



NYCIRB

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

May 30, 2019

R.C. 2485

Re: New Classification Codes 8855 and 8723
Effective Date: October 1, 2019

Members of the Rating Board:

I write to inform you that the New York State Department of Financial Services (“DFS”) approved amendments to the Rating Board’s New York Workers’ Compensation and Employers’ Liability Manual (“Manual”) which are detailed herein, attached hereto, and are effective on October 1, 2019.

Specifically, DFS approved the establishment of two new classification codes: 8855 (Banks & Trust Companies – All Employees & Clerical, Outside Salespersons, Drivers) and 8723 (Insurance Companies & Clerical, Salespersons). Further, classification code 8810 (Clerical Office Employees NOC) has been revised to exclude banking and insurance risks.

The establishment of the two additional classification codes is consistent with the approach taken in other jurisdictions and is appropriate in New York State. First, 40 jurisdictions nationwide maintain separate classification codes for banking and insurance risks. Second, due to the large number of these types of risks in New York State, the newly established classifications will generate sufficiently credible experience independently thereby eliminating the need to include them within classification code 8810.

Please be aware that in accordance with DFS’s approval, the loss cost for the new classification codes 8723 and 8855 will be the same as the loss cost for classification code 8810 until such time that classification codes 8723 and 8855 develop their own experience.

The following modified and final versions of pages from the Manual, reflecting the approved amendments are attached for your convenience:

- (a) Rule IV – R-24;
- (b) Classification Index – C-38, C-39, C-40, and C-42;
- (c) Classification Section – C-1, C-4, C-10, C-21, C-23, C-35, C-47, C-48, and C-58; and
- (d) Digest Section II – D-30 and D-44.



If you have any questions or concerns, please do not hesitate to contact Mr. Mark Battistelli, Vice President of Underwriting Services, at (212) 697-3535, ext. 113 or at mbattistelli@nycirb.org.

Very truly yours,

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

Jeremy Attie
President and CEO

Enclosures

Example of Item 4:

Code 4511—Analytical Chemist

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

5. Standard Exception and General Exclusion Operations

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

6. Business Described by a Standard Exception Classification

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



Examples of 6 above – The insured is a ~~bank~~Brokerage Firm:

Employees**Assignment**

Clerical Office	Code 8810—Clerical Office Employees
Maintenance, Security, Elevator Operators	Code 9026—Building Operation—Commercial
Cafeteria or Restaurant	Code 9072—Restaurant—Fast Food & Drivers

7. Construction or Erection Operations

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

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
8288	00	E	5	Livestock Dealer or Commission Merchant—& Outside Salespersons, Drivers
8288	01	E	5	Cattle Dealer & Outside Salespersons, Drivers
8288	02	E	5	Livestock Sales Co.—& Outside Salespersons, Drivers
8288	03	E	5	Sales Stable—& Outside Salespersons, Drivers
8288	04	E	5	Stockyard—& Outside Salespersons, Drivers
8291	00	D	7	Storage Warehouse—Cold
8291	01	D	7	Warehouse—Storage—Cold
8292	00	C	7	Storage Warehouse NOC
8292	01	C	7	Cotton Storage
8292	02	C	7	Warehouse NOC
8293	00	D	7	Furniture Moving and/or Storage & Drivers
8293	01	D	7	Storage Warehouse—Furniture—& Drivers
8293	02	D	7	Warehouse—Furniture Storage—& Drivers
8350	00	F	5	Gasoline or Oil Dealer & Drivers
8350	01	F	5	Coal Merchant & Drivers
8350	02	F	5	Oil or Gasoline Dealer & Drivers
8353	00	E	5	Gas Company—Gas Dealer—L.P.G.—All Operations—& Drivers
8381	00	D	7	Automobile Gasoline Station and/or Service Stations—Self-Service Gasoline Exclusively – no convenience store
8382	00	E	5	Automobile Gasoline and/or Service Stations—Self-Service Gasoline Station—With Convenience Store
8385	00	E	7	Bus Company—Garage Employees
8385	01	E	7	Ambulance Operation—Ambulance Workers—Not Volunteer—Garage Employees
8385	02	E	7	Limousine or Livery Service—Private—Garage Employees
8385	03	E	7	Livery Service—Private—Garage Employees
8385	04	E	7	Livery Service—Public—Garage Employees
8385	05	E	7	Taxicab or Livery Service—Public—Garage Employees
8391	00	D	7	Automobile Sales or Service Agency—All Operations—& Drivers
8391	01	D	7	Automobile Body Repair Shop—All Operations—& Drivers
<u>8391</u>	<u>02</u>	<u>D</u>	<u>7</u>	<u>Automobile Car Wash & Drivers</u>

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
8391	03	D	7	Automobile Gasoline Station and/or Service Stations—Full or Full and Self-Service Gasoline—& Drivers
8391	04	D	7	Automobile Repair Shop—All Operations—& Drivers
8391	05	D	7	Automobile Tire Dealer—& Drivers
8391	06	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	Automobile Valet Parking Service & Drivers
8392	03	C	7	Parking Lot—Automobile & Drivers
8392	04	C	7	Storage Garage or Parking Station—Automobile & Drivers
8394	00	B	7	Bus Company—All Other Employees & Drivers
8394	01	B	7	Ambulance Operation—Ambulance Workers—Not Volunteer—All Other Employees & Drivers
8500	00	E	5	Metal Scrap Dealer & Drivers
8601	00	E	6	Engineer or Architect—Consulting
8601	01	E	6	Architect or Engineer—Consulting
8601	02	E	6	Gas or Oil Geologist or Scout
8601	03	E	6	Geophysical Exploration NOC
8601	04	E	6	Oil or Gas Geologist or Scout
8601	05	E	6	Oil or Gas Well—Instrument Logging or Survey Work
8601	06	E	6	Surveyor
8709F	00	G	9	Stevedoring—Talliers and Checking Clerks Engaged in Connection with Stevedore Work—Coverage under U.S. Act
8709F	01	G	9	Inspectors, Samplers, or Weighers of Merchandise on Vessels or Docks or at Railway Stations or Warehouses—Coverage under U.S. Act
8709F	02	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	03	G	9	Weighers, Samplers or Inspectors 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 State Act Only
★ <u>8719</u>	<u>01</u>	<u>G</u>	<u>G</u>	<u>Inspectors, Samplers, or Weighers of Merchandise on Vessels or Docks or Railway Stations or Warehouses—Coverage under State Act Only</u>

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY	
<u>8719</u>	<u>02</u>	<u>G</u>	<u>9</u>	<u>Steamship Line or Agency—Port Employees—Talliers, Checking Clerks and Employees Engaged in Mending or Repacking of Damaged Containers—Coverage under State Act Only</u>	★
8719	03	G	9	Weighers, Samplers or Inspectors of Merchandise on Vessels or Docks or at Railway Stations or Warehouses—Coverage under State Act Only	
8720	00	D	7	Inspection of Risks for Insurance or Valuation Purposes NOC	
8720	01	D	7	Marine Appraiser or Surveyor	
<u>8723</u>	<u>00</u>	<u>D</u>	<u>7</u>	<u>Insurance Companies & Clerical, Salespersons</u>	★
8726F	00	E	9	Steamship Line or Agency—Port Employees—Superintendents, Captains, Engineers, Stewards or Their Assistants, Pay Clerks	
8731	00	E	7	Boiler Inspection	
8731	01	E	7	Elevator Inspection	
8742	00	E	6	Salespersons, Collectors or Messengers—Outside	
<u>8742</u>	<u>01</u>	<u>E</u>	<u>6</u>	<u>Claim Adjusters or Special Agents—Insurance Co.—Field Work</u>	★
8742	<u>0201</u>	E	6	Collectors, Messengers or Salespersons—Outside	★
8742	<u>0302</u>	E	6	Messengers, Collectors or Salespersons—Outside	★
8742	<u>0403</u>	E	6	Messenger Service Companies—Foot Deliveries of Envelopes, Parcels or Packages	★
8742	<u>0504</u>	E	6	Real Estate Agency—Outside Employees—& Collectors	★
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	F	6	Automobile Salespersons	
8748	01	F	6	Automobile Tire Salespersons	
8748	02	F	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	Addressing or Mailing Co.	
8800	02	A	7	Letter Service Shop	

