exclusion Endorsement.
2. Use this endorsement when providing Federal Employers' Liability Act coverage under Program I or II of Rule XIII of the Basic Manual.
3. Item 2 of the Schedule may be used to extend FELA coverage to a state not listed in Item 3.A. of the Information Page.

**LONGSHORE AND HARBOR WORKERS' COMPENSATION ACT COVERAGE ENDORSEMENT**

This endorsement applies only to work subject to the Longshore and Harbor Workers' Compensation Act in a state shown in the Schedule. The policy applies to that work as though that state were listed in Item 3.A. of the Information Page.

General Section C. **Workers' Compensation Law** is replaced by the following:

**C. Workers' Compensation Law**

Workers' Compensation Law means the workers or workmen's compensation law and occupational disease law of each state or territory named in Item 3.A. of the Information Page and the Longshore and Harbor Workers' Compensation Act (33 USC Sections 901-950). It includes any amendments to those laws that are in effect during the policy period. It does not include any other federal workers or workmen's compensation law, other federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

Part Two (Employers Liability Insurance), C. Exclusions., exclusion 8, does not apply to work subject to the Longshore and Harbor Workers' Compensation Act.

This endorsement does not apply to work subject to the Defense Base Act, the Outer Continental Shelf Lands Act, or the Nonappropriated Fund Instrumentalities Act.

**Schedule**

<b>State</b>	<b>Longshore and Harbor Workers' Compensation Act Coverage Percentage</b>
--------------	---

The rates for classifications with code numbers not followed by the letter "F" are rates for work not ordinarily subject to the Longshore and Harbor Workers' Compensation Act. If this policy covers work under such classifications, and if the work is subject to the Longshore and Harbor Workers' Compensation Act, those non-F classification rates will be increased by the Longshore and Harbor Workers' Compensation Act Coverage Percentage shown in the Schedule.

**Notes:**

1. The Longshore and Harbor Workers' Compensation Act is a federal workers compensation law that applies to workers in maritime employments, including longshore, harborworkers, shipbuilders, shipbreakers and ship repairers. It does not apply to masters or crews of vessels. See Rule XII of the Basic Manual for additional details.
2. Use this endorsement to provide workers compensation insurance and employers liability insurance for work subject to the Longshore and Harbor Workers' Compensation Act in any state, including a monopolistic state fund state.
3. Coverage is provided in a state by naming the state in the Schedule.
4. The following entry may be typed or printed in the Schedule to provide coverage in Item 3.A. states:  
"Each state named In Item 3.A. of the Information Page."
5. The following entry may be typed or printed in the Schedule to provide coverage in Item 3A. and 3.C. states:  
"Each state named in Item 3.A. or 3.C. of the Information Page."

**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 USC Sections 1331-1356). It includes any amendments to those laws that are in effect during the policy period. It does not include any other federal workers or workmen's compensation law, other federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

Part Two (Employers Liability Insurance), C. Exclusions., exclusion 8, does not apply to work subject to the Outer Continental Shelf Lands Act.

**Schedule**

**Description and Location of Work**

**Notes:**

1. The Outer Continental Shelf Lands Act makes the Longshore and Harbor Workers' Compensation Act apply to work involving the development from fixed platforms of the natural resources of the Outer Continental Shelf. Use this endorsement to provide workers compensation insurance and employers liability insurance for work on the Outer Continental Shelf subject to the Longshore and Harbor Workers' Compensation Act.
2. The description of the work must show the state whose boundaries, if extended to the Outer Continental Shelf, would include the location of the work.
3. Use the Maritime Exclusion Endorsement or Maritime Coverage Endorsement to exclude or cover the exposure for masters and members of the crews of vessels.

**TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT 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 2007.

**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 resulting from the Terrorism Risk Insurance Program Reauthorization Act of 2007.

"Act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, 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 (including an act or 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, 2008 and ending on December 31, 2014, an amount equal to 20% of our direct earned premiums, over the calendar year immediately preceding the applicable Program Year.

- ★ "Program Year" refers to each calendar year between January 1, 2008 and December 31, 2014, as applicable.

**Limitation of Liability**

- ★ The Act limits our liability to you under this policy. If aggregate Insured Losses exceed \$100,000,000,000 in a Program 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 exceeds \$100,000,000 in a Program Year, the United States Government would pay 85% 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 premiums charged for the coverage for Insured Losses under this policy are included in the amounts shown in Item 4 of the Information Page or in the Schedules in the Domestic Terrorism, Earthquakes and Catastrophic Industrial Accidents Premium Endorsement (WC 00 04 21B) and the Foreign Terrorism Premium Endorsement (WC 00 04 22), attached to this policy.

**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 to provide transportation, wages, maintenance and cure. This exclusion does not apply if a premium entry is shown in Item 2 of the Schedule.

**D. We Will Defend** is changed by adding the following statement:

We will treat a suit or other action in rem against a vessel owned or chartered by you as a suit against you.

**G. Limits of Liability**

Our liability to pay for damages is limited. Our limits of liability are shown in the Schedule. They apply as explained below.

1. Bodily Injury by Accident. The limit shown for "bodily injury by accident—each accident" is the most we will pay for all damages covered by this insurance because of bodily injury to one or more employees in any one accident.

A disease is not bodily injury by accident unless it results directly from bodily injury by accident.



2. Bodily Injury by Disease. The limit shown for "bodily injury by disease—aggregate" is the most we will pay for all damages covered by this insurance because of bodily injury by disease to one or more employees. The limit applies separately to bodily injury by disease arising out of work in each state shown in Item 3.A. of the Information Page. Bodily injury by disease will be deemed to occur in the state of the vessel's home port.

Bodily injury by disease does not include disease that results directly from a bodily injury by accident.

3. We will not pay any claims for damages after we have paid the applicable limit of our liability under this insurance.

### **Schedule**

1. Description of work:
2. Transportation, Wages, Maintenance and Cure Premium \$
3. Limits of Liability
  - Bodily Injury by Accident \$\_\_\_\_\_ each accident
  - Bodily Injury by Disease \$\_\_\_\_\_ aggregate

### **Notes:**

1. Use this endorsement to afford maritime coverage under Program I or II of Manual Rule XIII where the employer has maritime exposure and no Protection and Indemnity policy, or has a Protection and Indemnity policy that does not cover all its operations.
2. Use Item 1 of the Schedule to describe the maritime operations that are to be insured by this endorsement. The description may include limitations by size, ownership or name of vessel and limitations by names of waterways to be used by the vessels.
3. Show a premium charge or other appropriate entry in Item 2 to provide coverage for transportation, wages, maintenance and cure. See Rule VI.A.3 of the Basic Manual for determination of the premium.

**VOLUNTARY COMPENSATION MARITIME COVERAGE ENDORSEMENT**

This endorsement adds Voluntary Compensation Maritime Insurance to the policy.

**A. How This Insurance Applies**

This insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must be sustained by an employee who is a master or member of the crew of a vessel described in the Schedule.
2. The bodily injury must occur in employment that is necessary or incidental to work described in Item 2 of the Schedule.
3. The bodily injury must occur in the territorial limits of, or in the operation of a vessel sailing directly between the ports of, the continental United States of America, Alaska, Hawaii or Canada.
4. Bodily injury by accident must occur during the policy period.
5. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

**B. We Will Pay**

We will pay an amount equal to the benefits that would be required of you if you and your employees described in Item 1 of the Schedule were subject to the workers compensation law shown in Item 1 of the Schedule. We will pay those amounts to the persons who would be entitled to them under that law.

**C. Exclusion**

This insurance does not cover:

1. any obligation imposed by a workers compensation or occupational disease law, or any similar law.
2. bodily injury intentionally caused or aggravated by you.

**D. Before We Pay**

Before we pay benefits to the persons entitled to them, they must:

1. release you and us, in writing, of all responsibility for the injury or death.
2. transfer to us their right to recover from others who may be responsible for the injury or death.
3. cooperate with us and do everything necessary to enable us to enforce the right to recover from others.

If the persons entitled to the benefits of this insurance fail to do those things, our duty to pay ends at once. If they claim damages from you or from us for the injury or death, our duty to pay ends at once.

**E. Recovery From Others**

If we make a recovery from others, we will keep an amount equal to our expenses of recovery and the benefits we paid. We will pay the balance to the persons entitled to it. If the persons entitled to the benefits of this insurance make a recovery from others, they must reimburse us for the benefits we paid them.

**Schedule**

- |   |                                 |
|---|---------------------------------|
| 1. <b>Employees</b><br><b>Master and members of the crews of these vessels:</b> | <b>Workers Compensation Law</b> |
|---|---------------------------------|

2. **Description of Work:**

**Notes:**

1. Use this endorsement to provide Voluntary Compensation Insurance under Program II of Manual Rule XIII for masters and members of the crews of vessels.
2. This endorsement provides voluntary compensation to the employees described in the Schedule. Employees are described by naming or describing the vessel to which they are attached.
3. When this endorsement is used, the Maritime Coverage Endorsement must also be attached to the policy.

**ALTERNATE EMPLOYER ENDORSEMENT**

This endorsement applies only with respect to bodily injury to your employees while in the course of special or temporary employment by the alternate employer in the state named in Item 2 of the Schedule. Part One (Workers Compensation Insurance) and Part Two (Employers Liability Insurance) will apply as though the alternate employer is insured. If an entry is shown in Item 3 of the Schedule, the insurance afforded by this endorsement applies only to work you perform under the contract or at the project named in the Schedule.

Under Part One (Workers Compensation Insurance) we will reimburse the alternate employer for the benefits required by the workers compensation law if we are not permitted to pay the benefits directly to the persons entitled to them.

The insurance afforded by this endorsement is not intended to satisfy the alternate employer's duty to secure its obligations; under the workers compensation law. We will not file evidence of this insurance on behalf of the alternate employer with any government agency

We will not ask any other insurer of the alternate employer to share with us a loss covered by this endorsement.

Premium will be charged for your employees while in the course of special or temporary employment by the alternate employer.

The policy may be canceled according to its terms without sending notice to the alternate employer.

Part Four (Your Duties If Injury Occurs) applies to you and the alternate employer. The alternate employer will recognize our right to defend under Parts One and Two and our right to inspect under Part Six.

	<b>Schedule</b>	<b>Address</b>
<b>1. Alternate Employer</b>		
<b>2. State of Special or Temporary Employment</b>		
<b>3. Contract or Project</b>		

**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 cancellation to all Illinois Alternate Employers shown in the Schedule.

**DESIGNATED WORKPLACES EXCLUSION ENDORSEMENT**

The policy does not cover work conducted at or from \_\_\_\_\_.

**Notes:**

1. Use this endorsement to exclude designated workplaces only when it is proper to do so under the workers compensation law. The use of this endorsement is also limited by Note 2.
2. Use the blank space in the endorsement to carefully describe the work or workplace to be excluded.
  - a. Example excluding an office address:  
(Street, City, State)
  - b. Example excluding a construction site:  
"or in connection with the construction of ... " (describe the project, location, contract, etc.)
  - c. Example covering a location and excluding all others within a state:  
"any place in the State of \_\_\_\_\_ except (Street, City)."
  - d. Example excluding work insured by another policy:  
"any workplace covered by insurance policy number \_\_\_\_\_ issued by Blank Insurance Company."

### **EMPLOYERS LIABILITY COVERAGE ENDORSEMENT**

This endorsement applies only to work in the states shown in the Schedule.

- A. Part One (Workers Compensation Insurance) does not apply to work in a state shown in the Schedule.
- B. Part Two (Employers Liability Insurance) applies to work in states shown in the Schedule as though they were shown in Item 3.A. of the Information Page.
- C. Part Two (Employers Liability Insurance), C. Exclusions is changed by adding these exclusions.

This insurance does not cover:

- ★ 13. bodily injury to an employee when you are deprived of common law defenses or are subject to penalty because of your failure to secure your obligations under the workers compensation law of any state shown in the Schedule or otherwise fail to comply with that law.

### **Schedule**

#### **States**

#### **Notes:**

- 1. Use this endorsement to afford employers liability insurance in any state, including monopolistic state fund states, with the exception of Ohio, where the policy does not provide workers compensation insurance. The states are to be listed in the Schedule. Use the Ohio Employers Liability Coverage Endorsement (WC 34 03 01 B) to afford employers liability insurance in Ohio.
- 2. The endorsement may be used in New York state only if (1) all employees are excluded from the workers compensation law or all employees have elected not to be subject to the law, and (2) there is no state law or regulation making the use of this endorsement illegal. (See Rule II-B-5 of the Basic Manual.)

**INSURANCE COMPANY AS INSURED ENDORSEMENT**

The policy does not cover your obligations as a workers compensation reinsurer or insurer of other employers.

**Note:**

Use this endorsement if the insured is licensed to write workers compensation insurance or reinsurance.

**JOINT VENTURE AS INSURED ENDORSEMENT**

If the employer named in Item I of the Information Page is a joint venture, and if you are one of its members, you are insured, but only in your capacity as an employer of the joint venture's employees.

**Note:**

Use this endorsement to insure the members of a joint venture named in Item 1 of the Information Page.



**RURAL ELECTRIFICATION ADMINISTRATION ENDORSEMENT**

1. We will submit our policy and endorsement forms to the Rural Electrification Agency prior to using them.
2. We will mail to the Rural Electrification Agency 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.

**Note:**

Use this endorsement if the insured is a rural electrification cooperative and this endorsement is required by the R.E.A.

**VOLUNTARY COMPENSATION AND EMPLOYERS LIABILITY COVERAGE ENDORSEMENT**

This endorsement adds Voluntary Compensation Insurance to the policy.

**A. How This Insurance Applies**

This insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must be sustained by an employee included in the group of employees described in the Schedule.
2. The bodily injury must arise out of and in the course of employment necessary or incidental to work in a state listed in the Schedule.
3. The bodily injury must occur in the United States of America, its territories or possessions, or Canada, and may occur elsewhere if the employee is a United States or Canadian citizen temporarily away from those places.
4. Bodily injury by accident must occur during the policy period.
5. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

**B. We Will Pay**

We will pay an amount equal to the benefits that would be required of you if you and your employees described in the Schedule were subject to the workers compensation law shown in the Schedule. We will pay those amounts to the persons who would be entitled to them under the law.

**C. Exclusions**

This insurance does not cover:

1. any obligation imposed by a workers compensation or occupational disease law, or any similar law.
2. bodily injury intentionally caused or aggravated by you.

**D. Before We Pay**

Before we pay benefits to the persons entitled to them, they must:

1. Release you and us, in writing, of all responsibility for the injury or death.
2. Transfer to us their right to recover from others who may be responsible for the injury or death.
3. Cooperate with us and do everything necessary to enable us to enforce the right to recover from others.

If the persons entitled to the benefits of this insurance fail to do those things, our duty to pay ends at once. If they claim damages from you or from us for the injury or death, our duty to pay ends at once.

*Issued January 1, 2000***E. Recovery From Others**

If we make a recovery from others, we will keep an amount equal to our expenses of recovery and the benefits we paid. We will pay the balance to the persons entitled to it. If the persons entitled to the benefits of this insurance make a recovery from others, they must reimburse us for the benefits we paid them.

**F. Employers Liability Insurance**

Part Two (Employers Liability Insurance) applies to bodily injury covered by this endorsement as though the State of Employment shown in the Schedule were shown in Item 3A. of the Information Page.

**Schedule**

<b>Employees</b>	<b>State of Employment</b>	<b>Designated Workers Compensation Law</b>
------------------	----------------------------	--

**Notes:**

1. Use this endorsement to afford voluntary compensation coverage pursuant to Rules II and VIII of the Basic Manual.
2. Use Voluntary Compensation Maritime Endorsement to provide Voluntary Compensation Coverage under Program II of Manual Rule XIII.
3. Work in a monopolistic state fund state should not be included in the Schedule unless employers liability coverage is provided in that state by the Employers Liability Coverage Endorsement.
4. Various uses of this endorsement are illustrated below:

**Schedule**

<b><u>Employees</u></b>	<b><u>State of Employment</u></b>	<b><u>Designated Workers Compensation Law</u></b>
All officers and employees not subject to the workers compensation law.	Any state shown in Item 3A 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

**WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS ENDORSEMENT**

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule. (This agreement applies only to the extent that you perform work under a written contract that requires you to obtain this agreement from us.)

This agreement shall not operate directly or indirectly to benefit anyone not named in the Schedule.

**Schedule**

**Notes:**

1. Use this endorsement to waive the company's right of subrogation against named third parties who may be responsible for an injury.
2. The sentence in ( ) is optional with the company. It limits the endorsement to apply only to specific jobs of the insured, and only to the extent that the insured is required to obtain this waiver.
- ★ 3. The company shall as applicable indicate a premium charge of 2% to 10% of the total premium subject to a minimum charge of \$250 per policy for blanket coverage.
- ★ 4. The company shall as applicable indicate a premium charge of 5% to 10% of the total premium for each person or organization named above subject to a minimum charge of \$250 per policy for specific coverage.

**AIRCRAFT PREMIUM ENDORSEMENT**

Additional premium is charged for each aircraft shown in the Schedule. The additional premium is not subject to adjustment unless this policy is canceled. You may substitute one aircraft for another without additional charge if the substitute aircraft has no more seats than the aircraft shown in the Schedule.

Schedule				Estimated Premium
State	Aircraft	Passenger Seat Charge	Maximum Charge	

**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.

**ANNIVERSARY RATING DATE ENDORSEMENT**

The premium and rates for this policy, and the experience rating modification factor, if any, may change on your anniversary rating date shown in the Schedule.

**Schedule**

Anniversary Rating Date \_\_\_\_\_ (Month) \_\_\_\_\_ (Day)

**Notes:**

1. The anniversary rating date is explained in Rule I of the Basic Manual.
2. Use this endorsement to show the insured's normal anniversary rating date if different from the policy effective date.
3. The insurer may show the anniversary rating date in Item 2 or Item 4 of the Information Page.

**EXPERIENCE RATING MODIFICATION FACTOR ENDORSEMENT**

The premium for the policy will be adjusted by an experience rating modification factor. The factor was not available when the policy was issued. The factor, if any, shown on the Information Page is an estimate. We will issue an endorsement to show the proper factor, if different from the factor shown, when it is calculated.

**Notes:**

1. This endorsement may be used if the insured's experience rating modification factor is not available when the policy is issued.
2. An appropriate typewritten entry may be made in the Information Page instead of using this endorsement.

**PENDING RATE CHANGE ENDORSEMENT**

A rate change filing is being considered by the proper regulatory authority. The filing may result in rates different from the rates shown on the policy. If it does, we will issue an endorsement to show the new rates and their effective date.

If only one state is shown in Item 3.A. of the Information Page, this endorsement applies to that state. If more than one state is shown there, this endorsement applies only in the state shown in the Schedule.

**Schedule**

**State**

**Notes:**

1. Use this endorsement if the rates shown in the policy may change because of a rate filing pending when the policy is Issued.
2. An appropriate typewritten entry may be made on the Information Page instead of using this endorsement.



**POLICY PERIOD ENDORSEMENT**

The policy period shown in Item 2 of the Information Page consists of the consecutive periods shown in the Schedule. Our Manuals and all provisions of the policy apply separately to each period.

**Schedule**

From _____	to _____	12:01 a.m.
From _____	to _____	12:01 a.m.
From _____	to _____	12:01 a.m.

**Notes:**

1. Use this endorsement if the policy period is longer than one year and sixteen days and does not consist of complete twelve-month periods.
2. Rule III-C of the Basic Manual requires this endorsement to show which period, the first or the last, is to be less than twelve months.

**PREMIUM DISCOUNT ENDORSEMENT**

The premium for this policy and the policies, if any, listed in Item 3 of the Schedule may be eligible for a discount. This endorsement shows your estimated discount in Items 1 or 2 of the Schedule. The final calculation of premium discount will be determined by our manuals and your premium basis as determined by audit. Premium subject to retrospective rating is not subject to premium discount.

**Schedule**

- | 1. State   | Estimated Eligible Premium |                  |                           |
|--|----------------------------|------------------|---------------------------|
|  | First<br>\$5,000           | Next<br>\$95,000 | Next<br>\$400,000 Balance |
| 2. Average percentage discount: _____%   |                            |                  |                           |
| 3. Other policies:   |                            |                  |                           |
| 4. If there are no entries in Items 1, 2 and 3 of the Schedule, see the Premium Discount Endorsement attached to your policy number: |                            |                  |                           |

**Notes:**

1. Use this endorsement to show the application of Manual Rule VII, Premium Discount, or to identify the insured's policy which shows the application of the Discount Rule.
2. Do not make entries in items 1, 2 or 3 if a policy number is to be shown in Item 4.
3. The company has the option of replacing Item 1 with the appropriate Table in use by the company.
4. Item 2 may be used if all eligible premium is developed in one or more states using the same discount.
5. Item 3 is available to list all policies that are combined under the Discount Rule.
6. Use Item 4 if premium discount is shown on another policy issued to the insured.

**RATE 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 charge is a flat percentage applicable to all classifications.
4. Use the fourth column to show the new percentage, if any, applicable to non-F classifications for work subject to the Longshore and Harbor Workers' Compensation Act.
5. The company may show a fifth column (Classification Code Number and Rate) in order to show the change on a Schedule of Rate basis.

**NOTIFICATION OF CHANGE IN OWNERSHIP ENDORSEMENT**

Experience rating is mandatory for all eligible insureds. The experience rating modification factor, if any, applicable to this policy, may change if there is a change in your ownership or in that of one or more of the entities eligible to be combined with you for experience rating purposes. Change in ownership includes sales, purchases, other transfers, mergers, consolidations, dissolutions, formations of a new entity and other changes provided for in the applicable experience rating plan manual.

You must report any change in ownership to us in writing within 90 days of such change. Failure to report such changes within this period may result in revision of the experience rating modification factor used to determine your premium.

**Note:**

Use this endorsement on all policies to notify the insured that changes in ownership, as defined in the Experience Rating Plan Manual, must be reported to the insurer within 90 days of the change.

**PREMIUM DUE DATE ENDORSEMENT**

Section D of Part Five of the policy is replaced by this provision.

**PART FIVE  
PREMIUM**

- D. **Premium** is amended to read:  
You will pay all premium when due. You will pay the premium even if part or all of a workers compensation law is not valid. The due date for audit and retrospective premiums is the date of the billing.

**CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM)  
PREMIUM ENDORSEMENT**

This endorsement is notification that your insurance carrier is charging premium to cover the losses that may occur in the event of a Catastrophe (other than Certified Acts of Terrorism) as that term is defined below. Your policy provides coverage for workers compensation losses caused by a Catastrophe (other than Certified Acts of Terrorism).

This premium charge does not provide funding for Certified Acts of Terrorism contemplated under the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22A), attached to this policy.

For purposes of this endorsement, the following definitions apply:

- **Catastrophe (other than Certified Acts of Terrorism)** Any single event, resulting from an Earthquake, Noncertified Act of Terrorism, or Catastrophic Industrial Accident, which results in aggregate workers compensation losses in excess of \$50 million.
- **Earthquake:** The shaking and vibration at the surface of the earth resulting from underground movement along a fault plane or from volcanic activity.
- **Noncertified Act of Terrorism:** An event that is not certified as an Act of Terrorism by the Secretary of Treasury pursuant to the Terrorism Risk Insurance Act of 2002 (as amended) but that meets all of the following criteria:
  - a. It is an act that is violent or dangerous to human life, property, or infrastructure;
  - b. The act results in damage within the United States, or outside of the United States in the case of the premises of United States missions or air carriers or vessels as those terms are defined in the Terrorism Risk Insurance Act of 2002 (as amended); and
  - c. It is an act that has been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
- **Catastrophic Industrial Accident:** A chemical release, large explosion, or small blast that is localized in nature and affects workers in a small perimeter the size of a building.

The premium charge for the coverage your policy provides for workers compensation losses caused by a Catastrophe (other than Certified Acts of Terrorism) is shown in Item 4 of the Information Page or in the Schedule below.

**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 2007. 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 resulting from the Terrorism Risk Insurance Program Reauthorization Act of 2007.

“Act of Terrorism” means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, 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, 2008, and ending on December 31, 2014, an amount equal to 20% of our direct earned premiums, over the calendar year immediately preceding the applicable Program Year.

“Program Year” refers to each calendar year between January 1, 2008 and December 31, 2014, as applicable.

**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. We Will Pay**

We will pay promptly when due the benefits required of you by the Volunteer Firefighters' Benefit Law.

**B. How This Insurance Applies**

This volunteer firefighters' insurance applies to bodily injury or bodily injury by disease. Bodily injury includes resulting death.

1. Bodily injury must occur during the policy period.
2. Bodily injury by disease must be caused or aggravated by the conditions of your operations. The volunteer firefighter's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

**C. We Will Defend**

We have the right and duty to defend at our expense any claim, proceeding or suit against you for benefits payable by this insurance. We have the right to investigate and settle these claims, proceedings or suits.

**D. We Will Also Pay**

We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding or suit we defend:

1. reasonable expenses incurred at our request, but not loss of earnings;
2. premiums for bonds to release attachments and

for appeal bonds in bond amounts up to the amount payable under this insurance;

3. litigation costs taxed against you;
4. interest on a judgment as required by law until we offer the amount due under the insurance; and
5. expenses we incur.

**E. Other Insurance**

We will not pay more than our share of benefits and costs covered by this insurance and other insurance or self-insurance. Subject to any limits of liability that may apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance will be equal until the loss is paid.

**F. Recovery From Others**

We have your rights, and the rights of persons entitled to benefits of this insurance, to recover our payments from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.



**G. Statutory Provisions**

These statements apply where they are required by law.

1. As between an injured volunteer firefighter and us, we have notice of the injury when you have notice.
2. Your default or the bankruptcy or insolvency of you or your estate will not relieve us of our duties under this insurance after an injury occurs.
3. We are directly and primarily liable to any person entitled to the benefits payable by this insurance. Those persons may enforce our duties; so may an agency authorized by law. Enforcement may be against us or against you and us.
4. Jurisdiction over you is jurisdiction over us for the

purposes of the Volunteer Firefighters' Benefit Law. We are bound by decisions against you under this law, subject to the provisions of this policy that are not in conflict with that law.

5. This insurance conforms to the parts of the Volunteer Firefighters' Benefit Law that apply to:
  - a. benefits payable by this insurance;
  - b. special taxes, payments into security or other special funds, and assessments payable by us under this law.
6. Terms of this insurance that conflict with the Volunteer Firefighters' Benefit Law are changed by this statement to conform to that law.

Nothing in these paragraphs relieves you of your duties under this policy.

**PART TWO—EMPLOYERS LIABILITY INSURANCE****A. How This Insurance Applies**

This employers liability insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must arise out of and in the course of the injured volunteer firefighter's duties while engaged in activities described in Subdivision 1 of Section 5 of the Volunteer Firefighters' Benefit Law.
2. Bodily injury by accident must occur during the policy period.
3. Bodily injury by disease must be caused or aggravated by the conditions of the volunteer firefighter's activities covered by this policy. The volunteer firefighter's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.
4. If you are sued, the original suit and any related legal actions for damages for bodily injury by accident or by disease must be brought in the United States of America, its territories or possessions, or Canada.

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.

**B. We Will Pay**

We will pay all sums you legally must pay as damages because of bodily injury to your volunteer firefighters, provided the bodily injury is covered by this Employers Liability Insurance.

The damages we will pay, where recovery is permitted by law, include damage:

1. for which you are liable to a third party by reason of a claim or suit against you by that third party to recover the damages claimed against such

**D. We Will Defend**

We have the right and duty to defend, at our expense, any claim, proceeding or suit against you for damages payable by this insurance. We have the right to investigate and settle these claims, proceedings and suits.

We have no duty to defend a claim, proceeding or suit that is not covered by this insurance.

#### **E. We Will Also Pay**

We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding or suit we defend:

1. reasonable expenses incurred at our request, but not loss of earnings;
2. premiums for bonds to release attachments and for appeal bonds;
3. litigation costs taxed against you;
4. interest on a judgment as required by law; and
5. expenses we incur.

#### **F. Other Insurance**

We will not pay more than our share of damages and

costs covered by this insurance and other insurance or self-insurance. Subject to any limits of liability that apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the share of all remaining insurance and self-insurance will be equal until the loss is paid.

#### **G. Recovery From Others**

We have your rights to recover our payment from anyone liable for an injury covered by this insurance. You will do everything necessary to protect those rights for us and to help us enforce them.

#### **H. Actions Against Us**

There will be no right of action against us under this insurance unless:

1. You have complied with all terms of this policy; and
2. The amount you owe has been determined with our consent or by actual trial and final judgment.

This insurance does not give anyone the right to add us as a defendant in an action against you to determine your liability.

### **PART THREE—YOUR DUTIES IF INJURY OCCURS**

Tell us at once if injury occurs that may be covered by this policy. Your other duties are listed here.

1. Provide for immediate medical and other services required by the Volunteer Firefighters' Benefit Law.
2. Give us or our agent the names and addresses of the injured persons and of witnesses, and other information we may need.
3. Promptly give us all notices, demands and legal papers related to the injury, claim, proceeding or suit.

4. Cooperate with us and assist us, as we may request, in the investigation, settlement or defense of any claim, proceeding or suit.
5. Do nothing after an injury occurs that would interfere with our right to recover from others.
6. Do not voluntarily make payments, assume obligations or incur expenses, except at your own cost.

### **PART FOUR—PREMIUM**

#### **A. Our Manuals**

All premium for this policy will be determined by our manuals of rules, rates, rating plans and classifications. We may change our manuals and apply the changes to this policy if authorized by law or a governmental agency regulating this insurance.

#### **B. Premium**

Item 3 of the Information Page shows the premium for this policy. Any changes in classification, premiums or rating plans shall be stated in an endorsement issued to form a part of this policy.

#### **C. Premium Payments**

You will pay all premium when due. You will pay the premium even if part of the Volunteer Firefighters' Law is not valid.

If this policy is canceled, final premium will be determined in the following way unless our manuals provide otherwise:

1. If we cancel, premium will be calculated pro rata based on the time this policy was in force. Final premium will not be less than the pro rata share of the minimum premium.
2. If you cancel, premium will be more than pro rata; it will be based on the time this policy was in

force, and increased by our short rate cancellation table and procedures. Final premium will not be less than the minimum premium shown on the Information Page.

**D. Records**

You will keep records of information needed to compute premium. You will provide us with copies of those records when we ask for them.

**E. Audit**

You will let us examine and audit all your records that relate to this policy. These records include ledgers, journals, registers, vouchers, contracts, tax reports, payroll and disbursement records, and programs for storing and retrieving data. We may conduct the audits during regular business hours during the policy period and within three years after the policy period ends. Information developed by audit will be used to determine final premium. Insurance rate service organizations have same rights we have under this provision.

**PART FIVE—CONDITIONS****A. Inspection**

We have the right, but are not obliged to inspect your facilities at any time. Our inspections are not safety inspections. They relate only to the insurability of the facilities and the premiums to be charged. We may give you reports on the conditions we find. We may also recommend changes. While they may help reduce losses, we do not undertake to perform the duty of any person to provide for the health or safety of your volunteer firefighter or the public. We do not warrant that your facilities are safe or healthful or that they comply with laws, regulations, codes or standards. Insurance rate service organizations have the same rights we have under this provision.

**B. Long Term Policy**

If the policy period is longer than one year and sixteen days, all provisions of this policy will apply as though a new policy were issued on each annual anniversary that this policy is in force.

**C. Transfer of Your Rights and Duties**

Your rights or duties under this policy may not be transferred without our written consent.

**D. Cancellation**

1. You may cancel this policy. You must mail or deliver advance written notice to us stating when the cancellation is to take effect.
2. We may cancel this policy. We must mail or deliver to you not less than ten days advance written notice stating when the cancellation is to take effect. Mailing that notice to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice.
3. The policy period will end on the day and hour stated in the cancellation notice.
4. Any of these provisions that conflicts with a law that controls the cancellation of the insurance in this policy is changed by this statement to comply with that law.

INSURANCE COMPANY

Volunteer Firefighters' Benefit Policy No. \_\_\_\_\_

Renewal of Policy No. \_\_\_\_\_

**INFORMATION PAGE**

**Item 1. Name of Insured** \_\_\_\_\_

Address \_\_\_\_\_  
[No. Street Town or City County State]<sup>1</sup>

**Item 2. Policy Period:** From \_\_\_\_\_ to \_\_\_\_\_  
12:01 A.M., standard time at the address of the insured as stated herein.

**Item 3. Premium**—Classification Code Number 7711

Location	Population			Annual Premium
Home Area:				
List Other “Home Areas” Services Under Contract (\$150 per contract)				
List “Outside Areas”:		Contract Price*		
		Home Area	All Areas	
LOSS AND EXPENSE CONSTANT				
MINIMUM PREMIUM \$				TOTAL ANNUAL PREMIUM \$

\*Fill in only where the "Outside Area" has more than one contract for fire protection, provided the records of the "Home Area" are maintained so as to show separately its contract price as well as the total cost of all contracts being paid by the "Outside Area."

[Date and Place of Issue \_\_\_\_\_]<sup>1</sup>

Countersigned [ \_\_\_\_\_ 19\_\_\_\_, at \_\_\_\_\_ ]<sup>1</sup> by \_\_\_\_\_ (See Reference Note 2.)

j A. Endorsement serial numbers.

l B. Rating plan or premium discount.

C. Record of past experience.

D. Cancellation of similar insurance.

k  
m

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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 Insurance Department.

**Reference Notes for Information Page:**

1. Matter in brackets may be Included, omitted or amended at the option of the company.
2. The capacity of the person countersigning may be stated.
3. Declaration of this type calling for underwriting data and general Information may be used at the option of the company.

**VOLUNTEER AMBULANCE WORKERS' BENEFIT LAW POLICY**

In return for the payment of the premium and subject to all terms of this policy, we agree with you as follows:

**GENERAL SECTION**

**A. The Policy**

This policy includes at its effective date the Information Page and all endorsements and schedules listed there. It is a contract of insurance between you (the insured named in Item 1 of the information Page) and us (the insurer named on the Information Page). The only agreements relating to this insurance are stated in this policy. The terms of this policy may not be changed or waived except by endorsement issued by us to be part of this policy.

**B. Who Is Insured**

You are insured if you are named in Item 1 of the Information Page.

**C. Volunteer Ambulance Workers' Benefit Law**

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. We Will Pay**

We will pay promptly when due the benefits required of you by the Volunteer Ambulance Workers' Benefit Law.

**B. How This Insurance Applies**

This volunteer ambulance workers' insurance applies to bodily injury or bodily injury by disease. Bodily injury includes resulting death.

1. Bodily injury must occur during the policy period.
2. Bodily injury by disease must be caused or aggravated by the conditions of your operations. The volunteer ambulance worker's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

**C. We Will Defend**

We have the right and duty to defend at our expense any claim, proceeding or suit against you for benefits payable by this insurance. We have the right to investigate and settle these claims, proceedings or suits.

**D. We Will Also Pay**

We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding or suit we defend:

1. reasonable expenses incurred at our request, but not loss of earnings;

2. premiums for bonds to release attachments and for appeal bonds in bond amounts up to the amount payable under this insurance;
3. litigation costs taxed against you;
4. interest on a judgment as required by law until we offer the amount due under the insurance; and
5. expenses we incur.

**E. Other Insurance**

We will not pay more than our share of benefits and costs covered by this insurance and other insurance or self-insurance. Subject to any limits of liability that may apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance will be equal until the loss is paid.

**F. Recovery From Others**

We have your rights, and the rights of persons entitled to benefits of this insurance, to recover our payments from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.

**G. Statutory Provisions**

These statements apply where they are required by law.

1. As between an injured volunteer ambulance worker and us, we have notice of the injury when you have notice.
2. Your default or the bankruptcy or insolvency of you or your estate will not relieve us of our duties under this insurance after an injury occurs.
3. We are directly and primarily liable to any person entitled to the benefits payable by this insurance. Those persons may enforce our duties; so may an agency authorized by law. Enforcement may be against us or against you and us.
4. Jurisdiction over you is jurisdiction over us for the purposes of the Volunteer Ambulance Workers' Benefit Law. We are bound by decisions against

you under this law, subject to the provisions of this policy that are not in conflict with that law.

5. This insurance conforms to the parts of the Volunteer Ambulance Workers' Benefit Law that apply to:
  - a. benefits payable by this insurance;
  - b. special taxes, payments into security or other special funds, and assessments payable by us under this law.
6. Terms of this insurance that conflict with the Volunteer Ambulance Workers' Benefit Law are changed by this statement to conform to that law.

Nothing in these paragraphs relieves you of your duties under this policy.

**PART TWO—EMPLOYERS LIABILITY INSURANCE****A. How This Insurance Applies**

This employers liability insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must arise out of and in the course of the injured volunteer ambulance worker's duties while engaged in activities described in Subdivision 1 of Section 5 of the Volunteer Ambulance Workers' Benefit Law.
2. Bodily injury by accident must occur during the policy period.
3. Bodily injury by disease must be caused or aggravated by the conditions of the volunteer ambulance worker's activities covered by this policy. The volunteer ambulance worker's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.
4. If you are sued, the original suit and any related legal actions for damages for bodily injury by accident or by disease must be brought in the United States of America, its territories or possessions, or Canada.

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;

**B. We Will Pay**

We will pay all sums you legally must pay as damages because of bodily injury to your volunteer ambulance workers, provided the bodily injury is covered by this Employers Liability Insurance.

The damages we will pay, where recovery is permitted by law, include damage:

1. for which you are liable to a third party by reason

4. bodily Injury occurring outside the United States of America, its territories or possessions, and Canada. This exclusion does not apply to bodily injury to a citizen or resident of the United States of America or Canada who is temporarily outside these countries.

**D. We Will Defend**

We have the right and duty to defend, at our expense, any claim, proceeding or suit against you for damages payable by this insurance. We have the right to investigate and settle these claims, proceedings and suits.

We have no duty to defend a claim, proceeding or suit that is not covered by this insurance.

**E. We Will Also Pay**

We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding or suit we defend:

1. reasonable expenses incurred at our request, but not loss of earnings;
2. premiums for bonds to release attachments and for appeal bonds;
3. litigation costs taxed against you;
4. Interest on a judgment as required by law; and
5. expenses we incur.

**F. Other Insurance**

We will not pay more than our share of damages and costs covered by this insurance and other insurance or self-insurance. Subject to any limits of liability that apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance and self-insurance will be equal until the loss is paid.

**G. Recovery From Others**

We have your rights to recover our payment from anyone liable for an injury covered by this insurance. You will do everything necessary to protect those rights for us and to help us enforce them.

**H. Actions Against Us**

There will be no right of action against us under this insurance unless:

1. you have complied with all terms of this policy; and
2. the amount you owe has been determined with our consent or by actual trial and final judgment.

This insurance does not give anyone the right to add us as a defendant in an action against you to determine your liability.

**PART THREE—YOUR DUTIES IF INJURY OCCURS**

Tell us at once if injury occurs that may be covered by this policy. Your other duties are listed here.

1. Provide for immediate medical and other services required by the Volunteer Ambulance Workers' Benefit Law.
2. Give us or our agent the names and addresses of the injured persons and of witnesses, and other information we may need.
3. Promptly give us all notices, demands and legal papers related to the injury, claim, proceeding or suit.

4. Cooperate with us and assist us, as we may request, in the investigation, settlement or defense of any claim, proceeding or suit.
5. Do nothing after an injury occurs that would interfere with our right to recover from others.
6. Do not voluntarily make payments, assume obligations or incur expenses, except at your own cost.

**PART FOUR—PREMIUM****A. Our Manuals**

All premium for this policy will be determined by our manuals of rules, rates, rating plans and classifications. We may change our manuals and apply the changes to this policy if authorized by law or a governmental agency regulating this insurance.

**B. Premium**

Item 3 of the Information Page shows the premium for this policy. Any changes in classification, premiums or rating plans shall be stated in an endorsement issued to form a part of this policy.

**C. Premium Payments**

You will pay all premium when due. You will pay the premium even if part of the Volunteer Ambulance Workers' Law is not valid.

