



October 13, 2016

**DCRB CIRCULAR NO. 923**

To All Members of the DCRB:

**Re: MANUAL HOUSEKEEPING REVISIONS TO SECTIONS 1 AND 2  
DCRB FILING NO. 1606  
APPROVED EFFECTIVE DECEMBER 1, 2016**

The Delaware Insurance Commissioner has approved DCRB's filing regarding Manual housekeeping revisions to Sections 1 and 2. These revisions become effective for policies effective 12:01 a.m., December 1, 2016 or later. The housekeeping revisions are intended to make the Manual language clearer and less ambiguous. This set of revisions clarifies existing classification procedures and updates language defining certain classifications to align verbiage used within other Manual provisions and/or to recognize ongoing technological or industrial changes. These changes will not affect the loss costs for any Delaware employer.

A summary of the revisions included in this filing is provided below:

**(1) Manual Language Revisions to Section 1 – Clarification of Rule IV, Paragraph C.8, Rule IV, Paragraph C.10, Rule IX, Paragraph E and Rule XIV**

**Rule IV, Paragraph C.8 – Changing Classifications**

This change resulted from DCRB's prior revision to the "Appeals From Application of the Rating System Procedure" which was effective for new and renewal policies as of December 1, 2015 and later. That revision removed the sole Manual reference to when an employer will become eligible for an application of the rating system (e.g., classification). With this approval, that provision will be retained in the Manual with additional language to Paragraph C.8. Also updated was the substitution of "DCRB" in place of "Bureau" throughout this Paragraph.

**Rule IV, Paragraph C.10 – Mercantile Businesses/Stores**

This Rule currently states that the single applicable store or dealer classification shall be determined separately per location. This revision clarifies the Rule by adding language delineating the methodology used to select that single applicable store or dealer classification. DCRB had previously placed such language in selected mercantile classifications. This change provides the appropriate placement of that language is in Rule IV, Section 1. Concurrent with the changes is deleted language from the selected mercantile classifications.

**Rule IX, Paragraph E – Professional and Semi-Professional Athletes – Class  
Codes 970 and 991**

This change brings the language of Rule IX, Paragraph E into alignment with the scopes of Codes 970, Athletic Team – Contact Sports, and Code 991, Athletic Team: Non-Contact Sports. This is accomplished by changing the title of this Rule from "Professional and Semi-

Professional Athletes – Class Codes 970 and 991” to “Professional or Semi-Professional Athletic Teams – Class Codes 970 and 991” and by adding “sports officials” to Paragraph E.2., which lists the personnel subject to the maximum auditable payroll per policy year.

### **Rule XIV, Paragraph D.2 – Maintenance, Repair or Construction Operations**

This rule provides guidance on the classification applicable to maintenance, repair or construction operations depending upon who the employer may be. This revision clarifies subparagraph 2.a. by substituting “personal residence” in place of “premises.” The change aligns 2.a. more closely with Rule XIV, C - Name of Insured, that specifies only the resident owner, the estate of the owner or of a family member(s) of the same residence may be the named insured. Additionally, subparagraph 2.b is divided into four separate paragraphs to enhance readability.

## **(2) Manual Language Revisions to Section 2 – Additions, Revisions and Deletions**

### **Additions:**

Definitions – a definition of the term “Rating System” is added to the Section 2 “Definitions” listing.

Underwriting Guide – Ten Underwriting Guide entries spread over seven classifications are added.

### **Revisions:**

Definitions – the phrase “Workfare Or” is deleted from the title of the definition of “All Employees Including Office Except Workfare Or Home Health Care Services.”

The Section 2 descriptions of twenty two classifications and forty five Underwriting Guide entries spread over fourteen classifications are revised.

### **Deletions:**

Underwriting Guide – Twelve Underwriting Guide entries spread across ten classifications are deleted.