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
8833	00	C	6	Hospital—Professional Employees
8838	00	B	6	Public Library—Professional Employees—Includes Attendants & Ushers
8838	01	B	6	Public Museum—Professional Employees—Includes Attendants & Ushers
8840	00	C	6	Religious House of Worship—Professional Employees
8854	00	D	6	Health Care Services—Medical or Other Professional Services—Traveling
<u>8855</u>	<u>00</u>	<u>D</u>	<u>7</u>	<u>Banks and Trust Companies — All Employees & Clerical, Outside Salespersons, Drivers</u> ★
8857	00	C	6	Social Case Workers—Traveling
8857	01	C	6	Case Workers—Social Services or Medical Work—Traveling
8857	02	C	6	Counseling—Social Work—Traveling
8857	03	C	6	Health Care Services – Medical & Social Case Workers – Traveling
8857	04	C	6	Medical or Social Referral Services Advocate—Traveling
8857	05	C	6	Medical Social Workers or Social Case Workers—Traveling
8857	06	C	6	Referral Services-Medical or Social—Traveling
8864	00	B	6	Developmental Organizations—All Employees & Salespersons, Drivers
8865	00	C	7	Alcohol or Drug Rehabilitation Facility—All Employees—& Clerical
8865	01	C	7	Drug or Alcohol Rehabilitation Facility—All Employees—& Clerical
8865	02	C	7	Homeless Shelter—All Employees—& Clerical
8865	03	C	7	Homes for the Mentally Impaired—All Employees—& Clerical
8865	04	C	7	Residential Care Facility—All Employees—& Clerical
8866	00	B	7	Assisted Living Facility—All Employees—& Clerical

PART TWO—CLASSIFICATIONS

ABRASIVE PAPER or Cloth PREPARATION <i>Separately rate paper or cloth manufacturing.</i>	1860
ABRASIVE WHEEL MFG. & Drivers <i>Separately rate ore milling as Code 1452. Separately rate the manufacture of artificial abrasives as Code 1439.</i>	1748
★ ACCOUNTANT , Auditor or Factory Cost or Office Systematizer— TRAVELING <i>Includes Separately rate insurance company premium auditors as Code 8723.</i>	8803
ACETYLENE GAS MFG. & Drivers <i>Includes tank charging.</i>	4635
ADDRESSING or Mailing CO. <i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8800 are conducted as a separate and distinct business.</i> <i>Refer to “Mailing or Addressing Companies,” Section II of the Digest of Rulings and Interpretations.</i>	8800
ADMIRALTY CODES – See Manual Rule XIII.A.5.	
ADVERTISING CO. – All Operations to Completion & Drivers <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>	9549
AGRICULTURAL or Construction MACHINERY MFG.	3507
AIR CONDITIONING and Heating DUCT WORK – shop and outside – All Operations to Completion & Drivers <i>Applies to fabrication, erection, installation or repair of duct work including the installation of the air conditioning and blower units. Separately rate the repair or servicing of units after installation as Code 3737.</i> <i>Not available for division of payroll at the same job or location to which Code 5538 “Sheet Metal Work Erection, Installation or Repair NOC – shop or outside – All Operations to Completion & Drivers” applies.</i>	5536
AIR PRESSURE or Steam GAUGE MFG. <i>Applies to professional or scientific instruments.</i>	3685
AIRCRAFT ENGINE MFG.	3826
AIRPLANE MFG.	3830
AIRPLANE or AIRCRAFT PARTS MFG. —sheet metal <i>Includes the manufacturing of sheet metal parts or subassemblies for airplanes or aircrafts.</i>	3832
ALCOHOL MFG. —wood—& Drivers <i>Includes distillation of alcohol, manufacturing of creosote from wood tar or acetates.</i>	1470
ALCOHOL or Drug REHABILITATION FACILITY—ALL EMPLOYEES—& Clerical <i>Shall not be assigned to a facility having nursing or medical personnel on staff where medical services are provided.</i> <i>Separately rate the operation of an assisted living facility, retirement living facility or senior citizen living facility where no medical services are provided by nursing or medical personnel on staff as Code 8866.</i>	8865

ATHLETIC TEAM or PARK:**CONTACT SPORTS****9179**

Applies to professional and semi-professional athletes, athletic teams and sports clubs engaged in contact sports including, but not limited to, lacrosse, rugby, water polo, football hockey, and roller derby. Includes players, coaches, managers, trainers, equipment managers, sports officials, umpires and all players on salary list of insured. This classification is not applicable for amateur, youth, or recreational sports, in which the athletes are generally not paid. The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown in the "Miscellaneous Values" pages as "Maximum Remuneration."

NON-CONTACT SPORTS**9178**

Applies to professional and semi-professional athletes, athletic teams and sports clubs engaged in non-contact sports including, but not limited to, baseball, basketball, jai-alai, soccer, and volleyball. Includes players, coaches, managers, trainers, equipment managers, sports officials, umpires and all players on the salary list of the insured. This classification is not applicable for amateur, youth or recreational sports, in which the athletes are generally not paid. The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown in the "Miscellaneous Values" pages as "Maximum Remuneration."

OPERATION OF PARK & Drivers**9182**

Applies to all employees other than players, coaches, managers or umpires.

ATOMIC ENERGY:**PROJECT WORK****9984**

All work, either construction or operation, performed for or under the direction of the Nuclear Regulatory Commission or any government agency may be rated on an individual risk basis. Each risk to be so rated shall be submitted by the carrier to the Rating Board for approval of the basis agreed upon by the carrier, the contractor and the Nuclear Regulatory Commission or government agency.

RADIATION EXPOSURE NOC**9985**

Where the operations involve research, manufacture, handling, transportation, use of or exposure to radioactive materials, and are not performed for or under the direction of the Nuclear Regulatory Commission or any government agency, a supplemental rate may be applied to such operation.

Exception: *Where the radiation hazard involved arises from a reactor or is equivalent to the radiation hazard of a reactor, the rating provisions of Code 9984 "Atomic Energy Project Work" will apply.*

ATTORNEY—ALL EMPLOYEES—& Clerical, Messengers, Drivers**8820**

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8820 are conducted as a separate and distinct business.

AUCTIONEERS & Salespersons—outside**8090**

Includes solicitors and appraisers. Not livestock sales stables.

AUDIO or Visual RECORDING MEDIA MFG.**4923**

Includes tapes or disks. Separately rate phonograph record manufacturing as Code 4431.

AUDITORS, Accountant or Factory Cost or Office Systematizer—TRAVELING**8803**

~~Includes Separately rate~~ insurance company premium auditors as Code 8723.