If this policy is canceled, final premium will be determined in the following way unless our manuals provide otherwise:

1. If we cancel, premium will be calculated pro rata based on the time this policy was in force. Final premium will not be less than the pro rata share of the minimum premium.



2. If you cancel, premium will be more than pro rata; it will be based on the time this policy was in force, and increased by our short rate cancellation table and procedures. Final premium will not be less than the minimum premium shown on the Information Page.

**D. Records**

You will keep records of information needed to compute premium. You will provide us with copies of those records when we ask for them.

**E. Audit**

You will let us examine and audit all your records that relate to this policy. These records include ledgers, journals, registers, vouchers, contracts, tax reports, payroll and disbursement records, and programs for storing and retrieving data. We may conduct the audits during regular business hours during the policy period and within three years after the policy period ends. Information developed by audit will be used to determine final premium. Insurance rate service organizations have the same rights we have under this provision.

**PART FIVE—CONDITIONS****A. Inspection**

We have the right, but are not obliged to inspect your facilities at any time. Our inspections are not safety inspections. They relate only to the insurability of the facilities and the premiums to be charged. We may give you reports on the conditions we find. We may also recommend changes. While they may help reduce losses, we do not undertake to perform the duty of any person to provide for the health or safety of your volunteer ambulance workers or the public. We do not warrant that your facilities are safe or healthful or that they comply with laws, regulations, codes or standards. Insurance rate service organizations have the same rights we have under this provision.

**B. Long Term Policy**

If the policy period is longer than one year and sixteen days, all provisions of this policy will apply as though a new policy were issued on each annual anniversary that this policy is in force.

**C. Transfer of Your Rights and Duties**

Your rights or duties under this policy may not be transferred without our written consent.

**D. Cancellation**

1. You may cancel this policy. You must mail or deliver advance written notice to us stating when the cancellation is to take effect.
2. We may cancel this policy. We must mail or deliver to you not less than ten days advance written notice stating when the cancellation is to take effect. Mailing that notice to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice.
3. The policy period will end on the day and hour stated in the cancellation notice.
4. Any of these provisions that conflicts with a law that controls the cancellation of the insurance in this policy is changed by this statement to comply with that law.

INFORMATION PAGE  
VOLUNTEER AMBULANCE WORKERS' BENEFIT POLICY

Policy No. \_\_\_\_\_  
\_\_\_\_\_ INSURANCE COMPANY  
Renewal of Policy No. \_\_\_\_\_

1. The Insured:

Mailing Address:

2. The policy period is from \_\_\_\_\_ to \_\_\_\_\_ at the insured's mailing address.

3. The premium for this policy will be determined by our Manuals of Rules, Classifications, Rates and Rating Plans. All information required below is subject to verification and change by audit.

	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 \_\_\_\_\_]<sup>1</sup>

Countersigned [\_\_\_\_\_ 19 \_\_, at \_\_\_\_\_]<sup>1</sup> by \_\_\_\_\_  
(See Reference Note 2.)

j A Endorsement serial numbers.

C. Record of past experience.

k

l B. Rating plan or premium discount.

D. Cancellation of similar insurance.

m

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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 are approved by the New York State Insurance Department.

**Reference Notes for Information Page:**

1. Matter in brackets may be included, omitted or amended at the option of the company.
2. The capacity of the person countersigning may be stated.
3. Declaration of this type calling for underwriting data and general information may be used at the option of the company.

**NEW YORK COVERAGE FOR ELECTED OR APPOINTED OFFICERS OF MUNICIPAL  
CORPORATIONS OR OTHER POLITICAL SUBDIVISIONS ENDORSEMENT**

The policy applies to bodily injury sustained by the elected or appointed officers specified below, as authorized by the legislature or other governmental agency which has filed a notice of coverage with us on a form prescribed by the Chairman of the Workers' Compensation Board in accordance with Section 54, Subdivision 6 of the New York Workers' Compensation Law.

**Schedule**

**Note:**

To be attached to a policy issued to a New York municipal corporation or other political subdivision which has elected to bring certain of its officers within the New York workers' Compensation Law. The company may specify the officers by name or title or both.

**NEW YORK DESIGNATED WORKPLACE CANCELATION ENDORSEMENT  
AND  
NOTICE OF PARTIAL CANCELATION**

This is to notify you that coverage under this policy is canceled for your operations at or from any location designated in the Schedule. The effective date of cancellation is also shown in the Schedule.

**Schedule**

1. Excluded location(s)
2. Effective Date of Cancellation

\_\_\_\_\_

E m p l o y e e r

N a t u r e o f B u s i n e s s

\_\_\_\_\_

Post Office Address \_\_\_\_\_

Effective Date of Policy \_\_\_\_\_ Expiration Date \_\_\_\_\_

Date Notices of Partial Cancellation were sent to Chairman and Employer \_\_\_\_\_

Reason for Partial Cancellation \_\_\_\_\_

(If the excluded location is insured elsewhere, the name of succeeding carrier should be stated.)

**Notes:**

1. To be attached to a policy affording coverage under the New York Workers' Compensation Law when a specified location is to be excluded effective as of date subsequent to the effective date of the policy. This endorsement also serves as notice of cancellation of part of the coverage under the policy as required by William Lorer. v. The Gotham Concrete & Cement Finish Corp. 8 A.D. 2nd 221, 1959; 187 N.Y.S. 2 275. The provision of Subdivision 5, Section 54 of the New York Workers' Compensation Law relative to giving notice to the insured and to the Chairman of the Board must be observed.
2. Since the endorsement reduces coverage, the signed acceptance of an authorized representative of the insured may be obtained on a copy of the endorsement to be returned to the company.

**NEW YORK EXCESS MEDICAL COVERAGE ENDORSEMENT**

This endorsement applies only to the insurance provided by Part One (Workers Compensation Insurance) because New York is shown in Item 3.A. of the Information Page and subject to the Medical Benefits Reimbursement Endorsement attached to this policy.

1. You will pay medical benefits directly to the persons entitled to them.
2. We will reimburse you for any payment you make in excess of \$\_\_\_\_\_ because of bodily injury to one (or more) person(s) as a result of any one accident or because of disablement of one person due to bodily injury by disease.
3. You will promptly notify us if you are required to make any payment which would require us to reimburse you. You will not admit any liability without our written consent.
4. You will periodically, to our satisfaction, give us a written statement showing the amounts we owe you.
5. The premium for this endorsement is calculated separately from other premium under this policy. This premium is not subject to any premium discount or any retrospective premium endorsement. In addition, losses under this endorsement are not subject to experience rating or any retrospective premium endorsement.

<b>Classification and Code # of Operation</b>	<b>Estimated Total Annual Remuneration</b>	<b>Excess Medical Rate Per \$100 of Remuneration</b>	<b>Estimated Excess Medical Premium</b>
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**Notes:**

1. Use this endorsement on a policy which provides coverage under the New York Workers' Compensation Law when the Medical Benefits Reimbursement Endorsement is attached and the company agrees to pay the excess over a stated amount.
2. In paragraph 2. insert the limit agreed upon by the company and the insured.
3. Matter in brackets is to be included if the excess coverage is on a per accident basis.

**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 insured with more than one carrier separately insuring their multiple corporations, and where the carrier who is insuring the executive officers has attached the "New York Executive Officers Hold Harmless Endorsement" as part of its policy.
2. To be attached to a policy affording coverage under the New York Workers' Compensation Law to a not-for-profit unincorporated association or not-for-profit corporation which has elected to exclude unsalaried executive officers from coverage.

**NEW YORK EXCLUSION OF EXECUTIVE OFFICER ENDORSEMENT**

The policy does not cover bodily Injury to the sole executive officer and only stockholder of the insured corporation, or one or two executive officers who together are the only stockholders of the insured corporation with each officer holding at least one share of stock in the corporation, when such corporation has other employees who are required to be covered by law, and the corporation has elected to exclude from coverage the sole officer or one or both officers of a two-person corporation described in the Schedule.

The premium basis for the policy does not include the remuneration of the excluded executive officer or officers.

You will reimburse us for any payment we must make because of bodily injury to such person.

**Schedule**

**Name of Officer(s)**

**Title**

**Notes:**

1. An officer may be designated in this endorsement only when it is proper for an officer to be excluded by election under the New York Workers' Compensation Law.
2. This endorsement may not be used for religious, charitable or educational corporations and incorporated posts or chapters of United States war veterans.



**NEW YORK INCLUSION OF EXECUTIVE OFFICER ENDORSEMENT**

'The policy covers bodily injury to an executive officer or executive officers who specifically do not require coverage under the New York Workers' Compensation Law, but have elected to be insured and are described in the Schedule.

The premium basis for such insurance shall include the remuneration of such executive officer or officers as provided by our Manuals.

**Schedule**

**Name of Officer(s)**

**Title(s)**

**Note:**

To be attached to a policy affording coverage to a corporation which has elected to include its executive officer(s). This endorsement is restricted for use only when such corporation is comprised of either one or two executive officers who retain all the issued and outstanding stock, hold all the offices and do not employ any person required to be covered by the Law. (Not to be used for religious, charitable or educational corporations and incorporated posts or chapters of United States war veterans.)

**NEW YORK LIABILITY OF MUNICIPALITIES TO POLICE OFFICERS  
OR PAID FIREFIGHTERS—EXCLUSION ENDORSEMENT**

The policy does not apply to any liability imposed on you under Section 207-a or Section 208-d of the General Municipal Law of New York.

**Note:**

To be attached to a policy affording coverage to a New York municipality, or other political subdivision which employs police officers or paid firefighters.

**NEW YORK LIMIT OF LIABILITY ENDORSEMENT**

This endorsement applies only to the insurance provided by Part Two (Employers Liability Insurance) because New York is shown in Item 3.A. of the Information Page.

We may not limit our liability to pay damages for which we become legally liable to pay because of bodily injury to your employees if the bodily injury arises out of and in the course of employment that is subject to and is compensable under the Workers' Compensation Law of New York.

**Note:**

This endorsement must be attached to every policy showing New York in Item 3.A. of the Information Page.

**NEW YORK MEDICAL BENEFITS REIMBURSEMENT ENDORSEMENT**

You will provide all medical benefits to the full extent required by the New York Workers' Compensation Law for each of the locations named in the Schedule and to our satisfaction.

This agreement is between you and us. It does not change the rights of others under the policy. You will reimburse us for any of those medical benefits that we may be legally required to pay.

**Schedule**

**Note:**

Use this endorsement where the insured has elected, pursuant to the New York Workers' Compensation Law, to be responsible for providing medical benefits but is not a qualified self-insurer for them.

**NEW YORK NON-SUBJECT EMPLOYEES EXCLUSION ENDORSEMENT**

The policy does not cover bodily injury to any of your employees who are exempted, either mandatorily or by election, from the New York Workers' Compensation Law.

**Note:**

To be attached to a policy affording coverage under the New York Workers' Compensation Law issued to a New York religious, charitable, educational or municipal corporation or other political subdivision when coverage is not to be afforded on a blanket basis with respect to all employees of the insured. For example: If it is desired to include within the coverage of the policy persons engaged in a teaching or non-manual capacity in or for a religious, charitable, or educational institution, the appropriate description of such persons and the classification applicable thereto are to be stated in Item 4 of the declarations. In the case of officers, elective or appointive, for a municipal corporation or other political subdivision, the "New York Non-Subject Executive Officers Coverage Endorsement" should be attached.

**NEW YORK NON-SUBJECT EXECUTIVE OFFICERS COVERAGE ENDORSEMENT**

An election was made in accordance with the provisions of the New York Workers' Compensation Law on behalf of each person described in the Schedule to be subject to the law. The premium basis for the policy includes the remuneration of such persons.

**Schedule**

**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.
2. To be attached to a policy issued to a New York municipal corporation or other political subdivision which has elected to bring certain of its officers within the New York Workers' Compensation Law.

**NEW YORK SOLE PROPRIETORS AND PARTNERS COVERAGE ENDORSEMENT**

An election was made on behalf of each sole proprietor or partner as defined in Rule IX(B)(1) of the New York Workers Compensation and Employers Liability Manual named in the Schedule to be subject to the Workers' Compensation Law. The premium basis for the policy includes the remuneration of such persons.

**Schedule**

**Sole Proprietor:**

**Partners:**

**Notes:**

1. To be attached to a policy affording coverage under the New York Workers' Compensation Law for sole proprietors and partners 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. each person named in Item 4 of the Information Page.

**NEW YORK INCLUSION OF AUXILIARY POLICE ENDORSEMENT**

An election was made in accordance with the provisions of the New York Workers' Compensation Law by a municipal corporation to provide coverage for auxiliary police.

**Note:**

To be attached to a policy of a municipal corporation which has elected pursuant to local law to cover members of an auxiliary police organization.



**NEW YORK BENEFITS DEDUCTIBLE ENDORSEMENT**

This endorsement applies only to the insurance provided by Part One (Workers Compensation Insurance) because New York is shown in Item 3.A. of the Information Page.

1. Part One (Workers Compensation Insurance) applies only to benefits in excess of a deductible amount of \$\_\_\_\_\_. This deductible applies separately to each occurrence.
2. We will pay the deductible amount for you, but you must reimburse us promptly after we send you notice that payment is due.
3. The maximum amount you are obligated to reimburse us is an amount equal to your estimated annual premium at the inception of the policy to which this endorsement applies.

**Note:**

The amount to be inserted in Section 1 is \$100, \$200, \$300, \$400, \$500, \$1,000, \$1,500, \$2,000, \$2,500, or \$5,000.

**NEW YORK SOLE PROPRIETORS AND PARTNERS EXCLUSION ENDORSEMENT**

The policy does not cover bodily injury to any sole proprietor or partner named in the Schedule.

**Schedule**

**Sole Proprietor:**

**Partners:**

**Note:**

Attach this endorsement to a policy affording coverage to a sole proprietor or partner to exclude coverage for the sole proprietor or partner.

**NEW YORK LABOR CONTRACTOR ENDORSEMENT**

As used in this endorsement, "labor contractor" means the entity furnishing some or all of the workers to another entity for a fee or other compensation.

This endorsement applies only with respect to bodily injury to the workers you lease from the labor contractor named in the Schedule. Part One (Workers Compensation Insurance) and Part Two (Employers Liability Insurance) will apply to the labor contractor as an additional named insured.

Under Part One (Workers Compensation Insurance) we will reimburse the labor contractor for the benefits required by the Workers' Compensation Law if we are not permitted to pay the benefits directly to the persons entitled to them.

The insurance afforded by this endorsement is only intended to satisfy the labor contractor's legal obligation to secure workers compensation coverage to its employees who are leased by you from the labor contractor. We will file with governmental agencies evidence that the labor contractor is insured only with respect to such employees.

We will not ask any other insurer of the labor contractor to share with us a loss covered by this endorsement.

Premium will be charged for your leased employees while provided by the labor contractor. You must obtain from the labor contractor and furnish to us a complete payroll record of your leased employees provided by the labor contractor to satisfy your obligations under Part Five (Premium), C.2.

If the policy is canceled, we will send notice of such cancellation in accordance with the Workers' Compensation Law to the labor contractor.

Part Four (Your Duties If Injury Occurs) applies to you and the labor contractor. The labor contractor will recognize our right to defend under Parts One and Two and our right to inspect under Part Six.

**Schedule**

**Labor Contractor**

**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 labor contractor named in the endorsement Schedule.
2. Use this endorsement if the policy is issued an insured who is required to provide workers compensation and employers liability insurance to protect the labor contractor from claims by the insured's leased workers.

**NEW YORK LABOR CONTRACTOR EXCLUSION ENDORSEMENT**

As used in this endorsement, "employee leasing" shall mean an arrangement whereby an entity utilizes the services of a third party to provide its workers for a fee or other compensation. The third party providing employee leasing services shall be referred to as a "labor contractor." The entity receiving the services shall be referred to as a "client."

This endorsement applies only with respect to workers provided by you to a client under an employee leasing arrangement for whom the client has secured and currently maintains workers compensation insurance under a policy which contains a New York Labor Contractor Endorsement in your name, currently in effect. As long as such coverage is maintained, your policy does not provide coverage for workers leased by you to such clients who are listed below. If benefits are not permitted to be paid directly to persons entitled to them by the client's insurer pursuant to such New York Labor Contractor Endorsement, we will pay such benefits and seek reimbursement pursuant to such endorsement. If such client's policy is canceled, this exclusion endorsement shall lapse and you will be liable for additional premium under this policy

**Schedule**

**Client**

**Address**

**Note:**

This endorsement will be attached to a labor contractor's policy to exclude coverage for workers leased to others on other than a temporary basis when a client who enters into an employee leasing arrangement with a labor contractor retains a Standard Workers Compensation and Employers Liability Policy for both its leased and non-leased workers.

**NEW YORK CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM  
EXPLANATORY ENDORSEMENT**

The New York Construction Classification Premium Adjustment Program (NYCCPAP) allows premium credits for some employers in the construction industry. These credits exist to recognize the difference in wage rates between employers within the same construction industries in New York.

The declarations section of this policy will show a credit of 0.00% if you are not eligible for this credit, or if you are eligible for this credit and have not yet applied for a credit. Credits are earned for average wages in excess of \$15.50 per hour for each eligible class. If your policy shows one of the following classification codes, and you are experience rated, you are eligible to apply for an NYCCPAP credit:

0042	5057	5193	5429	5491	5606	6003	6229	6306	7855
3365	5059	5213	5443	5506	5610	6005	6233	6319	8227
3724	5069	5221	5445	5507	5645	6017	6235	6325	9526
3726	5102	5222	5462	5508	5648	6018	6251	6400	9527
3737	5160	5223	5473	5536	5651	6045	6252	6701	9534
5000	5183	5348	5474	5538	5701	6204	6254	7536	9539
5022	5184	5402	5479	5545	5703	6216	6259	7538	9545
5037	5188	5403	5480	5547	5709	6217	6260	7601	9549
5040	5190	5428							9553

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

★	<u>POLICY EFFECTIVE DATE</u>	<u>THIRD QUARTER PAYROLL</u>
	4/1/05 thru 3/31/06	2004
	4/1/06 thru 3/31/07	2005
	4/1/07 thru 3/31/08	2006
	4/1/08 thru 3/31/09	2007
	4/1/09 thru 3/31/10	2008
	4/1/10 thru 3/31/11	2009

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 nine months prior to the inception date of this policy. If you believe you may be eligible for a credit and have not received an application, you should immediately contact your agent, insurance carrier, or the New York Compensation Insurance Rating Board.

Credits are calculated by the New York Compensation Insurance Rating Board. You must submit a completed application to: Attention: Field Services Department, New York Compensation Insurance Rating Board, 200 East Forty-Second Street, New York, New York 10017.

- ★ Applications must be received by the Rating Board six (6) months prior to the policy renewal effective date. The Rating Board will accept and process an application if it is received between the policy effective and expiration date, however, it must be accompanied by a letter stating the reason for the delay. Under no circumstances will an application be accepted for any policy if it is received after the expiration date of the policy. For short-term policies the application must be received prior to the expiration date of the short-term policy. If it is received after the policy expiration, no credit will be calculated.

The New York Workers Compensation and Employers Liability Insurance Manual, and not this endorsement, govern the implementation and use of the NYCCPAP.

**NEW YORK OPTIONAL LABOR CONTRACTOR ENDORSEMENT**

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

This endorsement applies only with respect to bodily injury to the workers provided to the client identified in Item 1.A. of the Information Page and named in the Schedule below by the Labor Contractor identified in I.A. of the Information Page under an employee leasing arrangement. This arrangement is for long-term leasing services, rather than for temporary help services to meet seasonal or short-term conditions.

This policy provides coverage for the workers leased to the client. Coverage for these leased employees may be provided by either the leasing firm or the client which are both considered to be named insureds under this policy. This policy does not satisfy the client's duty for the complete payment of any obligations it may have under the Workers' Compensation Law for non-leased employees or that the labor contractor may have for direct employees engaged by it.

Part One (Workers Compensation Insurance) and Part Two (Employers Liability Insurance) will apply as though the labor contractor is an insured.

Under Part One, we will reimburse the labor contractor named in Item 1.A. of the Information Page for the benefits required by the Workers' Compensation Law if we are not permitted to pay the benefits directly to the persons entitled to them.

Part Four (Your Duties If Injury Occurs) applies to the labor contractor and client. The labor contractor and the client will recognize our right to defend under Parts One and Two and our right to inspect under Part Six (Conditions).

We will not ask any other insurer of the client to share losses with us covered by this policy.

We will charge premium for the workers leased to the client company by the labor contractor.

If we cancel this policy, we will send notice to the labor contractor and to the client at the address shown in the Schedule below.

The labor contractor will separately maintain payroll records needed to compute the premium for the workers leased to the client, to satisfy the obligations under Part Five (Premium). We will charge the labor contractor premium for workers leased to the client.

**Schedule**

**Name of Client**

**Address**

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Endorsement Effective                      Policy No.                      Endorsement No.

Insured                      Premium \$

Insurance Company                      Countersigned by

DATE OF ISSUE:                      ST ASSIGN:

**Note:**

This endorsement is to be attached to each policy issued to a client as specified under Rule II, Section H, of the New York Workers Compensation and Employers Liability Manual.

**NEW YORK OPTIONAL LABOR CONTRACTOR EXCLUSION ENDORSEMENT**

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

This policy does not provide coverage for workers you lease to your clients.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Endorsement Effective	Policy No.	Endorsement No.
Insured		Premium \$
Insurance Company	Countersigned by	
DATE OF ISSUE:	ST ASSIGN:	

**Note:**

This endorsement is to be attached to a policy issued to an employee leasing contractor where it is intended that the coverage afforded by the policy is limited to employees that are not leased to any client.

**NEW YORK OPTIONAL CLIENT EXCLUSION ENDORSEMENT**

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

In consideration of separate concurrent coverage provided by the labor contractor for leased employees, this policy does not provide coverage for workers you lease from the labor contractor listed below:

**Schedule**

**Labor Contractor**

**Address**

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Endorsement Effective

Policy No.

Endorsement No.

Insured

Premium \$

Insurance Company

Countersigned by

DATE OF ISSUE:

ST ASSIGN:

**Note:**

This endorsement is to be attached to a policy issued to a client where it is intended that the coverage afforded by the policy is limited to employees that are not leased from any employee leasing contractor.



**NEW YORK CONSTRUCTION CLASSIFICATION  
PREMIUM ADJUSTMENT FACTOR ENDORSEMENT**

The premium for this policy may be eligible for the New York Construction Classification Premium Adjustment Program. The credit factor shown in the Schedule is an estimated premium credit. The final calculation of the premium credit will be determined by our manual rules and your total payroll and hours worked as determined by audit.

**Schedule**

Construction Classification Premium Credit: \_\_\_\_\_%.

**Note:**

Use this endorsement to notify the insured of a premium credit under the New York Construction Classification Premium Adjustment Program if the credit is not available at the time of policy issuance.

**NEW YORK MERIT RATING ENDORSEMENT**

This endorsement applies to the insurance provided by this policy because New York is shown in Item 3.A. of the Information Page.

The premium and rates for this insurance are subject to merit rating because your premium is less than the amount necessary to be eligible for experience rating. A merit rating adjustment will not be applied if your final premium is calculated to be the New York minimum premium for the insured classifications.

The following credits or debits will be applied to your manual premium based on your claims during the most recent three-year period for which statistics are available.

1. An 8% credit will be applied if you had no claims.
2. A 0% debit will be applied if you had one claim.
3. A 4% debit will be applied if you had two claims.
4. An 8% debit will be applied if you had three or more claims.

**Notes:**

1. This endorsement must be attached to a policy showing New York in Item 3.A. of the Information Page, if the policy was issued or renewed on or after October 1, 1994 and the insured is eligible for merit rating.
2. Show any merit rating credit or debit in Item 4 of the Information Page.

*Issued January 1, 2000*

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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 will provide you with information concerning the use of the Preferred Provider Organization and your rights and obligations under the program.

A premium reduction percentage of \_\_\_\_\_% is applicable to your premium because you have exercised your right under the New York Workers' Compensation Law and agreed to use the medical services of a certified Preferred Provider Organization.

Failure to use the medical services of a certified Preferred Provider Organization, where applicable, will result in the forfeiture of the premium reduction.

**Schedule**

**Insured Name  
Address(es)**

**PPO  
Name(s)**

Effective Date of Employers Participation in the Program \_\_\_\_\_

Union Employees? **G** Yes **G** No      Are any union employees in the program? **G** Yes **G** No

Total Estimated Number of Employees Covered by PPO \_\_\_\_\_

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This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Endorsement Effective

Policy No.

Endorsement No.

Insured

Premium \$

Insurance Company

Countersigned by

DATE OF ISSUE:

ST ASSIGN:

**NEW YORK 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 with an anniversary rating date on or after October 1, 1999. The code(s) currently on your policy may be subject to the Law.

The requirements of the Law may be applied during the policy period or may be applied at time of audit.

**Note:** Use this endorsement if the proper payroll limitation and territory premium differential cannot be applied at time of policy issuance.

**NEW YORK DOMESTIC WORKERS RESTRICTED ENDORSEMENT**

This policy does not cover bodily injury to any of your domestic workers employed by you for less than forty hours per week.

**Note:**

To be attached to a policy affording coverage under the New York Workers' Compensation Law if it is desired to restrict coverage for domestics to those domestics with respect to whom the insured is mandatorily subject to such law.

**NEW YORK EXCLUSION FOR DESIGNATED  
OFFICERS AND EMPLOYEES OF FIRE DISTRICTS ENDORSEMENT**

The policy does not apply to bodily injury sustained by any of the officers or employees described below if the Board of Fire Commissioners of the fire district in accordance with the provisions of Section 54, Subdivision 6-a of the New York Workers' Compensation Law have elected not to provide the benefits of the New York Workers' Compensation Law to such persons.

**Schedule**

(Name of Officer or Employee or Class Thereof)

**Notes:**

1. To be attached to a policy affording coverage under the New York Workers' Compensation Law to a fire district when the Board of Fire Commissioners of such fire district has by resolution elected not to provide workers compensation coverage for any one or more of its officers or employees or class thereof.
2. The signed acceptance of the Secretary on behalf of the Board of Fire Commissioners of the insured may be obtained on a copy of the endorsement to be returned to the company.
3. The law provides that the election by the Board of Fire Commissioners shall not become effective until thirty (30) days after a copy of said resolution has been filed with the Chairman of the Workers' Compensation Board and with the company and a copy thereof is furnished to each officer and employee to whom such election is applicable. Therefore, the effective date of the endorsement is to be thirty (30) days after the date on which the carrier receives a copy of said resolution which the Board of Fire Commissioners has sent to the chairman of the Workers' Compensation Board.
4. This endorsement may not be used with a Volunteer Firefighters' Benefit Law policy.

**NEW YORK EXECUTIVE OFFICERS HOLD HARMLESS ENDORSEMENT**

This endorsement applies only to the insurance provided by the policy because New York is shown in Item 3.A. of the Information Page.

This policy covers bodily injury to any of your executive officers shown in the Schedule. We agree to reimburse your other workers compensation insurers for any loss sustained because of bodily injury to named executive officers, provided such bodily injury is covered by this policy.

**Schedule**

**Names of Officers**

**Titles**

**Note:**

Use this endorsement to provide coverage under the New York Workers' Compensation Law for an insured with multiple corporations or separately insured locations. The use of this endorsement will permit a single premium charge to be made for each insured executive officer.

**NEW YORK FIRE DISTRICT LIABILITY EXCLUSION ENDORSEMENT \*  
FOR COUNTY OR TOWN POLICIES**

This contract does not provide:

1. any coverage under the New York Workers' Compensation Law or the New York Volunteer Firefighters' Benefit Law for which any fire district would be liable under such laws, or
2. any New York workers compensation benefits for the fire district officers and employees for which any fire district would be liable under the Workers' Compensation Law, or
3. any New York volunteer firefighters' benefits for any volunteer firefighters for which any fire district would be liable under the New York Volunteer Firefighters' Benefit Law.

The foregoing provisions do not apply in relation to volunteer firefighters' benefit coverage and volunteer firefighters' benefits provided for and in relation to the following named fire districts which have expressly requested coverage under this contract pursuant to the provisions of Section 32 of the New York Volunteer Firefighters' Benefit Law, to wit<sup>2</sup>:

The term "fire districts," as used in this provision, does not include the fire protection districts and fire alarm districts mentioned in Sections 183 and 184 of the New York Town Law.

**Schedule**

**Notes:**

1. To be attached to a Volunteer Firefighters' Benefit Law policy issued to a county or a town.
2. If there are no exceptions, enter "No Exceptions."



**NEW YORK VOLUNTEER FIREFIGHTERS' BENEFIT LAW GROUP INSURANCE ENDORSEMENT**

The policy is a group insurance contract written under the provisions of Section 32 of the New York Volunteer Firefighters' Benefit Law.

You shall be responsible for all premiums.

You shall maintain records of the information necessary for premium computation separately for each insured.

You shall act for each and all of the insureds named in the Schedule below for the purpose of giving and receiving notice of cancelation.

You will receive any return premium under the policy.

**Schedule**

**Notes:**

1. To be attached to a Volunteer Firefighters' Benefit Law Policy when written on a group insurance basis.
2. The Schedule shall include the towns included under this group insurance policy.

**NEW YORK VOLUNTEER FIREFIGHTERS' PREMIUM DISCOUNT ENDORSEMENT**

The premium for this policy and the policies, if any, listed in Item 3 of the Schedule may be eligible for a discount. This endorsement shows your estimated discount in Items 1 or 2 of the Schedule. The final calculation of premium discount will be determined by our manuals and your premium basis as determined by audit. Premium subject to retrospective rating is not subject to premium discount.

**Schedule**

- | 1. State   | Estimated Eligible Premium |                  |                           |
|--|----------------------------|------------------|---------------------------|
|  | First<br>\$5,000           | Next<br>\$95,000 | Next<br>\$400,000 Balance |
| 2. Average percentage discount: _____%   |                            |                  |                           |
| 3. Other policies:   |                            |                  |                           |
| 4. If there are no entries in Items 1, 2 and 3 of the Schedule, see the Premium Discount Endorsement attached to your policy number: |                            |                  |                           |

**Notes:**

1. Use this endorsement to show the application of Manual Rule VII, Premium Discount, or to identify the insured's policy which shows the application of the Discount Rule.
2. Do not make entries in Items 1, 2 or 3 if a policy number is to be shown in Item 4.
3. The company has the option of replacing Item 1 with the appropriate Table in use by the company.
4. Item 3 is available to list all policies that are combined under the Discount Rule.
5. Use Item 4 if premium discount is shown on another policy issued to the insured.

**NEW YORK VOLUNTEER FIREFIGHTERS' BENEFIT LAW—  
EXTENSION OF EMPLOYERS LIABILITY INSURANCE ENDORSEMENT**

This endorsement provides Part Two—Employers Liability Insurance to volunteer fire departments or volunteer fire companies and their fire chiefs, fire commissioners and board of trustees if the named insured is liable for payment of benefits to the volunteer firefighters of these volunteer fire departments and fire companies in accordance with the provisions of Section 30 of the New York Volunteer Firefighters' Benefit Law.

The premium for this endorsement is calculated separately and is an additional 10% of the policy premium.

**Note:**

To be attached to a Volunteer Firefighters' Benefit Law policy when issued to a political subdivision that has elected to voluntarily provide employers liability insurance.

**NEW YORK VOLUNTEER AMBULANCE WORKERS' PREMIUM DISCOUNT ENDORSEMENT**

The premium for this policy and the policies, if any, listed in Item 3 of the Schedule may be eligible for a discount. This endorsement shows your estimated discount in Item 1 or 2 of the Schedule. The final calculation of premium discount will be determined by our manuals and your premium basis as determined by audit. Premium subject to retrospective rating is not subject to premium discount.

**Schedule**

- | 1. State  | Estimated Eligible Premium |                  |                           |
|---|----------------------------|------------------|---------------------------|
|   | First<br>\$5,000           | Next<br>\$95,000 | Next<br>\$400,000 Balance |
| 2. Average percentage discount: _____%  |                            |                  |                           |
| 3. Other policies:  |                            |                  |                           |
| 4. If there are no entries in Items 1, 2 and 3 of the Schedule, see the Premium Discount Endorsement attached to your policy number |                            |                  |                           |

**Notes:**

1. Use this endorsement to show the application of Manual Rule VII, Premium Discount, or to identify the insured's policy which shows the application of the Discount Rule.
2. Do not make entries in Items 1, 2 or 3 if a policy number is to be shown in Item 4.
3. The company has the option of replacing Item 1 with the appropriate Table in use by the company.
4. Item 3 is available to list all policies that are combined under the Discount Rule.
5. Use Item 4 if premium discount is shown on another policy issued to the insured.

**NEW YORK AMBULANCE DISTRICT LIABILITY EXCLUSION ENDORSEMENT  
FOR COUNTY OR TOWN POLICIES**

This contract does not provide:

1. any coverage under the New York Workers' Compensation Law or the New York Volunteer Ambulance Workers' Benefit Law for which any ambulance district would be liable under such laws, or
2. any New York workers compensation benefits for the ambulance district officers and employees for which any ambulance company would be liable under the Workers' Compensation Law, or
3. any New York volunteer ambulance workers' benefits for any volunteer ambulance workers for which any ambulance district would be liable under the New York Volunteer Ambulance Workers' Benefit Law.

The foregoing provisions do not apply in relation to volunteer ambulance workers' benefit coverage and volunteer ambulance workers' benefits provided for and in relation to the following named ambulance districts which have expressly requested coverage under this contract pursuant to the provisions of Section 32 of the New York Volunteer Ambulance Workers' Benefit Law, to wit: (if there are no exceptions, enter "No Exceptions.")

**Schedule**

**Note:**

To be attached to a Volunteer Ambulance Workers' Benefit Law policy issued to a county or a town.

**NEW YORK VOLUNTEER AMBULANCE WORKERS' BENEFIT LAW GROUP INSURANCE ENDORSEMENT**

The policy is a group insurance contract written under the provisions of Section 32 of the New York Volunteer Ambulance Workers' Benefit Law.

You shall be responsible for all premiums.

You shall maintain records of the information necessary for premium computation separately for each insured.

You shall act for each and all of the insureds named in the Schedule below for the purpose of giving and receiving notice of cancelation.

You will receive any return premium under the policy.

**Schedule**

**Notes:**

1. To be attached to a Volunteer Ambulance Workers' Benefit Law policy when written on a group insurance basis.
2. The Schedule shall list the members of the group included under this insurance policy.

**NEW YORK EXCLUSION FOR DESIGNATED  
OFFICERS AND EMPLOYEES OF AMBULANCE DISTRICTS ENDORSEMENT**

The policy does not apply to bodily injury sustained by any of the officers or employees described below if the Board of Ambulance Commissioners of the ambulance district in accordance with the provisions of Section 54, Subdivision 6-a of the New York Workers' Compensation Law and with the approval of the Town Board has elected not to provide the benefits of the New York Workers' Compensation Law to such persons.

**Schedule**

(Name of Officer or Employee or Class Thereof)

**Notes:**

1. To be attached to a policy affording coverage under the New York Workers' Compensation Law to an ambulance district when the Board of Ambulance Commissioners of such ambulance district and the Town Board have by resolution elected not to provide workers compensation coverage for any one or more of its officers or employees or class thereof.
2. The signed acceptance of the Secretary on behalf of the Board of Ambulance Commissioners of the insured and the Town Board may be obtained on a copy of the endorsement to be returned to the company.
3. The law provides that the election by the Board of Ambulance Commissioners, as authorized by the Town Board, shall not become effective until thirty (30) days after a copy of said resolution has been filed with the Chairman of the Workers' Compensation Board and with the company and a copy thereof is furnished to each officer and employee to whom such election is applicable. Therefore, the effective date of the endorsement is to be thirty (30) days after the date on which the carrier receives a copy of said resolution which the Board of Ambulance Commissioners has sent to the Chairman of the Workers' Compensation Board.
4. This endorsement may not be used with a Volunteer Ambulance Workers' Benefit Law policy.

**NEW YORK AMBULANCE AND FIRE DISTRICT LIABILITY EXCLUSION ENDORSEMENT  
FOR COUNTY OR TOWN POLICIES**

This contract does not provide:

1. any coverage under the New York Workers' Compensation Law or the New York Volunteer Firefighters' Benefit Law or the Volunteer Ambulance Workers' Benefit Law for which any fire district or ambulance district would be liable under such laws, or
2. any workers compensation benefits for fire or ambulance district officers and employees for which any fire district or ambulance district would be liable under the Workers' Compensation Law, or
3. any volunteer firefighters' or ambulance workers' benefits for any volunteer firefighters or volunteer ambulance workers under the Volunteer Firefighters' Benefit Law or the Volunteer Ambulance Workers' Benefit Law.

**Note:**

To be attached to a standard provisions policy issued to a county or town.



**NEW YORK VOLUNTEER AMBULANCE WORKERS' BENEFIT LAW—  
EXTENSION OF EMPLOYERS LIABILITY INSURANCE ENDORSEMENT**

This endorsement provides Part Two—Employers Liability Insurance to volunteer ambulance companies and their officers and board of trustees if the named insured is liable for payment of benefits to the volunteer ambulance workers of these volunteer ambulance companies in accordance with the provisions of Section 30 of the New York Volunteer Ambulance Workers' Benefit Law.

The premium for this endorsement is calculated separately and is an additional 10% of the policy premium.

**Note:**

To be attached to a Volunteer Ambulance Workers' Benefit Law Policy when issued to a political subdivision that has elected to voluntarily provide employers liability insurance.

*Issued January 1, 2000*

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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? **G** Yes **G** No    Are any union employees in the program? **G** Yes **G** No

Total Estimated Number of Employees Covered by PPO \_\_\_\_\_

---

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Endorsement Effective

Policy No.

Endorsement No.

insured

Premium \$

insurance Company

Countersigned by

DATE OF ISSUE:

ST ASSIGN:

***Effective February 1, 2000***

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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  
(DATE)

Policy No. \_\_\_\_\_ Endorsement No. \_\_\_\_\_ Premium \$ \_\_\_\_\_  
of the \_\_\_\_\_  
(NAME OF INSURANCE COMPANY)

issued to \_\_\_\_\_

\_\_\_\_\_  
Authorized Representative

This endorsement adds Foreign Voluntary Compensation Insurance to the policy.

**Section 1. Employees Covered**

- A. This coverage applies only to employees you hire within the limits of the United States of America while they are traveling or temporarily residing outside the United States of America, its territories or possessions or Canada for a period no longer than ninety days.
- B. This insurance does not apply to any employees you hire outside the limits of the United States of America.
- C. This insurance does not apply to any employees who are employed to work at locations within the following country or countries:

**Section 2. How This Insurance Applies**

This insurance applies only to bodily injury by accident or to bodily injury by disease. Bodily injury includes resulting death. Bodily injury includes any endemic disease. Endemic diseases are those which are peculiar to a locality or region.

- A. An employee included in the group of employees described in Item 1. of the Schedule of this endorsement must sustain the bodily injury.
- B. The bodily injury must arise out of and occur in the course of employment necessary or incidental to work in a state, country or subdivision of a country listed in Item 1. of the Schedule of this endorsement.
- C. Bodily injury by accident must be during the policy period.
- D. The conditions of your workplace must cause or aggravate the bodily injury by disease. The employee's last day of last exposure to those conditions causing or aggravating such bodily injury must occur during the policy period.

**Section 3. Exclusions**

This insurance does not cover:

- A. Bodily injury arising from any direct or indirect consequence of war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power. No current or subsequent endorsement to this policy will override or waive this limitation;
- B. Compensation or benefits imposed by any non occupational, disability benefits law, plan or any similar law or plan; and
- C. Bodily injury you intentionally cause or aggravate.

**Section 4. Voluntary Workers Compensation**

This endorsement amends Section A. of Part One of the policy by adding the following coverage:

On your behalf, we will voluntarily pay an amount equal to the benefits you would be required to pay if you and the employees described in Item 1. of the Schedule were subject to the workers compensation law designated in Item 1. of the Schedule of this endorsement.

We will pay those amounts to the persons who would be entitled to them under the law. If this is not possible, we will reimburse you for amounts you are required to pay.