AWNING or Tent MFG. – SHOP only <i>Separately rate the installation, removal or repair of awnings or tents away from the shop as Code 9539.</i>	2576
AWNING , Tent or Canvas Goods ERECTION , Removal or Repair – All Operations to Completion & Drivers <i>Applies to operations away from the shop.</i>	9539
BABY CARRIAGE MFG.	3865
BAG MFG. – PAPER or PLASTIC <i>Separately rate paper manufacturing as Code 4239 and plastic film mfg. as Code 4459.</i>	4273
BAG or Sack MFG. – cloth <i>Applies to the manufacture, renovation or repair of cotton, burlap or gunny bags or sacks.</i>	2578
BAG RENOVATING <i>Applies to the renovating or repairing of cotton, burlap or gunny bags or sacks.</i>	2578
BAGEL MFG. & Route Salespersons, Route Supervisors, Drivers <i>Applies to shops engaged in making bagels from raw ingredients, not received frozen.</i>	2003
BAKERY & Route Salespersons, Route Supervisors, Drivers	2003
BAKING POWDER MFG. <i>Separately rate the manufacturing of ingredients as Code 4829.</i>	6504
BALL or Roller BEARING MFG. <i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3638 are conducted as a separate and distinct business.</i>	3638
★ BANKS and TRUST COMPANIES – All Employees & Clerical, Outside Salespersons, Drivers	8855

Applies to financial institutions that receive, lend, exchange, and safeguard money. It includes traditional saving and loan institutions as well as credit unions and commercial banks. Services include savings and checking accounts, certificates of deposit, safe deposit box rentals, and mortgages. Includes, but not limited to, bank managers, tellers, loan officers, security personnel, armed and unarmed attendants, ushers, door attendants, runners, messengers, janitorial and maintenance personnel; real estate appraisers that are largely engaged in appraising the value of private dwellings. In addition, this code is used for Internet banks.

Customers of these types of institutions can be other commercial enterprises as well as individuals. These institutions generally employ tellers, who help customers open accounts, make deposits or withdrawals, and loan officers, who process loan applications and service accounts.

This code also applies not only to “brick and mortar” banks but online banks as well. Online banks offer similar services, such as savings and checking accounts, certificates of deposit, and mortgages, but online banks may not have a physical location that customers can visit, but they transact business via the Internet and by other means.

Separately rate check cashing establishments as Code 8810.

Separately rate insurance companies that assume risk in exchange for premium as Code 8723.

Separately rate brokerage and financial consulting companies; credit card companies and credit collection agencies as Code 8810 for clerical office employees and Code 8742 for outside salespersons.

CIGARETTE, Cigar or Tobacco MFG.	2172
<i>Includes the rehandling and warehousing of prepared tobacco.</i>	
CIRCUS, Carnival or Amusement Device Operator—TRAVELING—ALL EMPLOYEES—& Drivers	9186
<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>	
CLAIM ADJUSTERS or Special Agents—Insurance Co.—field work	8742
CLAY or Shale DIGGING & Drivers	4000
<i>Includes construction, repair and maintenance of all buildings, structures or equipment, and installation of machinery. No canal, sewer or cellar excavation or underground mining.</i>	
CLAY or Brick PRODUCTS MFG. NOC & Drivers	4024
<i>Includes: construction or reconstruction of sheds or kilns; clay, shale or sand digging; the manufacturing of common, face, pressed or repressed building or paving bricks; sand-lime bricks; structural, fireproofing, drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Separately rate underground mining as Code 1170 and quarrying as Code 1624.</i>	
CLEANER—DEBRIS REMOVAL—construction or erection	5610
<i>Applies to specialty contractors engaged in removing construction or erection debris provided they are not engaged in construction or erection operations. Code 5610 also applies to debris removal employees of a construction or erection contractor provided that the payroll for the cleaners, timekeepers and watchguards is greater than all other payroll of the employer subject to construction or erection classifications at the same job or location. Code 5610 can be applied to debris removal employees that are working on different floors of the job site that have already been completed by the tradespersons or to debris removal employees after the tradespersons left for the day provided their payroll meets the criterion.</i>	
<i>Timekeepers and watchguards employed by construction or erection contractors are present during the construction or erection operations. Watchguards also work nights, weekends and holidays to assure that vandalism and theft does not occur.</i>	
<i>The payroll of Code 5606 shall be excluded when determining whether the payroll for cleaners, timekeepers and/or watchguards exceeds all other payroll of the insured subject to construction or erection operations at the same job or location. If the insured is only classified as Code 5606 and also has Code 5610 exposure, Code 5610 shall apply even if the Code 5606 exposure is greater.</i>	
<i>This code does not apply to cleaner/debris removal employees working in conjunction with the tradespersons. Such employees are considered laborers and subject to the same classification as the tradesperson.</i>	
<i>Separately rate the removal of debris left by a demolition contractor as Code 6217.</i>	
CLEANING or DYEING. —See "DRY CLEANING or LAUNDRY"	
CLEANING OUTSIDE SURFACES OF BUILDINGS & Drivers	9025
<i>Includes incidental waterproofing, painting, pointing, caulking and other repairing.</i>	
CLERICAL OFFICE EMPLOYEES NOC	8810
<i>Subject to the standard exception manual rule.</i>	
CLERICAL SERVICE CONTRACTOR—TRAVELING	8803
<i>Includes Separately rate insurance company premium auditors as Code 8723.</i>	



COCOA, Candy or Chocolate MFG.	2041
<i>Applies to, but not limited to, the manufacturing of candy bars, chocolate bars, chewing gum, glaceed fruit, jellybeans, lollipops, licorice, breath mints and taffy.</i>	
<i>Includes manufacturing from cocoa beans.</i>	
COCONUT SHREDDING or DRYING	6504
COFFEE CLEANING, ROASTING or GRINDING	6504
COFFERDAM WORK – All Operations to Completion	6252
<i>Includes pile driving, excavation and masonry or concrete work up to completion of the substructure only.</i>	
COFFIN or Casket MFG. or ASSEMBLY–metal	3076
COFFIN or Casket MFG. or ASSEMBLY–wood	2883
<i>Includes the manufacturing of metal fittings.</i>	
COFFIN or Casket UPHOLSTERING and Burial Garment Mfg.	9522
COKE MFG. & Drivers	1470
<i>Applies to beehive or by-product oven methods.</i>	
COLD STORAGE LOCKER–frozen foods	8031
<i>Includes incidental preparation of meats and produce. Separately rate slaughtering operations as Code 2081.</i>	
COLLAR MFG.	2501
COLLECTORS, Messengers or Salespersons-outside	8742
<i>Subject to the standard exception manual rule.</i>	
COLLEGE:	
PROFESSIONAL EMPLOYEES & Clerical	8868
ALL OTHER EMPLOYEES & Drivers	9101
COLOR GRINDING, BLENDING or Testing	5954
<i>Applies to operations involving dry materials with no handling of flammable, poisonous, caustic, corrosive or oxidizing materials. Not applicable to the manufacturing of ingredients. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 5954 are conducted as a separate and distinct business.</i>	
COMPUTER DEVICE INSTALLATION, Inspection, Service or REPAIR	5191
<i>Includes shop operations. Separately rate computer manufacturing as Code 3574.</i>	
COMPUTER System Designers or PROGRAMMERS:	
EXCLUSIVELY OFFICE	8810
<i>Subject to the standard exception manual rule.</i>	
★ TRAVELING	8803
<i>Includes Separately rate insurance company premium auditors as Code 8723.</i>	

EXPLOSIVES or AMMUNITION MFG.: *(continued)*

EXPLOSIVES or AMMUNITION MFG. NOC & Drivers

4771

Includes the following operations: bag loading propellant charges; black powder manufacturing; cap, primer, fuse, booster, or detonator assembly; cartridge manufacturing or assembly; fireworks manufacturing; high explosives manufacturing; projectile, bomb, mine, or grenade loading; shell case loading and smokeless powder mfg-single base assembly. Includes cartridge charging or loading – all operations involving the handling of explosives or mixing of fulminate.

Separately rate fireworks exhibitions as Code 9088.

Code 0771 shall be assigned in conjunction with this code to reflect the non-ratable catastrophe loading. Premium generated by Code 0771 is not subject to experience or retrospective rating.

PROJECTILE or SHELL MFG.

3632

Includes incidental "nosing in." Not cartridge or shell case manufacturing. Separately rate shell case loading and cartridge charging or loading as Code 4771. Separately rate forging or casting of shapes and the testing with explosives.

EXTERMINATOR & Drivers

9014

Includes termite control. Separately rate carpentry repair as Code 5403, Code 5645 or Code 5651. Separately rate the use of poisonous gases as Code 4828 or Code 4829.

EXTRACT MFG.

4628

Applies to dyewood, licorice, tanning, perfumery, medicinal or flavoring extract manufacturing. Includes distillation of essential oils.

EYELET MFG.

3270

FABRIC COATING or Impregnating NOC

4493

Includes the coating or impregnating of fabrics with oils, varnishes, lacquers, plastics or rubber.

★ FACTORY COST or Office SYSTEMATIZER, Accountant or Auditor–TRAVELING

8803

~~Includes Separately rate~~ insurance company premium auditors as Code 8723.

FARM MACHINERY DEALER–ALL OPERATIONS–& Drivers

8116

Includes parts and accessories department, demonstrations, repair of farm machinery on or away from the insured's premises.

FARM MACHINERY OPERATION – by contractor – All Operations to Completion & Drivers

0050

FARMS:

FARM NOC & Drivers

0006

FRUIT FARM & Drivers

0007

Available only for a farm where the gross annual income from the sales of fruit constitutes more than 50% of the total income from all farm products sold. The term "fruit" includes apples, cherries, peaches, pears, plums and quinces.

POULTRY FARM & Drivers

0034

Available only for a farm where the employer's books of accounts show that the sales of poultry and eggs constitute at least 80% of the total sales of all products of the farm sold during the policy period.

Farms continued on the next page.

ICE CREAM MFG. & Route Salespersons, Route Supervisors, Drivers	2039
ICE MFG.	2150
INCANDESCENT LAMP MFG.	4112
INK MFG. –PRINTING	4557
INK (writing), Mucilage or Paste MFG.	4597
INSPECTION of Risks FOR INSURANCE or Valuation PURPOSES NOC	8720
INSPECTORS, Samplers, or Weighers OF MERCHANDISE ON VESSELS or DOCKS or Railway Stations or Warehouses:	
Coverage under U.S. ACT	8709F
Coverage under STATE ACT ONLY	8719
<i>These classifications include mending or repacking of damaged containers. Separately rate the operation of warehouses as Code 8292 or Code 8291.</i>	
INSTRUMENT MFG. NOC	3685
<i>Applies to professional or scientific instruments.</i>	
INSULATING - STEAM PIPE or BOILER – All Operations to Completion & Drivers	5184
<i>Includes shop. Applies to the use of cork, asbestos or other non-conducting materials.</i>	
INSULATION WORK NOC – All Operations to Completion & Drivers	5479
<i>Includes the installation or application of acoustical or thermal insulating materials in buildings or within building walls. Applies only when insulation or acoustical work is performed as a separate operation not part of, or incidental to, any other construction operation performed by the same contractor at the same job or location.</i>	
★ <u>INSURANCE COMPANIES & Clerical, Salespersons</u>	<u>8723</u>
<i><u>Applies to employees of insurance companies including clerical office employees, inside and outside salespersons, and company premium auditors. Insurance companies include carriers or providers, both exclusive and independent agents, brokers, and ratemaking organizations. These businesses may provide coverage for individuals, businesses, or property in exchange for premium. These businesses may also bind coverage, sell policies or place coverage, develop loss costs, process claims, and collect data.</u></i>	
<i><u>The following list is representative and is not intended to be all inclusive:</u></i>	
<i><u>Employees common to insurance companies include actuaries, underwriters, customer service representatives, inside and outside salespersons, agents, premium auditors, inside claim adjusters, analysts, and other professional support such as lawyers, computer programmers, computer troubleshooters, accountants, managers, etc.</u></i>	
<i><u>Separately rate insurance company inspectors as Code 8720. Separately rate boiler or elevator inspectors as Code 8731.</u></i>	
<i><u>Separately rate insurance appraisers, insurance examiners, claim adjusters who work in the field as Code 8720.</u></i>	
<i><u>Separately rate detectives or investigators as Code 7723.</u></i>	
<i><u>Separately rate title insurance companies as Code 8810 for clerical operations and as Code 8742 for sales conducted in the field.</u></i>	
<i><u>Any contracted services, such as real estate appraisals or investigations, shall be subject to the applicable classification codes.</u></i>	

IRON or STEEL:

★ MANUFACTURING:

ROLLING MILL & Drivers**3018**

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.

STEEL MAKING & Drivers**3004**

Applies to electric or open hearth furnaces, bessemer or crucible process. Includes blooming mills or forging or rolling mills. Separately rate blast furnace operation as Code 1438 and coke manufacturing as Code 1470.

FABRICATION:**IRON or STEEL WORKS—SHOP—DECORATIVE or artistic & FOUNDRIES, Drivers****3041**

Applies to the manufacturing, fabricating or assembling of decorative or artistic brass, bronze or iron work. Code 3041 and Code 3040 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

IRON or STEEL WORKS—SHOP—ORNAMENTAL—& Drivers**3040**

Not fabricating or assembling structural iron or steel. Includes fabricating, assembling or manufacturing ornamental brass, bronze or iron work, railings, balconies, fire escapes, staircases, iron shutters or other non-structural iron or steel work. Separately rate blast furnace or convertor operation, casting of steel or rolling mills.

IRON or STEEL WORKS—SHOP—STRUCTURAL—& Drivers**3030**

Applies to fabricating or assembling structural iron or steel. Separately rate blast furnace or convertor operation, casting of steel or rolling mills.

IRON or STEEL WORKS—SHOP—STRUCTURAL & ORNAMENTAL—& Drivers**3030**

Applies to iron or steel workshops engaged in fabricating or assembling both structural and ornamental iron or steel. Includes fabricating, assembling or manufacturing ornamental brass, bronze or iron work, railings, balconies, fire escapes, staircases, iron shutters or other structural and non-structural iron or steel work. Separately rate blast furnace or convertor operation, casting of steel or rolling mills.

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

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

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

Not available for division of payroll with Code 5040 "Iron or Steel Erection – Frame Structures – All Operations to Completion" at the same job or location.

CONSTRUCTION OF DWELLINGS – not over two stories in height – All Operations to Completion**5069****DOOR, Door Frame or SASH ERECTION – METAL or metal covered – All Operations to Completion****5102**

Separately rate the installation of storm doors or storm sash as Code 5428.

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

Effective ~~October 1, 2009~~ October 1, 201912th Reprint

NET MFG. <i>Not applicable to wire nets. Separately rate cordage or twine manufacturing as Code 2302.</i>	2380
NEWS AGENT or Distributor of Magazines or Other Periodicals— NOT RETAIL DEALER—& Outside Salespersons, Drivers	8745
NEWSPAPER CARRIERS —including use of bicycles <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>	4312
NEWSPAPER PUBLISHING <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>	4304
NIGHTCLUB , Bar, Dance Club, Lounge or Tavern—including entertainers and/or musicians <i>Applies to the operation of a bar, dance club, lounge, nightclub or tavern where the gross receipts of alcoholic beverages exceed 50% of the total receipts of food and non-alcoholic beverages.</i> <i>Refer to Section III of the Digest of Rulings and Interpretations to determine the application of the appropriate restaurant and/or bar classification.</i>	9074
NOODLE or Pasta MFG. <i>Applies to the manufacturing of but not limited to spaghetti, macaroni and all other types of pasta in various shapes and sizes; including stuffed pasta but not limited to ravioli, tortellini and manicotti.</i>	2002
NOTEBOOK or Loose-Leaf Ledger MFG. <i>Separately rate the manufacturing of metal rings, posts, screws, separators or fittings as Code 3146.</i>	4251
NURSERY EMPLOYEES & Drivers <i>Includes incidental landscape gardening.</i>	0005
NURSING or Convalescent HOME—ALL EMPLOYEES <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>	8829
NUT or Bolt MFG. <i>Separately rate steel making as Code 1438 or Code 3004. Separately rate rolling mills as Code 3018 or Code 3027.</i>	3132
NUT CLEANING or SHELLING	6504
OFFICE , Computing or Recording MACHINE MFG. NOC	3574
OFFICE MACHINE INSTALLATION , Inspection, Adjustment or REPAIR <i>Includes shop. Separately rate manufacturing operations.</i>	5191
★ OFFICE or Factory Cost SYSTEMATIZER , Accountant or Auditor— TRAVELING <i>Includes Separately rate insurance company premium auditors <u>as Code 8723.</u></i>	8803
OIL CLOTH MFG.	4493

Section II

~~Issued October 1, 2008~~ Effective October 1, 2019 Original Printing 1st Reprint

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.