The following provisions apply to this insurance:

- A. In no event will our liability under this section exceed the amount we or you would have been obligated to pay if the employment and injury had been subject to the workers compensation law designated in Item 1. of the Schedule of this endorsement. The only exception to this is as provided for in Section 6 – Repatriation Expense.
- B. We have the option of requesting you to pay sums due directly to persons entitled to them on our behalf. We will reimburse you for these payments when you provide us with satisfactory proof of payment.
- C. Before we are required to make any payment or reimburse you, the persons entitled or paid must:
  - (1) Release you and us in writing from all responsibility for the bodily injury or death;
  - (2) Transfer to us their right to recover from others who may be responsible for the injury or death to the extent of our payment or reimbursement; and
  - (3) Cooperate with us and do everything necessary to enable us to enforce the right to recover from others.

If a person entitled to payment under this section refuses to accept voluntary payments offered, we may, at our discretion, withdraw the offer to pay compensation benefits. If this happens, we will notify you and the employee that we will no longer be bound by the provisions of this section.

- D. Under this or any other policy we have issued to you, it is possible that the provisions of a workers compensation law, plan or any similar law or plan may hold you or us legally liable for any injury where payments have been made or would otherwise be made under Section 4. of this endorsement. If this happens, we agree that we will make no further payments under Section 4. if Section 5. of this endorsement applies.

**Section 5. Legal Liability Under Workers Compensation Law**

- A. If benefits are payable under a workers compensation or occupational disease law of any state, country or subdivision of a country other than the United States of America, its territories or possessions or Canada, we will reimburse you up to but not in excess of the cost of benefits which have been payable under the workers compensation law of the state designated in Item 1. of the Schedule of this endorsement.
- B. We will not be liable for any loss for which you had other valid and collectible insurance.

- C. We assume no obligation to defend any suit or proceeding against you outside of the United States of America, its territories or possessions or Canada.
- D. The coverage Section 5. affords does not cover fines or penalties imposed on you for failure to comply with the requirements of any workers compensation or occupational disease law of any state, country or subdivision of a country.

#### **Section 6. Repatriation Expense**

This section only applies to coverage provided for in Sections 4. and 5. of this endorsement.

Medical expenses include additional expenses of repatriation to the United States of America incurred as a result of bodily injury to employees. In the event an employee is injured, our liability is limited to the amount by which these expenses exceed the normal cost of returning the employee. In the event of an employee's death, our liability is limited to the amount by which the expenses of returning the body exceed the normal cost of returning an employee who is alive and in good health.

Our liability will never exceed the amount indicated in Item 2. of the Schedule of this endorsement for one covered employee or accident.

The policy does not afford coverage for repatriation expenses unless a specific limit of liability for each covered employee and accident appears in Item 2. of the Schedule of this endorsement.

#### **Section 7. Employers Liability**

The following agreement replaces Section B of Part Two – Employers Liability of the policy with respect to the coverage this endorsement provides:

##### **A. We Will Pay**

We will pay, on your behalf, all sums which you become legally obligated to pay as damages because of bodily injury by accident or disease, including resulting death, sustained in any state or country or subdivision of a country other than the United States of America, its territories or possessions or Canada by any of your employees arising out of and in the course of employment by you.

The following provisions apply to Section 7. of this endorsement:

- A. We will reimburse you for all reasonable expenses you incur, including attorneys' fees in defending any suit against you alleging injury and seeking damages on account of any insurance this section of this endorsement affords. We assume no obligation to defend any suit or any proceeding brought against you outside the United States of America, its territories or possessions or Canada.

- B. The limit of our liability under Part Two will be in accordance with the following provisions:

The words "damages because of bodily injury by accident or disease, including resulting death" in Part Two include damages for care and loss of services. These words also include damages for which you are liable because of suits or claims others bring against you to recover the damages obtained from such others because of bodily injury your employees sustain arising out of and in the course of their employment.

The limit of liability in Item 3. of the Schedule of this endorsement which applies to bodily injury by accident is the total limit of our liability for all damages because of bodily injury by accident including resulting death that one or more employees sustain.

The limit of liability in Item 3. of the Schedule of this endorsement which applies to bodily injury by disease is the total limit of our liability for all damages because of bodily injury by disease including resulting death that one or more employees sustain in any one state, country or subdivision of a country outside the United States of America, its territories or possessions or Canada listed in Item 1. of the Schedule of this endorsement.

The limits of liability designated in this endorsement supersede and are not cumulative with any limit(s) of liability elsewhere in the policy. The inclusion of more than one insured does not increase the limits of our liability.

### **Section 8. Premium**

In addition to the provisions of Part V – Premium of the policy, the following provisions will apply to this endorsement:

- A. We will compute the premium for this coverage in accordance with Part Five of the policy, upon all remuneration paid to employees while traveling or temporarily residing outside the United States of America, its territories or possessions or Canada for a period of no longer than ninety days.
- B. We will determine the premium for this coverage on the basis of the workers compensation rules, classifications and rates in accordance with the manuals we use for the state workers compensation law designated in Item 1. of the Schedule of this endorsement.
- C. You must maintain payroll records for any employees covered by the provisions of this endorsement.

### **Section 9. Other Insurance**

The following provision replaces Section E of Part One and Section F of Part Two of the policy with respect to the coverage this endorsement provides.

The insurance for a loss covered by this endorsement will be excess insurance over and above any other insurance except with respect to insurance provided under Section 5. The limits of liability for this insurance will be reduced by an amount equal to the limits of liability other insurance affords.

### **SCHEDULE**

1. Name(s) of Employees	State or Country of Operations	Designated Workers Compensation Law
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### **2. Limits of Liability for Repatriation Expense**

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

### **3. Limits of Liability for Part Two – Employers Liability**

\$100,000 Bodily Injury by accident each accident  
\$100,000 Bodily Injury by disease each employee  
\$500,000 Bodily Injury by disease policy limit

## **NEW YORK DIGEST OF RULINGS AND INTERPRETATIONS**

The rulings and interpretations contained in this Digest are published for the convenience and guidance of the members of the Rating Board. Many of the entries have already been published in bulletins issued by the Rating Board and are included in the Digest for easier reference. Some entries are based on decisions made by the Committees of the Rating Board that pertained to an individual risk, while others represent established practices currently followed by the Board.

Since some interpretations are based on Committee decisions, they should be regarded as precedents to follow during the underwriting process. An evaluation of a particular risk may have characteristics similar to the risk upon which the decision was made, however, there may be differences in the current risk that could preclude the use of the interpretation stated in this Digest.

The Digest contains four sections which are described below:

### **SECTION I**

This section describes certain rules and procedures followed by the Rating Board and also provides more detail concerning several rules contained in the Rules section of the manual.

### **SECTION II**

This section contains rulings and briefly stated interpretations concerning the assignment of classifications to operations that may or may not be described in the Classification section of the manual.

### **SECTION III**

This section provides detailed interpretations of all "Store" classifications to improve accuracy in assigning these classifications.

### **SECTION IV**

This section includes interpretations of other classifications where their scope and application require additional information not contained in the Classification section of the manual.



TABLE OF CONTENTS		PAGE
<b>SECTION I — RULES AND PROCEDURES</b>		
<b>A. POLICY WRITING</b>		
1. Classifications		
a. Authorized Classifications	.....	D-1
b. Non-Authorized Classifications	.....	D-1
c. Change of Operations or Location	.....	D-1
d. A-Rated Classifications	.....	D-1
e. Classifications Requiring Specific Approval	.....	D-1
f. Non-Experience Rated Risks	.....	D-2
2. Experience Rated and Merit Rated Risks	.....	D-2
<b>B. WRITTEN INQUIRIES</b>	.....	D-2
<b>C. TELEPHONE INQUIRIES</b>	.....	D-2
<b>D. NOTICE OF CLASSIFICATIONS CHANGED BY THE RATING BOARD</b>	.....	D-2
<b>E. POLICY CHECKING</b>	.....	D-3
<b>F. MATERIAL SENT TO THE RATING BOARD</b>	.....	D-3
<b>G. RESPONSES TO RATING BOARD LETTERS AND CRITICISMS</b>	.....	D-3
<b>H. BASIS OF PREMIUM</b>		
1. Aircraft Operated by a Proprietor or Copartner	.....	D-3
2. Anniversary Rate Changes Occurring During the Policy Period	.....	D-4
3. Bonuses	.....	D-4
4. Charitable Institutions	.....	D-4
5. Consumer Cooperatives	.....	D-4
6. Deficiency or Retroactive Wages	.....	D-4
7. Employee Savings Plan — Employee/Employer Contributions	.....	D-4
8. Expenses Which Are Not Incidental to Employment	.....	D-4
9. Hospitals — Volunteer Workers	.....	D-5
10. Maintenance of Records	.....	D-5
11. Payroll Limitation — Interstate Risks	.....	D-5
12. Period of Employment	.....	D-5
13. Relatives of Individuals, Copartners or Corporate Officers	.....	D-5
14. Strikes	.....	D-5
15. Subsistence Allowance, On-The-Job Training	.....	D-5
16. Travel Time	.....	D-5
17. Vacation and Welfare Funds	.....	D-6
18. Vacation Wages	.....	D-6
19. Wages Paid for Idle Time	.....	D-6
<b>I. CANCELLATION</b>	.....	D-7
<b>J. EMPLOYEE LEASING</b>	.....	D-7
<b>K. EXECUTIVE OFFICERS</b>		
1. Domiciled in Other States	.....	D-8
2. Inactive	.....	D-8
3. Multiple Carriers	.....	D-8
4. Multiple Corporations or Policies—One Carrier	.....	D-9
<b>L. MINIMUM PREMIUMS—New Operations or Changes in Operations During the Policy Period</b>	.....	D-9
<b>M. PREMIUM CHARGES APPLICABLE TO POLICIES FOR WHICH NO NEW YORK EXPOSURE IS DEVELOPED</b>	.....	D-9



**TABLE OF CONTENTS***Issued January 1, 2000***Original Printing**

	<b>PAGE</b>
<b>N. NEW YORK CONSTRUCTION EMPLOYMENT PAYROLL LIMITATION PROGRAM</b>	
Manual Rule Reference .....	D-9
Frequently Asked Questions .....	D-10
Examples .....	D-16
<b>O. RATES IN EXCESS OF STANDARD RATES .....</b>	<b>D-23</b>
<b>P. THREE-YEAR FIXED RATE POLICY PROGRAM .....</b>	<b>D-23</b>
<b>SECTION II — CLASSIFICATION ASSIGNMENTS .....</b>	<b>D-27</b>
<b>SECTION III — CLASSIFICATION INTERPRETATIONS — STORES .....</b>	<b>D-57</b>
<b>SECTION IV — CLASSIFICATION INTERPRETATIONS — GENERAL .....</b>	<b>D-77</b>
<b>INDEX — SECTIONS III &amp; IV .....</b>	<b>i</b>

**SECTION I  
RULES AND PROCEDURES****A. POLICY WRITING****1. Classifications****a. Authorized Classifications**

Authorized classification(s) are classifications that are shown on a rate card promulgated by the Rating Board. The top portion of the rate card shows the classification(s) that are authorized by the Rating Board. The classification(s) for every policy issued for a risk must be written in strict accordance with the classification(s) shown on the rate card. If the rate card for the current term of insurance has not been issued and a previous rate card exists, the policy must be written with the classification(s) shown on the existing rate card. In the case of construction or erection risks, any appropriate construction or erection classification, subject to verification at the time of audit, may be used provided that the phrase "Miscellaneous Contracting Classifications" is authorized on the current or previous rate card.

**b. Non-Authorized Classifications**

Except as noted above, no other classification(s) can be used other than standard exception classifications, provided the classification(s) authorized for the risk do not include standard exception classification employments in their phraseologies. Classifications shown on the lower portion of the rate card are used in the calculation of the experience rating modification and may or may not be authorized. *Refer to a. above for Authorized Classifications.*

**c. Change of Operation or Location**

The Rating Board is to be notified, in writing, of any change in the operation or location of a risk which may affect the classification. Details of the change in operations, as well as the carrier's comments, should be brought to the Rating Board's attention for a determination of the proper classification(s). Any policy written with classification(s) not authorized by the Rating Board, will be issued a Notice of Criticism informing the carrier of the authorized classification(s).

**d. A-Rated Classifications**

If a risk is subject to a classification with a symbol (a) rate, the policy must be written on a "rate to be determined" basis. When submitting a policy written with an a-rated classification, a letter describing the insured's operations should be sent to the Rating Board. Any policy written with an a-rated classification which does not include a letter describing the insured's operations is subject to disapproval.

**e. Classifications Requiring Specific Approval**

If a risk is subject to a classification which contains a footnote requiring specific Rating Board approval prior to its use, the classification cannot be applied to the policy until a determination of the proper classification is made by the Rating Board. A letter describing the insured's operations and requesting approval of the classification is to be forwarded to the Rating Board to the attention of Underwriting Services.

f. **Non-Experience Rated Risks**

★ A policy for a non-experience rated risk may be written in accordance with classification procedures contained in this manual, as supplemented by rulings and interpretations published in the Digest or in bulletins issued by the Rating Board. For these risks, prior Rating Board approval to use a specific classification is not required unless the classification(s) is an a-rated classification, the classification requires specific Rating Board approval or the classification(s) has been authorized for the risk.

**2. Experience Rated and Merit Rated Risks**

If the Rating Board has promulgated either an experience rating or merit rating factor, a carrier is required to issue a policy with the applicable factor. *Refer to the New York Experience Rating Plan Manual for rules and procedures applicable to the Experience Rating Plan and the Merit Rating Plan.*

**B. WRITTEN INQUIRIES**

The Rating Board will respond to written inquiries received from the insured, the insuring carrier or the agent or broker of record for a particular risk, provided there is evidence of coverage for the policy term in question, and also if such inquiry is received within twelve months of the expiration date of the policy term in question. All other individuals must furnish the Rating Board with a letter of authority from the insured, on the insured's stationery, authorizing such individual as its representative.

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

**C. TELEPHONE INQUIRIES**

The Rating Board will discuss, over the telephone, matters such as classification assignments, manual rule interpretations, ownership rules, experience modifications and merit rating factors relating to an individual insured *only* with the insuring carrier, the agent or broker of record or the insured. All other individuals must furnish the Rating Board with a letter of authority from the insured, on the insured's stationery, authorizing such individual as their representative.

General inquiries, not regarding a particular risk, are answered by a Rating Board employee who is knowledgeable in the specific nature of the call.

Comments or views expressed by the Rating Board relating to an individual risk are not binding and must be regarded as advisory suggestions.

**D. NOTICE OF CLASSIFICATIONS CHANGED BY THE RATING BOARD**

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

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

**E. POLICY CHECKING**

The Rating Board, as part of its policy examination process, checks policies to verify that they have been properly written using rules, forms of coverage, procedures and rates contained in the various manuals published by the Rating Board. A letter of criticism will be sent to a carrier if the policy issued by that carrier is not written correctly. The receipt of a policy, at the Rating Board, without disapproval, does not imply that the Rating Board has approved the policy as written.

**F. MATERIAL SENT TO THE RATING BOARD**

It is essential that all material submitted to the Rating Board contain the complete name of the insured, whether or not the material is a policy, endorsement, cancellation, reinstatement or correspondence. The name of the insured is essential as it is used to identify the Rating Board's record of an insured. The complete name of the insured on all documents will avoid material from being returned requesting additional information.

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

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

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

**G. RESPONSES TO RATING BOARD LETTERS AND CRITICISMS**

Carriers are required to respond to criticisms within the time period shown on the criticism letter to avoid penalties for non-compliance. Prompt responses to letters or requests for additional information will avoid follow-up letters and additional delays in resolving a particular matter or issue.

**Note:** Responses should be specifically addressed to the Rating Board person who sent the criticism letter.

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

**H. BASIS OF PREMIUM****1. Aircraft Operated by a Proprietor or Copartner**

The per passenger seat surcharge specified in the manual, in connection with Code 7421 "Aircraft Operation," is to be charged to a proprietor or member of a copartnership who operates the aircraft in the conduct of their business even if there are no other employees engaged in the operation of an aircraft.

**SECTION I***Issued January 1, 2000***Original Printing****2. Anniversary Rate Changes Occurring During the Policy Period**

With respect to those classifications for which a limitation on remuneration is specified in the manual, if a change of rate occurs during the policy period, calculate the ratio of the limited remuneration for all employees under such classification to the risk's total remuneration developed in the classification for the entire policy period. Then apply the ratio to the risk's total remuneration for that classification, developed before and after the date of the rate change, to determine how much remuneration is applicable to each part before applying the respective rates. *Refer to Rule V.B. for a further explanation of remuneration.*

**3. Bonuses**

Bonuses paid during the policy period are considered as earned during the policy term and prorated for the period of employment during the policy term.

**4. Charitable Institutions**

Any money, board or lodging received by an inmate or any other individual providing services to a charitable institution is to be considered remuneration for premium determination purposes.

**5. 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.

**6. Deficiency or Retroactive Wages**

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

**7. Employees Savings Plan – Employee/Employer Contributions**

Employee authorized salary reductions, into a savings plan, are to be included as remuneration for premium computation purposes.

Contributions of employer funds, made by the employer in an amount authorized by an employee, is not considered remuneration for premium computation purposes unless these contributions are reported by the employer as current taxable income to the employee.

**8. Expenses Which Are Not Incidental to Employment**

Payments made by an employer to an employee which cover personal or other expenses of the employee, which are not incurred as incidental to the employer's business, are to be considered as payroll and assigned to the manual classification which applies to the work normally performed by such employee.

**9. Hospitals – Volunteer Workers**

When insurance is provided for volunteer workers performing duties in hospitals, 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.

**10. Maintenance of Records**

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

**11. Payroll Limitation—Interstate Risks**

The excess payroll deduction is determined by state, by classification and by individual employee, combining the gross payroll for the states approving such limitation and computing a total percentage excess deduction factor to be applied to such payrolls by classification.

**12. Period of Employment**

For the purpose of applying the payroll limitation rule, the "total time employed during the policy period" of any employee shall be considered to be the sum of the portions of all contracts of employment of such employee falling within the policy period. *Refer to Rules V.F. and V.G.*

**13. Relatives of Individuals, Copartners or Corporate Officers**

If a spouse or relative of an individual proprietor, member of a copartnership, or an officer of a corporation is employed by such entity to perform work in connection with the operations of the employer, the actual payroll of such relative or spouse, subject to a minimum amount equal to the wages that would ordinarily be paid to another employee performing the same or similar work, shall be included in the basis of premium computation. If the records fail to disclose payroll, the minimum specified above shall be included as payroll.

**14. Strikes**

Wages paid to employees who are not on strike, but who are present on the employer's premises and are unable to perform their normal duties because of a strike, are to be assigned to the classification applicable to the work they usually perform. However, if any of these employees do not perform any work for their employer and are not present on their employer's premises during the strike, any wages paid to these employees are to be assigned to Code 8810 "Clerical Office Employees."

**15. Subsistence Allowance, On-The-Job Training**

Subsistence allowance paid by the federal government, to a veteran-in-training, has been held by the Workers' Compensation Board to not constitute wages within the meaning of the Workers' Compensation Law and therefore should not be included in the premium computation.

**16. Travel Time**

Payments made by an employer to an employee representing compensation for time spent in traveling to or from work, or to or from a specific job, are to be considered as payroll and assigned to the manual classification which applies to the work normally performed by such employee.

**SECTION I***Issued September 21, 2004***1<sup>st</sup> Reprint****17. Vacation and Welfare Funds**

Amounts for vacation, medical, hospitalization, pension, educational or social welfare purposes, paid by an employer to a special fund administered by a labor union, by a board representing both labor and employers, or by any trustee, are to be treated as follows for premium computation purposes:

- a. These amounts are not to be included as payroll for any of the funds named above except for vacation funds which are explained in b. and c. below.
- b. These amounts are to be included if they are vacation funds which are credited on the records of the fund to each individual employee.
- c. These amounts are not to be included as payroll if they are vacation funds that have not been credited on the records of the fund to the individual employee, but are paid out at the discretion of the administrators of the fund or in accordance with a plan under which an employee is only entitled to benefits when certain specified requirements are met.

**18. Vacation Wages**

When an employee works during his/her vacation period and receives regular wages in addition to vacation pay, the vacation pay, as well as the regular wages, are to be included as payroll.

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## I. CANCELLATION

1. If a policy is canceled by an insured who continues in business, but no longer has employees, premium should be adjusted in accordance with Rule X of the New York Manual.
2. Procedures for cancellation notices for policies returned to the insurance carrier as "Not Wanted" or "Not Taken:"
  - a. If such policies are returned to an insurance carrier or to an agent (not a broker) for flat cancellation before the effective date of the policy and the policy has not been filed with the Rating Board and/or the Workers' Compensation Board, a notification of cancellation does not have to be filed with the Chair of the Workers' Compensation Board, or sent to the Rating Board or the employer.
  - b. If such policies are returned to an insurance carrier or to its agent (not a broker) for flat cancellation after the inception date of the policy, and the policy has been filed with the Rating Board and/or the Workers' Compensation Board, a notice of cancellation must be sent to the employer and the Rating Board and must also be electronically sent to the Chair of the Workers' Compensation Board in accordance with the Filing Requirements of Rule D.—Cancellations or Reinstatements, in the Administrative Rules and Procedures section of the Manual.
3. A retroactive cancellation of a policy is not permissible even if an insured has retired from business or his operations were concluded prior to the date when the carrier was notified that coverage was not necessary.

## J. EMPLOYEE LEASING

The question of whether the nature of a work situation is one of employee leasing or a temporary work situation arises often. One way to distinguish between the two is that, at the onset of an employee leasing arrangement, an employer transfers the payroll of some or all of its employees to a labor contractor and then leases back these same employees. During the duration of the arrangement, the labor contractor assumes such tasks as the administration of payrolls and benefit packages for the employer for a prescribed fee. In this case, the client (or employer) of the labor contractor may initially recruit, interview, hire or fire its workers. Subsequent to the onset of the leasing arrangement, the client and the labor contractor may jointly recruit, interview, hire or fire any new or replacement employees.

An employee leasing arrangement may also exist even if an employer does not transfer its employees to a labor contractor and then lease them back. This can occur in the case of a new business where an employer does not have any employees but chooses to obtain some or all of its workforce from a leasing firm. This differs from the former situation in that the joint recruiting, interviewing, hiring or firing may exist for both the initial group of employees as well as any replacement or additional employees which are subsequently hired for or by the new employer.

Another type of situation which may require the application of the employee leasing rules, as shown in the manual, is when the functions performed by an entire department of an employer are performed by workers obtained from a leasing firm. These workers may operate a mail room or perform other functions such as data processing services at the employer's place of business.



**SECTION I***Issued January 1, 2000***Original Printing**

Companies which furnish workers on a temporary basis generally would not fall under the Rating Board rule and usually contain the following characteristics:

1. The temporary workers usually were not former employees of the client.
2. The temporary workers supplement the client's workforce for special work situations such as employee absences, temporary skill shortages, peak workloads or special assignments or projects. They do not perform the work of a regular full-time employee on an ongoing basis.
3. The temporary workers do not work on a regular ongoing basis. Their length of service to the client is generally of a short duration. However, if the length of service is for an extended period of time as, for example, in the vicinity of one year, this may be considered an employee leasing arrangement for the purpose of these rules.

**K. EXECUTIVE OFFICERS****1. Domiciled in Other States**

An executive officer of a corporation who is domiciled and employed outside of New York State should not be included in the audit of the New York policy if:

- a. the officer performs no duties in New York State; or
- b. the officer visits New York occasionally, but performs only clerical duties in New York and is included under a compensation policy insuring that corporation in another state.

**2. Inactive**

For the purpose of computing premium, an executive officer of a corporation is considered inactive if his/her office is merely nominal or honorary, if the officer does not exercise any function of the office or perform any other duties on behalf of the corporation except as a director thereof, and if the officer rarely enters the premises except to attend directors' meetings. An officer who engages in activities such as presiding at directors' meetings, keeping minutes thereof, or conferring with the active management concerning the conduct of the corporation's affairs is not considered inactive. Examples of executive officers who may be considered inactive, provided the required conditions stated above are met, include:

- a. An officer who is elected for the value of his or her name or because of stock holdings.
- b. An officer who is required to retire or has ceased to perform any duties.
- c. A member of the principal stockholder's family who is given an honorary official title.

**3. Multiple Carriers**

If the New York operations of a corporation or of two or more corporations comprising a single risk are insured by more than one carrier, the premium charge specified in the manual for each insured executive officer who performs any duties at New York locations covered by different carriers shall be divided equally among the carriers involved. An exception to this rule is if one of the carriers has agreed to hold harmless, in whole or in part, the other carrier or carriers with respect to such officer(s). In this case, the premium charge is to be divided in accordance with the hold harmless agreement. *Refer to endorsement WC 31 06 03 "New York Executive Officers Hold Harmless Endorsement" in the Endorsement Section.*

**4. Multiple Corporations or Policies—One Carrier**

If the New York operations of a corporation or of two or more corporations comprising a single risk are insured by one or more policies issued by the same carrier, a single premium charge is made for each insured executive officer based upon his entire remuneration received from all such corporations, subject to the minimum/maximum remuneration for executive officers shown on the Miscellaneous Values page of the manual.

**L. MINIMUM PREMIUMS—New Operations or Changes in Operations During the Policy Period**

Neither the minimum premium nor the expense constant are prorated because of any change in operations during the term of the policy. These charges are adjusted on the basis of the actual premium developed for the policy period at the time of audit.

**M. PREMIUM CHARGES APPLICABLE TO POLICIES FOR WHICH NO NEW YORK EXPOSURE IS DEVELOPED**

The following rules govern the determination of premium in the case of policies for which no New York premium is developed upon audit:

1. If no New York payroll develops upon audit for an interstate policy and the earned premium for other states exceeds the New York minimum premium for Code 8810 "Clerical Office Employees," no expense constant or minimum premium for New York is charged.
2. If no New York payroll develops upon audit for an interstate policy and the earned premium for other states is less than the New York minimum premium for Code 8810 "Clerical Office Employees," the minimum premium for Code 8810 is charged for the policy. The New York premium is the difference between the minimum premium for Code 8810 and the earned premium for the other states. The premium assigned to New York is considered the expense constant premium and shall not be greater than the expense constant premium for New York.
3. If under conditions of 1. and 2. above, New York coverage is provided by endorsement for only part of the policy period, the pro rata portion of the expense constant and the minimum premium for Code 8810 "Clerical Office Employees" shall be used in applying the above rules.

**N. NEW YORK CONSTRUCTION EMPLOYMENT PAYROLL LIMITATION PROGRAM**

The manual rules for the New York Construction Employment Payroll Limitation Program are contained primarily under Rule V.G. "PAYROLL LIMITATION" and under Rule VI.I. "PREMIUM DETERMINATION FOR CONSTRUCTION EMPLOYMENTS SUBJECT TO RULE V.G." In addition, payroll limitation is reflected in the following manual rules:

1. Rule IV.B.5      Governing Classification
2. Rule IV.E.1.      Miscellaneous Employees
3. Rule V.A. Basis of Premium – Total Remuneration
4. Rule V.F.      Payroll Limitation – Other than Construction Classifications contained in Rule V.G.
5. Rule VI.G.      Audit of Payroll and Adjustment of Premium
6. Rule VI.J. Premium Determination for Federal and Maritime Insurance
7. Rule VI.K.      Safety Program – Surcharges and Credits
8. Rule IX.A.6      Executive Officers – Premium Determination
9. Rule IX.B.4      Sole Proprietors and Partners – Premium Determination
10. Rule IX.C.3.      Premium for Uninsured Subcontractors
11. Rule IX.I.3      New York Construction Classification Premium Adjustment Program – Credit Determination
12. Rule XII.D.4      Rates for Non-Federal "Non-F" Construction Classifications
13. Rates—Page 5      Miscellaneous Values

**SECTION I***Issued January 1, 2000***Original Printing**

Frequently asked questions that better explain the intent of the Program and clarify application of the manual rules are shown below. Following the questions and answers are some examples of premium calculations as they pertain to payroll limitation.

**FREQUENTLY ASKED QUESTIONS****Q: What is the Construction Employment Payroll Limitation Law?**

**A:** The Payroll Limitation Law was enacted to become effective for policies with anniversary rating dates on or after October 1, 1999. For workers compensation insurance premium determination purposes, the Law applies a maximum payroll limitation for eligible construction classification codes. The Law does not apply, however, to employments engaged in the construction of one or two-family residential housing. *Refer to Rule V.G.1.*

**Q: What is the purpose of the Payroll Limitation Law?**

**A:** The purpose of the Payroll Limitation Law is to provide a more equitable distribution of premium between high wage paying and low wage paying employers in the construction industry.

**Q: How does the payroll limitation work?**

**A:** A payroll limitation is applied to the actual weekly payroll per employee in each of the eligible construction classification codes. Actual payroll, and not the limited payroll, is used for employments engaged in the construction of one or two-family residential housing. *Refer to Rule V.G.1-4.*

**Q: Who is eligible for payroll limitation?**

**A:** Employers with payroll in the classifications shown in Rule V.G.1 of the Manual.

**Q: Are any construction employments excluded from the Payroll Limitation Law?**

**A:** Yes, any employments engaged in the construction of one or two-family residential housing.

Example: The payroll limitation would apply to an employer subject to Code 5183 who performs plumbing work in a commercial or retail building. However, if the same employer performed plumbing work in one or two-family residential housing, then that payroll would not be subject to payroll limitation. *Refer to Rule V.G.1.*

**Q: Other than the payroll limitation, are there any other premium calculation considerations?**

**A:** Yes, the Law also created three (3) geographic territories for the purpose of varying the required manual rate off-balance between upstate and downstate employers. These off-balance charges are referred to as territory premium differentials.

**Q: What are the three construction employment geographic territories?**

**A:** Territory 1 – Counties of The Bronx, Kings, New York, Queens and Richmond  
Territory 2 – Counties of Dutchess, Nassau, Orange, Putnam, Rockland, Suffolk and Westchester  
Territory 3 – All other counties within the State

**Q: How does the payroll limitation apply?**

★ **A:** In determining premium, the actual weekly payroll of each employee for the classification codes specified in Rule V.G.1. is subject to a maximum of the greater of \$750 or the weekly wage upon which the maximum weekly benefit is based for policies with effective dates on or after October 1, 2002.

**Q: Does payroll limitation apply to only new construction?**

**A:** No. The payroll limitation also applies to the remodeling, repair and maintenance of existing structures. Payroll limitation, however, does not apply to any construction of one or two-family residential housing. *Refer to Rule V.G.1.*

**Q: Are there any requirements of an employer entitled to payroll limitation?**

**A:** Yes. The Law requires an employer to maintain true and accurate weekly payroll records for each employee which shows each employee's total weekly wages and hours worked by type of work performed, by geographic territory and whether or not the work was performed on one or two-family residential housing.

In addition, overtime, vacation, holiday, sick and bonus pay must be segregated for each employee.

**Q: What if an employer does not keep the proper records?**

**A:** First, the willful failure to keep proper records or the knowing falsification of any records may be prosecuted as insurance fraud under the Penal Law; and second, the employer would not be entitled to payroll limitation. *Refer to Rule V.G.3. Note 2.*

In the absence of records, however, the territory premium differentials still apply.

**Q: If only annual payroll is available for an employee, can the annual payroll be divided by 52 weeks to arrive at a weekly payroll?**

**A:** No, only the actual weekly payroll can be used. *Refer to Rule V.G.3. Note 1.*

**Q: Suppose an employee did not work a full week. How is the payroll limitation applied?**

**A:** A partial week is considered a full week in determining an employee's weekly pay for payroll limitation purposes. *Refer to Rule V.G.4.*

**Q: Are there any other requirements relating to payroll limitation?**

**A:** Yes. Detailed employer records of wages, hours-worked and other information by job location is to be reported quarterly to the Department of Taxation.

Contact the Department of Taxation for information regarding these requirements.

## SECTION I

*Issued January 1, 2000*

Original Printing

**Q: What if an employee works part of the week in the construction of one or two-family residential housing and part of the week in commercial construction?**

**A:** The payroll must be segregated and the one or two-family residential housing portion should not be considered when applying the payroll limitation. The residential payroll is subject, in its entirety, to normal premium determination procedures irrespective of the amount of payroll that is included in the non-residential calculation. *Refer to Rule V.G.3. Note 1.*

**Q: How does the payroll limitation apply if an employer's payroll records do not segregate one or two-family residential employments from commercial employments?**

**A:** Payroll limitation does not apply in situations where it cannot be verified whether the work was performed on residential or commercial structures. However, the territory premium differential still applies. *Refer to Rule V.G.3. Note 2.*

**Q: An executive officer is currently subject to a minimum and maximum remuneration. Which rule applies to executive officers – the Executive Officer remuneration rule or the Construction Employment Payroll Limitation rule?**

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

If the executive officer is engaged in employments of one or two-family residential housing, then Rule IX.A.6.a.1–6 applies. *Also refer to Rule IX.A.6.a.7.*

**Q: How do the Payroll Limitation rules apply to a sole proprietor or partner?**

**A:** A sole proprietor or partner engaged in the construction of commercial structures and assigned to an eligible payroll limitation classification code is subject to the Construction Employment Payroll Limitation rules and not the sole proprietor or partner minimum/maximum remuneration.

If the sole proprietor or partner is engaged in employments of one or two-family residential housing, then Rule IX.B.4.a. applies. *Also refer to Rule IX.B.4.b.*

**Q: Is a sole proprietor or partner's weekly draw subject to payroll limitation?**

**A:** No, the weekly draw is not subject to payroll limitation and the minimum remuneration, as shown under "Miscellaneous Values" in Part Three–Rates, applies.

**Q: How does the payroll limitation apply to uninsured subcontractors?**

**A:** When payroll is available for uninsured subcontractors, payroll limitation, including the application of territory differentials, applies.

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

**Q: Does payroll limitation also apply to casual labor?**

**A:** Yes, all rules pertaining to payroll limitation also apply to casual labor.

**Q: If an employee works in more than one geographic territory, but the employer is unable to provide the proper payroll records to determine the appropriate territory differential premium, what territory is used?**

**A:** In the absence of proper payroll records, the payroll is subject to the territory premium differential of the next highest territory to that of the employer's home office or New York base of operations.

When investigation of a specific job discloses that it was performed in the territory with the highest premium differential, all payroll shall be assigned to that territory. *Refer to Rule V.G.3. Note.4.*

**Q: If an employee works in more than one territory, in any given week, what territory is used in determining the territory differential premium?**

**A:** The territory in which the majority of each employee's work was performed is used to determine the appropriate territorial premium differential. *Refer to Rule V.G.3. Note.3.*

**Q: Are commercial construction wrap-up projects subject to payroll limitation?**

**A:** Yes.

**Q: If an employee works on a wrap-up project and a non-wrap-up project during the same week, how are the territorial differentials applied?**

**A:** Each policy of a wrap-up construction project is to be treated individually. It is stated under the Wrap-Up Construction Project Rule VII.F.1 that separate policies shall be issued to each eligible entity working on a wrap-up construction project, unless specifically excluded. Therefore, the payroll limitation and territory differentials will apply separately to each policy.

**Q: Which territory premium differential applies to an employee engaged in construction and subject to the U.S. Longshore and Harbor Workers' Act?**

**A:** The territory premium differential of the territory immediately adjoining the waters upon which the work was performed applies. *Refer to Rule XII.D.4.*

**Q: If an employee's payroll is below the payroll limitation maximum amount, does the territory premium differential still apply?**

**A:** Yes, the territory premium differential applies whether or not a limited payroll amount applies. Separate weekly payroll records, by employee, must be maintained to determine the appropriate differential. Territory premium differentials do not apply to the construction of one or two-family residential housing.

**Q: Is the territory differential premium subject to experience rating**

**A:** Yes, the territory differential premium is subject to experience rating. *Refer to Rule VI.I.3.*

**Q: Which territory premium differential applies to vacation, holiday, sick or bonus pay?**

**A:** The territory differential for the home office or New York base of operation of the employer applies.

**SECTION I***Issued January 1, 2008***1<sup>st</sup> Reprint**

**Q: The Payroll Limitation rule specifically states that payroll limitation applies to an employee's actual weekly payroll. How does the payroll limitation apply to an employee who earns \$1,500 bi-weekly?**

**A:** The Payroll Limitation Law does not allow for the averaging of payrolls. However, if an employee is paid other than on a weekly basis, the employee's payroll amount is divided by the number of weeks that apply to a paycheck.

For example: The payroll amount for the employee earning \$1,500 bi-weekly is divided by 2 to arrive at a weekly payroll and the appropriate payroll limitation is then applied to each week's portion. In the case of a policy effective October 1, 1999, there would be no limitation since \$750 is less than the maximum payroll amount, however, the territory differential premium still applies.

**Q: A commercial employer has one (1) full-time employee who earned \$1,600 for a 40 hour work week. This same employer has four (4) part-time employees who each worked 10 hours and who each earned \$400 for the week for a total of \$1,600. How is the payroll limitation applied in each of these scenarios?**

★ **A:** A maximum payroll amount of \$750 would be used for the one (1) full-time employee. Since the weekly payroll amount for each of the four (4) part-time employees is \$400, each of their actual payroll amounts is used since the individual amounts do not exceed the weekly maximum. The territory differential premium applies in both scenarios.

**Q: An employer has a home office or base of operations in New York and uses New York employees for an out-of-state job. However, for premium determination purposes, the payroll for the out-of-state job is considered New York payroll. How is the territory differential premium determined?**

**A:** The applicable payroll limitation is used and the territory differential premium is based upon the home office or New York base of operations of the employer. *Refer to Rule V.G.3. Note 5.*

**Q: Rule V.G.2 states that payroll limitation applies after any deduction of extra pay for overtime. How are the remuneration exclusions under manual Rule V.B.3. treated?**

**A:** Payroll limitation applies after any exclusions shown under manual Rule V.B.3.

**Q: Will the Premium Verification Program apply to policies subject to the Payroll Limitation rules?**

**A:** Yes, these policies will be test audited.

**Q: Is an employer who is entitled to payroll limitation also eligible for a premium credit under the New York Construction Classification Premium Adjustment Program (PAP)?**

★ **A:** Yes, however, the basis for determining the credit is the limited payroll of each employee for the number of hours worked (excluding overtime premium pay) for each construction classification, other than the construction of one or two-family residential housing, for the third quarter for the year preceding the policy date. *Refer to Rule IX.1.3.a.*

**Q: Where in the premium calculation process is the territory premium differential applied?**

**A:** The territory premium differential is applied prior to experience rating.

**Q: If a policy is subject to both payroll limitation and PAP, where is the PAP credit applied?**

**A:** The PAP credit is applied after experience rating and before premium discount.

**Q: How are the territory differential premiums reported to the Rating Board?**

**A:** Separate statistical codes are used to report the differential premium to the Rating Board as follows:

Code 9126 – Territory 1 Differential Premium

Code 9127 – Territory 2 Differential Premium

Code 9128 – Territory 3 Differential Premium

***Please note that the above questions and answers are solely of an advisory nature and not binding. With respect to subsequent issues which may arise, the writing or auditing of policies are subject to the Construction Employment Payroll Limitation rules contained in the New York Workers Compensation and Employers Liability Manual.***



**SECTION I***Issued January 1, 2008***1<sup>st</sup> Reprint****EXAMPLES**

- ★ **EXAMPLE A:** Employer has 1 employee working only on the construction of one or two family residential housing. Since residential housing is not subject to the payroll limitation, the following classification code and rate applies:

Code 5190  
 Rate 6.77  
 Gross Weekly Wage \$1,200

**PREMIUM CALCULATION**

Code 5190	Residential	$\$1,200 \times 6.03 = \dots\dots\dots$	\$72
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- ★ **EXAMPLE B:** Employer has 1 employee performing only commercial work. The following classification code, territory differential and rate applies:

Code 5445  
 Rate 7.77  
 Gross Weekly Wage \$1,300  
 Territory 1 .085  
 Payroll Limit \$750

**BASE PREMIUM CALCULATION**

Code 5445	Commercial	$\$750 \times 7.77 = \dots\dots\dots$	\$58
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**DIFFERENTIAL PREMIUM CALCULATION**

$\$58 \times .085 \text{ (Territory 1)} = \dots\dots\dots$  \$5

**TOTAL PREMIUM**

$\$58 + \$5 = \dots\dots\dots$  \$63

- ★ **EXAMPLE C:** Employer has 1 employee performing both commercial and residential work. The following classification code, territory differential and rate applies:

Code 5183  
 Rate 6.88  
 Gross Weekly Wage \$1,500 (\$500 Residential, \$1,000 Commercial)  
 Territory 2 .068  
 Payroll Limit \$750

**BASE PREMIUM CALCULATION**

Code 5183	Residential	$\$500 \times 6.88 = \dots\dots\dots$	\$ 34
Code 5183	Commercial	$\$750 \times 6.88 = \dots\dots\dots$	\$ 52
<b>TOTAL BASE PREMIUM =</b>			\$86

**DIFFERENTIAL PREMIUM CALCULATION**

$\$52 \times .068 \text{ (Territory 2)} = \dots\dots\dots$  \$4

**TOTAL PREMIUM**

$\$86 + \$4 = \dots\dots\dots$  \$90

**1<sup>st</sup> Reprint*****Issued January 1, 2008*****SECTION I**

- ★ **EXAMPLE D:** Employer has 2 employees performing only residential work. The following classification code and rate applies. Since this is residential work only, the territory differential does not apply.