Armored car crews— *(Not applicable to contractors who provide such services)* ~~7380~~ 8855 ★Employees engaged in care, custody or maintenance—including night watchmen, elevator operators
and starters ~~9026~~ 8855 ★Real estate appraisers—largely engaged in appraising the value of private dwellings ~~8742~~ 8855 ★Special officers, attendants, ushers, doormen, runners or messengers..... ~~8742~~ 8855 ★

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*

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

Hospitals—Nurses' Aides and Orderlies8833

House Connections—water, sewer, or gas—incl. excavation:

 When connections are not made to inside plumbing—incl. drivers6319

 When connections are made to inside plumbing—incl. drivers5183

House Furnishings Mfg.— from textile fabrics—including bedspreads, curtains and draperies, mattress covers, towels, bed linens, table linens2553

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 Dealer8018

Inspecting Fruit and Vegetables—purchased by others8709

Institutions for Blind, Aged and Handicapped Persons—*See Developmental Organizations*

Insurance Companies:

★ Clerical office employees, inside and outside salespersons, actuaries, underwriters, customer service representatives, sales agents, premium auditors, inside claim adjusters, analysts, lawyers, computer programmers, computer troubleshooters, accountants, managers, etc.....8723

 Boiler or Elevator Inspectors8731

 All Other Inspectors8720

★ Claim Adjusters, appraisers or insurance examiners—field work.....87428720

Intercom System Installation—within buildings5191

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

Example of Item 4:

Code 4511–Analytical Chemist

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

5. Standard Exception and General Exclusion Operations

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

6. Business Described by a Standard Exception Classification

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

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Examples of 6 above – The insured is a Brokerage Firm:

Employees**Assignment**

Clerical Office	Code 8810–Clerical Office Employees
Maintenance, Security, Elevator Operators	Code 9026–Building Operation–Commercial
Cafeteria or Restaurant	Code 9072–Restaurant–Fast Food & Drivers

7. Construction or Erection Operations

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

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
8288	00	E	5	Livestock Dealer or Commission Merchant—& Outside Salespersons, Drivers
8288	01	E	5	Cattle Dealer & Outside Salespersons, Drivers
8288	02	E	5	Livestock Sales Co.—& Outside Salespersons, Drivers
8288	03	E	5	Sales Stable—& Outside Salespersons, Drivers
8288	04	E	5	Stockyard—& Outside Salespersons, Drivers
8291	00	D	7	Storage Warehouse—Cold
8291	01	D	7	Warehouse—Storage—Cold
8292	00	C	7	Storage Warehouse NOC
8292	01	C	7	Cotton Storage
8292	02	C	7	Warehouse NOC
8293	00	D	7	Furniture Moving and/or Storage & Drivers
8293	01	D	7	Storage Warehouse—Furniture—& Drivers
8293	02	D	7	Warehouse—Furniture Storage—& Drivers
8350	00	F	5	Gasoline or Oil Dealer & Drivers
8350	01	F	5	Coal Merchant & Drivers
8350	02	F	5	Oil or Gasoline Dealer & Drivers
8353	00	E	5	Gas Company—Gas Dealer—L.P.G.—All Operations—& Drivers
8381	00	D	7	Automobile Gasoline Station and/or Service Stations—Self-Service Gasoline Exclusively – no convenience store
8382	00	E	5	Automobile Gasoline and/or Service Stations—Self-Service Gasoline Station—With Convenience Store
8385	00	E	7	Bus Company—Garage Employees
8385	01	E	7	Ambulance Operation—Ambulance Workers—Not Volunteer—Garage Employees
8385	02	E	7	Limousine or Livery Service—Private—Garage Employees
8385	03	E	7	Livery Service—Private—Garage Employees
8385	04	E	7	Livery Service—Public—Garage Employees
8385	05	E	7	Taxicab or Livery Service—Public—Garage Employees
8391	00	D	7	Automobile Sales or Service Agency—All Operations—& Drivers
8391	01	D	7	Automobile Body Repair Shop—All Operations—& Drivers
8391	02	D	7	Automobile Car Wash & Drivers

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
8391	03	D	7	Automobile Gasoline Station and/or Service Stations—Full or Full and Self-Service Gasoline—& Drivers
8391	04	D	7	Automobile Repair Shop—All Operations—& Drivers
8391	05	D	7	Automobile Tire Dealer—& Drivers
8391	06	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	Automobile Valet Parking Service & Drivers
8392	03	C	7	Parking Lot—Automobile & Drivers
8392	04	C	7	Storage Garage or Parking Station—Automobile & Drivers
8394	00	B	7	Bus Company—All Other Employees & Drivers
8394	01	B	7	Ambulance Operation—Ambulance Workers—Not Volunteer—All Other Employees & Drivers
8500	00	E	5	Metal Scrap Dealer & Drivers
8601	00	E	6	Engineer or Architect—Consulting
8601	01	E	6	Architect or Engineer—Consulting
8601	02	E	6	Gas or Oil Geologist or Scout
8601	03	E	6	Geophysical Exploration NOC
8601	04	E	6	Oil or Gas Geologist or Scout
8601	05	E	6	Oil or Gas Well—Instrument Logging or Survey Work
8601	06	E	6	Surveyor
8709F	00	G	9	Stevedoring—Talliers and Checking Clerks Engaged in Connection with Stevedore Work—Coverage under U.S. Act
8709F	01	G	9	Inspectors, Samplers, or Weighers of Merchandise on Vessels or Docks or at Railway Stations or Warehouses—Coverage under U.S. Act
8709F	02	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	03	G	9	Weighers, Samplers or Inspectors 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 State Act Only
★ 8719	01	G	G	Inspectors, Samplers, or Weighers of Merchandise on Vessels or Docks or Railway Stations or Warehouses—Coverage under State Act Only

CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
8719	02	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	03	G	9	Weighers, Samplers or Inspectors of Merchandise on Vessels or Docks or at Railway Stations or Warehouses—Coverage under State Act Only
8720	00	D	7	Inspection of Risks for Insurance or Valuation Purposes NOC
8720	01	D	7	Marine Appraiser or Surveyor
8723	00	D	7	Insurance Companies & Clerical, Salespersons
8726F	00	E	9	Steamship Line or Agency—Port Employees—Superintendents, Captains, Engineers, Stewards or Their Assistants, Pay Clerks
8731	00	E	7	Boiler Inspection
8731	01	E	7	Elevator Inspection
8742	00	E	6	Salespersons, Collectors or Messengers—Outside
8742	01	E	6	Collectors, Messengers or Salespersons—Outside
8742	02	E	6	Messengers, Collectors or Salespersons—Outside
8742	03	E	6	Messenger Service Companies—Foot Deliveries of Envelopes, Parcels or Packages
8742	04	E	6	Real Estate Agency—Outside Employees—& Collectors
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	F	6	Automobile Salespersons
8748	01	F	6	Automobile Tire Salespersons
8748	02	F	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	Addressing or Mailing Co.
8800	02	A	7	Letter Service Shop

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CLASS CODE	SUB CODE	HAZARD GROUP	INDUSTRY GROUP	PHRASEOLOGY
8833	00	C	6	Hospital—Professional Employees
8838	00	B	6	Public Library—Professional Employees—Includes Attendants & Ushers
8838	01	B	6	Public Museum—Professional Employees—Includes Attendants & Ushers
8840	00	C	6	Religious House of Worship—Professional Employees
8854	00	D	6	Health Care Services—Medical or Other Professional Services—Traveling
8855	00	D	7	Banks and Trust Companies — All Employees & Clerical, Outside Salespersons, Drivers
8857	00	C	6	Social Case Workers—Traveling
8857	01	C	6	Case Workers—Social Services or Medical Work—Traveling
8857	02	C	6	Counseling—Social Work—Traveling
8857	03	C	6	Health Care Services – Medical & Social Case Workers – Traveling
8857	04	C	6	Medical or Social Referral Services Advocate—Traveling
8857	05	C	6	Medical Social Workers or Social Case Workers—Traveling
8857	06	C	6	Referral Services-Medical or Social—Traveling
8864	00	B	6	Developmental Organizations—All Employees & Salespersons, Drivers
8865	00	C	7	Alcohol or Drug Rehabilitation Facility—All Employees—& Clerical
8865	01	C	7	Drug or Alcohol Rehabilitation Facility—All Employees—& Clerical
8865	02	C	7	Homeless Shelter—All Employees—& Clerical
8865	03	C	7	Homes for the Mentally Impaired—All Employees—& Clerical
8865	04	C	7	Residential Care Facility—All Employees—& Clerical
8866	00	B	7	Assisted Living Facility—All Employees—& Clerical

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Effective October 1, 2019

PART TWO—CLASSIFICATIONS

ABRASIVE PAPER or Cloth PREPARATION <i>Separately rate paper or cloth manufacturing.</i>	1860
ABRASIVE WHEEL MFG. & Drivers <i>Separately rate ore milling as Code 1452. Separately rate the manufacture of artificial abrasives as Code 1439.</i>	1748
★ ACCOUNTANT , Auditor or Factory Cost or Office Systematizer – TRAVELING <i>Separately rate insurance company premium auditors as Code 8723.</i>	8803
ACETYLENE GAS MFG. & Drivers <i>Includes tank charging.</i>	4635
ADDRESSING or Mailing CO. <i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8800 are conducted as a separate and distinct business.</i> <i>Refer to “Mailing or Addressing Companies,” Section II of the Digest of Rulings and Interpretations.</i>	8800
ADMIRALTY CODES – See Manual Rule XIII.A.5.	
ADVERTISING CO. – All Operations to Completion & Drivers <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>	9549
AGRICULTURAL or Construction MACHINERY MFG.	3507
AIR CONDITIONING and Heating DUCT WORK – shop and outside – All Operations to Completion & Drivers <i>Applies to fabrication, erection, installation or repair of duct work including the installation of the air conditioning and blower units. Separately rate the repair or servicing of units after installation as Code 3737.</i> <i>Not available for division of payroll at the same job or location to which Code 5538 “Sheet Metal Work Erection, Installation or Repair NOC – shop or outside – All Operations to Completion & Drivers” applies.</i>	5536
AIR PRESSURE or Steam GAUGE MFG. <i>Applies to professional or scientific instruments.</i>	3685
AIRCRAFT ENGINE MFG.	3826
AIRPLANE MFG.	3830
AIRPLANE or AIRCRAFT PARTS MFG. —sheet metal <i>Includes the manufacturing of sheet metal parts or subassemblies for airplanes or aircrafts.</i>	3832
ALCOHOL MFG.—wood—& Drivers <i>Includes distillation of alcohol, manufacturing of creosote from wood tar or acetates.</i>	1470
ALCOHOL or Drug REHABILITATION FACILITY—ALL EMPLOYEES—& Clerical <i>Shall not be assigned to a facility having nursing or medical personnel on staff where medical services are provided.</i> <i>Separately rate the operation of an assisted living facility, retirement living facility or senior citizen living facility where no medical services are provided by nursing or medical personnel on staff as Code 8866.</i>	8865

ATHLETIC TEAM or PARK:**CONTACT SPORTS****9179**

Applies to professional and semi-professional athletes, athletic teams and sports clubs engaged in contact sports including, but not limited to, lacrosse, rugby, water polo, football hockey, and roller derby. Includes players, coaches, managers, trainers, equipment managers, sports officials, umpires and all players on salary list of insured. This classification is not applicable for amateur, youth, or recreational sports, in which the athletes are generally not paid. The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown in the "Miscellaneous Values" pages as "Maximum Remuneration."

NON-CONTACT SPORTS**9178**

Applies to professional and semi-professional athletes, athletic teams and sports clubs engaged in non-contact sports including, but not limited to, baseball, basketball, jai-alai, soccer, and volleyball. Includes players, coaches, managers, trainers, equipment managers, sports officials, umpires and all players on the salary list of the insured. This classification is not applicable for amateur, youth or recreational sports, in which the athletes are generally not paid. The entire remuneration of all employees shall be included in computing premium, subject, however, to the maximum average weekly wage per employee shown in the "Miscellaneous Values" pages as "Maximum Remuneration."

OPERATION OF PARK & Drivers**9182**

Applies to all employees other than players, coaches, managers or umpires.

ATOMIC ENERGY:**PROJECT WORK****9984**

All work, either construction or operation, performed for or under the direction of the Nuclear Regulatory Commission or any government agency may be rated on an individual risk basis. Each risk to be so rated shall be submitted by the carrier to the Rating Board for approval of the basis agreed upon by the carrier, the contractor and the Nuclear Regulatory Commission or government agency.

RADIATION EXPOSURE NOC**9985**

Where the operations involve research, manufacture, handling, transportation, use of or exposure to radioactive materials, and are not performed for or under the direction of the Nuclear Regulatory Commission or any government agency, a supplemental rate may be applied to such operation.

Exception: *Where the radiation hazard involved arises from a reactor or is equivalent to the radiation hazard of a reactor, the rating provisions of Code 9984 "Atomic Energy Project Work" will apply.*

ATTORNEY—ALL EMPLOYEES—& Clerical, Messengers, Drivers**8820**

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8820 are conducted as a separate and distinct business.

AUCTIONEERS & Salespersons—outside**8090**

Includes solicitors and appraisers. Not livestock sales stables.

AUDIO or Visual RECORDING MEDIA MFG.**4923**

Includes tapes or disks. Separately rate phonograph record manufacturing as Code 4431.

★ **AUDITORS, Accountant or Factory Cost or Office Systematizer—TRAVELING****8803**

Separately rate insurance company premium auditors as Code 8723.

AWNING or Tent MFG. –SHOP only	2576
<i>Separately rate the installation, removal or repair of awnings or tents away from the shop as Code 9539.</i>	
AWNING, Tent or Canvas Goods ERECTION, Removal or Repair – All Operations to Completion & Drivers	9539
<i>Applies to operations away from the shop.</i>	
BABY CARRIAGE MFG.	3865
BAG MFG. –PAPER or PLASTIC	4273
<i>Separately rate paper manufacturing as Code 4239 and plastic film mfg. as Code 4459.</i>	
BAG or Sack MFG. –cloth	2578
<i>Applies to the manufacture, renovation or repair of cotton, burlap or gunny bags or sacks.</i>	
BAG RENOVATING	2578
<i>Applies to the renovating or repairing of cotton, burlap or gunny bags or sacks.</i>	
BAGEL MFG. & Route Salespersons, Route Supervisors, Drivers	2003
<i>Applies to shops engaged in making bagels from raw ingredients, not received frozen.</i>	
BAKERY & Route Salespersons, Route Supervisors, Drivers	2003
BAKING POWDER MFG.	6504
<i>Separately rate the manufacturing of ingredients as Code 4829.</i>	
BALL or Roller BEARING MFG.	3638
<i>Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3638 are conducted as a separate and distinct business.</i>	
★ BANKS and TRUST COMPANIES – All Employees & Clerical, Outside Salespersons, Drivers	8855
<i>Applies to financial institutions that receive, lend, exchange, and safeguard money. It includes traditional saving and loan institutions as well as credit unions and commercial banks. Services include savings and checking accounts, certificates of deposit, safe deposit box rentals, and mortgages. Includes, but not limited to, bank managers, tellers, loan officers, security personnel, armed and unarmed attendants, ushers, door attendants, runners, messengers, janitorial and maintenance personnel; real estate appraisers that are largely engaged in appraising the value of private dwellings. In addition, this code is used for Internet banks.</i>	
<i>Customers of these types of institutions can be other commercial enterprises as well as individuals. These institutions generally employ tellers, who help customers open accounts, make deposits or withdrawals, and loan officers, who process loan applications and service accounts.</i>	
<i>This code also applies not only to “brick and mortar” banks but online banks as well. Online banks offer similar services, such as savings and checking accounts, certificates of deposit, and mortgages, but online banks may not have a physical location that customers can visit, but they transact business via the Internet and by other means.</i>	
<i>Separately rate check cashing establishments as Code 8810.</i>	
<i>Separately rate insurance companies that assume risk in exchange for premium as Code 8723.</i>	
<i>Separately rate brokerage and financial consulting companies; credit card companies and credit collection agencies as Code 8810 for clerical office employees and Code 8742 for outside salespersons.</i>	