Code      3737  
Rate      4.82

**GROSS WEEKLY WAGES**

Employee A	\$1,050
Employee B	\$ 950

**PREMIUM CALCULATION**

Code 3737	Residential	$\$1,050 + \$950 = \$2,000 \times 4.82 = \dots\dots\dots \$96$
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- ★ **EXAMPLE E:** Employer has 2 employees performing only commercial work. The following classification code, territory differentials and rate applies. Since each employee's gross wages are split between two territories, the territory differential where the majority of the work was performed applies.

Code                      5536  
Rate                      8.02  
Territory 1              .085  
Territory 2              .068  
Payroll Limit            \$750

**GROSS WEEKLY WAGES**

Employee A	\$1,100	\$800 Territory 1 \$300 Territory 2
Employee B	\$1,400	\$400 Territory 1 \$1,000 Territory 2

**BASE PREMIUM CALCULATION**

Code 5536	Commercial	Employee A	$\$750 \times 8.02 = \dots\dots\dots \$ 60$
Code 5536	Commercial	Employee B	$\$750 \times 8.02 = \dots\dots\dots \$ 60$
			<b>TOTAL BASE PREMIUM = \$120</b>

**DIFFERENTIAL PREMIUM CALCULATION**

$\$60 \times .085$ (Territory 1) = $\dots\dots\dots \$5$
$\$60 \times .068$ (Territory 2) = $\dots\dots\dots \$4$

**TOTAL PREMIUM**

$\$120 + \$5 + \$4 = \dots\dots \$129$
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**SECTION I***Issued January 1, 2008***1<sup>st</sup> Reprint**

- ★ **EXAMPLE F:** Employer has 2 employees performing both commercial and residential work. The following classification code, territory differentials and rate applies. Since each employee's gross wages are split between two territories, the territory differential where the majority of the work was performed applies.

Code	5022
Rate	16.02
Territory 1	.085
Territory 2	.068
Payroll Limit	\$750

**EMPLOYEE DATA**

Employee A	40% Residential	60% Commercial	Code 5022	Territory 1 Territory 2
Employee B	21% Residential	79% Commercial	Code 5022	Territory 1 Territory 2

**GROSS WEEKLY WAGES**

Employee A	\$1,000	\$400 Residential \$400 Commercial – Territory 1 \$200 Commercial – Territory 2
Employee B	\$1,450	\$300 Residential \$250 Commercial – Territory 1 \$900 Commercial – Territory 2

**BASE PREMIUM CALCULATION\***

Code 5022	Residential	Employee A	$\$400 \times 16.02 =$	\$ 64
Code 5022	Residential	Employee B	$\$300 \times 16.02 =$	\$ 48
Code 5022	Commercial	Employee A	$\$600 \times 16.02 =$	\$96
Code 5022	Commercial	Employee B	$\$750 \times 16.02 =$	\$120
<b>TOTAL BASE PREMIUM =</b>				<b>\$328</b>

**DIFFERENTIAL PREMIUM CALCULATION**

$\$ 96 \times .085$ (Territory 1) =	\$8
$\$120 \times .068$ (Territory 2) =	\$8

**TOTAL PREMIUM**

$\$328 + \$8 + \$8 =$	\$344
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- ★ **EXAMPLE G:** Employer has four employees. Work performed by these employees was split between residential and commercial work and was performed in two territories. The following classification codes, territory differentials and rates apply:

Code 5190	6.03
Code 5403	12.67
Code 5474	9.89
Territory 1	.085
Territory 2	.068
Payroll Limit	\$750

**EMPLOYEE DATA**

Employee A	All Residential		Code 5190	
Employee B	25% Residential	75% Commercial	Code 5190	Territory 1
Employee C	All Commercial		Code 5403	Territory 2
Employee D	All Commercial		Code 5474	Territory 1

**GROSS WEEKLY WAGES**

Employee A	\$ 850	Residential
Employee B	\$1,600	\$ 400 Residential \$1,200 Commercial
Employee C	\$1,500	Commercial
Employee D	\$1,250	Commercial

**BASE PREMIUM CALCULATION**

Code 5190	Residential	Empl. A & B	$\$850 + \$400 = \$1,250 \times 6.03 = \dots\dots\dots$	\$ 75
Code 5190	Comm'l – Terr. 1 – Empl.	B	$\$750 \times 6.03 = \dots\dots\dots$	\$ 45
Code 5403	Comm'l – Terr. 2 – Empl.	C	$\$750 \times 12.67 = \dots\dots\dots$	\$95
Code 5474	Comm'l – Terr. 1 – Empl.	D	$\$750 \times 9.89 = \dots\dots\dots$	\$74
<b>TOTAL BASE PREMIUM =</b>				<b>\$289</b>

**DIFFERENTIAL PREMIUM CALCULATION**

$(\$45 + \$74) \times .085$ (Territory 1)	$= \dots\dots$	\$10
$\$95 \times .068$ (Territory 2)	$= \dots\dots$	\$6

**TOTAL PREMIUM**

$\$289 + \$10 + \$6 = \dots\dots$
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**SECTION I***Issued January 1, 2008***1<sup>st</sup> Reprint**

- ★ **EXAMPLE H:** Employer has four employees. Work performed by these employees was split between residential and commercial work, was performed in two territories and included overtime, holiday, vacation and bonus pay. The following classification codes, territory differentials and rates apply:

Code 5403      12.67  
 Code 5538      10.46  
 Territory 1      .085  
 Territory 2      .068  
 Payroll Limit    \$750

**EMPLOYEE DATA**

Employee A	25% Residential	75% Commercial	Code 5403	Territory 2
Employee B		100% Commercial	Code 5403	Territory 2
Employee C		100% Commercial	Code 5538	Territory 1
Employee D	50% Residential	50% Commercial	Code 5538	Territory 2

**GROSS WEEKLY WAGES**

Employee A	\$1,860	\$ 325 Residential \$ 100 Residential (overtime at 1 ½ times the hourly rate) \$ 975 Commercial (straight time) \$ 200 Commercial (overtime at 1 ½ times the hourly rate) \$ 260 Holiday Pay (holiday occurred during commercial job)
Employee B	\$1,000	Vacation Wages (vacation was taken during commercial job)
Employee C	\$1,500	\$1,250 Commercial (straight time) \$ 250 Commercial (overtime at 1 ½ times the hourly rate)
Employee D	\$1,800	\$ 800 Residential \$ 800 Commercial \$ 200 Bonus (applies to commercial job)

**BASE PREMIUM CALCULATION\***

Code 5403	Residential	Empl. A	$\$325 + \$66 (\frac{2}{3} \text{ of } \$100 \text{ overtime}) = \$391 \times 12.67 = \dots \$ 50$
Code 5538	Residential	Empl. D	$\$800 \times 10.46 = \dots \$ 84$
Code 5403	Comm'l – Terr. 2 – Empl. A	\$750	$\$1,500 \times 12.67 = \dots \$190$
	Empl. B	\$750	
Code 5538	Comm'l – Terr. 1 – Empl. C	$\$750 \times 10.46 = \dots \$ 78$	
Code 5538	Comm'l – Terr. 2 – Empl. D	$\$750 \times 10.46 = \dots \$ 78$	
<b>TOTAL BASE PREMIUM = \$480</b>			

**DIFFERENTIAL PREMIUM CALCULATION**

\$78	x .085 (Territory 1) = . . . \$7
(\$190 + \$78)	x .068 (Territory 2) = . . \$18

**TOTAL PREMIUM**

$\$480 + \$7 + \$18 = \dots \$505$
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**O. RATES IN EXCESS OF STANDARD RATES**

The following procedure shall govern the filing of applications for approval of rates in excess of standard rates under the provisions of Section 2309 of the New York Insurance Law.

1. The insured is required to prepare, in duplicate, an application for approval addressed to the Superintendent of Insurance. The application must be on the insured's letterhead and be signed by the insured if an individual, by one of the copartners if a copartnership, or by an executive officer if a corporation.
2. The signed application is to be submitted to the Rating Board by the insuring carrier with a letter, also in duplicate, requesting that the application be filed with the Superintendent for approval and expressing the carrier's agreement to write the risk at the rates therein stated.
3.
  - a. The insured's application is to include the percentage increase over the experience modified premium and the reason(s) for the increased rating.
  - b. The carrier's letter is to also include the reason(s) for the requested increase and should include data or other relevant information that supports the request for such an increase. The letter should also include the proposed effective date for the rating.
4. Upon receipt of an application and carrier's letter, the Rating Board will file the proposed rating with the Superintendent on behalf of the carrier, transmitting in support of such filing the original of the insured's application and the duplicate of the carrier's letter of transmittal. Such filings will be made to become effective as of the date specified and to continue in force until the next following rating anniversary of the risk.
5. If the Superintendent approves the proposed rating, the Rating Board will immediately notify the insured through the insuring carrier and issue a rate card specifying the increased modification and the period for which it has been approved. The rate card will include a notation indicating that the specified rating has been approved in accordance with the provisions of Section 2309 of the New York Insurance Law.
6. The modification will be the authorized modification for the risk unless it is modified or withdrawn with the approval of the Superintendent prior to its termination date. The modification shall apply to every policy issued to cover the risk during the period for which the modification was approved, regardless of whether or not such policy is written by the carrier on whose behalf the modification was filed.
7. Whenever an excess rating has been approved for a stated period, it will not be modified during that period unless a new application is made by the insured and filed with and approved by the Superintendent. The excess rating, however, may be completely withdrawn and the risk written on a standard basis as of a date earlier than the stated termination date if an application is made by the carrier and approved by the Superintendent. Whenever an excess rating is modified or withdrawn, the Rating Board will issue a revised rate card.

**P. THREE-YEAR FIXED RATE POLICY PROGRAM**

The manual rules for Three-Year Fixed Rate policies are contained in Section XI. These rules require the treatment of a three-year policy as a single unit. For further clarification, questions and answers regarding these rules are shown below.

**Q: What advantage does this program offer to the insured?**

- A:**
  - a. The insured will not be affected by any rate change during the three-year policy term unless there is an increase of 10% or more approved by the Insurance Department to be applicable to all outstanding policies.



**SECTION I***Issued January 1, 2000***Original Printing**

- b. If the three-year deposit premium is paid in advance, the insured receives a reduction of two expense constants. If the three-year deposit premium is paid in three equal installments, the reduction amounts to one expense constant.
- c. Under this program, there will be no annual renewals during the three-year term.

**Q: Is the 10% figure contained in Rule XI.C. of the Manual intended to be cumulative, i.e., if a number of rate revisions should occur during the three-year policy term adding up to more than 10%, should the policy be endorsed to reflect such a cumulative increase?**

**A:** No. The 10% figure is not cumulative but it applies only to a single increase amounting to 10% or more applicable to outstanding policies.

**Q: What advantage does this program afford to the insurance carriers?**

**A:** A study of expenses disclosed that under the Three-Year Fixed Rate Program, policies can be processed at a lower average annual cost for auditing, billing and reporting. The rules have been drafted to emphasize that the three-year policy must be processed as a single unit instead of requiring the application of the rules separately to each year of the three-year term. This concept will minimize the expense of handling and billing and because no endorsements are necessary, a further saving is affected in this area.

**Q: Is the writing of the Three-Year Fixed Rate Program policy optional only on the part of the carrier?**

**A:** No. The writing of the Three-Year Fixed Rate Policy is optional to both the insured and the carrier and both retain the right to elect to have the policy written on an annual basis under the rules of the Manual.

**Q: Is there an eligibility requirement for a Three-Year Fixed Rate Policy?**

**A:** Yes. If the estimated premium for a policy is less than the premium eligibility amount for experience rating, on the effective date of the Three-Year Fixed Rate Policy, a policy may be issued for a period of three (3) years at a fixed rate. This premium eligibility amount includes the expense constant, premium for increased limits under employers liability coverage and other items included in the minimum premium for a policy.

**Q: Can a three-year policy be written containing both per capita and payroll rated classifications?**

**A:** Yes, provided the total premium for the policy is within the eligibility requirement of the program.

**Q: What happens if a policy is eligible for the program at inception, but increases in size during the three-year term which would then make the policy ineligible for the program?**

**A:** Once a policy is issued under these rules it remains a three-year fixed rate policy until expiration or cancellation, regardless of change in premium size. However, a Three-Year Fixed Rate Policy cannot be renewed on the same basis if the risk no longer meets the eligibility requirements.

**Q: A large risk has a portion of its operations located in New York. The New York operation is insured separately and meets the requirement for a Three-Year Fixed Rate Policy, i.e. is not eligible for the Experience Rating Plan. Can the New York operations be written under a Three-Year Fixed Rate Policy?**

**A:** If the New York operations are not subject to interstate experience rating, are separately insured and meet the eligibility requirements, they may be written on a Three-Year Fixed Rate Policy.

**Q: Does Rule XI.C. of the Manual prohibit a change in classification for a three-year fixed rate policy during the policy term?**

**A:** Neither this rule nor any rule of this program prohibit the correction of a misclassified risk. The current procedures and rules regarding classification changes apply to three-year fixed rate policies in the same manner as to other policies. The classification rate to be applied in the event of a classification change shall be the rate in effect at the inception of the policy.

**Q: When a three-year policy is canceled mid-term and rewritten by either the same carrier or by another carrier, what rate applies to the rewritten policy?**

**A:** The rate in effect as of the cancellation date is the rate to be used on the rewritten policy.

**Q: What is the basis of the \$15 additional charge when a policy is canceled by the insured?**

**A:** To deter an insured from requesting cancellation of the policy for the sole reason of obtaining an interim rate decrease, a flat fee is charged in addition to the usual pro rata cancellation premium. This cancellation charge does not apply when the insured is retiring from the business or when the insured cancels his/her policy for other reasons subject to a pro rata basis. Consequently, the additional \$15 cancellation charge is offset by the fact that it is applied after the pro rata factor of the usual short rate computation. Another factor minimizing the impact is that if the deposit premium is paid in advance, the insured still retains the pro rata portion of two expense constants. If the premium has been paid in installments, the insured retains the pro rata portion of one expense constant.

**Q: Is it necessary to have a special policy form for this program?**

**A:** No. The Standard Provisions Workers Compensation and Employers Liability Policy provides coverage for risks under this program; however, the policy Information Page must designate that it is a "Three-Year Fixed Rate Policy."

**Q: Must policies under this program be reported under the New York Statistical Plan?**

**A:** Yes. The reporting procedure for these policies are covered by the rules in the New York Workers Compensation Statistical Plan Manual.

**Q: As a result of sufficient prior experience, may a risk currently written under a Three-Year Fixed Rate policy be eligible for experience rating?**

**A:** No. A Three-Year Fixed Rate policy issued in accordance with the rules of Section XI is not subject to the New York Experience Rating Plan during the entire policy period. In addition, a Three-Year Fixed Rate Policy may not be combinable with a risk subject to the Experience Rating Plan.

**Q: Can the experience developed under a Three-Year Fixed Rate policy be used for future experience rating.**

**A:** No. Any experience developed under such a policy is not eligible to be used for experience rating purposes.

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## SECTION II

## CLASSIFICATION ASSIGNMENTS

Attention is directed to Rule IV.F. in the New York Manual which provides that if the operations of a risk are not described by the classification language in the manual, then the applicable code number shall be used with a statement of such operations. This procedure does not require the phrase "rated as" and that phrase should not be used. Therefore, the following classification wordings as well as any other applicable to specific risks, may be used on the policy declarations with the understanding that the entire scope of the underlying manual code number will apply to the operations described and that scope must be stated in the policy. If, for example, the manual classification code number which is used includes standard exception employees, then the descriptive language used for that code number must also include such standard exception employees.

## A

**Acetylene Torch Mfg.** . . . . . **3634**

**Air Conditioning:**

Commercial erection or installation—incl. drivers . . . . . **3724**

Commercial repair and/or servicing, cleaning, oiling or adjusting—including repair or dismantling of motors or compressor units . . . . . **3737**

Duct Systems—installation and subsequent repair of duct work only. Includes installation of units and blowers when duct work is erected, but no subsequent repair or service to same . . . . . **5536**

Window Units—installation service or repair—incl. drivers . . . . . **9519**

**Aircraft:**

Engines—repair at airports . . . . . **7403**

**Flying Crew**

The phrase "all members of the flying crew", contained in the phraseology of several aircraft operation classifications, refers to all employees who constitute the normal complement of flying personnel, or who are engaged in the operation of aircraft, or the care of passengers or cargo, such as:

Co-Pilots	Pilots
Flight Engineers	Pursers
Hosts	Radio Operators
Hostesses	Stewards
Navigators	Stewardesses

Landing Mats—welded strip metal . . . . . **3040**

Preparing and Crating for Shipment—*See Contract Packing*



Reconditioning and Rebuilding Airplanes at Airports . . . . . **7403**

**Airline Terminals**—not at airports—*See Bus Terminal Operation*

**Airports**—security personnel supplied by contracting agencies—incl. drivers . . . . . **7723**

**Amusement Devices**—*See Recreational Facilities*

**Annealing and Tinning Wire**—*See Wire*

**Section II***Issued September 1, 2001***1<sup>st</sup> Reprint****Appraising:**

Buildings, Contents and Machinery . . . . .	8720
Merchandise Damaged by Fire—( <i>Removing, sorting, reconditioning and distributing to be separately rated</i> ) . . . . .	8720

<b>Artificial Limbs Mfg.</b> . . . . .	4693
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**Artists:**

Artists are defined as those employees whose duties are limited to creating original pictures or designs or preparing copy for reproduction, using pen, pencil, crayon or brush exclusively, and whose work is carried on in such a manner that they are not exposed to any operative hazard of the business. Such employees shall be rated as 8810 "Drafting Employees."

The term does not apply to:

1. Trade artists such as litho artists, engravers, photo engravers, retouchers, finishing artists or sign painters;
2. Employees who drape material or make or assemble models, miniatures, samples or patterns;
3. Employees who are engaged in any way in plant production or in reproducing designs prepared by others; or
4. Employees who are subject to any of the operative hazards of the business even though such persons may be designated as artists in their various occupations. Such employees shall be rated under the classification to which their work is incidental.

**Asbestos:**

Air monitoring for asbestos fibers . . . . .	8720
Removal or encapsulation . . . . .	5473
Testing laboratories . . . . .	4511

<b>Asphalt</b> —spraying roads with liquid asphalt—incl. drivers . . . . .	5506
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<b>Asphalt Paving Bricks Mfg.</b> . . . . .	4024
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<b>Asphalt Works</b> —operated by paving contractors . . . . .	1463
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<b>Auditors—Traveling</b> —auditing records of own employer, whether in or out of the state . . . . .	8810
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**Automobiles**

Bearings—rebabbiting . . . . .	3632
Brake Linings—attaching to bands or drums—no installation . . . . .	7999
Clutch Mfg. . . . .	3113
Connecting Rods—rebabbiting . . . . .	3632

**Automobiles** (continued):

Delivery by "drive-away" chauffeurs.—(*Operation of carrier trucks or trailers to be separately rated*) . . . . . **7380**

Engine Rebuilding—including cylinder reboring or grinding . . . . . **3632**

Glass installation—exclusively . . . . . **8391**

Piston Ring Mfg. . . . . **3113**

Preparing and Crating for Shipment—*See Contract Packing*

Radiator Repairing—no removal or replacement on cars . . . . . **3807**

Rental of Cars Without Chauffeurs—no mechanical work . . . . . **8392**

Restoration—no mfg. . . . . **8391**

Sales or Service Agencies or Garages

If an automobile sales or service agency or garage has a separate accessory or spare parts department with separate employees and if the majority of the accessories and spare parts handled are sold to others and are neither installed by the insured nor used by the insured for repair work, such department shall be subject to Code 7999 "Auto Parts and Accessories Stores—wholesale."

\*

Springs—manufacture or repair in shop—*Removing or replacing on automobiles or trucks shall be separately rated as Code 8391 "Automobile Repair Shop—All Operations—& Drivers."* . . . . . **3303**

Storage Garages and Repair Shops

If a risk operates an automobile storage garage and also repairs automobiles at the same location, the entire risk shall be assigned to Code 8391 "Automobile Repair Shop—All Operations—& Drivers" if the majority of the employees are engaged in repair shop operations, but if the majority of the employees are engaged in storage operations, such a risk shall be assigned to Codes 8392 "Automobile Storage Garage or Parking Station & Drivers" and 8391 "Automobile Repair Shop—All Operations—& Drivers," subject to the manual rules on interchange of labor and effective segregation of the different operations.

Towing—no other operations—incl. drivers . . . . . **7219**

Truck Bodies and Hoists—mounting on chassis—incl. drivers . . . . . **8391**

Truck Bodies—manufacturing automobile carrier trailers . . . . . **3823**

Truck Bodies—manufacturing steel tank truck bodies or trailers . . . . . **3823**

**Awnings—metal:**

Erection—incl. drivers . . . . . **9539**

Manufacturing . . . . . **3076**

**B**

**Baby Sitters**—employed by domestic service contractors . . . . . **0917**

**Baby Sitters**—employed by home health care establishment . . . . . **9051**

**Banks and Trust Companies:**

Employees of banks and trust companies.

## Section II

Issued September 21, 2004

2<sup>nd</sup> Reprint**Banks and Trust Companies** (continued):Armored car crews—(*Not applicable to contractors who provide such services*) ..... 7380

Employees engaged in care, custody or maintenance—including night watchmen, elevator operators and starters ..... 9026

Real estate appraisers—largely engaged in appraising the value of private dwellings ..... 8742

Special officers, attendants, ushers, doormen, runners or messengers ..... 8742

## Employees of Contracting Agencies in Bank Service:

Guards, patrols, armed messengers, or armored car crews—incl. drivers ..... 7723

Messengers—Unarmed ..... 8742

**Bark Mills** ..... 2710**Bark Peeling**—incl. drivers ..... 2702**Bathing Beaches**—all operations ..... 9015**Beach Combing** ..... 0042**Beer Drawing Equipment**—installation—incl. drivers ..... 5183**Belt Mfg.**—leather ..... 2688**Belt Mfg.**—cloth ..... 2501**Bill Posting In Street Cars, Buses, Subway Cars and on Station Platforms**—incl. drivers  
(*Work performed on ladders to be separately rated*) ..... 5491**Blueprint Paper Mfg.**—(*Paper manufacturing to be separately rated*) ..... 4923**Blueprinting** ..... 4361**Boarding Houses**—*See Rooming Houses***Boiler Cleaning**—*See Cleaning*★ **Boilers**—low pressure steam (15 pounds per square inch or less)—installation—incl. drivers ..... 5183★ **Boilers**—low pressure hot water (not exceeding 160 pounds per square inch)—installation—incl. drivers ..... 5183**Bowling Lane**—operating restaurants—*See Restaurants***Box Lining Mfg.**—from coated or waterproof paper ..... 4279**Box Mfg.**—jewelry and poker chip—wood ..... 2841**Box Mfg.**—wood frames for traveling or luggage bags ..... 2841**Boy or Girl Scout Councils:**

Camps—all employees ..... 9048

**Brass or Bronze Work**—manufacturing decorative fireplace equipment, candlesticks and door knockers ..... 3041**Breeding:**Cattle breeding by artificial process—(*Farm operations to be separately rated*) ..... 8831

Small animal breeding—for research purposes ..... 8831

**Buffing**—See *Polishing*

**Buffing Wheel Mfg.**—cloth ..... 2553

**Building Cleaning, Maintenance or Repair:**

Cleaning chimneys from roof—*Rate as Roofing*.

Cleaning elevator shaftways, flues and ducts from inside—incl. drivers ..... 5474

Cleaning furnaces and chimneys from inside ..... 9030

Cleaning inside of buildings from floor or ladders ..... 9030

Cleaning inside of buildings when built-up or suspended scaffolds are used—incl. drivers ..... 5474

Cleaning out debris left by building demolition concerns—incl. drivers ..... 6217

Cleaning out debris left by contractors—not demolition cleaning ..... 5610

Cleaning plumbing fixtures in newly constructed buildings ..... 9030

Handymen employed by real estate development companies to do minor repair work on buyers' homes  
..... 9029

**Maintenance and Repair by Real Estate Agents**

Ordinary maintenance and repair of a building operated on behalf of the owner by a real estate agent, when performed by regular employees of the real estate agent, shall be assigned to Code 9029—"Buildings NOC—maintenance or ordinary repair only." Any such work performed by persons temporarily employed by the agent for specific jobs of this character, and all extraordinary maintenance or repairs, new construction or erection work, whether performed by regular or by temporary employees, shall be assigned to the appropriate construction or erection classifications.

**Building Cleaning—Outside Surfaces of Structures:**

Building entrances ..... 9030

All other surfaces regardless of height or method—incl. drivers ..... 9025

**Burglar Alarm Systems**—installation in buildings—low voltage battery systems ..... 5191

**Burial Vault Installation**—incl. drivers ..... 9220

**Burial Vault Mfg.**—concrete—incl. drivers ..... 4034

**Bus Terminal Operation:**

Dispatchers, Public Porters, Matrons and Cleaners ..... 8394

Ticket Agents and Information Clerks ..... 8810

**Buttons**—covering metal or other button blanks with fabrics by hand ..... 2388

**Buttons**—covering metal or other button blanks with fabrics by machine ..... 4479

**C**

**Canvas Goods**—manufacture of sea anchors, life preservers, floats and fenders ..... 2576

**Canvassing**—house to house distribution of advertising matter and samples  
(*Chauffeurs to be separately rated*) ..... 8751



**Section II*****Effective October 1, 2007*****2<sup>nd</sup> Reprint****Carpentry**

Code 5645 "Carpentry—Detached Dwellings" and Code 5651 "Carpentry—Dwellings—Three Stories or Less" cover not only new construction work but also apply to general carpentry repairs, other than roofing, in connection with buildings of the types described by these classifications.

**Carpets—***See Rugs*

**Carving—***See Wood Carving*

**Castings Mfg.—metal—by lost wax process** . . . . . **3336**

**Cattle—***See Breeding*

**Cement—receiving, screening and packing only** . . . . . **1701**

**Cemetery Removal—opening graves, removing and reintering remains—incl. drivers** . . . . . **9220**

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**Chauffeurs—***See Drivers, Chauffeurs and their Helpers*

**Chickens—incubating and shipping day-old chicks—no farm operations** . . . . . **8018**

**Christmas Trees—planting, cultivating and harvesting** . . . . . **0005**

**Churches—household servants in rectory** . . . . . **0913**

**Cigar Band Mfg.—***See Labels*

**Cigarette Lighters—assembling from purchased parts only** . . . . . **3381**

**Cigarette Lighters—fabricating parts and assembling** . . . . . **3270**

**Cleaning—Other Than Buildings:**

Cesspool cleaning—incl. drivers . . . . . **9402**

Cleaning and Scaling of Ships' Boilers . . . . . **3726**

Cleaning Cabins, Quarters and Companionways on Vessels—by contractors . . . . . **9030**

Cleaning Oil Tanks on Land . . . . . **3726**

Cleaning Steel Barrels and Drums—including painting—no repair . . . . . **8391**

Cleaning Swimming Pools—by specialist contractors . . . . . **9030**

Cleaning Waste or Sewer Lines—building connections—using portable rotating equipment—incl. drivers  
. . . . . **5183**

**Cleansing Powders and Preparations**

Risks engaged solely in compounding cleansing powders, regardless of whether or not soap or soap powder is used, and provided that they do not actually make soap, shall be rated as Code 4828 "Chemical Blending or Mixing NOC" or Code 4829 "Chemical Mfg. NOC" if they manufacture chemicals.

**Clerical Office Employees**

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

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

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

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

**Clothes Pole Erection—wood** ..... 5403

**Clubs:**

Beach Clubs—Operation of ..... 9061

Golf Pros selling and repairing equipment at golf courses ..... 9060

Social Clubs ..... 9061

Tennis Clubs ..... 9065

To determine if tennis, handball, paddleball, racquetball or squash is the "principal activity" of the club, it must be demonstrated that:

1. For profit-making clubs the gross receipts generated by court use must predominate over receipts from other activities.
2. For non-profit clubs the square footage of the court area must exceed the footage of areas used for other activities.
3. Serving food, beverages or snacks as well as operating a pro shop is included under this classification but receipts from these operations are not to be used in determining the "principal activity" of the club.

**Coin Wrappers and Currency Strap Mfg.** ..... 4251

**Colleges or Schools:**

Attendance Supervisors ..... 8868

Auto Driving Instructors & Clerical ..... 8868

Policies written to insure only the clerical office employees ..... 8868

Restaurant Concessions—*See Restaurants*

Summer schools operated as an incident to resort or seasonal hotels or camps shall be assigned to the appropriate hotel or camp classification.

Trade or Vocational Schools ..... 8868-9101

**Note:** These classifications do not apply in the case of a school where the students perform work on or for the general public for which a charge is made.

**Section II***Issued January 1, 2000***Original Printing****Colors—Dry—Dealers and Blenders:**

Mixing and blending .....	5954
Receiving, packing and shipping .....	8018
Testing materials or preparing formulae .....	4511

**Compact Disk Duplicating .....** 4352**Concessions:**

Concessions aboard vessels shall be assigned to the manual classification which would apply if the operations were conducted on land. (*See Manual Rule XII USL&HW Act*)

Beach Chairs and Umbrellas .....	8017
Boats in Parks .....	7038-7090
Cigarette Distribution .....	8017
Doormen .....	8017
Hat or Coat Check Rooms .....	8008
Parcel or Luggage Check Rooms .....	8017
Parking Lots—incl. drivers .....	8392
Rolling Chairs .....	8017
Wash Room Attendants .....	8017

**Concrete Construction:**

All operations, including making and erecting forms, placing reinforcing steel, pouring concrete and stripping forms, whether done by concrete contractors or by specialist contractors, shall be assigned to the appropriate concrete construction classification.

Concrete Mixing in Transit—by building material dealers—incl. drivers .....	8232
Concrete Pumping—by specialty contractors .....	9534
Reconditioning and leasing forms for concrete construction—( <i>Erection of forms to be separately rated</i> ) .....	8227

**Contract Packing:**

Packaging merchandise in plastic bags or by "blister" heat sealing when conducted by specialist contractors shall be assigned to the appropriate wholesale store classification depending upon the principal type of merchandise being packaged.

Automobile or Aircraft—preparing and crating for shipment .....	7366-7367
Light items only—( <i>Box manufacturing to be separately rated</i> ) .....	8018
Strapping boxes for export .....	7366-7367



<b>Cord or Twine Mfg.</b> —paper . . . . .	<b>2913</b>
<b>Cosmetics Mfg.</b> —no mfg. of ingredients . . . . .	<b>4611</b>
<b>Cough Drops Mfg</b> . . . . .	<b>4611</b>
<b>Crocheting</b> —by hand . . . . .	<b>2388</b>
<b>Curtains</b> — <i>See Draperies</i>	

**D****Dam Construction:**

In addition to operations covered by the dam construction classifications, Codes 6017, 6018 and 2702, appearing in the manual, various other operations, which have been found to occur in connection with dam construction jobs and for which the classifications above referred to make no specific provision, shall be assigned in accordance with the following schedule:

<b>Operations</b>	<b>Code No.</b>
Building Wrecking—not marine . . . . .	<b>5701</b>
Construction, Installation or Removal of Temporary Facilities, Machinery and Equipment—incl. trestles, bridges, barricades, fences, light and power equipment in accordance with the provisions of Rule IV.D.7 of the manual . . . . .	<b>GC</b>
Construction or Removal of Temporary Buildings . . . . .	<b>Various</b>
Drains or Culverts—construction or installation . . . . .	<b>GC</b>

**Section II*****Effective October 1, 2007*****1<sup>st</sup> Reprint****Dam Construction** (continued):

Elevator Installation . . . . .	5160
Iron, Steel, Brass, Bronze or Aluminum Items NOC—construction or installation . . . . .	GC
Machinery, Valves or Mechanical Equipment NOC—installation . . . . .	3724
Masonry—brick, stone or rubble . . . . .	5022
Roads—permanent—earth excavation, etc . . . . .	5507
Roads—permanent—paving, etc. . . . .	5506
Roofing of Permanent Buildings or Structures . . . . .	5545-5547
Steel Erection—structural—(not otherwise classified) . . . . .	5040
Surface Dressing, Seeding, Sodding or Planting . . . . .	0042
Test Boring or Hole Drilling—(not otherwise classified) . . . . .	GC

In the foregoing listing the abbreviation "GC" usually means that the work described should be assigned to the governing classification. There may be some instances, however, where such work is purely incidental to some other classification and in such cases such other classifications should be applied rather than the governing classification for the job.

★ **Day Care Centers for Children:**

Teachers or Professional Employees incl. Clerical Office Employees & Salespersons . . . . .	8869
All Other Employees & Drivers . . . . .	9059

**Dealers:** *See also Section III—Store Classifications—Interpretations*

Cinders—incl. drivers . . . . .	8232
Clothing-making sample dresses or cutting cloth for own product—actual manufacturing done by outside contractors . . . . .	2501
Fertilizer—in bags—wholesale—incl. drivers . . . . .	8215
Hair or Feather—baled—wholesale . . . . .	8103

**Junk and Scrap Dealers**

Risks dealing in paper stock, rags, bottles, bones, rubber stock, iron or steel scrap, non-ferrous scrap or any combination thereof shall be classified as follows:

1. If at least 80% of the total weight of all materials handled is comprised of paper stock, rags, bottles, bones or rubber stock, the risk shall be assigned to Code 8264 "Paper Stock or Rag Dealer."
2. If at least 80% of the total weight of all materials handled is comprised of iron or steel scrap, the risk shall be assigned to Code 8265 "Iron or Steel Scrap Dealer."
3. If the risk handles exclusively iron, steel and non-ferrous metal scrap and the iron or steel scrap comprises less than 80% of the total weight of all materials handled, the risk shall be assigned to Code 8500 "Metal Scrap Dealer."

*Continued on the next page.*

**Junk and Scrap Dealer** (continued):

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

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

Manure in bulk—incl. drivers ..... 9403

Metal Dealers—non-ferrous (not junk or scrap dealers)—incl. drivers ..... 8106

Newspapers (over-issued) or Paper Clippings (new) ..... 8103

Plumbers' Supplies—faucets, valves, fittings, accessories and tools only—no handling of pipe, tubs, sinks, radiators, tanks, boilers or other fixtures ..... 7999

Pulpwood—including incidental barking ..... 8232

Refrigerators—commercial—including refrigerated showcases and ice cream cabinets—incl. drivers ..... 8044

Remnants or Mill Ends—new goods only—wholesale ..... 8103

\*

Roofing Materials or Tinsmiths' Supplies—incl. drivers ..... 8232

Sash or Screens—metal—including incidental glazing or assembling incl. drivers—(*Manufacture of special sizes to be separately rated*) ..... 8235

Sausage Casings—wholesale—including flushing with water ..... 8018

Shingles—incl. drivers ..... 8232

Slag—incl. drivers ..... 8232

Stamps—selling from catalogues exclusively—no store operations ..... 8810

Steel Tubing—boiler and mechanical tubings—incl. drivers ..... 8111

**Decorating China**—by hand ..... 4352

**Decorating Lamp Bases**—by hand ..... 4352

**Decorating or Designing Textiles**—by hand ..... 4352

**Demonstrators in Retail Stores (not otherwise classified)** ..... 8017

**Demonstrators in Retail Stores**—wearing apparel ..... 8008

**Display Mfg.**—cardboard ..... 4279

**Displays**—window—installation ..... 9521

**Dog Kennels**—incl. drivers ..... 8831

**Door Mfg.**—fireproof—all metal ..... 3076

**Section II***Issued January 1, 2000***Original Printing****Draperies or Curtains:**Installation in public buildings from floor or step ladders ..... **9521**Installation in public buildings—(not otherwise classified)—incl. drivers ..... **9539**Manufacture—from cloth, paper or plastic—cutting and sewing ..... **2553****Dredging**—for sand or gravel for use elsewhere than at the point of deposit—incl. drivers ..... **4000****Dredging**—lakes or drainage canals, or channels as an aid to navigation, or dredging for purpose of filling  
*Rate as Dredging.***Drivers, Chauffeurs And Their Helpers:**Chauffeurs driving buses, station wagons and private passenger automobiles used for the transportation of persons, for a risk assigned to a classification which does not include drivers, chauffeurs and their helpers ..... **8394**Chauffeurs driving cars of the private passenger type for commercial concerns for executive use ..... **0912**

The payroll of drivers, chauffeurs and their helpers which cannot be allocated properly to a specific classification shall be assigned to the predominant classification of the group of classifications to which their work pertains if such classification includes drivers, chauffeurs and their helpers, otherwise to Code 7380.

**Dumbwaiters**—installation ..... **5160****Dyeing and Finishing**—laces, veilings, ribbons or tapes ..... **2416****E****Electric Light, Power, Telephone, Telegraph or Fire Alarm Construction—by Contractors:**

Contractors engaged exclusively in clearing existing right of way, assign Code 0042 "Landscape Gardening", Code 6217 "Grading of Land NOC" or Code 0106 "Tree Pruning" depending upon the character of the operations.

Contractors engaged exclusively in clearing new right of way, assign Code 2702 "Logging or Lumbering" or Code 6217 "Grading of Land NOC," or both, depending upon the character of the operations.

Contractors engaged in clearing right of way and erecting poles or towers, assign appropriate line construction classification—Code 7538 "Electric Light or Power Line Construction" or Code 7601 "Telephone, Telegraph or Fire Alarm Line Construction."

Contractors engaged in clearing right of way and erecting poles or towers and stringing lines, assign appropriate line construction classification—Code 7538 or Code 7601.

Contractors engaged in erection of poles or towers exclusively:

Erection of metal poles: Code 5057 "Iron or Steel Erection NOC."

Erection of steel towers: Code 5040 "Iron or Steel Erection" with Code 5213 "Concrete Construction NOC" applicable to work for concrete bases.

Erection of wood poles: Code 5403 "Carpentry NOC."

**Electrical Apparatus Mfg . . . . . 3179**

This classification includes the incidental manufacture of plastic parts but excludes the manufacture of porcelain parts.

**Electrical Wiring—within buildings . . . . . 5190**

This classification includes the incidental installation or repair of electrical apparatus when performed by the same contractor who performs the electrical wiring operations.

**Elevator Door Bucks—installation . . . . . 5102****Elevator Servicing and Inspecting . . . . . 5160****Engineers or Architects . . . . . 8601**

This classification is applicable to firms which are engaged as consulting engineers and whose primary function is to give technical advice, prepare plans, charts, maps or specifications for clients. It also includes job site visits in an advisory capacity. This classification does not apply to the engineering staff of firms which are engaged in construction, manufacturing or installation operations. Such engineers should be assigned to Code 8810 "Clerical" if they otherwise qualify under the standard exception rules.

\*

**Excelsior Mfg. . . . . 2916****Exercise Equipment—assemble and install at customer's location . . . . . 3724****Eyeglass Frame Mfg. . . . . 4150****F****Farms:**

A farm engaged in producing fruit, poultry, vegetables and/or berries exclusively and having no other commercial product but which does not specifically qualify for the application of any one of the special farm classifications, shall be assigned to that special farm classification which describes any part of the operations and which carries the highest rate.

Farms operated in connection with camps, resort or seasonal hotels, hospitals, asylums and schools shall be included in the governing classification if all the products of the farm are used exclusively in such institution. If any of the farm products are sold commercially, the farm payroll shall be separately classified and rated.

**Apiaries—incl. drivers . . . . . 0034****Fox Farms—incl. drivers . . . . . 0006****Mink Farms—incl. drivers . . . . . 0006****Mushroom Raising . . . . . 0035**

Pasteurizing or retail delivery of milk shall be separately rated.

**Poultry processing by poultry farms—slaughtering, eviscerating, packing or freezing . . . . . 2089****Feather Dyeing—incl. drivers . . . . . 2590****Feathers—washing, steaming, cleaning and renovatng—incl. drivers . . . . . 2590**



**Section II***Issued January 1, 2000***Original Printing**

<b>Ferrule Mfg.—metal</b> .....	<b>3220</b>
<b>Film Developing</b> —(not otherwise classified) .....	<b>4361</b>
<b>Fire Alarm Systems</b> —installation in buildings—low voltage battery systems .....	<b>5191</b>
<b>Fire Extinguishers</b> —filling in shop .....	<b>4828</b>
<b>Fire Extinguishers</b> —installation and service away from shop .....	<b>9521</b>
<b>Fish Hatcheries</b> —incl. drivers .....	<b>0005</b>
<b>Flood Lights</b> —erection of temporary flood lights—incl. drivers .....	<b>3724</b>
<b>Floor Covering</b> —installation of linoleum, asphalt or rubber tiling ( <i>Ceramic tile installation to be separately rated</i> ) .....	<b>9521</b>
<b>Floor Scraping or Finishing</b> .....	<b>9030</b>
<b>Floors</b> —dustproofing cement floors .....	<b>5348</b>
<b>Floors</b> —installing pre-cast floor slabs .....	<b>5022</b>
<b>Flour Mixing and Blending</b> —no milling .....	<b>6504</b>
<b>Frozen Food Products</b>	

The processing of frozen foods shall be assigned to the classification which would apply if the product was not frozen.

**Fur and Fur Products:**

Clothing—cleaning, tumbling, glazing, combing and ironing—incl. drivers .....	<b>2590/2591</b>
Clothing Mfg.—( <i>Preparation of skins to be separately rated</i> ) .....	<b>2501</b>
Coat and Jacket Mfg.—custom made .....	<b>2503</b>
Fur Dressing or Dyeing .....	<b>2600</b>
Fur Plate Mfg .....	<b>2501</b>
Fur Pointing .....	<b>2534</b>
Furriers—repairing or remodeling fur garments .....	<b>2501</b>
Glove Lining Mfg. ....	<b>2670</b>
Reinforcing fur pelts with fabric .....	<b>2688</b>

**Furnace—Household Type:**

## Installation:

Hot Air—duct work and furnace—incl. drivers .....	<b>5536</b>
Steam and Hot Water—incl. drivers .....	<b>5183</b>

## Repairs:

To oil or gas burner unit within furnace—including replacement—incl. drivers .....	<b>5193</b>
All other furnace repair—incl. drivers .....	<b>3737</b>

**Furniture Delivery**—from retail stores to customers' home by trucking risks . . . . . 7197

**Furniture Manufacturing:**

Furniture Assembling—metal—from manufactured parts—incl. finishing (*Upholstery operations to be separately rated*) . . . . . 2881

Furniture Frame Mfg.—wood . . . . . 2883

Furniture Mfg.—wrought iron . . . . . 3041

Headboard Mfg.—wood—(*Upholstery operations to be separately rated*) . . . . . 2883

**Furriers**—See *Fur and Fur Products*

**G**

**Games**—See *Recreational Facilities or Amusement Devices*

**Garages**

*Garages operated by hotels for the storage of guest's automobiles shall be assigned to the appropriate hotel classification.*

**Garbage and Refuse**—collecting in containers—incl. drivers . . . . . 9403

**Garbage and Refuse**—sorting at dumps—incl. drivers . . . . . 9403

**Garment Rack Installation** . . . . . 5429

**Garment Rack Mfg.**—metal . . . . . 3076

**Gasoline or Oil Supply Stations**—maintenance by lessors—including repair of equipment; incl. drivers . . . . . 8391  
(*New construction or alteration work, installation of gasoline pumps and tanks to be separately rated*)

**Gates**—store front, window or door gate installation . . . . . 5102

**Gelatine**—grinding, mixing or blending . . . . . 6504

**Gelatine Mfg.**—(*Grinding, mixing or blending to be separately rated*) . . . . . 4653

**General Inclusions & General Exclusions:**

Alterations or New Construction Work; Maintenance or Repairs:

1. The "General Inclusions" rule of the manual applies to the following types of work when performed by employees of the insured whether such employees are especially hired for this purpose or are regularly on the payroll:
  - a. Painting or other maintenance or repair of insured's buildings, either interior or exterior, which may be required to keep them in satisfactory, useable condition.
  - b. Ordinary repair of lighting, plumbing, heating or other permanent fixtures, including replacement of worn, damaged or broken parts.
  - c. Repair of machinery including rebuilding or replacement of worn, damaged or broken parts.
  - d. Dismantling or erecting machinery or other similar equipment in insured's existing plant.
  - e. Erection, installation or removal of temporary buildings, field offices, shanties, fences, scaffolding, machinery, light or power lines or other structures or equipment as an incident to a construction job.

**Section II***Issued January 1, 2000***Original Printing****General Inclusions & General Exclusions** (continued):

2. The "General Exclusions" rule of the manual applies to the types of work described under paragraph 1 above when performed for the insured by contractors. The rule also applies to the following types of work, whether done by the insured's regular or temporary employees, or by contractors:
  - a. New construction work including erection of permanent new buildings or additions to existing buildings.
  - b. Alterations of existing buildings, including structural alterations, erection or removal of interior walls or partitions, store fronts, and the like.
  - c. Extraordinary repairs such as installation or replacement of heating, plumbing or electrical wiring systems.
  - d. Installation of machinery, equipment or fixtures in premises not previously occupied or operated by the insured.
  - e. Painting in connection with any of the foregoing items.

Whenever the "General Exclusions" rule applies, the work shall be assigned to the appropriate construction or erection classifications.

3. Locations where all business operations are subject to standard exception classifications.

If an employer has a separate location at which the only employees engaged in business operations of the employer are subject to standard exception classifications, all other business operations being performed away from such location, the following operations, which are normally treated as General Inclusions, shall be separately rated under the appropriate manual classifications describing such operations provided such operations are wholly incidental to the work performed at such location.

- a. Maintenance or ordinary repair of employer's building or equipment,
- b. Restaurants,
- c. Hospitals or Dispensaries

If any operation specified under 3a., b. or c. above which is performed at such location is incidental in whole or in part to any other operation of the employer, it shall be treated as a General Inclusion in the usual way.

**Gloves**—boxing, handball, punching bag gloves—*See Sporting Goods*

**Golf Courses** operated by hotels for the exclusive use of their guests shall be assigned to the appropriate hotel classification.

**Golf Pros**—*See Clubs*

**Grandstands**—portable—erection—incl. drivers ..... 3724

**Grates**—installing or replacing in steam boilers—incl. drivers ..... 3724

**Guards**—*See Watchmen*

**Gymnasiums** ..... 9055

**H**

**Hair**—preparation for brush manufacturers—(*Dehairing to be separately rated*) ..... 2600

**Hat Frame Mfg.**—ladies'—from buckram ..... 2553

**2<sup>nd</sup> Reprint****Effective October 1, 2003****Section II****Hospitals**—Nurses' Aides and Orderlies ..... 8833**House Connections**—water, sewer, or gas—incl. excavation:

When connections are not made to inside plumbing—incl. drivers ..... 6319

When connections are made to inside plumbing—incl. drivers ..... 5183

**House Furnishings Mfg.**—from textile fabrics—including bedspreads, curtains and draperies, mattress covers, towels, bed linens, table linens ..... 2553**I****Ice Cream Cabinet Mfg.**—metal ..... 3076**Ice Cream Cabinets**—manufacturing, installing or servicing by ice cream manufacturers—incl. drivers ..... 2039**Ice Cream Enrobing**—by ice cream manufacturers ..... 2039**Ice Dealer** ..... 8018**Inspecting Fruit and Vegetables**—purchased by others ..... 8709**Institutions for Blind, Aged and Handicapped Persons**—*See Charitable or Religious Organizations***Insurance Companies:**

Boiler or Elevator Inspectors ..... 8731

All Other Inspectors ..... 8720

\* Claim Adjusters—field work ..... 8742

**Intercom System Installation**—within buildings ..... 5191**Interior Decorators**—no installation work—(*Store operations to be separately rated*) ..... 8742**Iron or Steel Erection**—elevated railroads, highways or viaducts—incl. drivers ..... 5040**Iron Work**—manufacturing bent steel sections ..... 3067**J****Jewelry:**

Beads—stringing by hand ..... 3383

Plastic Jewelry Mfg.—from sheets or rods ..... 4452

**Jewelry Castings**—*See Castings.***L****Labels:**

Gumming, varnishing and cutting lithographed or printed sheets into labels ..... 4251

Printing—all operations ..... 4299

Weaving Cloth Labels ..... 2303

**Section II***Issued September 1, 2001***2<sup>nd</sup> Reprint**

<b>Labor Union Employees</b> —representing claimants at Workers' Compensation Board—no other duties . . . . .	<b>8742</b>
<b>Laboratories</b> —testing material or equipment . . . . .	<b>4511</b>
<b>Ladder Mfg.</b> —wood . . . . .	<b>2841</b>
<b>Lamp Shade Frame Mfg.</b> —wire . . . . .	<b>3257</b>
<b>Lamp Shade Mfg.</b> —parchment or textile—( <i>Frame manufacturing to be separately rated</i> ) . . . . .	<b>2553</b>
<b>Lawn Maintenance</b> . . . . .	<b>0042</b>
<b>Leather Processing</b>	

Risks which receive tanned leather which they then color, dye or paint shall be assigned to Code 9501 "Painting," other operations such as embossing, splitting, etc. to be separately rated.

<b>Leather Skiving</b> . . . . .	<b>2688</b>
<b>Lens Blank Mfg.</b> . . . . .	<b>4150</b>
<b>Lens Mfg.</b> —contact lenses—plastic . . . . .	<b>4150</b>
<b>Light Prisms in Sidewalks</b> —installation or repair—incl. drivers . . . . .	<b>5221</b>
<b>Lightning Rods</b> —erection—incl. drivers . . . . .	<b>7601</b>
<b>Lime Spreading on Farms</b> —by contractor—incl. drivers . . . . .	<b>0050</b>
* <b>Linen Cloth Mfg.</b> . . . . .	<b>2302</b>
<b>Linen Thread Mfg.</b> . . . . .	<b>2302</b>
<b>Lining Mfg.</b> —hat . . . . .	<b>2553</b>
<b>Linings</b> —sewing into coats by hand . . . . .	<b>2501</b>
<b>Lithograph Mounting and Finishing</b> . . . . .	<b>4279</b>

**Local Managers**

The term "Local Managers" as used in the phraseology of certain classifications refers to individuals who have direct charge and responsibility of yard operations at specific locations. Such persons are considered to be local managers even though their entire time may be spent in the yard office. However, the term "Local Managers" does not apply to managers who are not exposed to the yard hazard and exclusively exercise supervision through a yard foreman who is present in the yard during all working hours.

<b>Locks</b> —installation in new buildings . . . . .	<b>5429</b>
<b>Locksmiths</b> —including operations away from premises . . . . .	<b>7998</b>

**Lumber Yards:**

This classification does not include employees engaged in grading, removing, sorting or stacking lumber as it comes from saws or saw mill conveyors.

The operation of a store on the premises of a lumber yard in which hardware, paint or other merchandise is sold shall be assigned to the appropriate "store" classification subject to Rule IV in the manual relative to interchange of labor and proper maintenance of payroll records.

**M****Machinery Installation, Service or Repair:**

Actual erection or installation other than mere delivery in position—assign to Code 3724 "Machinery or Equipment Erection or Installation NOC & Drivers" or other appropriate classification which specifically includes such work.

For service or repair at a customer's premises that is not subject to Code 5191, 9519 or of the minor character described below, assign Code 3737 "Electrical Apparatus Repair or Servicing at Customers' Premises & Drivers."

Supervision of erection or installation when actual work is performed by employees of others; checking such installation and making minor adjustments incidental thereto; instructing purchaser's employees in operation of machines; making adjustments, or replacements after machines have been in operation, all such work being of a minor character and not requiring disassembling of the machine.

1. By employees usually engaged in other duties in New York State:

Assign to classification otherwise applicable to such employees.

2. By separate force of employees:

- a. New York manufacturers: Assign to appropriate manufacturing classification.
- b. New York dealers: Assign to Code 8107 "Machinery Dealers NOC & Drivers" or appropriate store classification.
- c. Others: Assign to Code 8107 "Machinery Dealers NOC & Drivers" or classification which would apply if insured were a dealer in New York.

**Machinery Manufacturing:**

Bottling and Corking Machines . . . . .	3632
Can Making Machines . . . . .	3632
Candy Wrapping Machines . . . . .	3559
Cigar or Cigarette Making Machines . . . . .	3548
Cloth Cutters—electrical—portable . . . . .	3179
Cloth Laying Machinery . . . . .	3515
Dairy Machines—separators or milking machines . . . . .	3632
Dish Washing Machines . . . . .	3632
Floor Scraping or Finishing Machines . . . . .	3179
Gumming and Labeling Machines . . . . .	3548
Ice Cream Making Machinery . . . . .	3559
Knitting Machines . . . . .	3515
Lawn Mowers . . . . .	3632
Mailing or Addressing Machines . . . . .	3574

**Section II***Issued January 1, 2000***Original Printing****Machinery Manufacturing (continued):**

Milk Bottle Capping Machines .....	3632
Numbering Machines—office type .....	3574
Paper Bag or Envelope Making Machinery .....	3548
Portable Hand Tools—electrical .....	3179
Washing Machines—household type .....	3515

**Mailing and Paper Tube Mfg .....** 4279**Mailing or Addressing Companies .....** 8800

This classification includes the incidental printing of the material to be mailed. If a risk is engaged principally in printing for others and the addressing or mailing is the minor operation, then Code 4299 applies to the printing employees and Code 8810 to the addressing and mailing employees.

**Mailing or Addressing Machines—installation .....** 5191**Malted Milk Powder Mfg.—from powdered milk, sugar, malt and cocoa .....** 6504**Marl Digging—incl. drivers .....** 4000**Meat Scraps Collecting—incl. drivers .....** 9403**Melba Toast Mfg.—no baking of bread .....** 6504**Merchants—See Dealers****Messengers—employed by dental laboratories including use of private automobiles .....** 8742**Metal Anodizing .....** 3372**Meters—electric—inspecting and testing only—away from shop .....** 8720**Meters—electric—installing, repairing and testing only—away from shop .....** 5190**Meters—electric—repairing and testing in shop .....** 3574**Milk Bottle Cap Mfg.—paper—including printing .....** 4279**Mobile Home Dealers:**

Mobile Home Salesmen .....	8748
All other employees—incl. drivers .....	8391

**Motion Picture Projector Mfg. ....** 4923**Moulds Mfg.—machined metal moulds for white metal castings .....** 3113**Multiple Enterprises—Minor Operations**

If an employer conducts two enterprises which would be subject to separate classifications except for the fact that labor is interchangeable, and if the operations subject to the lower rated classification are clearly the principal operations, while the operations subject to the higher rated classification constitute a minor portion of the risk and require less than the equivalent of one employee's full time, the entire risk shall be assigned to the classification describing the principal operations of the employer. In the case of mercantile operations, this procedure shall be applied separately for each location.

1<sup>st</sup> Reprint*Effective October 1, 2003*

## Section II

* <b>Museums</b> —attendants and ushers having no other operations .....	8838
<b>Musical Instruments</b> —metal—stringing, repairing and servicing .....	3686
<b>N</b>	
<b>Nailhead or Metal Ornamentation Mfg.</b> .....	3129
<b>Nailhead Ornamentation</b> —attaching nailheads or similar articles to textile fabrics by means of foot presses .....	2388
<b>Necktie Mfg.</b> —knitted .....	2362
<b>Nurseries</b> — <i>See Day Care Centers</i>	
<b>O</b>	
<b>Oil Burner Mfg.</b> .....	3634
<b>Oiling of Roads</b> —incl. drivers .....	5506
<b>Olives</b> —handling, sorting, curing and packing .....	6504
<b>Optometrists</b> .....	8832
<b>Oven Mfg.</b> —metal—industrial drying ovens .....	3076
<b>Overhead Doors</b> —installation—incl. drivers .....	3724
<b>P</b>	
<b>Package Consolidators</b> —receiving, consolidating and shipping small packages for others .....	8018
<b>Packing</b> — <i>See Contract Packing</i>	
<b>Painting:</b>	
Iron and steel fire escapes, landings, balconies, iron shutters, iron window frames and sash—incl. drivers .....	5474
Ship Painting—all painting on ships including interior painting or decorating .....	6874
<b>Paper Ruling</b> .....	4299
<b>Paper Sheeting or Slitting and Winding</b> .....	4279
* <b>Parking Meters Installation, Service or Repair</b> —including storage; shop and outside operations; outside salespersons, drivers .....	5192
<b>Pattern Mfg.</b> —incidental foundry operations performed by a pattern manufacturer shall be assigned to the appropriate foundry classification.	
<b>Peanut Butter Mfg.</b> .....	6504
<b>Permanent Wave Pad Mfg.</b> .....	2553
<b>Phonograph Records</b> —recording on master records—no record manufacturing (Musicians, players or entertainers to be separately rated) .....	4352
* <b>Photographers</b> —Newspapers—field work .....	8742



**Section II***Issued January 1, 2001***1<sup>st</sup> Reprint**

<b>Photostat Production</b> .....	<b>8016</b>
<b>Picture Frame Mfg.</b> —cutting and soldering light gauge metal molding .....	<b>3381</b>
<b>Picture Frame Mfg.</b> —wood—no power driven machinery .....	<b>2881</b>
<b>Pipe Cleaner Mfg.</b> .....	<b>2387</b>
<b>Pipe Covering Mfg.</b> —from sheet asbestos .....	<b>4250</b>
<b>Plastics:</b>	
Bag or blow molding .....	<b>4452</b>
Compression or Injection Molding .....	<b>4475</b>
Converting all types of plastic raw materials into sheets, rods, tubes or molding materials .....	<b>4459</b>
Formed by laminating under heat and pressure .....	<b>4475</b>
Formed by pouring, casting or dipping .....	<b>4452</b>
Molded product assembling and subsequent finishing .....	<b>4476</b>
Plastic Extrusion .....	<b>4459</b>
Products fabricated from sheets, rods or tubes—machining, bending, buffing or polishing .....	<b>4452</b>
Vacuum forming .....	<b>4452</b>
<b>Pleating, Stitching, or Tucking</b> —women's dress fabrics or trimmings—not clothing manufacturing .....	<b>2388</b>
<b>Polishing and Buffing</b> —small metal articles—shop only—no manufacturing or plating .....	<b>3381</b>
<b>Popcorn Mfg.</b> .....	<b>2041</b>
<b>Potato Chip Mfg.</b> .....	<b>6504</b>
<b>Poultry</b> —processing by poultry farms— <i>See Farms</i>	
<b>Powder Puff Mfg.</b> —from fabrics or dressed wool skins .....	<b>2553</b>
<b>Precious Metals</b> —refining, alloying, rolling or drawing—no stamping or forming .....	<b>3383</b>
<b>Printing:</b>	
Offset Plate Mfg.—from thin gauge aluminum .....	<b>4361</b>
Photostat Production .....	<b>8016</b>
Printing and Newspaper Publishing:	
Risks engaged in both job printing for others and newspaper publishing shall be assigned to the classification which describes the principal operation.	
Printing or embossing on glass or plastic containers by specialist contractors .....	<b>4299</b>

**Printing** (continued):Quick Printing—using offset-type duplicators on paper sizes less than 18x23 inches . . . . . **8012**

## Silk Screen Printing:

by hand . . . . . **2553**by machine . . . . . **4299**Typesetting by Computer . . . . . **8810****Prison Cell Blocks**—erection—steel . . . . . **5102**

★

**Push Carts**—storage and rental . . . . . **8392****Putty Mfg.** . . . . . **4558****Q****Quilted Cloth Mfg.**—for garments and garment linings . . . . . **2571****R****Race Track Operation:**Pari-mutual clerks and cashiers and clerical office employees . . . . . **8810**Racing Officials—other than starters or their assistants . . . . . **8720**All Other Employees—including starters and their assistants—*(Stable employees to be separately rated)*  
. . . . . **9016****Radiator Cabinet Mfg.**—metal . . . . . **3076****Radio and Television Shows**—not produced by broadcasting companies—classify under the appropriate "Theatrical Production" classifications.**Railings**—erection of metal railings or fencing on outside of buildings above the level of the first story . . . . . **5102**

**Section II***Effective April 1, 2003***2<sup>nd</sup> Reprint****Razor Blade Mfg.—safety** ..... 3270**Recreational Facilities or Amusement Devices:**

Enterprises involving games of chance—operation ..... 8017

Enterprises involving throwing balls or darts at various targets—operation ..... 9093

Golf Courses—miniature—all operations ..... 9016

Golf Driving Ranges—operation ..... 9016

Penny Arcades—operation ..... 8017

Pony Rides—(*Care and maintenance of track to be separately rated under Code 9016 "Amusement Parks"*) ..... 9180

Shooting Galleries—operation—using air rifles—no firearms ..... 9016

Skee Ball Alleys—operation ..... 8017

Skee Ball Game Mfg ..... 2883

Ski Tows—operation ..... 9016

Tennis Courts—public—operation ..... 9016

Video Arcades ..... 8017

**Refrigerator or Freezer Mfg.—Metal—Household or Commercial:**Manufacturing housings or assembling complete units — *Separately rate refrigeration unit mfg.* ..... 3076

Refrigeration unit manufacturing or assembling ..... 3612

**Refrigeration Equipment—Commercial:**Cold Rooms—erection of prefabricated sections—(*installation of refrigeration equipment to be separately rated*) ..... 5429

Installation of Refrigerating Machinery—away from shop—incl. drivers ..... 3724

Refrigerator Unit or Compressor Mfg. or Repair—in shop ..... 3612

\* Repair and/or servicing, cleaning, oiling or including repair or dismantling of motors or compressor units ..... 3737

**Rentals**

The rental of general merchandise shall be assigned to the appropriate store or dealer classification as if it were sold.

**Repair Operations**

Risks having shop operations that involve the repair of a product for which there is no repair classification are to be assigned to the classification that applies to the manufacture of the product, unless such repair work is specially referred to by another classification phraseology, footnote or definition in the manual.

\*

**Reweaving Holes in Clothing ..... 2503****Rigging:**

Rigging work incidental to trucking operations shall be assigned to appropriate trucking classification.

Rigging—by specialty contractor ..... 9534

Ship Rigging ..... 9539

**Roofing:**

Installing pre-cast roof slabs ..... 5022

Laying sheet metal flat roofs—incl. drivers ..... 5538

Shingle roofing on frame buildings, including reroofing and repairing shall be classified as follows:

- a. Where all of the carpentry work in connection with construction of a new building is performed by the same contractor all of such work, including framing, siding, installation of interior trim and roofing, shall be assigned to Code 5403 "Carpentry NOC," Code 5645 "Carpentry—Detached Dwellings," or Code 5651 "Carpentry—Dwellings—Three Stories or Less" as the case may be.
- b. All other shingle roofing, including new construction work, re-roofing, roof repairing or waterproofing, whether performed by specialist roofing contractors or by general carpentry contractors, shall be assigned to Code 5545 "Roofing NOC."

**Rooming Houses or Boarding Houses**—not resort or seasonal—primarily engaged in renting furnished rooms with room service by the day, week or month, with or without meals ..... 9052

**Rooming Houses**—without room service ..... 9027 or 9028

**Rubber:**

Rubber—including foam rubber—cutting and slitting ..... 4410

Rubber Products Mfg.—by dipping process ..... 4452

**Rugs**—storage—including repair ..... 8018

**S**

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

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

\*

**Sandwich, Box Lunch, Salad and Beverage Preparation**—including distribution at offices or industrial plants ..... 9072

**Section II****Effective October 1, 2000****1<sup>st</sup> Reprint****Sauerkraut:**

Preparation and canning ..... 2111

★ Preparation and shipping in bulk ..... 2101

**Saw Mills**

This classification includes employees engaged in grading, removing, sorting or stacking lumber as it comes in from saws or saw mill conveyors.

**Saws**—sharpening ..... 3118**Schools**—*See Colleges or Schools***Sealing Wax Mfg.** ..... 4710**Serum Preparation**—from human blood:

Professional Employees—including doctors and technicians ..... 8833

All Other Employees ..... 9040

**Sewing Machines:**

Electrical Wiring—away from shop ..... 5190

Installation—incl. drivers ..... 3724

Minor Repairs or Service Work—*See Machinery Installation, Service or Repair*

Repairing and rebuilding electric motors ..... 3643

Repairing and rebuilding sewing machines, cutters and parts in shop ..... 3561

Service or repair—incl. drivers ..... 3737

**Sheet Metal Covered Steel Frame Building Construction:**

Frame Work—assign appropriate iron or steel erection classification.

Sheet Metal Facings—erection on outside of buildings ..... 5538

**Shingles**—staining ..... 9501**Shooting Galleries**—*See Recreational Facilities or Amusement Devices***Shoppers**—checking attentiveness, personality and honesty of sales clerks ..... 8017**Shoulder Strap Mfg.**—for women's dresses and underwear ..... 2388**Sightseeing Services:**

Bus Operation—incl. drivers ..... 8394

Tour Lecturers ..... 8742

**Sign Erection, Service or Repair**—indoors ..... 5190**Signs**—replacement of neon tubes in signs—outside of buildings—incl. drivers ..... 9552

Original Printing*Issued January 1, 2000*Section II

<b>Silk Screen Stencil Mfg.</b> .....	4361
<b>Silos</b> — <i>See Tank Erection</i>	
<b>Sisal Garnetting</b> .....	2211
<b>Ski Tows</b> — <i>See Recreational Facilities or Amusement Devices</i>	
<b>Slag Digging and Crushing</b> —incl. drivers .....	4000
<b>Slipper Mfg.</b> .....	2660
<b>Snow Removal</b> —clearing snow from streets or roads—incl. drivers .....	9402
Jobs consisting only of hauling snow shall be rated as "Trucking NOC & Drivers"	
<b>Soap</b> —filling bottles, cans or drums with liquid soap .....	4628
<b>Soap Dispensers</b> —installation and servicing .....	5191
<b>Social Welfare Workers</b> —field work .....	8854
<b>Sporting Goods Manufacturing:</b>	
Football or Basketball Mfg.—( <i>Bladder manufacturing to be separately rated</i> ) .....	2688
Glove Mfg.—including baseball, boxing, handball and punching bag gloves .....	2670
<b>Store Fronts:</b>	
Doors or Moldings Installation—metal .....	5102
Metal or Plastic Facings Installation .....	5538
Tile or Glass Block Installation .....	5022
Wood Framing or Facings Installation .....	5403
<b>Stores</b> — <i>See Dealers and Part III Interpretations of Store Classifications</i>	
<b>Street or Road Construction</b>	
Landscaping, including sodding, seeding, planting and similar work necessary to the beautification of roadsides in connection with road construction—incl. drivers—( <i>Grading shoulders, setting guard rails, building drainage ditches and all other operations incidental to street or road construction to be separately rated</i> ) .....	0042
<b>Stump Removal Operations</b> —no street or road construction or logging or lumbering—incl. drivers .....	6217
<b>Surgical Devices Mfg.</b> —fabricated or formed from plastic sheet, rods or tubes .....	4452
<b>Swatches</b> —cutting and labeling or carding .....	4298

## T

<b>Table Pad Mfg.</b> —from cardboard and fabric .....	4307
<b>Tank Erection—Metal—(not otherwise classified):</b>	
Tanks—elevated—supported on steel framework .....	5040
Tanks—on the ground—incl. gas tanks other than expanding type .....	5057
Tanks—on roofs of buildings .....	5057
<b>Tape Recording Studios</b> —( <i>Musicians, players or entertainers to be separately rated</i> ) .....	4352
<b>Taximeters</b> —installation—incl. drivers .....	8391
<b>Telephone Answering Service Companies</b> .....	8810
<b>Telephone Installation</b> —other than by telephone companies .....	5191
<b>Tennis Court Mfg.</b> —wood .....	2802
<b>Textile Printing</b> —handwork only .....	2553
<b>Timber Cruisers</b> .....	8601
<b>Tools and Dies:</b>	
The making of tools and dies shall not be separately rated if they are used principally by a risk in connection with its own manufacturing operations.	
Steel Rule Die Mfg. ....	2790
<b>Toy Mfg.</b> —wood .....	2816
<b>Trailer Camp or Trailer Park Operations</b> .....	9029
<b>Trailer Mfg.</b> —private or home type	
The manufacture of private or home type trailers is not necessarily assignable to one of the Automobile Body Manufacturing classifications but shall be individually rated on its merits.	
<b>Trimnings</b> —manufacturing fancy trimmings or piping—not manufacturing binding, tape or ribbon .....	2388
<b>Trimnings or Ribbons</b> —hand sewing on finished garments .....	2388
<b>Truck Rental</b> —with drivers .....	7219
<b>Tube Mfg.</b> —metal—collapsible—incl. drivers .....	3022

## V

<b>Venetian Blind Laundries</b> —incl. drivers .....	2591
<b>Venetian Blinds</b> —installation .....	9521

**Vessels**

Loading or unloading ships' stores or supplies by employees not members of the crew of a vessel—Rate as "Stevedoring."

**Vessel Operators:**

The following procedure applies regardless of the insurance of vessel operations and regardless of the nature of incidental land operations. This procedure is not applicable to contractors.

Pier Maintenance . . . . . **9029**

Pier Watchmen . . . . . **7723**

**W****Warehouses**

A warehouse operated by a store risk as a distributing point for merchandise which is used principally for its stores located in New York State shall be assigned to the governing classification of the stores served. A warehouse used primarily for the distributing of merchandise to the insured's stores located outside of New York State shall be assigned to the appropriate wholesale store classification.

\*

**Watch Straps**—assembling by hand . . . . . **8032**

**Watchmen or Guards:**

Watchmen or Guards furnished by contractors to protect merchandise or property of others—incl. drivers . . . . . **7723**

Watchmen employed under contract to guard cargo on piers shall be assigned to Code 7723 "Detective or Patrol Agencies" regardless of whether they are employed by the concern which performs the stevedoring operations on such piers or by an independent firm.

**Water Coolers:**

Servicing and repairing in shop . . . . . **9519**

Installation and servicing away from shop—incl. drivers—(*Plumbing work or electrical wiring to be separately rated*) . . . . . **9519**

**Welding:**

Bridges—welding floor gratings or plates set in place by others—incl. drivers . . . . . **3365**

Bridges or Steel Frame Structures—welding structural members on cross beams set in place by others . . . . . **5040**

All Other Structures except tunnels under air pressure —welding members put in place by others—incl. drivers . . . . . **3365**

Production Shop Welding—Assign by analogy to the most appropriate manufacturing classification.

**Welting Mfg.**—all kinds . . . . . **2688**

**Window Shade Mfg.**—(*Roller manufacturing to be separately rated*) . . . . . **2553**

**Window Shades**—installation . . . . . **9521**



**Wire**—annealing and tinning wire by risks engaged in wire drawing is to be included under the appropriate wire drawing classification.

**Wood Carving**—by hand or machine ..... 2790

**Work Stated to be Performed by Proprietor, Partner or Independent Contractor**

Where the Rating Board, upon inspecting a particular risk, is informed that work subject to a given classification is performed by the proprietor, or by a partner if the insured is a partnership, or by an independent contractor, the classification applicable to such work will be published on the rate card under an appropriate caption. The carrier will then be free to use the classification so published or omit it from its policy on the basis of its own findings as to whether any of such work is performed by employees covered by the policy.

X

**X-Ray Tube Mfg** ..... 4112

Y

**Yarn Winding and Dyeing** ..... 2416

**Yarn Winding**—no other operation ..... 2302

### SECTION III CLASSIFICATION INTERPRETATIONS — STORES

This section of the Digest is a guide and reference which is designed to assist all those who use the manual in assigning "Store" classifications to specific risks. The interpretation of each store classification is divided into the following two sections:

#### Operations Covered

This section includes a description of the types of merchandise sold, and it also describes the normal and incidental operations included in the particular store classification. In addition, operations which are assigned by analogy to the specified classification are also shown.

#### Operations Not Covered

This section indicates operations which may be encountered but are not included in the specific store classification. It also indicates the classification to be assigned when such other operations are involved.

### GENERAL INSTRUCTIONS

The assignment of a classification to a store is based upon (1) the type of merchandise sold, and (2) whether the operations are wholesale or retail. The following definitions and instructions are to be observed in determining the appropriate store classification:

#### Type Of Merchandise Sold

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

- If a store sells several types of merchandise, none of which are more than 50% of the gross receipts, the store classification that describes the majority of the type of merchandise sold is assigned.
- If a store sells several types of merchandise, each of which may be subject to a different classification and the percentage of items sold is not kept, the store classification producing the highest rate is assigned.

#### Location

Only one store or dealer classification can be applied to a single location with the exception of lumber yards. Refer to Section II—Classification Assignments.

#### Retail v. Wholesale

The term "*retail*" applies to the sale of merchandise to individual customers for their personal use only. Such sales are typically made in store-type premises where clerks assist customers in selecting displayed merchandise after which the goods are paid for and usually taken from the store by the customers themselves. Retail sales are also made in self-service stores.

The term "*wholesale*" applies to all other types of sales. Wholesale store premises may have a sales counter, but usually include facilities where employees are engaged in order picking, packing and shipping of goods.

**SECTION III*****Effective October 1, 2005*****3<sup>rd</sup> Reprint****Retail v. Wholesale (continued)**

Wholesale transactions include:

1. Sales to others for resale.
2. Sales of raw materials, supplies or parts to builders, contractors, commercial or industrial firms, repair shops, institutions, schools, municipalities or others for use in their operations.
3. Sales made by firms that conduct sales via mail order, catalog or the Internet provided that handling or shipping of the actual merchandise to the customer is involved and regardless of whether the sales are made on a retail or wholesale basis.

★ If no merchandise is handled or shipped by the insured from the same or from another location and the orders involve written responses only, Code 8810 "Clerical Office Employees" shall apply.

★ Sales conducted in a salesroom or showroom from samples or catalogs, where no merchandise is manufactured, handled or shipped by the insured from the same location, shall be assigned to Code 8747 "Showroom Salespersons."

**4310 . Greeting Card Dealer—wholesale****4310 . Greeting Card Mfg.****Operations Covered**

This classification applies to risks engaged in the wholesale distribution of greeting cards or the manufacturing of greeting cards.

1. Wholesale dealers in greeting cards buy finished cards from the manufacturers of such products for resale to retail stores. Wholesale dealers also engage in some finishing operations usually performed by greeting card manufacturers such as pasting, or attaching novelties, decorations and ribbons. Operations also include sorting, examining, collating, counting, boxing and shipping.
2. Manufacturers of greeting cards engage in operations such as lithographing, printing, cutting, stripping, folding, pasting, attaching decorations, novelties, and ribbons, sorting, examining, collating, counting, boxing, packing and shipping.

**Operations Not Covered**

1. Risks engaged solely in printing for firms which manufacture greeting cards, not performing any subsequent operations on the printed stock. Assign Code 4299 "Printing or Lithographing."
2. Retail stores engaged principally in selling greeting cards. Assign Code 8017 "Retail Store NOC."

**7998 . Hardware Store—retail****Operations Covered**

This classification applies to retail dealers *principally* engaged in selling articles such as nails, screws, bolts, washers, gaskets, brackets, locks, hinges, electrical outlet boxes, switches, fuses, plugs, sockets, hand or machine tools, portable electric tools, plumbing fittings and garden tools and equipment including lawn movers and snow plows.

**7998 . . Hardware Store—retail — Operations Covered** (continued)

In addition, hardware stores may also sell a variety of "non-hardware" items which include paint, wallpaper and allied supplies, household electrical appliances, radios and television sets, kitchenware, china and glassware, sporting goods and automobile accessories or parts.

These stores may also rent floor scraping or polishing machines, rug or upholstery cleaning machines and similar equipment.

Other types of retail stores or operations assigned to this classification are:

1. Stores selling parts and supplies for radio and television equipment.
2. Bicycle Stores—including rental and incidental repair work.
3. Locksmiths—including installation, repair or replacement of locks in existing buildings.

**Operations Not Covered**

1. Stores **principally** engaged in the retail selling of paint, wallpaper and allied supplies, household electrical appliances, radios and television sets, kitchenware, china and glassware, or sporting goods. Assign Code 8017 "Retail Store NOC."
2. Stores **principally** engaged in the retail selling of automobile accessories or parts. Assign Code 8046 "Automobile Accessories Store NOC—retail—& Drivers."
3. Repair or installation of household electrical appliances, radios and television sets by separate employees, at or away from the store. Assign Code 9519 "Household Appliances—Electrical—Installation, Service or Repair—& Drivers."
4. A store which has separate employees engaged in sharpening or repairing ice skates, lawn mowers or cutlery. Assign Code 3632 "Machine Shop NOC."
5. Stores **principally** engaged in mail order sales of hardware to individuals. Assign Code 7999 "Hardware Store—wholesale."

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**7999 . . Hardware Store—wholesale****7999 . . Auto Parts and Accessories Store—wholesale****7999 . . Ship Chandler—wholesale****Operations Covered**

This classification applies to dealers **principally** engaged in the wholesale selling of merchandise such as nails, screws, bolts, washers, gaskets, brackets, locks, hinges, electrical outlet boxes, switches, fuses, plugs, sockets, hand or machine tools, portable electrical tools, plumbing fittings, mill supplies, and garden tools including power lawn mowers and snow plows.

This classification also includes "ship chandlers" who are dealers in ship supplies and equipment such as engine room equipment, lifeboat supplies, navigational instruments and deck gear.

Stores **principally** engaged in the wholesale or retail mail order sales of hardware are included in this classification.

## SECTION III

*Issued January 1, 2007*1<sup>st</sup> Reprint**7999 . . Hardware Store—wholesale — Operations Covered (continued)**

Other types of risks included in this classification are wholesale dealers of the following items:

1. Radio or television parts.
2. Aircraft parts and accessories.
3. Air conditioning or refrigerator parts.
4. Oil burners and parts.
5. Welding supplies such as tanks, torches, welding rods and face masks.
6. Cutlery.
7. Sewing machine heads and parts.

**Operations Not Covered**

1. Wholesale or retail dealers *principally* engaged in selling plumbers' supplies such as tubs, sinks, radiators, tanks, boilers and other plumbing fixtures or equipment. Assign Code 8111 "Plumbers' Supplies Dealer & Drivers."
2. Wholesale or retail dealers *principally* engaged in selling wire, cable or metal conduit. Assign Code 8106 "Iron or Steel Merchant & Drivers."
3. Wholesale or retail dealers *principally* engaged in selling metal pipe, rods, tubes, sheet metal, iron, steel or non-ferrous metals. Assign Code 8106 "Iron or Steel Merchant & Drivers."

**8001 . . Florist Store & Drivers**

*Includes service away from store premises. Cultivating or gardening are to be separately rated as Code 0035 "Florist—cultivating or gardening— & Drivers."*

**Operations Covered**

★

This classification applies to a store *principally* engaged in the wholesale or retail selling of fresh cut flowers, potted plants, bushes, shrubs, trees, wreaths, leaves and branches of natural vegetation, bulbs, and floral arrangements, including incidental florist supplies and accessories.

The service away from the store premises covered by this classification includes operations such as the floral decoration of homes, churches or other buildings for weddings, banquets and parties.