CIGARETTE, Cigar or Tobacco MFG.	2172
<i>Includes the rehandling and warehousing of prepared tobacco.</i>	
CIRCUS, Carnival or Amusement Device Operator—TRAVELING—ALL EMPLOYEES—& Drivers	9186
<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>	
CLAIM ADJUSTERS or Special Agents—Insurance Co.—field work	8742
CLAY or Shale DIGGING & Drivers	4000
<i>Includes construction, repair and maintenance of all buildings, structures or equipment, and installation of machinery. No canal, sewer or cellar excavation or underground mining.</i>	
CLAY or Brick PRODUCTS MFG. NOC & Drivers	4024
<i>Includes: construction or reconstruction of sheds or kilns; clay, shale or sand digging; the manufacturing of common, face, pressed or repressed building or paving bricks; sand-lime bricks; structural, fireproofing, drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Separately rate underground mining as Code 1170 and quarrying as Code 1624.</i>	
CLEANER—DEBRIS REMOVAL—construction or erection	5610
<i>Applies to specialty contractors engaged in removing construction or erection debris provided they are not engaged in construction or erection operations. Code 5610 also applies to debris removal employees of a construction or erection contractor provided that the payroll for the cleaners, timekeepers and watchguards is greater than all other payroll of the employer subject to construction or erection classifications at the same job or location. Code 5610 can be applied to debris removal employees that are working on different floors of the job site that have already been completed by the tradespersons or to debris removal employees after the tradespersons left for the day provided their payroll meets the criterion.</i>	
<i>Timekeepers and watchguards employed by construction or erection contractors are present during the construction or erection operations. Watchguards also work nights, weekends and holidays to assure that vandalism and theft does not occur.</i>	
<i>The payroll of Code 5606 shall be excluded when determining whether the payroll for cleaners, timekeepers and/or watchguards exceeds all other payroll of the insured subject to construction or erection operations at the same job or location. If the insured is only classified as Code 5606 and also has Code 5610 exposure, Code 5610 shall apply even if the Code 5606 exposure is greater.</i>	
<i>This code does not apply to cleaner/debris removal employees working in conjunction with the tradespersons. Such employees are considered laborers and subject to the same classification as the tradesperson.</i>	
<i>Separately rate the removal of debris left by a demolition contractor as Code 6217.</i>	
CLEANING or DYEING. —See "DRY CLEANING or LAUNDRY"	
CLEANING OUTSIDE SURFACES OF BUILDINGS & Drivers	9025
<i>Includes incidental waterproofing, painting, pointing, caulking and other repairing.</i>	
CLERICAL OFFICE EMPLOYEES NOC	8810
<i>Subject to the standard exception manual rule.</i>	
★ CLERICAL SERVICE CONTRACTOR—TRAVELING	8803
<i>Separately rate insurance company premium auditors as Code 8723.</i>	

COCOA, Candy or Chocolate MFG.	2041
<i>Applies to, but not limited to, the manufacturing of candy bars, chocolate bars, chewing gum, glaceed fruit, jellybeans, lollipops, licorice, breath mints and taffy.</i>	
<i>Includes manufacturing from cocoa beans.</i>	
COCONUT SHREDDING or DRYING	6504
COFFEE CLEANING, ROASTING or GRINDING	6504
COFFERDAM WORK – All Operations to Completion	6252
<i>Includes pile driving, excavation and masonry or concrete work up to completion of the substructure only.</i>	
COFFIN or Casket MFG. or ASSEMBLY–metal	3076
COFFIN or Casket MFG. or ASSEMBLY–wood	2883
<i>Includes the manufacturing of metal fittings.</i>	
COFFIN or Casket UPHOLSTERING and Burial Garment Mfg.	9522
COKE MFG. & Drivers	1470
<i>Applies to beehive or by-product oven methods.</i>	
COLD STORAGE LOCKER–frozen foods	8031
<i>Includes incidental preparation of meats and produce. Separately rate slaughtering operations as Code 2081.</i>	
COLLAR MFG.	2501
COLLECTORS, Messengers or Salespersons-outside	8742
<i>Subject to the standard exception manual rule.</i>	
COLLEGE:	
PROFESSIONAL EMPLOYEES & Clerical	8868
ALL OTHER EMPLOYEES & Drivers	9101
COLOR GRINDING, BLENDING or Testing	5954
<i>Applies to operations involving dry materials with no handling of flammable, poisonous, caustic, corrosive or oxidizing materials. Not applicable to the manufacturing of ingredients. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 5954 are conducted as a separate and distinct business.</i>	
COMPUTER DEVICE INSTALLATION, Inspection, Service or REPAIR	5191
<i>Includes shop operations. Separately rate computer manufacturing as Code 3574.</i>	
COMPUTER System Designers or PROGRAMMERS:	
EXCLUSIVELY OFFICE	8810
<i>Subject to the standard exception manual rule.</i>	
★ TRAVELING	8803
<i>Separately rate insurance company premium auditors as Code 8723.</i>	

EXPLOSIVES or AMMUNITION MFG.: *(continued)*

EXPLOSIVES or AMMUNITION MFG. NOC & Drivers

4771

Includes the following operations: bag loading propellant charges; black powder manufacturing; cap, primer, fuse, booster, or detonator assembly; cartridge manufacturing or assembly; fireworks manufacturing; high explosives manufacturing; projectile, bomb, mine, or grenade loading; shell case loading and smokeless powder mfg. single base assembly. Includes cartridge charging or loading – all operations involving the handling of explosives or mixing of fulminate.

Separately rate fireworks exhibitions as Code 9088.

Code 0771 shall be assigned in conjunction with this code to reflect the non-ratable catastrophe loading. Premium generated by Code 0771 is not subject to experience or retrospective rating.

PROJECTILE or SHELL MFG.

3632

Includes incidental "nosing in." Not cartridge or shell case manufacturing. Separately rate shell case loading and cartridge charging or loading as Code 4771. Separately rate forging or casting of shapes and the testing with explosives.

EXTERMINATOR & Drivers

9014

Includes termite control. Separately rate carpentry repair as Code 5403, Code 5645 or Code 5651. Separately rate the use of poisonous gases as Code 4828 or Code 4829.

EXTRACT MFG.

4628

Applies to dyewood, licorice, tanning, perfumery, medicinal or flavoring extract manufacturing. Includes distillation of essential oils.

EYELET MFG.

3270

FABRIC COATING or Impregnating NOC

4493

Includes the coating or impregnating of fabrics with oils, varnishes, lacquers, plastics or rubber.

★ **FACTORY COST or Office SYSTEMATIZER, Accountant or Auditor–TRAVELING**

8803

Separately rate insurance company premium auditors as Code 8723.