**Operations Not Covered**

1. Dealers *principally* engaged in the sale of garden supplies such as flower pots, fertilizer, sod, birdbaths, statuary with incidental potted plants, trees, shrubs, bulbs, and grass seed are assigned to the "NOC" store classification, depending on whether the sales are *principally* retail (Code 8017) or *principally* wholesale (Code 8018).
2. The growing of flowers and potted plants in greenhouses or fields operated by the insured are to be separately rated as Code 0035 "Florist—cultivating or gardening— & Drivers." If the insured also grows bushes, shrubs and trees, in addition to flowers and potted plants, at the same location, then all of the growing operations are subject to Code 0005 "Nursery Employees & Drivers."

**8001 . . . Florists Store & Drivers — Operations Not Covered** (continued)

3. Operations performed on the premises of customers such as the planting or care of lawns, gardens, trees, shrubs, landscaping or other similar operations. Assign Code 0042 "Landscape Gardening & Drivers."
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**8006 . . . Grocery Store—retail**  
*No handling of fresh meats.*

**8006 . . . Coffee, Tea or Spice Store—retail**  
*No handling of fresh meats.*

**8006 . . . Dairy Products Store—retail**  
*No handling of fresh meats.*

**8006 . . . Delicatessen Store—retail**  
*No handling of fresh meats.*

**8006 . . . Frozen or Frosted Food Store—retail**  
*No handling of fresh meats.*

**8006 . . . Fruit or Vegetable Store—retail**  
*No handling of fresh meats.*

All of the foregoing classification phraseologies are cross-references with Code 8006. Risks performing any of the operations specified in these phraseologies are assigned to Code 8006 in accordance with the procedures below:

**Operations Covered**

This classification applies to stores *principally* engaged in the retail selling of groceries, fresh fruits, vegetables, dairy products, frozen or frosted foods, coffee, tea, spices and delicatessen foods such as cold cuts, salads, pickles and smoked fish. Delicatessens may prepare salads and also cook meat such as roast beef, Virginia ham, barbecue chickens and spareribs.

These stores may also sell a minor amount of other merchandise such as soda, beer, household cleaning items, paper products, cigarettes and various sundry items.

**Operations Not Covered**

- i 1. This classification is not applicable to any of the above stores which also have a meat department that sells fresh and cured meats, fish or poultry. These types of stores are assigned to Code 8033 "Supermarket—retail" provided that the sale of fresh and cured meats, fish or poultry does not exceed 50% of the gross receipts for all merchandise sold by the insured.
- i 2. If the sale of fresh and cured meats, fish or poultry exceeds 50% of the gross receipts for all merchandise sold by the insured, such operations are assigned to Code 8031 "Meat, Fish or Poultry Store—retail."

**SECTION III***Issued January 1, 2000***Original Printing****8008 . . . Clothing or Wearing Apparel Store—retail****8008 . . . Dry Goods Store—retail****8008 . . . Shoe Store—retail****Operations Covered**

This classification applies to a store ***principally*** engaged in selling any or all of the following merchandise at retail:

1. Ready-to-wear clothing and wearing apparel, including suits, coats, dresses, knitwear, hats, shoes, rubbers, slippers, undergarments, sleeping and lounging clothes, ties, hosiery, haberdashery, gloves, scarfs and aprons. This classification also includes any incidental alteration work.
2. Dry goods, including piece goods, yard goods, embroideries, veilings, laces, textile trimmings, curtains, draperies, blankets, bedspreads, sheets, pillowcases, tablecloths, napkins, towels and handkerchiefs.
3. Miscellaneous sewing accessories such as buttons, buckles, slides, tapes, buckram, yarn, thread, thimbles, needles, pins, hooks and eyes, dress shields, hat bodies, artificial flowers and zippers.

Other types of operations assigned to this classification are:

1. Demonstration of wearing apparel in retail stores.
2. Coat or hat checkroom concessions.

**Operations Not Covered**

1. Dealers in ladies' handbags. Assign Code 8017 "Retail Store NOC."
2. Stores ***principally*** engaged in selling sporting goods such as camping, fishing, hunting, baseball, football, bowling or basketball equipment or supplies and incidental clothing. Assign Code 8017.
3. Stores ***principally*** engaged in the mail order sales of clothing, wearing apparel, or dry goods to individuals. Assign Code 8032 "Clothing, Wearing Apparel or Dry Goods Store—wholesale."

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**8013 . . . Jewelry Store**

*Applies to wholesale or retail stores.*

**Operations Covered**

This classification applies to a store ***principally*** engaged in selling precious or costume jewelry, such as necklaces, earrings, bracelets, rings, watches, charms, lockets, pendants, brooches and similar ornamental items intended for personal adornment whether made of metals or other materials. All jewelry stores, whether wholesale or retail or a combination of both are included in this classification.

In addition to jewelry, this classification includes the minor and incidental handling of miscellaneous non-jewelry merchandise such as silverware, tableware, clocks, chinaware, glassware, trophies, small electrical appliances, giftware and leather goods.

**8013 . . Jewelry Store — Operations Covered** (continued)

The repair or engraving of jewelry, when performed by a retail jewelry store for individual customers, is also within the scope of this classification.

This classification also applies to stores which deal in the articles listed below:

1. Optical goods, lenses and eyeglass frames—licensed optometrists to be separately rated under Code 8832.
2. Hearing aids.
3. Coins.
4. Postage stamps.
5. Precious metals only.

**Operations Not Covered**

1. Dealers who handle only silverware, such as dishes, trays, tableware, candle holders, and coffee or tea sets. Assign the appropriate "NOC" store classification, depending on whether the sales are **principally** retail (Code 8017) or **principally** wholesale (Code 8018).
2. Stores **principally** engaged in selling a miscellany of non-jewelry items, such as silverware, tableware, clocks, chinaware, glassware, trophies, small electrical appliances, giftware or leather goods. Assign the appropriate "NOC" store classification depending on whether the sales are **principally** retail (Code 8017) or **principally** wholesale (Code 8018).
3. Risks engaged in cutting or polishing precious stones, such as diamonds, emeralds, rubies, and sapphires. Assign Code 3384 "Diamond Cutting or Polishing."
4. Repair work which is **principally** performed for other dealers. Assign as follows:

Repair of Jewelry . . . . .	Code 3383 "Jewelry Mfg."
Repair of Clocks or Watches . . .	Code 3385 "Watch Mfg."



## SECTION III

*Issued June 1, 2006*2<sup>nd</sup> Reprint**8017 . Retail Store NOC**—no service of food*The service of ice cream and soft drinks is included under this classification.***8017 . Drug or Cigar Store**—no service of food—retail*The service of ice cream and soft drinks is included under this classification.***8017 . Dry Cleaning or Laundry Collecting or Distributing Store****8017 . Laundry or Dry Cleaning Collecting or Distributing Store***No dry cleaning or laundering at the same location.***8017 . Dry Cleaning or Laundry Store**—self-service**8017 . Laundry or Dry Cleaning Store**—self-service*No dry cleaning or laundering cleaning at the same location.***Operations Covered**

This classification applies to stores which are *principally* engaged in the retail selling of merchandise that is not described by any other specialty retail store classification. Stores assigned to this classification sell items such as:

Art supplies	Giftware	Pets and related supplies
Bakery products	Greeting cards	Photographic supplies and equipment
Beer and soft drinks	Household appliances, e.g.	Pocketbooks
Cellular phones	Radio and television sets	Radios
Cigars and cigarettes	Refrigerators	Stationery and related items
Computers	Washing machines	Sick room supplies
Confectionery	Stoves	Televisions
Cosmetics and toilet items	Housewares	Toys
Drugs and medicines	Lamps and Lighting fixtures	Typewriters and office machines
Floor coverings	Musical instruments, other than pianos and organs	Wines and liquors
	★	
	Pagers	
	Paint and related supplies	

This classification also includes stores that serve ice cream and soft drinks, as well as specialty stands or stores which sell frozen custard or yogurt.

Other types of operations assigned to this classification are:

1. Demonstrators in retail stores.
2. Concessions such as those which provide doorkeepers, cigarette vendors, parcel or luggage checkroom and washroom attendants, rolling chairs on boardwalks, beach chairs, and beach umbrellas.
3. Amusement device operations such as those in "penny arcades," skee ball alleys and similar games.
4. Businesses that are engaged in providing shoppers to check the attentiveness, personality and honesty of sales personnel in stores that are owned and operated by others.

8017 . . . Retail Store NOC—no service of food	(continued)
8017 . . . Drug or Cigar Store—no service of food— <b>retail</b>	(continued)
8017 . . . Dry Cleaning or Laundry Collecting or Distributing Store	(continued)
8017 . . . Dry Cleaning or Laundry Store—self-service	(continued)

**Operations Not Covered**

1. Code 8017 does not apply to any retail store that is described by any other specialty retail store classification.
2. Stores *principally* engaged in mail order sales of merchandise to individuals, such as the merchandise described above. Assign Code 8018 "Wholesale Store NOC."
3. Retail stores and drug or cigar stores otherwise assignable to this classification but which are also engaged in serving food (other than ice cream and soft drinks). Assign Code 8043 "Retail Store NOC—including service of food—not restaurants" provided that the receipts from the service of food do not exceed 50% of the store's gross receipts. If the receipts from service of food exceeds 50% of the gross receipts, assign either Code 9071 "Restaurant—Full-Service—including entertainers and/or musicians", Code 9072 "Restaurant—Fast Food & Drivers" or Code 9074 "Bar, Dance Club, Lounge, Nightclub or Tavern—including entertainers and/or musicians."
4. The installation, service or repair of household appliances by a retail store. Assign Code 9519 "Household Appliances—Electrical—Installation, Service or Repair—& Drivers."
5. The installation of carpets, linoleum and non-ceramic floor tile by a retail store. Assign Code 9521 "House Furnishings Installation NOC."
6. Hat or coat checkroom concessions. Assign Code 8008 "Clothing or Wearing Apparel Store—retail."
7. Stores principally engaged in selling audio or video cassettes, books, records, compact discs or software principally to private individuals. Assign Code 8072 "Audio or Video Cassette, Book, Record, Compact Disc or Software Store-retail."
- ★ 8. Stores principally engaged in selling magazines, newspapers or sheet music to private individuals. Assign Code 8072 "Newspaper or Magazine Store—retail or Sheet Music Store—retail."

**8018 . . . Wholesale Store NOC****Operations Covered**

This classification applies to stores which are *principally* engaged in the wholesale selling of merchandise not described by any other specialty wholesale store classification. Stores assigned to this classification sell items such as:

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

Stores *principally* engaged in the wholesale or retail mail order sales of merchandise such as the merchandise described above are also included in this classification.

## SECTION III

*Issued January 1, 2000*

Original Printing

**8018 . . . Wholesale Store NOC — Operations Covered** (continued)

Other types of operations assigned to this classification are:

1. Package consolidators—receiving packages from other firms for sorting and consolidating.
2. Packing—receiving bulk merchandise for repackaging.
3. Storage of rugs and carpets.
4. Incubating and shipping day-old chicks.
5. Dealers of bagged charcoal.
6. Plywood dealers, exclusively—no hauling of any other lumber.
7. Sawdust dealers—no grinding operations.
8. Dealers in sausage casings—no cleaning.
9. Wholesale dealers in eggs, including incidental sorting, candling, grading and packing in cartons and crates.

**Operations Not Covered**

1. This classification does not apply to any wholesale store that is described by any other specialty store classification.
2. Wholesale dealers ***principally*** engaged in selling drugs and medicines. Assign Code 8047 "Drug Store—wholesale."
3. Wholesale dealers in greeting cards. Assign Code 4310 "Greeting Card Dealer—wholesale."
4. Wholesale distribution of newspapers and magazines. Assign Code 8745 "News Agent or Distributor of Magazines or Other Periodicals—not retail dealer—& Salesperson, Drivers."
5. Wholesale dealers ***principally*** engaged in selling beer and ale in bottles, cans or kegs. Assign Code 7390 "Beer or Ale Dealer—wholesale—& Drivers."
6. Installation of carpets, linoleum or non-ceramic floor tile by a wholesale store. Assign Code 9521 "House Furnishings Installation NOC."

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**8021 . . . Meat, Fish or Poultry Dealer—wholesale**

*Code 8021 and Code 2089 "Packing House" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.*

**Operations Covered**

This classification applies to dealers ***principally*** engaged in the wholesale distribution of fresh and cured meat, fish or poultry. Some of these dealers may cut the meat, fish or poultry into steaks, chops, roasts, fillets or poultry parts for sale to hotels, restaurants, clubs, hospitals, institutions and stores.

**8021 . . . Meat, Fish or Poultry Dealer—wholesale — Operations Covered** (continued)

Meat, fish or poultry dealers may also distribute a minor and incidental amount of other miscellaneous products such as groceries, dairy products, fresh fruits or vegetables.

**Operations Not Covered**

The slaughtering, processing and distribution of meat as performed by a packing house. Assign Code 2089 "Packing House—All Operations."

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**8031 . . . Meat, Fish or Poultry Store—retail**

*Includes incidental preparation of meats and produce. Slaughtering operations are separately rated as Code 2081.*

**8031 . . . Cold Storage Locker—frozen foods**

*Includes incidental preparation of meats and produce. Slaughtering operations are separately rated as Code 2081.*

**Operations Covered**

This classification applies to stores **principally** engaged in the retail selling of fresh and cured meats, fish or poultry. Such store may also sell a minor amount of groceries, fresh fruits, vegetables, dairy products, or frozen foods.

This classification also applies to the freezing and storing of meats, fruits or vegetables as a service for private individuals. Prior to storage in lockers, food may be prepared by cutting, slicing, grinding, or chopping according to a customers' specifications.

**Operations Not Covered**

1. If a store sells meat, fish or poultry as well as other items such as groceries or vegetables, and the insured's sales of fresh and cured meats, fish or poultry do not exceed 50% of the gross receipts for all merchandise sold by the insured, such operations are assigned to Code 8033 "Supermarket—retail."
2. If a meat store assigned to Code 8031 has separate employees **exclusively** engaged in making sausage, frankfurters, or bologna, these operations are assigned to Code 2095 "Meat Products Mfg. NOC"
3. Slaughtering operations. Assign Code 2081 "Slaughtering."
4. Freezing and storing of meats, fruits or vegetables for other than private individuals. Assign Code 8291 "Storage Warehouse—Cold."

**SECTION III***Issued January 1, 2000***Original Printing****8032 . . . Clothing or Wearing Apparel Store—wholesale****8032 . . . Dry Goods Store—wholesale****8032 . . . Linen, Towel, Uniform or Apron Supply Co.****8032 . . . Towel, Linen, Uniform or Apron Supply Company****8032 . . . Uniform, Linen, Towel or Apron Supply Company***No laundering at the same location.***8032 . . . Shoe Store—wholesale****Operations Covered**

This classification applies to a store ***principally*** engaged in selling any or all of the following merchandise on a wholesale basis:

1. Ready-to-wear clothing and wearing apparel, including suits, coats, dresses, knitwear, hats, shoes, rubbers, slippers, undergarments, sleeping and lounging clothes, ties, hosiery, haberdashery, gloves, scarfs and aprons.
2. Dry goods, including piece goods, yard goods, embroideries, veilings, laces, textile trimmings, curtains, draperies, blankets, bedspreads, sheets, pillowcases, tablecloths, napkins, towels and handkerchiefs.
3. Miscellaneous sewing accessories, such as buttons, buckles, slides, tapes, buckram, yarn, thread, thimbles, needles, pins, hooks and eyes, dress shields, hat bodies, artificial flowers and zippers.

Other types of wholesale operations assigned to this classification are:

1. Dealers in men's and women's belts.
2. Dealers in watch straps, including attaching buckles by hand to such straps.
3. Dealers in hair nets.
4. Stores ***principally*** engaged in the wholesale or retail mail order sales of clothing, wearing apparel or dry goods.

**Operations Not Covered**

1. Dealers in ladies' handbags. Assign Code 8018 "Wholesale Store NOC."
2. Dealers in second-hand clothing which is sorted, graded and baled for shipment. Assign Code 8018 "Wholesale Store NOC."

**8033 . . . Supermarket—retail**

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

**Operations Covered**

This classification applies to "supermarket" type stores (whether or not advertised as such), engaged in retail selling of groceries, fresh fruits, vegetables, dairy products, bakery products, frozen foods and in addition have a meat department that sells fresh and cured meats, fish or poultry.

Code 8033 risks also sell other merchandise such as soda, beer, soap and other household cleaning items, paper products, cigarettes, drug store items, kitchen utensils and small hardware.

This classification can be assigned only when the employer's sales of fresh and cured meats, fish or poultry do not exceed 50% of the gross receipts for all merchandise sold by the insured.

**Operations Not Covered**

1. Retail stores of the type described above, where the sale of fresh and cured meats, fish or poultry exceeds 50% of the gross receipts for all merchandise sold. Assign Code 8031 "Meat, Fish or Poultry Store—retail."
2. Retail stores selling groceries, fresh fruit, vegetables, dairy products, bakery products and frozen foods. Assign Code 8006 "Grocery Store—retail" if they do not sell fresh and cured or smoked meats, fish or poultry.
3. When a combined meat, grocery and provision store has separate employees **exclusively** engaged in making sausage, frankfurters or bologna, such operations are assigned to Code 2095 "Meat Products Mfg. NOC."

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**8034 . . . Grocery Store—wholesale****8034 . . . Coffee, Tea or Spice Store—wholesale****8034 . . . Dairy Products Store—wholesale****8034 . . . Frozen or Frosted Food Store—wholesale****Operations Covered**

This classification applies to dealers **principally** engaged in the wholesale selling of groceries, frozen foods or dairy products which are received and sold in cartons, cases and boxes.

These dealers may also sell, at wholesale, a minor amount of fresh fruit, vegetables or other merchandise such as beer, soda, household cleaning supplies or paper products.

## SECTION III

*Effective October 1, 2003*1<sup>st</sup> Reprint

<b>8034 Grocery Store</b> —wholesale	(continued)
<b>8034 Coffee, Tea or Spice Store</b> —wholesale	(continued)
<b>8034 Dairy Products Store</b> —wholesale	(continued)
<b>8034 Frozen or Frosted Food Store</b> —wholesale	(continued)

**Operations Not Covered**

1. Wholesale dealers ***principally*** engaged in selling fresh fruits or vegetables. Assign Code 8048 "Fruit or Vegetable Store—wholesale."
2. Wholesale dealers ***principally*** engaged in selling soda, household cleaning supplies or paper products. Assign Code 8018 "Wholesale Store NOC."
3. Wholesale dealers ***principally*** engaged in selling beer in bottles, cans, kegs or barrels. Assign Code 7390 "Beer or Ale Dealers—wholesale—& Drivers."
4. Wholesale dealers ***principally*** engaged in selling eggs. Assign Code 8018 "Wholesale Store NOC."
5. Wholesale dealers ***principally*** engaged in selling milk. Assign Code 2070 "Milk Depot or Milk Dealer & Route Salespersons, Route Supervisors, Drivers."

\* **8039 Department Store**—retail**Operations Covered**

This classification applies to retail stores which have various departments each selling a specific type of merchandise.

If a department store has more than one location, each must meet all three of the following conditions in order to qualify for assignment of Code 8039.

1. The payroll subject to this classification is to be at least \$400,000 per annum.
2. The merchandise handled must include:
  - a. Wearing apparel; and
  - b. Linens/domestics; and
  - c. Home furnishings (other than furniture); and
  - d. Two or more of the following:
 

Cosmetics	Hardware	Sporting goods
Furniture	Jewelry	Stationery/greeting cards
Giftware	Luggage	Toys
3. The total combined annual sales of wearing apparel, linens/domestics, and house furnishings (other than furniture) must exceed 50% of the total annual sales of all merchandise sold. Also, the total annual sales of wearing apparel, jewelry and cosmetics may not exceed 80% of the total annual sales.

This classification includes making custom house furnishings such as draperies, slip covers, and window shades.

This classification also covers the installation of house furnishings, such as draperies and rods, slip covers, window shades, venetian blinds, carpets, linoleum and non-ceramic floor tiles.

\* **8039 Department Store—retail (continued)****Operations Not Covered**

1. Concessions in a department store are rated on the basis of the operations performed by the concessionaire and are not assigned to the department store classification.
2. The installation (other than delivery ) and the service or repair of household appliances such as television sets, refrigerators, washing machines and air conditioners. Assign Code 9519 "Household Appliances—Electrical—Installation, Service or Repair—& Drivers."
3. The installation of automobile accessories, tires, air conditioners, and light repair work on automobiles. Assign Code 8391 "Automobile Service Station & Drivers."

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

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

**8043 Bagel Shops—retail**

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

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

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

**Operations Covered**

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

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

**Operations Not Covered**

1. Retail drug stores, cigar stores, confectionery stores, and other "NOC" retail stores which also serve food (other than ice cream and soft drinks), where the receipts from service of food exceed 50% of the gross receipts for the entire store. Assign Code 9071 "Restaurant—Full-Service—including entertainers and/or musicians", Code 9072 "Restaurant—Fast Food & Drivers" or Code 9074 "Bar, Dance Club, Lounge, Nightclub or Tavern—including entertainers and/or musicians."
2. Retail drug stores, cigar stores, confectionery stores, or other "NOC" retail stores which also serve ice cream or soft drinks (but no food). Assign Code 8017 "Retail Store NOC."



## SECTION III

Effective October 1, 2003

1<sup>st</sup> Reprint**8043 Retail Store NOC**—including service of food—not restaurants (Continued)**8043 Bagel Shops**—retail (Continued)**8043 Drug or Cigar Store**—retail—including service of food—not restaurants (Continued)**Operations Not Covered** (continued)

3. Bagel manufacturing from raw ingredients. Assigned to Code 2003 "Bagel Mfg. & Route Salespersons, Route Supervisors, Drivers."

\*

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

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

1. This classification applies to wholesale dealers or retail stores **principally** engaged in selling furniture including antique furniture for homes, lawns, gardens, office and hotels. The furniture may be sold directly from the floor of the store or ordered from catalogues and samples on display in a showroom and subsequently shipped by the store to the customer. The word "furniture" as used in this classification includes living room, dining room, bedroom or kitchen sets and individual pieces such as sofas, chairs, tables, beds, chests, breakfronts, bookcases, pianos and organs.
2. In addition, furniture stores may sell a minor amount of other merchandise such as bedding, carpets, linoleum, lighting fixtures, lamps, household appliances, mirrors, pictures, radio and television sets or kitchen cabinets.
3. This classification also includes the delivery and setting merchandise in place, the installation of home furnishings, such as carpets, linoleum, draperies, pictures or mirrors and the polishing and minor repair of furniture on the insured's premises or at the customer's location.

**Operations Not Covered**

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

\*

2. The installation of furniture or fixtures not performed by a furniture wholesaler or retailer. Assign Code 5429 "Furniture or Fixtures Installation NOC." Code 5429 is not available for division of payroll with Code 5403 "Carpentry NOC," Code 5645 "Carpentry—Detached Dwellings" or Code 5651 "Carpentry—Dwellings—Three Stories or Less" at the same job or location.

**8046 . . Automobile Accessories Store NOC—retail & Drivers****Operations Covered**

1. This classification applies to retail stores *principally* engaged in selling automobile parts and accessories such as batteries, spark plugs, fuel pumps, oil filters, carburetors, ignition parts, mufflers, gaskets, tires, tubes, oils, lubricants, skid chains, luggage carriers, seat belts, seat covers, radios, windshield wipers, heaters, speed equipment, mirrors and lights.
2. Automobile accessories stores generally sell a minor amount of household electrical appliances, hardware items, garden tools and implements, paint, toys, sporting goods and kitchen utensils.
3. In these stores most of the sales are over the counter, but as an accommodation to their customers, a store may install parts and accessories, such as windshield wipers, mirrors, batteries, tires and seat covers. However, these stores do not engage in the general repair or service of motor vehicles as found in automobile repair garages or gasoline service stations.

**Operations Not Covered**

1. Stores *principally* engaged in the wholesale selling of automobile parts and accessories. Assign Code 7999 "Auto Parts and Accessories Store—wholesale."
  2. Risks *principally* engaged in the retail selling of tires and tubes including installation. Assign Code 8391 "Automobile Tire Dealer & Drivers."
  3. Stores *principally* engaged in the retail sale of household electrical appliances, paint, toys, sporting goods or kitchen utensils. Assign Code 8017 "Retail Store NOC."
  4. Stores *principally* engaged in the retail sale of hardware. Assign Code 7998 "Auto Parts and Accessories Store—wholesale."
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**8047 . . Drug Store—wholesale****Operations Covered**

This classification applies to stores which are *principally* engaged in the wholesale distribution of drugs, medicines and pharmaceutical ingredients used for the compounding and dispensing of prescriptions.

In addition, such stores perform, as a minor and incidental operation, the selling of other merchandise such as cosmetics, hair preparations, combs, brushes, toothpaste, mouthwash, deodorants, disinfectants, soap, shampoo, baby products, bandages, dressings, cotton, fever thermometers, heating pads, vaporizers, sterilizers, elastic stockings, abdominal supports, splints, rubber water bottles, ice caps and shower caps.

**Operations Not Covered**

1. Wholesale stores which are *principally* engaged in selling the miscellaneous merchandise described above, and which also sell a minor amount of medicines and drugs. Assign Code 8018 "Wholesale Store NOC."
  2. The compounding, blending, or mixing of drugs, medicines or pharmaceutical ingredients. Assign Code 4611 "Drug, Medicine or Pharmaceutical Preparation—no mfg. of ingredients."
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**SECTION III***Issued January 1, 2007***2<sup>nd</sup> Reprint****8048 . . Fruit or Vegetable Store—wholesale****Operations Covered**

This classification applies to dealers *principally* engaged in the wholesale distribution of fresh fruits or vegetables. Such dealers, as a part of their wholesale operations, may also perform incidental repackaging of the merchandise into retail-size bunches, boxes, bags or similar containers.

In addition, these dealers may also sell a minor amount of groceries, dairy products and frozen foods.

**Operations Not Covered**

1. Dealers *principally* engaged in the wholesale distribution of groceries, dairy products and frozen foods with a minor amount of fresh fruits or vegetables. Assign Code 8034 "Grocery Store—wholesale."
2. Risks *principally* engaged in packing fresh fruits, including sorting, grading and washing of the fruit. Assign Code 2105 "Fruit Packing."
3. Risks *principally* engaged in packing fresh vegetables, including sorting, grading and washing vegetables. Assign Code 8209 "Vegetable Packing & Drivers."

- ★ **8072 . . Audio, Video Cassette, Record or Compact Disc Store—retail**  
**8072 . . Book Store—retail**  
**8072 . . Magazine or Newspaper Store—retail**  
**8072 . . Sheet Music Store—retail**  
**8072 . . Software Store—retail**

Not applicable to store locations where more than 50% of the gross receipts is in the service of food or the sale of musical instruments, computers or other hardware, household or electronic equipment:

**Operations Covered**

This classification applies to stores which are principally engaged in the retail selling of any or all of the following merchandise:

Audio Cassettes	Records
Books	Sheet Music
Comic Books	Software
Compact Discs	Video Cassettes
Magazines	Video Games
Newspapers	

**Operations Not Covered**

1. Retail drug stores, cigar stores, confectionery stores, and other "NOC" retail stores which also serve food (other than ice cream and soft drinks), where the receipts from service of food exceeds 50% of the gross receipts for the entire store. Assign Code 9071 "Restaurant—Full-Service—including entertainers and/or musicians", Code 9072 "Restaurant—Fast-Food & Drivers" or Code 9074 "Bar, Dance Club, Lounge, Nightclub or Tavern—including entertainers and/or musicians. If the receipts from the service of food do not exceed 50% of the gross receipts for the entire store. Assign Code 8043 "Retail Store NOC—including service of food—not restaurants."
2. Retail drug stores, cigar stores, confectionery stores, or other "NOC" retail stores which also serve ice cream or soft drinks (but no food). Assign Code 8017 "Retail Store NOC."
3. Stores principally engaged in the retail sale of musical instruments, computers or other related hardware, household appliances or electronic equipment. Assign Code 8017 "Retail Store NOC."

**8105 Hide or Leather Dealer****Operations Covered**

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

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

**Operations Not Covered**

1. Dealers in fur skins, such as those used for clothing, e.g., mink, ermine, sable, beaver, rabbit, fox and raccoon. Assign Code 8018 "Wholesale Store NOC."
2. This classification does not include any processing operations, (other than the hand edge trimming stated above). If processing is performed, it is assigned as shown below:

Leather Coloring or Painting . . . . . Code 9501—"Painting—Shop—& Drivers"

Leather Embossing . . . . . Code 2640—"Leather Embossing"

Leather Skiving Code 2688—"Leather Goods Mfg. NOC"

Leather Splitting, Leather Finishing,  
Leather Dressing . . . . . Code 2623—"Tanning"

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

**Operations Covered**

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

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

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

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

The above types of restaurants often engage in offering the rental of their facilities for private parties. The employer accommodates the guests by serving food and beverages including alcoholic beverages.

**Section III****Effective October 1, 2003****1<sup>st</sup> Reprint**

Restaurants can also provide take-out food services. Customers will either call in advance or come into the restaurant to place an outgoing food order. This is a common practice of many restaurants and such operations are included under this class provided that the gross receipts for outgoing orders do not exceed 50% of the total gross receipts.

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

**Operations Not Covered**

1. Bar, dance club, lounge, nightclub or tavern operation where the gross receipts of alcoholic beverages exceeds 50% of the total receipts. Assign Code 9074 "Bar, Dance Club, Lounge, Nightclub or Tavern—including entertainers and/or musicians."
2. Fast food restaurants including, but not limited to, pizza parlors, sandwich shops, donut shops, concession stands, hamburger, taco and fried chicken establishments, including take-out food establishments. Assign Code 9072 "Restaurant—Fast Food & Drivers."
3. Restaurant, bar, dance club, lounge, nightclub or tavern operated by hotels or motels. Assign Code 9058 "Hotel: Restaurant Employees."
4. Stores engaged in principally (more than 50% of the gross receipts) selling NOC items that also prepare and serve food that constitutes less than 50% of the total gross receipts. Assign Code 8043 "Retail Store NOC—including service of food—not restaurants."

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

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\* **9072 . . . . . Restaurant—Fast Food & Drivers**

**Operations Covered**

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

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

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

These types of establishments may also have a seating area for patrons to consume their purchases on the premises or they may take the food with them for off-premises consumption. These types of facilities do not employ waitresses or waiters to serve food.

**Section III*****Effective October 1, 2003*****Original Printing**

Most fast food establishments provide their customers with a drive-through food service. Customers drive their vehicles adjacent to a menu board and place their order. The customer then drives to the window where the order taker is located. The order taker may either obtain the order food items themselves from the bins that already contain cooked food or will place the order with the cook. Beverages are usually dispensed into cups by the order taker. Food and beverages are bagged or boxed and given to the customer after payment is received. The customer will then leave the drive-through area.

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

**Operations Not Covered**

1. Bar, dance club, lounge, nightclub or tavern operation where the gross receipts of alcoholic beverages exceeds 50% of the total receipts. Assign Code 9074 "Bar, Dance Club, Lounge, Nightclub or Tavern—including entertainers and/or musicians."
2. Restaurant establishments that provide traditional service where patrons are served by a wait staff. Assign Code 9071 "Restaurant—including entertainers and/or musicians."
3. Restaurant, bar, dance club, lounge, nightclub or tavern operated by hotels or motels. Assign Code 9058 "Hotel: Restaurant Employees."
4. Stores engaged in principally (more than 50% of the gross receipts) selling NOC items that also prepare and serve food that constitutes less than 50% of the total gross receipts. Assign Code 8043 "Retail Store NOC—including service of food—not restaurants."

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

**Operations Covered**

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

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

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

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

**Operations Not Covered**

1. Fast food restaurants including, but not limited to, pizza parlors, sandwich shops, donut shops, hamburger, taco and fried chicken establishments, concession stands and other fast food including take-out food establishments. Assign Code 9072 "Restaurant—Fast Food & Drivers."

**Original Printing*****Effective October 1, 2003*****SECTION III**

2. Full-service restaurants where patrons are served by a wait staff. Assign Code 9071 "Restaurant—including entertainers and/or musicians" provided that the sale of alcoholic beverages is less than 50% of the gross receipts.
  3. Restaurant, bar, dance club lounge, nightclub or tavern operated by hotels or motels. Assign Code 9058 "Hotel: Restaurant Employees."
  4. Stores engaged in principally (more than 50% of the gross receipts) selling NOC items that also prepare and serve food that constitutes less than 50% of the total gross receipts. Assign Code 8043 "Retail Store NOC—including service of food-not restaurants."
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## SECTION IV CLASSIFICATION INTERPRETATIONS—GENERAL

**2362 . . . Knit Goods Mfg. NOC***Yarn mfg. to be separately rated.***2362 . . . Glove or Mitten Mfg.—knit****2362 . . . Mitten or Glove Mfg.—knit***Yarn mfg. to be separately rated.***2362 . . . Hosiery Mfg.***Yarn mfg. to be separately rated.***Operations Covered**

This classification applies to the manufacture of knitted piece goods, gloves, mittens and narrow fabric type of trimmings such as those used for collars, cuffs and waistbands. It also includes knitting risks which subsequently manufacture various articles of wearing apparel or household furnishings from the knitted piece goods. Examples of such wearing apparel and household furnishings products include dresses, sweaters, neckties, underwear, hosiery, curtains and bedspreads.

The basic operations of this classification include knitting the yarns, usually by means of flat or circular knitting machines or by the warp knit process. In manufacturing wearing apparel or household furnishings from the knitted piece goods, the material is cut to size and pattern by electric cloth cutters, sewn by machine and then trimmed or finished with ribbon, bindings, buttons, zippers or snaps. This classification also includes any dyeing, bleaching, washing or steaming of the knitted materials or products prior to or after the manufacturing operations.

**Operations Not Covered**

1. The manufacture of knitted wearing apparel by a risk which does not knit the piece goods material. Assign Code 2501 "Clothing Mfg."
2. The manufacture of knitted household furnishings by a risk which does not knit the piece goods material. Assign Code 2553 "Furnishing Goods Mfg. NOC." *Refer to the interpretation for Code 2553.*
3. The manufacture of textile fabrics by spinning and weaving operations. Assign the appropriate classification depending on the type of fabric involved, e.g., Code 2302 "Cotton Spinning and Weaving," Code 2286 "Wool Spinning and Weaving," or Code 2303 "Silk Throwing and Weaving."
4. The manufacture of knitted braid, fringe, chenille or tassel-type trimmings. Assign Code 2387 "Braid or Fringe Mfg."
5. The manufacture of lace fabrics or trimmings. Assign Code 2386 "Lace Mfg."
6. The manufacture of yarn for hosiery is assigned to the appropriate yarn manufacturing classification.
7. Hand knitting or crocheting of wearing apparel, household furnishings or trimmings. Assign Code 2388 "Embroidery Mfg."
8. Retail outlets operated by knit goods manufacturers for the sale of knitted materials or products. Assign Code 8008 "Clothing or Wearing Apparel Store—Retail."

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## SECTION IV

*Effective August 1, 2003*1<sup>st</sup> Reprint**2553 . . . Furnishing Goods Mfg. NOC**—from textile fabrics**2553 . . . Coat Front Mfg.****Operations Covered**

This classification applies to the manufacture of textile house furnishings, but also includes miscellaneous products such as bias bindings, powder puffs and cloth buffing or polishing wheels. While most of the products are made from textile fabrics, this classification also includes the use of soft textile-type plastics such as vinyls.

The basic operations of this classification involve cutting the textile or plastic materials to size and pattern by electric cloth cutters or die cutters, and hand assembling the cut materials by sewing or heat sealing. The products may then be finished by adding various bindings, trimmings or embroidery.

Examples of products and operations found under this classification are:

1. Household linens such as sheets, pillowcases, bedspreads, mattress covers, towels, tablecloths and napkins.
2. Draperies, curtains and furniture slipcovers.
3. Miscellaneous house furnishings such as window shades, lamp shades, appliance covers, pot holders and closet accessories such as garment and shoe bags.
4. Flags, pennants, bias or straight binding tapes or ribbon, powder puffs, buffing or polishing wheels, permanent wave pads and hat linings.
5. Silk screen printing when performed by hand, including the incidental manufacture by the same risk of silk screen stencils used in such printing.

**Operations Not Covered**

1. The manufacture of filled, stuffed or quilted textile products such as pillows or quilts. Assign Code 2571 "Pillow, Quilt or Cushion Mfg."
2. The manufacture of clothing products. Assign Code 2501 "Clothing Mfg." or Code 2362 "Knit Goods Mfg. NOC" or Code 2503 "Custom Clothing or Tailor Shop—alterations—no mfg., dry cleaning or laundering." *Refer to the interpretation for Code 2362.*
3. The manufacture of textile fabric piece goods by knitting or weaving operations. Assign the appropriate knitting or weaving classifications.
4. The manufacture of fancy trimmings or piping. Assign Code 2388 "Embroidery Mfg."
5. The manufacture of wood or metal fittings and accessories for furnishing goods products, such as wooden shade rollers, drapery rods and hardware, and wire lampshade frames. Assign Codes 2841 "Woodenware Mfg. NOC," 3146 "Hardware Mfg. NOC" and 3257 "Wire Goods Mfg. NOC."

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**2731 . . Molding or Planing Mill****2731 . . Planing or Molding Mill**

*Applicable to risks whose principal product is dressed lumber, flooring or unassembled millwork. All storage or yard operations and all drivers shall be assigned to the appropriate yard or dealer classification. Lumber yards, building material dealers or fuel and material dealers to be separately rated as Code 8232.*

**Operations Covered**

This classification applies to risks principally engaged in the manufacturing of cut-to-size dressed lumber, flooring, moldings, trim, and columns, as well as unassembled millwork products which are used by other manufacturers to assemble wooden windows, doors, frames for windows and doors, screens and stairs. This code also applies to planing or molding mills that principally manufacture products which are subsequently assembled by others.

The basic operations of this classification include the kiln drying and dressing of rough lumber by planing and sawing the stock to various widths and lengths to form dressed lumber or flooring. This lumber stock may be further machined by the insured into moldings or trim or unassembled millwork parts. If unassembled millwork parts are manufactured for window and door products, they are machined by cutting, shaping, routing, rabbeting, jointing and boring. The classification includes any incidental finishing of these manufactured products, such as painting, staining or varnishing.

**Operations Not Covered**

1. All yard, storage and delivery operations. Assign either Code 8232 "Building Material Dealer" or Code 8235 "Door, Sash or Finished Millwork Dealer & Drivers," depending upon whether the products handled in the yard are principally of the type described by Code 8232 or Code 8235.
2. The manufacture of assembled millwork, including windows, doors, frames, and screens. Assign Code 2737 "Door, Sash, or Assembled Millwork Mfg. & Drivers." *Refer to the interpretation for Code 2737.* If a risk is engaged in the manufacture of both assembled and unassembled millwork, either Code 2731 or Code 2737 may be assigned depending on the principal products being manufactured by the risk.
3. The manufacture of assembled kitchen or display cabinets is assigned to the appropriate cabinet works classification. The use of these codes requires the specific approval of the Rating Board. *Refer to the interpretations for Codes 2816, 2817 and 2818.*
4. The manufacture of furniture. Assign Code 2883 "Furniture Mfg. NOC—wood" if the furniture parts used are also machined by the same risk. If an insured purchases parts and only assembles furniture, then Code 2881 "Furniture Assembly—wood—from assembled parts" applies. *Refer to the interpretations for Codes 2881 and 2883.*
5. The manufacture of unassembled furniture parts. Assign Code 2735 "Furniture Stock Mfg." *Refer to the interpretation for Code 2735.*
6. The manufacture of wooden pallets or skids. Assign Code 2802 "Carpentry—shop only—& Drivers." *Refer to the interpretation for Code 2802.*
7. The manufacture of prefabricated wooden buildings or building sections such as roof trusses or wall sections. Assign Code 2802 "Carpentry—shop only—& Drivers." *Refer to the interpretation for Code 2802.*
8. The manufacture of wooden crates, boxes or box parts. Assign Code 2759 "Box or Box Shook Mfg."

**SECTION IV***Issued January 1, 2000***Original Printing****2731 . . . Molding or Planing Mill — Operations Not Covered** (continued)

9. The manufacture of barrel parts. Assign Code 2710 "Barrel Stock Mfg." The subsequent assembly operations are assigned to Code 2759 "Barrel Assembly."
10. The manufacture of metal windows or doors. Assign Code 3076 "Fireproof Equipment Mfg."
11. The manufacture of windows or doors made of wood covered with metal. Assign Code 3060 "Door, Door Frame or Sash Mfg.—wood—metal covered."
12. The manufacture of veneer or plywood. Assign Code 2714 "Veneer Mfg."

**2735 . . . Furniture Stock Mfg.****2735 . . . Pencil Stock Mfg.—wood****Operations Covered**

This classification applies to risks engaged in manufacturing wooden parts for furniture such as legs, arms, seats, backs and similar parts. These parts are shipped to furniture manufacturers for assembly. This classification also applies to the manufacturing of wood pencil stock.

Operations principally involve the machining of the above items from rough or dressed lumber on various types of woodworking machinery. There is little or no assembling and finishing work performed by these risks.

**Operations Not Covered**

1. The manufacturing, assembly and finishing of completed wood furniture, including the making of the stock. Assign Code 2883 "Furniture Mfg. NOC—wood." *Refer to the interpretation for Code 2883.*
2. The assembling of wooden furniture from parts manufactured by others. Assign Code 2881 "Furniture Assembly—wood—from manufactured parts." *Refer to the interpretation for Code 2881.*
3. The manufacturing of pencils by a risk which either manufactures its own stock or purchases the pencil stock from others. Assign Code 2942 "Pencil, Penholder or Crayon Mfg."

**2737 . . . Sash, Door or Assembled Millwork Mfg. & Drivers****2737 . . . Door, Sash or Assembled Millwork Mfg. & Drivers**

*Code 2737 and Code 2731 "Planing or Molding Mills" or Code 2802 "Carpentry—shop only—& Drivers" shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Where a risk deals in any lumber or building materials or in any fuel and materials in addition to products manufactured, all storage or yard operations and all drivers shall be assigned to the appropriate yard or dealer classification.*

**Operations Covered**

This classification applies to risks principally engaged in the manufacture of assembled wooden millwork products such as windows, doors, window and door frames, screens and shutters.

**2737 . . Sash, Door or Assembled Millwork Mfg. & Drivers — Operations Covered** (continued)

The classification includes the dressing of rough lumber by planing. It also applies to risks who purchase dressed lumber to be machined and assembled. If dressed lumber is used, it is cut to size and machined by molding, routing, rabbeting, jointing, boring and sanding. The machined parts are assembled with glue, dowels, nails, staples or screws, and window and door products are glazed and/or fitted with mesh screening and weatherstripping. Hardware such as door knobs, hinges and window catches may also be attached. This classification includes any incidental finishing such as painting, staining or varnishing. However, millwork products are usually shipped in the raw wood state or only prime coated.

**Operations Not Covered**

1. When a risk assigned to Code 2737 also deals in any lumber, building materials or fuel, in addition to the millwork products it has manufactured, all yard, storage and delivery operations are assigned to either Code 8232 "Building Material Dealer" or Code 8235 "Door, Sash or Finished Millwork Dealer & Drivers," depending upon whether the products handled in the yard are principally of the type described by Code 8232 or Code 8235.
2. The manufacturing of dressed lumber, flooring and unassembled millwork. Assign Code 2731 "Planing or Molding Mill." *Refer to the interpretation for Code 2731.* If a risk is engaged in the manufacturing of both assembled and unassembled millwork either Code 2737 or Code 2731 may be assigned depending on the principal products being manufactured by the risk.
3. The manufacture of assembled kitchen or display cabinets. Assign the appropriate cabinet works classification. The use of these codes requires the specific approval of the Rating Board. *Refer to the interpretations for Codes 2816, 2817 and 2818.*
4. The manufacture or assembly of furniture. Assign either Code 2883 "Furniture Mfg. NOC—wood" or Code 2881 "Furniture Assembly—wood—from manufactured parts." *Refer to the interpretations for Codes 2881 and 2883.*
5. The manufacture of unassembled furniture parts. Assign Code 2735 "Furniture Stock Mfg." *Refer to the interpretation for Code 2735.*
6. The manufacture of wooden pallets or skids. Assign Code 2802 "Carpentry—shop only—& Drivers." *Refer to the interpretation for Code 2802.*
7. The manufacture of prefabricated wooden buildings or building parts such as roof trusses or wall sections. Assign Code 2802 "Carpentry—shop only—& Drivers." *Refer to the interpretation for Code 2802.*
8. The manufacture of wooden crates, boxes or box parts. Assign Code 2759 "Box or Box Shook Mfg."
9. The manufacture of barrel parts. Assign Code 2710 "Barrel Stock Mfg." The subsequent assembly operations are assigned to Code 2759 "Barrel Assembly."
10. The manufacture of metal windows or doors. Assign Code 3076 "Fireproof Equipment Mfg."
11. The manufacture of windows or doors made of wood covered with metal. Assign Code 3060 "Door, Door Frame or Sash Mfg.—wood—metal covered."
12. The manufacture of veneer or plywood. Assign Code 2714 "Veneer Mfg."

**SECTION IV***Issued January 1, 2000***Original Printing****2802 . . . Carpentry—shop only—& Drivers**

*Code 2802, Code 2731 "Planing or Molding Mills" or Code 2737 "Sash, Door or Assembled Millwork Mfg." shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Commercial lumber yards, building materials dealers or fuel and material dealers to be separately rated. Where a risk deals in any lumber or building materials or in any fuel and materials in addition to performing carpentry shop operations, all yard operations, including all drivers, shall be rated in the appropriate yard classification.*

**Restricted Application**

This classification is not available for division of payroll with Code 2731 "Planing or Molding Mill" or Code 2737 "Door, Sash, or Assembled Millwork Mfg. & Drivers"

**Operations Covered**

This classification basically applies to the manufacture of prefabricated carpentry products used in the construction of buildings, such as trusses, rafters and other prefabricated building sections. These products are often manufactured on a custom or job basis to fit the specifications of particular buildings being designed as an integral and inseparable part of a building that cannot be removed without essentially damaging the structure. Shops of this type are frequently operated by building contractors as an incidental part of their construction work.

This classification also applies to the manufacture of other wood products, including portable buildings, (such as shanties, sheds, toilets, and field offices) tanks, silos, pallets, skids, reels, dumbwaiters, theatrical scenery, flag poles, masts, spars, fencing, saw horses, sauna rooms, newspaper display stands, stairs, construction tool bins, scaffolding and similar products. All of the products assigned to this classification require little or no finishing.

**Operations Not Covered**

1. When a risk deals in any lumber or building materials or in any fuel and materials, in addition to performing carpentry shop operations, all yard operations including all drivers are separately rated under the appropriate yard classification.
2. The manufacture of crates, boxes or box parts. Assign Code 2759 "Box or Box Shook Mfg."
3. The manufacture of barrel parts. Assign Code 2710 "Barrel Stock Mfg." The subsequent assembly operations are assigned to Code 2759 "Barrel Assembly."
4. The manufacture of wood furniture stock or pencil stock. Assign Code 2735 "Furniture or Pencil Stock Mfg." *Refer to the interpretation for Code 2735.*
5. The manufacture of veneer products. Assign Code 2916 "Veneer Products Mfg."
6. The manufacture of planed or dressed lumber, including unassembled millwork. Assign Code 2731 "Planing or Molding Mill." *Refer to the interpretation for Code 2731.*
7. The manufacture of wood window frames, sash, doors or other assembled millwork. Assign Code 2737 "Door, Sash, or Assembled Millwork Mfg. & Drivers." *Refer to the interpretation for Code 2737.*
8. The manufacture of assembled kitchen and display cabinets or architectural woodwork. Assign the appropriate cabinet works classification. The use of these codes requires the specified approval of the Rating Board. *Refer to the interpretations for Codes 2816, 2817 and 2818.*

**2802 . . Carpentry—shop only—& Drivers — Operations Not Covered (continued)**

9. The manufacture of wood turned products, including brush, broom or tool handles and spools. Assign Code 2841 "Woodenware Mfg. NOC." *Refer to the interpretation for Code 2841.*

**2816 . . Cabinet Works—**with power machinery**2817 . . Cabinet Works—**with power machinery**2817 . . Box Mfg.—Cigar—wood****2818 . . Cabinet Works—**with power machinery**Restricted Application**

These classifications may be used only upon specific assignment by the Rating Board following an inspection. *Refer to Section I of the Digest for instructions on how to obtain approval for use of these codes.*

**Operations Covered**

These classifications apply to manufacturing wood products in which power driven woodworking machinery is used. Many of these products are made to the customers' specifications, and require installation operations which are not included in the scope of any of these classifications.

Typical products covered by these classifications are:

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

All three of the "Cabinet Works" classifications apply to the above products. The specific classification for a risk is determined following an inspection and evaluation of the risk's characteristics. The evaluation includes consideration of the woodworking machinery used, the amount of employees' time spent in operating such equipment, the percentage of products which are assembled, as well as the percentage of products which are finished. (The term "finished" means shellacking, staining, painting, lacquering and varnishing or covering with formica, porcelain and similar materials, but does not include upholstering.)

To ensure uniform classification treatment for risks engaged in the manufacture of the type of products described above, it is essential that the Rating Board inspect, analyze and classify each risk. Therefore, whenever an insured is engaged in the manufacture of products which appear to qualify for a "Cabinet Works" classification, a prompt request should be made to the Rating Board for authorization of the proper code.

**Installation Operations**

When installation of these products is required, Code 5429 "Cabinet Work Installation" or any of its descriptive cross-references is assigned provided such installation is performed as a separate operation which is not a part of, or incidental to, any other carpentry operations performed by the same contractor at the same job or location. When the installation is not a separate operation, either Code 5403 "Carpentry NOC," Code 5645 "Carpentry—Detached Dwellings" or Code 5651 "Carpentry—Dwellings—Three Stories or Less" is assigned depending on the nature of the other operations on the job being performed by the same contractor.

**SECTION IV***Issued January 1, 2000***Original Printing****2841 . . . Brush or Broom Handle Mfg.***Applies only to the sawing, molding or turning of backs or handles, with no assembling.***2841 . . . Shade Roller Mfg.—wood***Includes mfg. of metal parts.***2841 . . . Shuttle Mfg.****2841 . . . Wood Turned Products Mfg. NOC****2841 . . . Woodenware Mfg. NOC****Operations Covered**

This classification applies to the manufacture of non-furniture, non-cabinet or millwork type of wood products, including:

Bird houses and feeders	Mixing or salad bowls	Signs and sign letters
Brush and broom backs or handles	Ping Pong paddles and shuffleboard sticks	Spice, cutlery and wine racks
Cutting boards	Poker chip and jewelry boxes	Spools
Ironing boards	Shoe heels	Tool handles
Ladders	Shuttles	Window shade rollers
Lamp bases or parts		Yardsticks, rulers and paint paddles
Luggage boxes or frames		

The manufacturing operations include machining the product or its component parts from rough or dressed lumber, plywood or wood composition board by means of woodworking equipment including various types of power saws, planers, wood turning lathes, routers, jointers, rabbeting and tenoning machines, wood bores or drills and sanding machines. This classification also includes the assembly of component parts by means of glue, nails, screws or staples, attaching hardware, and incidental finishing such as painting, staining, lacquering, varnishing or printing.

The above products are usually mass-produced and most are manufactured in a completed form ready to be used by the consumer in or about a home as utilitarian, decorative or recreational items. However, some items under this classification are sold to other manufacturers to be used as part of their products, e.g., lamp bases, shoe heels and tool handles.

**Operations Not Covered**

1. The manufacture of assembled kitchen or display cabinets. Assign the appropriate cabinet works classification. The use of these codes requires the specific approval of the Rating Board. *Refer to the interpretation for Codes 2816, 2817 and 2818.*
2. The manufacture or assembly of furniture. Assign Code 2883 "Furniture Mfg. NOC—wood" or Code 2881 "Furniture Assembly—wood—from manufactured parts." *Refer to the interpretations for Codes 2881 and 2883.*
3. The manufacture of unassembled furniture parts. Assign Code 2735 "Furniture Stock Mfg." *Refer to the interpretation for Code 2735.*
4. The manufacture of wooden pallets or skids. Assign Code 2802 "Carpentry—shop only—& Drivers." *Refer to the interpretation for Code 2802.*
5. The manufacture of prefabricated wooden buildings or building sections such as roof trusses or wall sections. Assign Code 2802 "Carpentry—shop only—& Drivers." *Refer to the interpretation for Code 2802.*

- 2841 . . Brush or Broom Handle Mfg.
- 2841 . . Shade Roller Mfg.—wood
- 2841 . . Shuttle Mfg.
- 2841 . . Wood Turned Products Mfg. NOC
- 2841 . . Woodenware Mfg. NOC

**Operations Not Covered** (continued)

6. The manufacture of wooden crates, boxes or box parts. Assign Code 2759 "Box or Box Shook Mfg."
7. The manufacture of barrel parts. Assign Code 2710 "Barrel Stock Mfg." The subsequent assembly operations are assigned to Code 2759 "Barrel Assembly."
8. The manufacturing of planed or dressed lumber, including unassembled millwork. Assign Code 2731 "Planing or Molding Mill." *Refer to the interpretation for Code 2731.*
9. The manufacturing of wood window frames, sash, doors or other assembled millwork. Assign Code 2737 "Door, Sash, or Assembled Millwork Mfg. & Drivers." *Refer to the interpretation for Code 2737.*
10. The manufacture of veneer or plywood. Assign Code 2714 "Veneer Mfg."
11. Wood carving by hand or machine. Assign Code 2790 "Pattern Making NOC."
12. Lining or covering jewelry boxes with felt, velvet or quilted cloth materials. Assign Code 9522 "Upholstering."

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**2881 . . Furniture Assembly**—wood—from manufactured parts  
*Includes finishing. Code 2881, Code 2883 "Furniture Mfg. NOC" and Code 2735 "Furniture Stock Mfg." shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct business.*

**2881 . . Cabinet Works**—no power woodworking machinery  
*Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2881 are conducted as a separate and distinct business.*

**2881 . . Venetian Blind Assembling**—from manufactured parts  
*Applies to assembly from manufactured parts. Includes finishing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2881 are conducted as a separate and distinct business.*

**Operations Covered**

This classification applies to the assembly of furniture from parts manufactured by others. Included are all types of home and office furniture such as tables, chairs, dressers, chests of drawers, bed frames and desks. The assembly includes the use of nails, screws, brackets, glue, dowel pins and clamps. This classification also includes the finishing of the assembled products by painting, staining, varnishing, lacquering, shellacking or covering surfaces with Formica-type materials. The assembly of metal or plastic furniture from parts manufactured by others is also assigned to this classification.



**SECTION IV***Issued January 1, 2000***Original Printing****2881 . . . Furniture Assembly**—wood—from manufactured parts**2881 . . . Cabinet Works**—no power woodworking machinery**2881 . . . Venetian Blind Assembling**—from manufactured parts**Operations Covered** (continued)

The repair or reconditioning of wood or metal furniture which does not require the manufacture or fabrication of parts is also assigned to this classification. Such repair or reconditioning may involve includes tightening loose parts, regluing parts or replacing broken parts with stock parts purchased from others, stripping off the old finish and applying a new finish.

Under its "Cabinet Works" phraseology, this classification applies to the manufacture and finishing of cabinet-type products such as picture frames, bookcases and cabinets only when these articles are made without the use of power driven woodworking machinery. The parts are cut to size and shape using hand tools and portable electric tools. The parts are then assembled and finished to form the completed product.

This classification also applies to the assembly of Venetian type 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, tapes and cords.

**Operations Not Covered**

1. The manufacture of wood furniture parts which are also assembled into completed furniture by the same risk. Assign Code 2883 "Furniture Mfg. NOC—wood." *Refer to the interpretation for Code 2883.*
2. The manufacture of furniture parts which are not assembled into completed furniture by the same risk. Assign Code 2735 "Furniture Stock Mfg." *Refer to the interpretation for Code 2735.*
3. Furniture produced from rattan, willow or twisted fibers. Assign Code 2913 "Rattan, Willow or Twisted Fiber Products Mfg."
4. Upholstering of new or used furniture frames. Assign to Code 9522 "Upholstering."
5. The manufacture of store counters, restaurant booths and kitchen cabinets. Assign the appropriate cabinet works classification. The use of these codes requires the specific approval of the Rating Board. *Refer to the interpretations for Codes 2816, 2817 and 2818.*
6. Risks which perform only refinishing of furniture without any repairing or reconditioning. Assign Code 9501 "Painting—shop only—& Drivers."

**2883 . . Furniture Mfg. NOC—wood**

**2883 . . Billiard Table Mfg.**  
*Includes installation*

**2883 . . Cabinet Mfg.—wood—for Audio or Visual Devices**  
*Includes installation of components.*

**2883 . . Casket or Coffin Mfg. or Assembly—wood**

**2883 . . Coffin or Casket Mfg. or Assembly—wood**  
*Includes the mfg. of metal fittings.*

**2883 . . Piano Case Mfg.**  
*Code 2883 and Code 2923 "Piano Mfg." shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.*

### Operations Covered

This classification applies to risks principally engaged in manufacturing completed wood furniture pieces or sets such as bedroom, living room and dining room sets, office furniture, billiard tables, console-type audio cabinets, radio or television cabinets, piano cases, juvenile or nursery furniture, lawn or garden furniture, frames for upholstered furniture, occasional tables, chairs, desks, wardrobes and other similar free-standing furniture items.

The operations included in this classification contemplate both the fabrication of the various parts on woodworking machines and the subsequent assembly of the components into completed furniture. Also included is the finishing by staining, painting, varnishing, lacquering and polishing. In addition, hardware such as hinges, pulls, locks and casters are attached. This classification also applies to the repair of furniture when it is necessary to machine new parts as replacements for damaged or broken units.

### Operations Not Covered

1. The manufacture of furniture parts which are not assembled into completed furniture by the same risk. Assign Code 2735 "Furniture Stock Mfg." *Refer to the interpretation for Code 2735.*
2. The assembly and finishing of wood furniture, using prefabricated parts purchased from others. Assign Code 2881 "Furniture Assembly—wood—from manufactured parts." *Refer to the interpretation for Code 2881.*
3. Furniture produced from rattan, willow or twisted fibers. Assign Code 2913 "Rattan, Willow or Twisted Fiber Products Mfg."
4. Upholstering of new or used furniture frames. Assign Code 9522 "Upholstering."
5. The manufacture of store counters, restaurant booths and kitchen cabinets. Assign the appropriate cabinet works classification. These codes require the specific approval of the Rating Board. *Refer to the interpretations for Codes 2816, 2817 and 2818.*
6. Furniture repair or reconditioning from prefabricated parts requiring little or no woodworking machine operations. Assign Code 2881 "Furniture Assembly—wood—from manufactured parts."
7. Risks which perform only refinishing of furniture without any repairing or reconditioning. Assign Code 9501 "Painting—shop only—& Drivers."

**SECTION IV***Issued January 1, 2000***Original Printing****3066 . . . Sheet Metal Work**—shop only**3067 . . . Sheet Metal Work**—shop only**Restricted Application**

These classifications may be used only upon specific assignment by the Rating Board following an inspection. *Refer to Section I of the Digest for instructions on how to obtain approval for use of these codes.*

**Operations Covered**

These classifications apply to the manufacture of a variety of sheet metal products as explained below. Some are custom-made to meet the specifications of a particular job and may require installation operations. These installation operations are not included in either of these sheet metal classifications which apply only to shop work.

The specific classification for a risk engaged in manufacturing these products is determined by the Rating Board following an inspection and evaluation of the risk's characteristics which includes a review of the raw materials, type of metal working machinery, and the operations performed in manufacturing these products.

The distinction between these classifications is based primarily on the following types of operations:

1. Code 3066 applies to risks which make sheet metal products by operations such as cutting, shaping on hand brakes and assembling by soldering. Such risks do little or no power press work or corrugating, welding or riveting.
2. Code 3067 applies to risks which make sheet metal products by operations such as power press blanking, punching, drawing and corrugating with assembling by welding or riveting.

Examples of the products covered by these classifications are:

1. Tinsmith items, such as skylights, leaders, gutters, flashings and cornices.
2. Ducts for ventilating, air conditioning and heating.
3. Restaurant kitchen equipment, such as steam tables, counter canopies, carts, stands and sinks.
4. Sheet metal stove pipes and elbows.
5. Sheet metal garbage, ash or refuse cans and pails.
6. Electrical supplies, such as fuse boxes, panel boxes and cut-out boxes.
7. Sheet metal containers, such as bread and cake boxes, hampers and tool chests.
8. Metal barrels and drums, including reconditioning of such items.
9. Bent steel sections, such as stair treads, risers, stringers, posts and coal chutes.

Contractors engaged in the installation of Items 1 and 2 above, including custom shop work only for such jobs, do not qualify for Codes 3066 or 3067. The entire operations of any such risks are assigned to Code 5538 "Sheet Metal Work Erection, Installation or Repair NOC—shop or outside— & Drivers" or Code 5536 "Heating and Air Conditioning Duct Work—shop and outside—& Drivers."

**3066 . . Sheet Metal Work**—shop only

**3067 . . Sheet Metal Work**—shop only

#### **Operations Covered** (continued)

Because of the specialized nature of these classifications, it is essential that the Rating Board inspect, analyze and classify each risk engaged in the manufacturing of the sheet metal products described above to provide a uniform classification procedure.

Consequently, if an insured is producing sheet metal products which appear to be within the scope of Code 3066 or 3067, a prompt request should be made to the Rating Board for approval of the classification assignment.

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**3110 . . Tool Mfg. NOC—Drop or Machine Forged—Forging**

*Includes trimming.*

**3110 . . Chain Mfg.—Forged**

**3110 . . Forging Work**—drop or machine

*Includes trimming. The machining of forgings or die making operations shall be assigned to Code 3632 "Machine Shop NOC."*

#### **Operations Covered**

This classification applies to the manufacture of machine forged products. Steel, non-ferrous or alloy metals in various bar and rod forms is cut to length and heated in furnaces. The heated stock is then rough forged with drop hammers, reheated and forged to final shape or form with the appropriate dies or patterns. The forgings are then cooled, trimmed or ground as needed and tempered by heat treating.

Examples of products within the scope of this classification are:

1. Forgings for tools or dies.
2. Forged chains.
3. Forgings for other miscellaneous products such as aircraft engine parts, automobile universal joints and transmission parts, and construction hardware such as turnbuckles and shackles, and ship anchors.

#### **Operations Not Covered**

1. The machining of forgings for tool products, as well as making of dies for use in the forging operations is separately classified under Code 3114 "Tool Mfg. NOC—Drop or Machine Forged." *Refer to the interpretation for Code 3114.*
2. The machining of non-tool forgings is separately classified under Code 3632 "Machine Shop NOC." The incidental making of tools and dies used in the forging of products other than tools is also assigned to Code 3632 "Machine Shop NOC." *Refer to the interpretation for Code 3632.*

**SECTION IV***Issued January 1, 2000***Original Printing****3113 . . . Tool Mfg. NOC—Not Drop or Machine Forged****Operations Covered**

This classification applies to the manufacture of tools used for cutting or machining operations, dies or molds which are used to cut or form material in a press, and jigs and fixtures used to hold or position work on machines.

The manufacturing operations contemplated by this classification consist of the machining of tool steel from various shapes including bars, rods and plates, by cutting, turning, shaping, milling, grinding and tapping. The tools are finished by assembling component parts, if required, which are then polished, buffed, tested and inspected.

Examples of machined products described by this classification are:

1. Machinists' tools used for cutting operations on machine shop equipment such as lathes, milling machines and boring machines.
2. Hand tools such as screwdrivers, pliers, hammers and chisels.
3. Molds for plastics injection or compression molding and white metal casting operations.
4. Dies for wire drawing, stamping, extrusion, threading and tapping.
5. Sewing machine attachments such as hemmers and binders.
6. Automobile piston rings, universal joints, transmissions and clutches.
7. Ring, plug and snap gauges.
8. Welding or cutting torch tips.

**Operations Not Covered**

**Note:** Code 3113 "Tool Mfg. NOC—Not Drop or Machine Forged" is not assigned to a risk that machines tools and dies which are principally used in connection with the manufacture of other products. In such a case, the governing classification which describes the product manufactured must be assigned to this incidental machining of tools and dies.

1. The manufacture of forged tools or dies. Assign Code 3110 "Tool Mfg. NOC—Drop or Machine Forged—Forging." *Refer to the interpretation for Code 3110.*
2. The machining or finishing of forged tools or dies. Assign Code 3114 "Tool Mfg. NOC—Drop or Machine Forged—machining or finishing of tools or die making operations." *Refer to the interpretation for Code 3114.*
3. The manufacture of such tools as shovels, picks, rakes, pitchforks, hoes and products of a similar nature. Assign Code 3126 "Tool Mfg.—agricultural, construction, logging, mining, oil or artesian well."
4. The manufacture of steel rule dies. Assign Code 2790 "Pattern Making NOC."

**3114 . . Tool Mfg. NOC—Drop or Machine Forged—Machining or finishing of Tools or Die Making operations****Operations Covered**

This classification describes the machining or finishing of forged tools or dies subsequent to the actual forging operations. Machining may involve operations such as planing, profiling, shaping, milling, slotting, drilling and tapping. Further finishing of the tools may be in the form of dip coating with lacquer or enamel, painting, electroplating, polishing, buffing and inspecting. This classification also includes the incidental making of dies which are used in the tool forging operations.

Examples of products within the scope of this classification are:

1. Hand tools, such as wrenches, hammers, pliers, screwdrivers and chisels.
2. Industrial machine dies and die parts.

**Operations Not Covered**

1. The manufacture of the rough forgings for tool and die products. Assign Code 3110 "Tool Mfg. NOC—Drop or Machine Forged—Forging." *Refer to the interpretation for Code 3110.*
2. The manufacture of wood or plastic handles for tool products. Assign Code 2841 "Woodenware Mfg. NOC" or the appropriate plastics classification.

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**3129 . . Buckle or Button Mfg.—metal****3129 . . Button or Buckle Mfg.—metal****3129 . . Metal Stamped Products Mfg.—automatic punch press**

*Applicable to mass produced stamped metal articles using fully automatic punch presses exclusively.*

**Operations Covered**

This classification applies to the manufacture of stamped metal products such as buttons, buckles, bottle caps or crowns, nameplates, picture hangers, wall brackets, nailheads, washers, gaskets, shims and advertising badges, as well as other components produced on a job basis, including electronic contacts, terminals and jewelry findings. These products are manufactured from coil or strip metal stock by means of fully automatic-type punch presses.

While the basic operations of risks assigned to this classification consist of the automatic stamping of the coil or strip metal stock, the subsequent cleaning, deburring and finishing by heat treating, painting and electroplating are also included.

**Operations Not Covered**

1. The manufacture of metal stampings, other than buttons, buckles, bottle caps or crowns, produced by hand-fed type of punch press operations. Assign Code 3400 "Metal Goods Mfg. NOC" *Refer to the interpretation for Code 3400.*
2. The manufacture of bottle cap liners is separately classified according to the type of material from which the liners are made. The manufacture of waxed paper and cork liners, for example, is separately classified as Code 4279 "Paper Goods Mfg. NOC."

**SECTION IV***Issued January 1, 2000***Original Printing****3179 . . . Electrical Apparatus Mfg. NOC**

*Includes electrical fixtures or appliances. Code 3179 and Code 3643 "Electric Power or Transmission Equipment Mfg." shall not be assigned to the same risk unless operations described by these classifications are conducted as separate and distinct businesses.*

**Operations Covered**

This classification applies to the manufacturing of various electrical products, including appliances, fixtures, electrical hardware, floor cleaning equipment, portable hand tools and electrical parts that are not described by more specific classifications such as those listed under "Operations Not Covered."

The basic operations of this classification involve the fabrication and assembly of motors, casings and other metal parts required for these products. The classification includes the incidental manufacture of plastic components, but does not include the manufacture of porcelain parts. This classification also applies to the assembling of products from such components manufactured by other concerns.

Examples of products within the scope of this classification are:

1. Household appliances, such as toasters, broilers, ovens, mixers, fans, heaters, vacuum cleaners, hair dryers, coffee urns and other electric housewares.
2. Household electrical hardware and fixtures, such as wall switches, thermostats, plugs, sockets, door chimes and bells, fuses, relays, resistors, rectifiers and transformers.
3. Floor cleaning equipment, such as sanders, scrapers, waxers and polishers.
4. Portable electric hand tools, such as saws, drills, sanders and soldering irons.
5. Miscellaneous electrical products, such as room air conditioners, sterilizers, evaporators, heat sealing machines, water coolers, electric cutlery, burglar and fire alarms, flashlights, heating elements, shavers, toothbrushes, window and door closing devices, testing equipment, and electric motors (not more than 1 H. P.).

**Operations Not Covered**

1. X-ray apparatus manufacturing. Assign Code 3685 "Instrument Mfg. NOC."
2. Office machines, such as dictating machines, calculators, adding machines, computers and data processing machines. Assign Code 3574 "Office, Computing or Recording Machine Mfg. NOC."
3. Electrical apparatus or equipment of the industrial type for the generation or transmission of electrical energy, such as motors (over 1 H.P.), generators, transformers, switchboards, circuit breakers and converters. Assign Code 3643 "Electric Power or Transmission Equipment Mfg."
4. Porcelain parts manufacturing for electrical apparatus, such as insulators and fixture bases. Assigned Code 4062 "Pottery Mfg.—porcelain ware—mechanical press forming."
5. Electric table and floor lamps or lighting fixtures are assigned to:

"Electric Lighting Fixture, Lantern or Lamp Mfg.":

Assembly & Finishing	3190
All Other Operations.	3191

**3179 . . Electrical Apparatus Mfg. NOC — Operations Not Covered** (continued)

6. Television sets, audio equipment, communication equipment and their components. Assign Code 3681.

*Refer to the separate Digest interpretation for Code 3681 which describes its scope and application.*

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**3400 . . Metal Stamped Products Mfg. NOC**

*Applicable to mass produced stamped metal articles using hand-fed or semi-automatic punch presses.*

**Operations Covered**

This classification applies to the manufacture of metal stamped products or parts which are usually produced on hand-fed punch presses, including metal brackets, unfinished trays and dishes, electrical and electronic fittings, levers, parts for toys, lamp and lighting fixture parts, as well as other industrial and consumer products. This classification applies whether or not some punch presses are operated by the risk interchangeably as either hand-fed or automatic feed.

Sheet metal stock in varying sizes is cut to size and stamped to shape using hand-fed punch presses to produce the stampings. Also included are those secondary or incidental machining operations which includes blanking, bending, piercing, notching, deburring, tumbling, tapping, sanding and buffing.

The machining of tools and dies used principally in the production of stampings by the same risk is included under the scope of this classification.

**Operations Not Covered**

1. Risks engaged in producing metal spinings and stamping are assigned to Code 3315 "Brass or Copper Goods Mfg." and not Code 3400 "Metal Goods Mfg. NOC" if metal spinings represent the major portion of the production operations.
  2. The manufacture of tools and dies as a separate enterprise by a metal stamping risk is separately assigned to the appropriate tool manufacturing classification if the majority of the tools and dies are sold to others and are not used in the manufacture of the metal stampings.
  3. The manufacture of metal stampings exclusively using automatic-type punch presses. Assign Code 3129 "Bottle Cap or Crown Mfg." *Refer to the interpretation for Code 3129.*
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**3632 . . Machine Shop NOC**

*Foundry operations to be separately rated.*

**3632 . . Explosives or Ammunition Mfg.—Projectile or Shell Mfg.**

*Includes incidental "nosing in." Not cartridge or shell case mfg. Forging or casting of shapes or loading or testing with explosives to be separately rated.*

**3632 . . Ship Building—Iron or Steel—Machine Shop—other than maintenance machine shop****Operations Covered**

This classification applies to the manufacture and repair of miscellaneous machines as well as general job machining of finished products and parts when such machines, operations, products or parts are not specifically described by another manual classification.



**SECTION IV***Issued January 1, 2000***Original Printing****3632 . . . Machine Shop NOC****3632 . . . Explosives or Ammunition Mfg.—Projectile or Shell Mfg. ) — Operations Covered****3632 . . . Ship Building—Iron or Steel—Machine Shop )**

The basic operations consist of the machining of ferrous and non-ferrous metals in various forms, other than sheet metal, including bars, rods, castings and forgings. The machining operations are performed using equipment such as lathes, shapers, milling machines, planers, metal saws, boring mills, drill presses and grinders. In conjunction with the manufacture of machines or other finished products, the operations also include incidental assembly of parts or components by welding, riveting or by hand as well as any incidental finishing by polishing, painting or electroplating.

Examples of products and parts included under this classification are:

1. Drive shafts, bearings, dowel pins, bushings, sleeves, elbows, housing and miscellaneous parts and fittings for machinery, a wide variety of motors and engines, conveyor systems, forklift trucks, snowmobiles and all kinds of mechanical equipment.
2. The manufacture of products such as scales, amusement rides, conveyor systems, and gasoline driven lawn mowers and forklift trucks.
3. The manufacture, assembly and repair of miscellaneous machinery including, but not limited to, nailing machines, coil winders, die cutting machines, paper manufacturing and converting equipment, gluing machines, fruit and vegetable processing or grain milling machines, bottling and corking machines, can making machines, dairy machines, dishwashing machines, bottle capping machines, and also, machine equipment for woodworking, sheet metal and machine shops.
4. Shops engaged in the repair or machining of automobile parts such as engine blocks, brake drums and bumpers, lawn mowers and snow blowers.

**Operations Not Covered**

1. The manufacture of parts, machines or products which are specifically assigned to or described by other manual classifications, such as:
 

Agricultural, Mining or Construction Machinery Mfg. . . . .	Code 3507
Automatic Screw Machined Parts or Screws . . . . .	Code 3145
Ball or Roller Bearings . . . . .	Code 3638
Confectioners' Machinery Mfg. . . . .	Code 3559
Electrical Power Equipment and Products. . . . .	Code 3179 or Code 3643
Gears or Gear Assemblies . . . . .	Code 3635
Printing, Bookbinding or Paper Box Machinery . . . . .	Code 3548
Textile Machinery . . . . .	Code 3515
2. Outside installation and repair of machinery. Assign Code 3724 "Machinery or Equipment Erection or Installation NOC & Drivers."
3. The manufacture of tools or dies which are not principally used in an insured's own operations. Assign Code 3113 "Tool Mfg. NOC—not drop or machine forged." *Refer to the interpretation for Code 3113.*
4. The manufacture of parts, if at least 50% of all machining operations performed on these parts are held to final tolerances of .001 or closer as verified by the insured's plans or specifications, is assigned to Code 3629 "Precision Machined Parts Mfg. NOC."
5. The manufacture of sheet metal products. Assign Code 3066 or Code 3067 "Sheet Metal Work—shop only," upon specific approval of the Rating Board, as described in the separate Digest interpretation applicable to these classifications.

3681 . . Radio, Television, Telephone or Telecommunications Device Mfg. NOC  
 3681 . . Telephone, Television, Radio or Telecommunications Device Mfg. NOC  
 3681 . . Television, Radio, Telephone or Telecommunications Device Mfg. NOC

**3681 . . Electrical Cord Set, Radio or Ignition Harness Assembly**

**Operations Covered**

This classification applies only to risks which engage in the manufacturing or assembling of wired electrical equipment or parts for the communications industry, including the manufacturing of chassis and cabinets used for these products. The operations usually involve a considerable amount of bench work and hand assembling.

Products within the scope of this classification are:

Amplifiers	Microcircuitry units	Tape recorders
Antennas	or systems	Telegraph equipment
Audio equipment	Microphones	Telephones
Cellular telephones	Pagers	Televisions
Condensers and resistors	Printed circuits	Transformers for radio
Electric cord sets	Public address systems	and television equipment
Headsets	Radar and sonar equipment	Transistors
Hearing aids	Radio or computer	
Intercom systems	wiring assemblies	
Loudspeakers	Radios	

**Operations Not Covered**

1. Manufacturing of radio or television tubes. Assign Code 4112 "Radio Tube Mfg."
2. Manufacturing of console-type wooden cabinets when not performed by the manufacturer of radios, television sets or audio equipment. Assign Code 2883 "Cabinet Mfg.—wood."
3. Manufacturing of sheet metal chassis only, where there are no assembling or wiring operations performed by the risk. Assign Code 3076 "Fireproof Equipment Mfg."
4. Radio or television set installation, service or repair. Assign Code 9519 "Household Appliances—Electrical Installation, Service or Repair—& Drivers" whether performed in shop or away from the insured's premises.
5. X-ray apparatus manufacturing. Assign Code 3685 "Instrument Mfg. NOC."
6. Office machines, such as dictating machines, calculators, adding machines, computers and data processing machines. Assign Code 3574 "Office, Computing or Recording Machine Mfg. NOC."
7. Electrical apparatus or equipment of the industrial type for the generation or transmission of electrical energy, such as motors (over 1 H.P.), generators, converters, transformers, switchboards and circuit breakers. Assign Code 3643 "Electric Power or Transmission Equipment Mfg."

**SECTION IV***Issued January 1, 2000***Original Printing****3681 . . . Radio, Television, Telephone or Telecommunications Device Mfg. NOC — Operations Not Covered (continued)**

8. Electric table and floor lamps or lighting fixtures are assigned to:

"Electric Lighting Fixture or Lamp Mfg.":	
Assembling, including finishing . . . . .	3190
All other operations . . . . .	3191

9. Household appliances, electrical hardware, portable electric hand tools and other non-communication household-type appliances. Assign Code 3179 "Electrical Apparatus Mfg. NOC."

*Refer to the separate Digest interpretation for Code 3179 which describes its scope and application.*

**4240 . . . Box Mfg.—Set-Up Paper**

*Paper or paperboard mfg. to be separately rated as Code 4239.*

**Operations Covered**

This classification applies to the manufacture of assembled cardboard set-up boxes commonly used to package shoes, stationery, hats, hosiery, shirts, and giftware. Cardboard stock, which is also known as "paperboard" or "boxboard," is slit and cut to size and shape, scored and creased, and the sides are folded up and secured at corners with tape to form box bodies and tops or covers. The boxes may be covered and/or lined with plain or printed paper coverings applied with glue by a process known as stripping or wrapping to form the completed box. This classification includes any incidental printing that may be performed on the box products.

This classification also includes the manufacture of set-up or assembled boxes made of acetate or similar plastic sheet materials if the manufacturing operations are comparable to those associated with the manufacture of cardboard boxes as described above.

**Operations Not Covered**

1. The manufacture of paper or paperboard. Assign Code 4239 "Paper Mfg."
2. The manufacture of folding cardboard boxes, other than those made from corrugated cardboard or fiberboard materials. Assign Code 4243 "Box Mfg. NOC—folding paper." *Refer to the interpretation for Code 4243.*
3. The manufacture of corrugated cardboard boxes or fiberboard containers. Assign Code 4244 "Corrugated or Fiberboard Container Mfg." *Refer to the interpretation for Code 4244.*
4. The manufacture of plastic boxes or box parts by molding operations. Assign the appropriate plastics classification according to the molding process involved. *Refer to the interpretations for Codes 4452 and 4475.*
5. The manufacture of wooden boxes or crates. Assign Code 2759 "Box or Box Shook Mfg."
6. The manufacture of barrel parts. Assign Code 2710 "Barrel Stock Mfg." The subsequent assembly operations are assigned to Code 2759 "Barrel Assembly."
7. The manufacture of sheet metal boxes or containers. Assign Code 3066 or Code 3067 "Sheet Metal Work—shop only." These classifications require the specific approval of the Rating Board. *Refer to the interpretations for Codes 3066 and 3067.*
8. The lining or covering of jewelry boxes with felt, velvet or quilted cloth materials. Assign Code 9522 "Upholstering."