FARM MACHINERY DEALER–ALL OPERATIONS–& Drivers

8116

Includes parts and accessories department, demonstrations, repair of farm machinery on or away from the insured's premises.

FARM MACHINERY OPERATION – by contractor – All Operations to Completion & Drivers

0050

FARMS:

FARM NOC & Drivers

0006

FRUIT FARM & Drivers

0007

Available only for a farm where the gross annual income from the sales of fruit constitutes more than 50% of the total income from all farm products sold. The term "fruit" includes apples, cherries, peaches, pears, plums and quinces.

POULTRY FARM & Drivers

0034

Available only for a farm where the employer's books of accounts show that the sales of poultry and eggs constitute at least 80% of the total sales of all products of the farm sold during the policy period.

Farms continued on the next page.

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

C-47

3rd Reprint

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ICE CREAM MFG. & Route Salespersons, Route Supervisors, Drivers	2039
<hr/>	
ICE MFG.	2150
<hr/>	
INCANDESCENT LAMP MFG.	4112
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INK (writing), Mucilage or Paste MFG.	4597
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INSPECTION of Risks FOR INSURANCE or Valuation PURPOSES NOC	8720
<hr/>	
INSPECTORS, Samplers, or Weighers OF MERCHANDISE ON VESSELS or DOCKS or Railway Stations or Warehouses:	
Coverage under U.S. ACT	8709F
Coverage under STATE ACT ONLY	8719
<i>These classifications include mending or repacking of damaged containers. Separately rate the operation of warehouses as Code 8292 or Code 8291.</i>	
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INSTRUMENT MFG. NOC	3685
<i>Applies to professional or scientific instruments.</i>	
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INSULATING - STEAM PIPE or BOILER – All Operations to Completion & Drivers	5184
<i>Includes shop. Applies to the use of cork, asbestos or other non-conducting materials.</i>	
<hr/>	
INSULATION WORK NOC – All Operations to Completion & Drivers	5479
<i>Includes the installation or application of acoustical or thermal insulating materials in buildings or within building walls. Applies only when insulation or acoustical work is performed as a separate operation not part of, or incidental to, any other construction operation performed by the same contractor at the same job or location.</i>	
<hr/>	
★ INSURANCE COMPANIES & Clerical, Salespersons	8723
<i>Applies to employees of insurance companies including clerical office employees, inside and outside salespersons, and company premium auditors. Insurance companies include carriers or providers, both exclusive and independent agents, brokers, and ratemaking organizations. These businesses may provide coverage for individuals, businesses, or property in exchange for premium. These businesses may also bind coverage, sell policies or place coverage, develop loss costs, process claims, and collect data.</i>	
<i>The following list is representative and is not intended to be all inclusive:</i>	
<i>Employees common to insurance companies include actuaries, underwriters, customer service representatives, inside and outside salespersons, agents, premium auditors, inside claim adjusters, analysts, and other professional support such as lawyers, computer programmers, computer troubleshooters, accountants, managers, etc.</i>	
<i>Separately rate insurance company inspectors as Code 8720. Separately rate boiler or elevator inspectors as Code 8731.</i>	
<i>Separately rate insurance appraisers, insurance examiners, claim adjusters who work in the field as Code 8720.</i>	
<i>Separately rate detectives or investigators as Code 7723.</i>	
<i>Separately rate title insurance companies as Code 8810 for clerical operations and as Code 8742 for sales conducted in the field.</i>	
<i>Any contracted services, such as real estate appraisals or investigations, shall be subject to the applicable classification codes.</i>	

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3rd Reprint**IRON or STEEL:**★ **MANUFACTURING:**

ROLLING MILL & Drivers	3018
<i>Applies to all iron or steel rolling mills with or without puddling furnaces. Separately rate steel making as Code 1438 or Code 3004, blast furnace operation as Code 1438 and coke manufacturing as Code 1470. Not applicable to rolling mills in plants operating open hearth, bessemer, electric or crucible steel furnaces. No wire drawing.</i>	
STEEL MAKING & Drivers	3004
<i>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.</i>	

FABRICATION:

IRON or STEEL WORKS—SHOP—DECORATIVE or artistic & FOUNDRIES, Drivers	3041
<i>Applies to the manufacturing, fabricating or assembling of decorative or artistic brass, bronze or iron work. Code 3041 and Code 3040 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</i>	
IRON or STEEL WORKS—SHOP—ORNAMENTAL—& Drivers	3040
<i>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.</i>	
IRON or STEEL WORKS—SHOP—STRUCTURAL—& Drivers	3030
<i>Applies to fabricating or assembling structural iron or steel. Separately rate blast furnace or convertor operation, casting of steel or rolling mills.</i>	
IRON or STEEL WORKS—SHOP—STRUCTURAL & ORNAMENTAL—& Drivers	3030
<i>Applies to iron or steel workshops engaged in fabricating or assembling both structural and ornamental iron or steel. Includes fabricating, assembling or manufacturing ornamental brass, bronze or iron work, railings, balconies, fire escapes, staircases, iron shutters or other structural and non-structural iron or steel work. Separately rate blast furnace or convertor operation, casting of steel or rolling mills.</i>	

ERECTION:

EXTERIOR	5040
<i>Includes work on balconies, fire escapes, staircases, fireproof shutters.</i>	
FRAME STRUCTURES	5040
METAL BRIDGES	5040
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NOC	5057
FRAME STRUCTURES – not over two stories in height – All Operations to Completion	5059
<i>Not available for division of payroll with Code 5040 "Iron or Steel Erection – Frame Structures – All Operations to Completion" at the same job or location.</i>	
CONSTRUCTION OF DWELLINGS – not over two stories in height – All Operations to Completion	5069
DOOR, Door Frame or SASH ERECTION – METAL or metal covered – All Operations to Completion	5102
<i>Separately rate the installation of storm doors or storm sash as Code 5428.</i>	
IRON, Brass or Bronze ERECTION – DECORATIVE or artistic – All Operations to Completion	5102
IRON, Brass or Bronze ERECTION – NON-STRUCTURAL – INTERIOR – All Operations to Completion	5102

NET MFG. <i>Not applicable to wire nets. Separately rate cordage or twine manufacturing as Code 2302.</i>	2380
NEWS AGENT or Distributor of Magazines or Other Periodicals— NOT RETAIL DEALER—& Outside Salespersons, Drivers	8745
NEWSPAPER CARRIERS —including use of bicycles <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>	4312
NEWSPAPER PUBLISHING <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>	4304
NIGHTCLUB , Bar, Dance Club, Lounge or Tavern—including entertainers and/or musicians <i>Applies to the operation of a bar, dance club, lounge, nightclub or tavern where the gross receipts of alcoholic beverages exceed 50% of the total receipts of food and non-alcoholic beverages.</i> <i>Refer to Section III of the Digest of Rulings and Interpretations to determine the application of the appropriate restaurant and/or bar classification.</i>	9074
NOODLE or Pasta MFG. <i>Applies to the manufacturing of but not limited to spaghetti, macaroni and all other types of pasta in various shapes and sizes; including stuffed pasta but not limited to ravioli, tortellini and manicotti.</i>	2002
NOTEBOOK or Loose-Leaf Ledger MFG. <i>Separately rate the manufacturing of metal rings, posts, screws, separators or fittings as Code 3146.</i>	4251
NURSERY EMPLOYEES & Drivers <i>Includes incidental landscape gardening.</i>	0005
NURSING or Convalescent HOME—ALL EMPLOYEES <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>	8829
NUT or Bolt MFG. <i>Separately rate steel making as Code 1438 or Code 3004. Separately rate rolling mills as Code 3018 or Code 3027.</i>	3132
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★ OFFICE or Factory Cost SYSTEMATIZER , Accountant or Auditor— TRAVELING <i>Separately rate insurance company premium auditors as Code 8723.</i>	8803
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B

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