**4243 . . Box Mfg. NOC—Folding Paper**

*Paper or paperboard mfg. to be separately rated as Code 4239.*

**Operations Covered**

This classification is applicable to the manufacture of folding cardboard boxes which are shipped in a flat or unassembled state to be assembled or folded into boxes by the ultimate user. Typical examples are cake boxes used in retail bakery shops and suit boxes used in clothing or department stores. Folding boxes are also used extensively by manufacturers in packaging products such as toothpaste, perfumes, film, wines and liquors, automotive parts and radio or television tubes.

Cardboard or paperboard sheet stock is cut to size, die cut to shape and creased or scored for fold lines. One type of folding box, such as the bakery cake box, is shipped out in a flat sheet form while a second type, such as a toothpaste box, is folded, glued along the open seam and then shipped in a flat sleeve or tube form. This classification includes any incidental printing that may be performed on the box products.

This classification also includes the taping or stapling of corrugated folding box stock which is received already precut, slotted, creased and scored. However, this code is not applicable to any other manufacturing or processing of corrugated box products.

**Operations Not Covered**

1. The manufacture of paper or paperboard. Assign Code 4239 "Paper Mfg."
2. The manufacture of set-up or fully assembled paper boxes. Assign Code 4240 "Box Mfg.—set-up paper." *Refer to the interpretation for Code 4240.*
3. The manufacture of corrugated cardboard boxes other than as described above in "Operations Covered." Assign Code 4244 "Corrugated or Fiberboard Container Mfg." *Refer to the interpretation for Code 4244.*
4. The manufacture of plastic boxes or box parts by molding operations. Assign the appropriate plastics classification according to the molding process involved. *Refer to the interpretations for Codes 4452 and 4475.*
5. The manufacture of wooden boxes or crates. Assign Code 2759 "Box or Box Shook Mfg."
6. The manufacture of barrel parts is assigned to Code 2710 "Barrel Stock Mfg." The subsequent assembly operations are assigned to Code 2759 "Barrel Assembly."
7. The manufacture of sheet metal boxes or containers. Assign Code 3066 or 3067 "Sheet Metal Work—shop only." These classifications require the specific approval of the Rating Board. *Refer to the interpretations for Codes 3066 and 3067.*

**SECTION IV***Issued January 1, 2000***Original Printing****4244 . . . Corrugated or Fiberboard Container Mfg.****4244 . . . Fiberboard or Corrugated Container Mfg.**

*Includes corrugating or laminating of paper. Paper or paperboard manufacturing to be separately rated as Code 4239.*

**Operations Covered**

This classification is applicable to the manufacture of boxes, cartons, shipping drums and containers made from corrugated cardboard or fiberboard.

In manufacturing corrugated cardboard used for the containers, heavy paper stock is fed into a corrugating machine which forms the corrugation "ripples." An outer facing sheet layer is then glued to one or both sides. Fiberboard containers do not have a corrugated center section because they are made from paper stock which is laminated by gluing the flat paper sheets in successive layers until the required thickness is obtained. Some risks may purchase the cardboard or fiberboard stock already corrugated or laminated. The corrugated or fiberboard material is cut to size, slit or slotted, scored and creased and then folded and taped or stapled. The completed boxes may be shipped in a flat form in bundles or in a set-up or fully assembled shape.

In the manufacture of fiberboard drums, the material is wound around tubes in the required number of thicknesses or laminations. Glue is applied in the winding process and the formed tubular stock is cut to size and fitted with tops and bottoms cut from fiberboard sheet stock. The top and bottom edges of the drums may be fitted with metal rims.

This classification also includes any incidental printing that may be performed in conjunction with these products.

**Operations Not Covered**

1. The manufacture of paper or paperboard. Assign Code 4239 "Paper Mfg."
2. The manufacture of folding cardboard boxes, other than those made from corrugated cardboard or fiberboard materials. Assign Code 4243 "Box Mfg. NOC—folding paper." *Refer to the interpretation for Code 4243.*
3. The manufacture of set-up or fully assembled paper boxes. Assign Code 4240 "Box Mfg.—set-up paper." *Refer to the interpretation for Code 4240.*
4. The taping or stapling of corrugated box stock which is received already cut, slotted, scored and creased. Assign Code 4243 "Box Mfg. NOC—folding paper." *Refer to the interpretation for Code 4243.*
5. The manufacture of plastic boxes or box parts by molding operations. Assign the appropriate plastics classification according to the molding process involved. *Refer to the interpretations for Codes 4452 and 4475.*
6. The manufacture of wooden boxes or crates. Assign Code 2759 "Box or Box Shook Mfg."
7. The manufacture of barrel parts. Assign Code 2710 "Barrel Stock Mfg." The subsequent assembly operations are assigned to Code 2759 "Barrel Assembly."
8. The manufacture of sheet metal boxes or containers. Assign Code 3066 or Code 3067 "Sheet Metal Work—shop only." These classifications require the specific approval of the Rating Board. *Refer to the interpretations for Codes 3066 and 3067.*

**4452 . . Plastics Mfg. NOC—Fabricated Products**

*Applicable to the mfg. of plastic goods by such operations as machining, bending, buffing or polishing, using raw materials in the form of sheets, rods or tubes. Also applicable to the mfg. of plastic goods by a dipping process. Not applicable to any operations properly assignable to Code 4828 "Chemical Blending or Mixing NOC—All Operations—& Drivers" or Code 4829 "Chemical Mfg. NOC."*

**4452 . . Bone or Ivory Goods Mfg.****4452 . . Ivory or Bone Goods Mfg.****4452 . . Horn Goods Mfg.—Fabricated Products Mfg.**

*Applies to the mfg. of horn goods by such operations as machining, bending, buffing or polishing.*

**Operations Covered**

This classification is applicable to the manufacture of products made of plastic, bone, ivory or animal horn materials by the following manufacturing process:

1. Fabrication from sheet, rod or tube stock including machining, bending, buffing or polishing.
2. Forming by pouring, casting or dipping processes using a liquid or molten form of plastic. This classification also includes rubber products which are made from liquid rubber by this dipping process.
3. Manufacturing of products from plastic sheet stock using a vacuum forming process in which the heated and softened plastic sheet material is formed over dies by means of vacuum or suction pressure.
4. Manufacturing of plastic products by the molding process in which plastic pellets are melted and formed to shape by a die or a mold using air pressure.
5. Manufacturing of plastic products by a hand molding or laminating process in which successive layers of fiberglass or other plastic mats are hand shaped over wooden forms. Each succeeding layer is coated with liquid resins which, when dry, harden the shaped material into a rigid form.

The plastic products which are manufactured by these various processes may then be finished by trimming, deburring, smoothing, tapping, drilling and painting. Assembling may also be done.

Examples of products within the scope of this classification are:

Ceiling light diffusers	Lamp shades
Cutlery and tool handles	Plant holders
Displays, signs and letters	Picture frames and plaques
Fiberglass shower doors	Toys and game parts
and panels	Umbrella handles
Jewelry	

**Operations Not Covered**

1. The manufacture of sheets, rods or tubes or the manufacture of plastic products by the extrusion process. Assign Code 4459 "Plastics Mfg.—sheets, rods or tubes." *Refer to the interpretation for Code 4459.*

**SECTION IV***Issued January 1, 2000***Original Printing****4452 . . . Plastics Mfg. NOC—Fabricated Products****4452 . . . Bone or Ivory Goods Mfg.****4452 . . . Horn Goods Mfg.—Fabricated Products Mfg.****Operations Not Covered** (continued)

2. The manufacture or assembly and finishing of molded plastic products produced by compression or injection molding, or by laminating under heat and pressure. Assign Code 4475 "Plastics Mfg.—Molded Products NOC" and "Code 4476 "Plastics Mfg. NOC—Molded Products—Assembling." *Refer to the interpretations for Codes 4475 and 4476.*
3. The manufacture of plastic bags such as those commonly used to package consumer goods. Assign Code 4273 "Plastic Bag Mfg."
4. The manufacture of plastic buttons. Assigned to Code 4479 "Button Mfg. NOC."

**4459 . . . Plastics Mfg.—Sheets, Rods or Tubes**

*Includes the mixing or grinding of molding materials. Not applicable to the nitration of cellulose or to any operations properly assignable to Code 4828 "Chemical Blending or Mixing NOC—All Operations—& Drivers" or Code 4829 "Chemical Mfg. NOC."*

**Operations Covered**

This classification applies to the manufacture of plastic sheets, rods and tubes as well as other plastic products manufactured using the extrusion process. It also applies to the manufacturing of molding materials produced in powder, pellet or granular form.

Raw materials such as liquid and 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, ground or chopped into powder, pellet or granular form to be used in the manufacture of molded plastic products. In the manufacture of plastic sheet material, the raw materials are poured into die press machines to be pressed into sheet form, then oven cured, rolled, rewound and, if desired, slit into various widths.

Examples of products within the scope of this classification are:

Blocks or slabs of foam urethane	Molding materials, powder pellets or granules	Plastic garden hose
Lengths of hollow tube or pipe stock	Plastic drain pipe	Plastic tape or film
Lengths of solid sheet or rod stock	Plastic drinking straws	Rolls of plastic sheet

**Operations Not Covered**

1. The manufacture of plastic products by the compression or injection molding processes, or lamination under heat and pressure. Assign Code 4475 "Plastics Mfg. NOC—Molded Products." *Refer to the interpretations for Codes 4475 and 4476.*
2. The assembly and subsequent finishing of molded plastic products. Assign Code 4476 "Plastics Mfg. NOC—Molded Products—Assembling." *Refer to the interpretations for Codes 4475 and 4476.*

**4459 . . Plastics Mfg.—Sheets, Rods or Tubes — Operations Not Covered** (continued)

3. Other plastic products processing:
  - a. fabrication from sheets, rods or tubes,
  - b. pouring, casting or dipping,
  - c. bag or blow molding,
  - d. vacuum forming.

These processes are assigned to Code 4452 "Plastics Mfg. NOC—Fabricated Products." *Refer to the interpretation for Code 4452.*

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**4475 . . Plastics Mfg. NOC—Molded Products**

*Assembling and subsequent finishing operations to be separately rated as Code 4476.*

**4476 . . Plastics Mfg. NOC—Molded Products—**assembling and subsequent finishing only**Operations Covered**

These classifications are applicable to the manufacture, assembly and subsequent finishing of plastic parts or products produced by the compression and injection molding processes or by laminating under heat and pressure. These classifications are also applicable to the manufacture of molded products involving materials other than plastics, such as silicones, ferrites and metallic oxides. Both of these classifications may be assigned to a plastic products manufacturer, provided that assembly and finishing operations are also performed. Some products may not require assembly and finishing and are virtually complete after the molding process. In such a case, only Code 4475 is applicable. If a risk purchases molded plastic parts from a manufacturer and only assembles and finishes them to form completed products, then only Code 4476 would apply.

**Code 4475**

The operations assigned to this classification consist of feeding raw materials in the form of powders, pellets, granules, resins, recycled plastic scraps and dyes into the hopper of a compression or injection molding machine. The molded parts are then automatically formed by dies in the machine, cooled and either ejected or removed by hand. Products which do not also require assembling or finishing may be trimmed, deburred, smoothed, tapped or drilled. These operations are not considered as "assembling and subsequent finishing operations," and therefore, are assigned to Code 4475.

This classification also applies to the manufacturing of plastic products made by a lamination process. This involves molding sheets of plastic to shape under heat and pressure in presses.

**Code 4476**

The operations assigned to this classification involve hand or machine assembling of molded plastic parts or products by stapling, eyeletting or riveting, gluing and snap or force fitting, and also, any finishing operations which may be performed subsequent to the assembly, such as painting or decorating.

**Note:** In the application of these classifications, Code 4475 must be applied to all operations performed prior to the assembly. Code 4476 only applies to the subsequent assembling and finishing operations.



## SECTION IV

*Effective October 1, 2001*1<sup>st</sup> Reprint**4475 . . . Plastics Mfg. NOC—Molded Products****4476 . . . Plastics Mfg. NOC—Molded Products—**assembling and subsequent finishing only**Operations Covered** (continued)

Examples of the products within the scope of these classifications include:

1. Electrical or mechanical plastic parts such as plugs, sockets, switches, seals, housings, carbon brushes and vacuum cleaner and sewing machine parts.
2. Household products such as drinking cups and glasses, coasters, trays, salad bowls, dishpans, lampshades, shower curtain rings, tissue boxes and clothes hangers.
3. Miscellaneous items such as games and toys, lipstick tubes and compacts, billiard balls, poker chips, hair curlers, computer boards, film and tape reels or spools, ferrite cores and various plastic components and fittings for cameras, radios, televisions and earphones.
- \* 4. The manufacture and assembly of dolls and doll parts.

**Operations Not Covered**

1. The manufacture of plastic sheets, rod or tubes or the manufacturer of plastic products by the extrusion process. Assign Code 4459 "Plastics Mfg.—sheets, rods or tubes." *Refer to the interpretation for Code 4459.*
2. Other plastic products processing:
  - a. bag or blow molding,
  - b. fabrication from sheets, rods or tubes,
  - c. pouring, casting or dipping,
  - d. vacuum forming.

These processes are assigned to Code 4452 "Plastics Mfg. NOC—Fabricated Products." *Refer to the interpretation for Code 4452.*

- \* 3. The manufacture of plastic bags such as those commonly used to package consumer goods. Assign Code 4273 "Plastic Bag Mfg."
- \* 4. The manufacture of plastic artificial flowers. Assign Code 2534 "Flower or Feather Mfg.—artificial."
- \* 5. The manufacture of plastic buttons. Assign Code 4479 "Button Mfg. NOC."
- \* 6. The manufacture of plastic eyeglass frames and lenses. Assign Code 4150 "Optical Goods Mfg. NOC."

\* **5040 . . . Iron or Steel Erection—Exterior**  
*Includes work on balconies, fire escapes, staircases, fireproof shutters.*

**5040 . . . Iron or Steel Erection—Frame Structures**

**5040 . . . Iron or Steel Erection—Metal Bridges**

**5040 . . . Iron or Steel Erection—Radio, Television or Water Towers—smokestacks or gas holders**

**Operations Covered**

This classification applies to the erection of:

1. **Iron or steel frame structures three or more stories in height**, including assembling or fabricating at the job site. Structural members are raised into place using a crane or boom and secured by bolting, welding or riveting. Also included is the erection, repair and removal of scaffolds, hod hoists, construction elevators as well as erection of external elevator shafts when performed by the construction contractor. Specialist contractors engaged in connecting bar joists or attaching mullions (steel vertical strips to which exterior wall material will be attached) to the steel framework are also assigned to this classification.
- \* 2. **Iron or steel balconies, fire escapes, fireproof shutters and staircases** on the exterior of buildings.
3. **Iron or steel bridges and elevated railroads, highways, or viaducts**, including specialist contractors who spin and erect suspension cables, cable clamps and suspenders, lay steel plates and grates for roadways or perform such work as fastening girder stringers, cross frames and braces in connection with bridge construction.

**Welding**

Welding in connection with the operations covered is to be included under this classification when performed by iron or steel erection contractors who set in place the members to be welded. Contractors who perform only welding operations are to be classified as follows:

Bridge floor gratings or plates set in place by others . . . . . **Code 3365**

Bridges or Steel Frame Structures—welding structural members on cross beams set in place by others . . . . . **Code 5040**

All Other Structures except tunnels under air pressure—welding members put in place by others . . . . . **Code 3365**

Production Shop Welding—assign by analogy to the most appropriate manufacturing classification.

**Operations Not Covered**

1. Iron or steel construction or erection in connection with the construction of **dwelling**s two stories or less. Assign Code 5069 "Iron or Steel Erection—Construction of Dwellings not over two stories in height."
2. Iron or steel erection in connection with **non-dwelling** frame structures two stories or less. Assign Code 5059 "Iron or Steel Erection—Frame Structures not over two stories."

## SECTION IV

*Issued September 1, 2001***1<sup>st</sup> Reprint**

- \* **5040 . . . Iron or Steel Erection—Exterior**  
**5040 . . . Iron or Steel Erection—Frame Structures**  
**5040 . . . Iron or Steel Erection—Metal Bridges**  
**5040 . . . Iron or Steel Erection—Radio, Television or Water Towers—smokestacks or gas holders**

**Operations Not Covered (Continued)**

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

**5057 . . . Iron or Steel Erection NOC****5057 . . . Derrick or Oil Rig Erection or Dismantling****5057 . . . Oil Rig or Derrick Erection or Dismantling**

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

**5057 . . . Vault Construction or Installation**

*Applies to fire or burglar proof vaults.*

**Operations Covered**

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

1. **Ornamental (non-structural) columns or pillars.**
2. **Flag poles, railroad signal poles and other metal poles.**
3. **Street, highway and bridge lighting standards, drains and railings on elevated highways and bridges.**
4. **Non-expanding tanks** on or below ground level or tanks on roofs that are not elevated.

5057 . . Iron or Steel Erection NOC  
5057 . . Derrick or Oil Rig Erecting or Dismantling  
5057 . . Vault Construction or Installation

**Operations Covered** (continued)

5. **Iron or steel elevated monorail systems** and monorail traveling cranes.
6. **Chutes and hoppers** for ashes, coal, grain, garbage compactors and similar applications as well as to blast furnaces, grain elevators and silos.
7. **Cross beams or trusses** on walls of concrete or masonry construction where such beams do not constitute part of a steel structure.
8. **Bank, burglar or fireproof vaults.** Pre-cut and drilled steel plates, angles, doors and frames are received from others and secured by bolting, riveting or welding. It also includes installing pre-cast concrete components, installation of safe deposit boxes within the vault and erection of the door and its frame.

**Operations Not Covered**

1. Iron or steel construction or erection in connection with frame structures three stories or more. Assign Code 5040 "Iron or Steel Erection—Frame Structures."
2. Iron or steel construction or erection in connection with the construction of **dwelling**s two stories or less. Assign Code 5069 "Iron or Steel Erection—Construction of Dwellings not over two stories in height."
3. Iron or steel construction or erection with **non-dwelling** frame structures two stories or less. Assign Code 5059 "Iron or Steel Erection—Frame Structures not over two stories in height."
4. The erection of iron or steel bridges and towers. Assign Code 5040 "Iron or Steel Erection—metal bridges."
5. The erection of both elevated tanks supported on a steel framework and expanding tanks for natural gas. Assign Code 5040 "Iron or Steel Erection—radio, television or water towers, smokestacks or gas holders."
6. The erection of structural columns or pillars. Assign Code 5040 "Iron or Steel Erection—Frame Structures."
7. The erection of oil rigs and derricks. Assign Code 6209 "Oil Rig or Derrick Erecting or Dismantling."
8. Rigging work incidental to transporting equipment, machinery or materials. Assign Code 7219 "Trucking NOC—All Employees—& Drivers."
9. Contractors engaged in disassembling machinery or equipment, transporting, rigging and reassembling at a new site. Assign Code 3724 "Machinery or Equipment Erection or Installation NOC & Drivers."
10. Hoisting of machinery, equipment or materials by specialty rigging service contractors using block and tackle, booms and cranes with rollers placed under items to facilitate moving them into position. Assign Code 9534 "Mobile Crane and Housings Service Contractors NOC & Drivers."

**SECTION IV***Issued January 1, 2000***Original Printing**

**5059 . . . Iron or Steel Erection—Frame Structures**—not over two stories in height  
*Not available for division of payroll with Code 5040 "Iron or Steel Erection—Frame Structures" at the same job or location.*

**Operations Covered**

This classification applies to the erection of **iron or steel frame structures, other than dwellings**, that are two stories or less, including assembling or fabricating at the job site. Structural members are put into place and secured by bolting, welding, or riveting. Specialist contractors engaged in connecting bar joists are also assigned to this classification.

**Welding**

Welding in connection with the operations covered is to be included under this classification when performed by iron or steel erection contractors who set in place the members to be welded.

Contractors who perform only welding operations are to be classified as Code 3365 "Welding or Cutting NOC & Drivers."

Production Shop Welding—Assign by analogy to the most appropriate manufacturing classification.

**Operations Not Covered**

1. Iron or steel construction or erection in connection with the construction of dwellings two stories or less. Assign Code 5069 "Iron or Steel Erection—Construction of Dwellings not over two stories in height."
2. Iron or steel erection in connection with frame structures three stories or more. Assign Code 5040 "Iron or Steel Erection—Frame Structures."
3. The erection of iron or steel elevated monorail systems. Assign Code 5057 "Iron or Steel Erection NOC."
4. The placing of reinforcing steel in connection with concrete work. Assign the appropriate concrete construction classification.

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**5069 . . . Iron or Steel Erection—Construction of Dwellings**—not over two stories in height

**Operations Covered**

This classification applies to the erection of **iron or steel frame dwellings, two stories or less in height**, including assembling or fabricating at the job site. Structural members are put in place and secured by bolting, welding, or riveting. Specialist contractors engaged in connecting bar joists are also assigned to this classification. It also applies to the construction of **iron or steel swimming pools**.

**Welding**

Welding in connection with operations covered is to be included under this classification when performed by iron or steel erection contractors who set in place the members to be welded.

Contractors who perform only welding operations are to be classified as Code 3365 "Welding or Cutting NOC & Drivers."

Assign production shop welding, by analogy, to the most appropriate manufacturing classification.

**5069 . . Iron or Steel Erection—Construction of Dwellings** (continued)**Operations Not Covered**

1. Excavation for swimming pools. Assign Code 6217 "Excavation NOC & Drivers."
2. Iron or steel construction or erection in connection with frame structures three stories or more. Assign Code 5040 "Iron or Steel Erection—Frame Structures."
3. Iron or steel erection in connection with frame structures two stories or less. Assign Code 5059 "Iron or Steel Erection—Frame Structures not over two stories in height."
4. The erection of iron or steel elevated monorail systems. Assign Code 5057 "Iron or Steel Erection NOC."
5. The placing of reinforcing steel in connection with concrete work is assigned to the appropriate concrete construction classification.

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**5102 . . Iron or Steel Erection—Door, Door Frame or Sash Erection—metal or metal covered**

**5102 . . Door, Door Frame or Sash Erection—metal or metal covered**  
*Installation of storm doors or storm sash to be separately rated as Code 5428.*

**5102 . . Iron or Steel Erection—Iron, Brass or Bronze Erection—decorative or artistic**

**5102 . . Iron or Steel Erection—Iron, Brass or Bronze Erection—non-structural—interior**

**Restricted Application**

Installation of storm doors or storm sash is to be separately rated under Code 5428.

**Operations Covered**

This classification applies to the erection or installation of the items listed below. The operations include placement and securing by bolting, riveting or welding.

1. **Metal** or metal covered **doors** or door frames, including elevator bucks, doors and frames, revolving or shower doors and tub enclosures.
2. Glazed **metal window units** including frames (sash) such as casement, double hung, jalousie or non-movable type, except store windows.
3. **Interior non-structural work** including brass, bronze, iron or steel balconies, mezzanines, railings, staircases, window or door lintels, window guards and grills, bank cages, wire partitions, decorative shutters and office building type mail chutes.
4. **Metal gates** for store fronts, windows or doors as well as moldings and door frames for store fronts.
5. **Decorative items** such as brass or bronze memorial monuments, wall facades, wrought iron facing and similar artistic work.
6. **Miscellaneous non-structural** iron or steel items including, but not limited to, gratings (except bridge roadway type), prison cell blocks, solar energy collection panels and stanchions.

**SECTION IV***Issued September 1, 2001***1<sup>st</sup> Reprint****5102 . . . Iron or Steel Erection—Door, Door Frame or Sash Erection—metal or metal covered****5102 . . . Iron or Steel Erection—Iron, Brass or Bronze Erection—decorative or artistic****5102 . . . Iron or Steel Erection—Iron, Brass or Bronze Erection—non-structural—interior****Operations Covered** (continued)

7. The erection of **railings** or **fencing** on building exteriors above the first story level.

**Operations Not Covered**

1. Installation of storm windows or doors. Assign Code 5428 "Storm Door, Storm Sash, Screens or Weather Stripping Installation." Storm windows and doors of the type covered by Code 5428 are installed by attaching these to frames of the existing windows or doors.
2. Installation of garage, overhead or roll-up doors including automatic opening devices. Assign Code 3724 "Machinery or Equipment Erection or Installation NOC & Drivers."
- \* 3. The installation of iron or steel balconies, fire escapes, fireproof shutters and staircases on the exterior of buildings. Assign Code 5040 "Iron or Steel Erection—Exterior."
4. The erection of railings or fencing on building exteriors from ground level and up to the first story. Assign Code 6400 "Fence Erection—metal."
5. The erection of bridge roadway plates or grates. Assign Code 5040 "Iron or Steel Erection—Metal Bridges."
6. The erection of greenhouses. Assign Code 5402 "Greenhouse Erection—All Operations."
7. Replacing broken window or door glass. Assign Code 5462 "Glazier—away from shop—& Drivers."

**MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEES . . . . . 9410**

Municipalities are assigned to Code 9410 "Municipalities" and usually conduct a variety of operations which may be subject to separate classification assignments. The types of employees that are covered under Code 9410 include outside Board of Health workers and employees engaged in inspection work, e.g., inspectors of buildings, electrical inspectors, tax assessors and those employees engaged in laboratory work.

Code 9410 does not include any individuals engaged in manual labor associated with construction, repair or maintenance for the municipality. It also does not apply to most persons working in courts, homes for the aged, hospitals, jails, libraries, parks, schools and other agencies providing services for the municipality. Clerical employees in municipal offices are assigned to Code 8810 "Clerical."

The following partial listing is intended as a guide in selecting proper classification assignments:

**AMBULANCE**

—Garage Employees . . . . . 8385

—All Other Employees & Drivers . . . . . 8394

**APPRAISERS**—outside . . . . . 9410

**ATTORNEY**—city . . . . . 8820

**BOARD OF HEALTH**

—Case Workers . . . . . 9410

—Doctors, Dentists . . . . . 8832

—Engineers . . . . . 9410

—Inspectors . . . . . 9410

—Laboratory Workers . . . . . 9410

—Physical Therapists . . . . . 8832

**BOOKMOBILE DRIVER** . . . . . 7380

**CITY MANAGER** . . . . . 8810

**CLINICS**—outpatient . . . . . 8832

**CONSTRUCTION**—Executive Supervisor—no direct supervision or foreman work . . . . . 9410

**CONSTRUCTION**—Use code applicable to the type of work done.

**COURT**

—Case Workers & Supervisors . . . . . 9410

—Judges . . . . . 8810

—Officers . . . . . 7720

—Stenographers . . . . . 8810

**DAY CARE CENTER**

—Teachers and Clerical . . . . . 8868

—All Other Employees . . . . . 9101

**DOG CATCHERS** . . . . . 8831

**DRUG TREATMENT PROGRAM**

—Detoxification—inpatient— includes nursing and medical personnel . . . . . 8833/9040

—Detoxification—no nursing or medical personnel on staff . . . . . 8865

—Methadone Centers—outpatient . . . . . 8832

**ENGINEER**—not in direct charge of work . . . . . 9410

**FIRE HYDRANT INSTALLATION** . . . . . 6319

**FIREFIGHTER**

—Paid . . . . . 7710

—Volunteer . . . . . 7711

**GARAGE EMPLOYEE** . . . . . 8391

**GARBAGE**

—Collectors . . . . . 9403

—Works—reduction, incineration . . . . . 7590



## SECTION IV

*Issued January 1, 2008*3<sup>rd</sup> Reprint**HOMES**

—Aged—includes nursing and medical personnel . . . . .	8829
—Aged—no nursing or medical personnel on staff . . . . .	8866
—Children's—includes nursing and medical personnel . . . . .	8833/9040
—Children's—no nursing or medical personnel on staff . . . . .	8865
—Invalid . . . . .	8829
—Maternity . . . . .	8833/9040
—Mentally Disturbed—includes nursing and medical personnel . . . . .	8833/9040
—Mentally Disturbed—no nursing or medical personnel on staff . . . . .	8865
—Nursing—includes nursing and medical personnel . . . . .	8829
—Nursing—no nursing or medical personnel on staff . . . . .	8866
—Orphan . . . . .	8833/9040

**HOSPITAL**

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

**INSPECTOR**

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

**INVESTIGATOR—outside**

9410

**JAIL—All Employees**

7720

**JANITOR OR MAINTENANCE**

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

**JUVENILE DETENTION CENTERS - incl boot camps**

7720

**LABORATORY—Technician, Bacteriologist, Biochemist**

9410

**LANDFILL—sanitary**

6217

**LIBRARY OR MUSEUM—public**

—Curators, Librarians . . . . .	8838
—Maintenance & Drivers . . . . .	9101
—Ushers or Attendants . . . . .	8838

**MAYOR & COMMISSIONERS**

8810

**MEALS-ON-WHEELS PROGRAMS**

9072

**MEDICAL EXAMINER, MORGUE**

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

**NURSE**

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

**PARKING METER INSTALLATION, SERVICE OR REPAIR, INCLUDING SHOP**

5192

**PARK**

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

**PARKWAY OPERATION**

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

**POLICE OFFICER**

7720

**POOL—outdoor—including lifeguards**

9015

**PROBATION OFFICER**

—Adult . . . . .	7720
—Children . . . . .	7720

<b>PROCESS SERVER</b> .....	<b>9410</b>
<b>SCHOOL</b>	
—Attendance Supervisors .....	<b>8868</b>
—Board Employees & Teachers .....	<b>8868</b>
—Bus	
Company—independent	
Garage Employees .....	<b>8385</b>
All Other Employees—incl. drivers .....	<b>8394</b>
Drivers—employed by school—incl. garage employees .....	<b>9101</b>
Matrons	
Employed by Bus Company .....	<b>8394</b>
Employed by School .....	<b>8868</b>
—Cafeteria Workers .....	<b>9101</b>
—Crossing Guards .....	<b>9101</b>
<b>SENIOR CITIZEN</b>	
—Centers—Exercise, Dance, Arts and Crafts Instruction .....	<b>9063</b>
—Meals-on-Wheels Programs .....	<b>9072</b>
<b>SEWAGE TREATMENT</b> .....	<b>7580</b>
<b>SEWER CONSTRUCTION CREW</b> .....	<b>6306</b>
<b>SHELTERS</b>	
—Nursing and Medical Personnel on Staff .....	<b>8833</b>
—No Nursing or Medical Personnel on Staff .....	<b>8865</b>
—All Other Employees .....	<b>9040</b>
<b>SHERIFF AND DEPUTY SHERIFFS</b> .....	<b>7720</b>
<b>SNOW REMOVAL</b> .....	<b>9402</b>
<b>STREET</b>	
—Cleaning .....	<b>9402</b>
—Construction Crew .....	<b>5506/5507</b>
—Department Laborers .....	<b>5506/5507</b>
<b>TAX ASSESSOR</b> .....	<b>9410</b>
<b>TRAFFIC</b>	
—Directing .....	<b>7720</b>
—Lines Painting—street, road parking lot .....	<b>9402</b>
—Meter Readers .....	<b>7542</b>
—Signal Lights Installation, Maintenance .....	<b>7601</b>
<b>VOTING MACHINES—Erect, Store, Dismantle, Repair, Maintenance</b> .....	<b>5191</b>
<b>WATER MAIN CONSTRUCTION</b> .....	<b>6319</b>
<b>WATERWORKS OPERATION</b> .....	<b>7520</b>
<b>WELFARE</b>	
—Case Workers—field work .....	<b>8857</b>
—Case Workers—office work only .....	<b>8810</b>
—Clerical .....	<b>8810</b>
—Nurses, Doctors .....	<b>8833/8832</b>
<b>YOUTH TRAINEES &amp; RECRUITERS</b> .....	<b>9410</b>

**Reserved For Future Use**

CLASSIFICATION	PAGE	CLASSIFICATION	PAGE
<b>A</b>		<b>E</b>	
Auto Parts and Accessories Store—wholesale . . . . .	D-59	Electrical Apparatus Mfg. NOC . . . . .	D-92
Automobile Accessories Store NOC—retail & Drivers . . . . .	D-73	Electrical Cord Set, Radio or Ignition Harness Assembly . . . . .	D-95
<b>B</b>		Explosives or Ammunition Mfg.—Projectile or Shell Mfg. . . . .	D-93
Bagel Shops—retail . . . . .	D-71	<b>F</b>	
Billiard Table Mfg. . . . .	D-87	Fiberboard or Corrugated Container Mfg. . . . .	D-98
Bone or Ivory Goods Mfg. . . . .	D-99	Five and Ten Cent Store . . . . .	D-74
Box Mfg. NOC—Folding Paper . . . . .	D-97	Florists Store & Drivers . . . . .	D-60
Box Mfg.—Cigar—wood . . . . .	D-83	Forging Work—drop or machine . . . . .	D-89
Box Mfg.—Set-up Paper . . . . .	D-96	Frozen or Frosted Food Store—retail . . . . .	D-61
Brush or Broom Handle Mfg. . . . .	D-84	Frozen or Frosted Food Store—wholesale . . . . .	D-69
Buckle or Button Mfg.—metal . . . . .	D-91	Fruit or Vegetable Store—retail . . . . .	D-61
Button or Buckle Mfg.—metal . . . . .	D-91	Fruit or Vegetable Store—wholesale . . . . .	D-74
<b>C</b>		Furnishing Goods Mfg. NOC—from textile fabrics . . . . .	D-78
Cabinet Mfg.—wood—for Audio or Visual Devices . . . . .	D-87	Furniture Assembly—wood—from manufactured parts . . . . .	D-85
Cabinet Works—no power woodworking machinery . . . . .	D-85	Furniture Mfg. NOC—wood . . . . .	D-87
Cabinet Works—with power machinery . . . . .	D-83	Furniture Stock Mfg. . . . .	D-80
Carpentry—shop only—& Drivers . . . . .	D-82	Furniture Store—wholesale or retail & Drivers . . . . .	D-72
Casket or Coffin Mfg. or Assembly—wood . . . . .	D-87	<b>G</b>	
Chain Mfg.—Forged . . . . .	D-89	Glove or Mitten Mfg.—knit . . . . .	D-77
Clothing or Wearing Apparel Store—retail . . . . .	D-62	Greeting Card Dealer—wholesale . . . . .	D-58
Clothing or Wearing Apparel Store—wholesale . . . . .	D-68	Greeting Card Mfg. . . . .	D-58
Coat Front Mfg. . . . .	D-78	Grocery Store—retail . . . . .	D-61
Coffee, Tea or Spice Store—retail . . . . .	D-61	Grocery Store—wholesale . . . . .	D-69
Coffee, Tea or Spice Store—wholesale . . . . .	D-69	<b>H</b>	
Coffin or Casket Mfg. or Assembly—wood . . . . .	D-87	Hardware Store—retail . . . . .	D-58
Cold Storage Locker—frozen foods . . . . .	D-67	Hardware Store—wholesale . . . . .	D-59
Corrugated or Fiberboard Container Mfg. . . . .	D-98	Hide or Leather Dealer . . . . .	D-75
<b>D</b>		Horn Goods Mfg.—Fabricated Products Mfg. . . . .	D-99
Dairy Products Store—retail . . . . .	D-61	Hosiery Mfg. . . . .	D-77
Dairy Products Store—wholesale . . . . .	D-69	<b>I</b>	
Delicatessen Store—retail . . . . .	D-61	Iron or Steel Erection NOC . . . . .	D-104
Department Store—retail—& Salespersons, Clerical . . . . .	D-70	Iron or Steel Erection—Construction of Dwellings—not over two stories in height . . . . .	D-106
Derrick or Oil Rig Erection or Dismantling . . . . .	D-104	Iron or Steel Erection—Door, Door Frame or Sash Erection—metal or metal covered . . . . .	D-107
Door, Door Frame or Sash Erection—metal or metal covered . . . . .	D-107	Iron or Steel Erection—Frame Structures . . . . .	D-103
Door, Sash or Assembled Millwork Mfg. & Drivers . . . . .	D-80	Iron or Steel Erection—Frame Structures— not over two stories in height . . . . .	D-106
Drug or Cigar Store—no service of food—retail . . . . .	D-64	Iron or Steel Erection—Iron, Brass or Bronze Erection—decorative or artistic . . . . .	D-107
Drug or Cigar Store—retail—including service of food—not restaurants . . . . .	D-71	Iron or Steel Erection—Iron, Brass or Bronze Erection—non-structural—interior . . . . .	D-107
Drug Store—wholesale . . . . .	D-73	Iron or Steel Erection—Iron—Exterior . . . . .	D-103
Dry Cleaning or Laundry Collecting or Distributing Store . . . . .	D-64		
Dry Cleaning or Laundry Store—self-service . . . . .	D-64		
Dry Goods Store—retail . . . . .	D-62		
Dry Goods Store—wholesale . . . . .	D-68		

## INDEX

*Issued January 1, 2000*

Original Printing

CLASSIFICATION	PAGE
Iron or Steel Erection—Metal Bridges . . . . .	D-103
Iron or Steel Erection—Radio, Television or Water Towers—smokestacks or gas holders . . . . .	D-103
Ivory or Bone Goods Mfg. . . . .	D-99
<b>J</b>	
Jewelry Store . . . . .	D-62
<b>K</b>	
Knit Goods Mfg. NOC . . . . .	D-77
<b>L</b>	
Laundry or Dry Cleaning Collecting or Distributing Store . . . . .	D-64
Laundry or Dry Cleaning Store—self-service . . . . .	D-64
Linen, Towel, Uniform or Apron Supply Co. . . . .	D-68
<b>M</b>	
Machine Shop NOC . . . . .	D-93
Meat, Fish or Poultry Dealer—wholesale . . . . .	D-66
Meat, Fish or Poultry Store—retail . . . . .	D-67
Metal Stamped Products Mfg. NOC . . . . .	D-93
Metal Stamped Products Mfg.—automatic punch press . . . . .	D-91
Mitten or Glove Mfg.—knit . . . . .	D-77
Molding or Planing Mill . . . . .	D-79
Municipal, Township, County or State Employees . . . . .	D-109
<b>O</b>	
Oil Rig or Derrick Erection or Dismantling . . . . .	D-104
<b>P</b>	
Pencil Stock Mfg.—Wood . . . . .	D-80
Piano Case Mfg. . . . .	D-87
Planing or Molding Mill . . . . .	D-79
Plastics Mfg. NOC—Fabricated Products . . . . .	D-99
Plastics Mfg. NOC—Molded Products . . . . .	D-101
Plastics Mfg. NOC—Molded Products— assembling and subsequent finishing only . . . . .	D-101
Plastics Mfg.—Sheets, Rods or Tubes . . . . .	D-100
<b>R</b>	
Radio, Television, Telephone or Telecommunications Device Mfg. NOC . . . . .	D-95
Retail Store NOC—including service of food—not restaurants . . . . .	D-71
Retail Store NOC—no service of food . . . . .	D-64

CLASSIFICATION	PAGE
<b>S</b>	
Sash, Door or Assembled Millwork Mfg. & Drivers . . . . .	D-80
Shade Roller Mfg.—wood . . . . .	D-84
Sheet Metal Work—shop only . . . . .	D-88
Ship Building—Iron or Steel—Machine Shop— other than maintenance machine shop . . . . .	D-93
Ship Chandler—wholesale . . . . .	D-59
Shoe Store—retail . . . . .	D-62
Shoe Store—wholesale . . . . .	D-68
Shuttle Mfg. . . . .	D-84
Supermarket—retail . . . . .	D-69
<b>T</b>	
Telephone, Television, Radio or Telecommunications Device Mfg. NOC . . . . .	D-95
Television, Radio, Telephone or Telecommunications Device Mfg. NOC . . . . .	D-95
Tool Mfg. NOC—Drop or Machine Forged— machining or finishing of tools or die making operations . . . . .	D-91
Tool Mfg. NOC—Drop or Machine Forged— Forging . . . . .	D-89
Tool Mfg. NOC—Not Drop or Machine Forged . . . . .	D-90
Towel, Linen, Uniform or Apron Supply Company . . . . .	D-68
<b>U</b>	
Uniform, Linen, Towel or Apron Supply Company . . . . .	D-68
<b>V</b>	
Vault Construction or Installation . . . . .	D-104
Venetian Blind Assembling—from manufactured parts . . . . .	D-85
<b>W</b>	
Wholesale Store NOC . . . . .	D-65
Wood Turned Products Mfg. NOC . . . . .	D-84
Woodenware Mfg. NOC . . . . .	D-84