Approved revisions to the Manual language are attached. Specific and further details on these changes are provided via the DCRB filing, provided at: [DCRB Filing No. 1606 Manual Revisions to Sections 1 & 2](#). The Basic Manual will be updated on DCRB’s website ([www.dcrb.com](http://www.dcrb.com)) at a later date. Please direct any questions regarding the contents of this circular to David T. Rawson, Technical Director, Classification and Field Operations at (215) 320-4501 or at [drawson@dcrb.com](mailto:drawson@dcrb.com).

William V. Taylor  
President

**DELAWARE WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND RATING VALUES FOR WORKERS COMPENSATION AND FOR EMPLOYERS LIABILITY INSURANCE**

*Effective December 1, 2016*

**INFORMATION PAGE** remains unchanged.

**PREFACE** remains unchanged.

**MEMBERSHIP** remains unchanged.

**SECTION 1 – Premium Algorithm** through **SECTION 1 – Appeals Procedure** remain unchanged.

**SECTION 1 – UNDERWRITING RULES**

**Rule IV – CLASSIFICATIONS**

**C. 8. Changing Classifications**

- a. The DCRB is empowered to determine, revise or modify the classification(s) assigned to any individual insured. No written application by the carrier, agent of record or an insured to change an insured's authorized classification(s) shall be considered by the DCRB until the carrier has issued and filed a copy of its policy Information Page written in accordance with an insured's authorized classification(s). The classifications shown in any policy shall be subject to correction or modification, or both if the DCRB finds by survey or otherwise that the classification(s) shown on the policy are inappropriate to the insured. No written application to change the classification(s) for an insured on the grounds that the insured has been improperly classified shall be considered by the DCRB unless such written application is filed directly with the DCRB by the insured, agent of record or the carrier during the policy period with respect to which the application is made, or within 12 months after the termination thereof.
- b. (1) A change in an insured's classification that results from a recent change in the insured's operations (i. e., an operations change that has taken place during the current policy year or the policy year that has just expired) will be applied pro rata as of the date of the change in the insured's operations, regardless of premium impact to the insured. When a DCRB review discloses the insured's recent operations change, the DCRB will make written notice to the carrier-of-record, changing the insured's authorized classification(s) for the current policy year and, if warranted, for the policy year that has just expired. When the carrier becomes aware of such recent operation change, the carrier shall make written application to the DCRB to change the insured's authorized classification(s) during the current policy year and, if warranted, for the policy year that has just expired.  
(2) A correction of a misclassification.....the termination thereof.  
(3) A correction of a misclassification which results in a premium increase shall be applied effective the employer's first normal policy renewal at least six months subsequent to the date of the DCRB's written misclassification notice concurrent to the carrier of record and the employer.
- c. Any correction of a.....with application of this rule.
- d. The reallocation of payroll by a carrier among an insured's authorized classifications or the DCRB requiring a carrier to reallocate payroll among an insured's authorized classifications or to report payroll under an insured's authorized classifications for an insured's current policy or the insured's prior policy with 12 months after the termination thereof does not constitute a class change or correction.
- e. Any reclassification pursuant to a revision in classification procedure that DCRB has filed with and that has been approved by the Insurance Commissioner shall be effective only upon any insured's first policy effective date on or later than the effective date for the revision approved by the Insurance Commissioner.

**DELAWARE WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND RATING VALUES FOR WORKERS COMPENSATION AND FOR EMPLOYERS LIABILITY INSURANCE**

*Effective December 1, 2016*

**C. 10. Mercantile Business/Stores**

1. Where a store or dealer sells several types of merchandise, each of which may be subject to a different classification, such store or dealer shall be assigned on the basis of the principal category of merchandise sold. The term "principal" means more than 50 percent of the gross receipts. For further information please see "Wholesale/Retail Mail Order House Or Internet Sales – Definitions" in the General Auditing & Classification Information section of this Manual. For mercantile businesses, such as stores or dealers, the single applicable store or dealer classification is determined separately for each location.

**Rule IX – SPECIAL CONDITIONS OR OPERATIONS AFFECTING COVERAGE AND PREMIUM**

**E. PROFESSIONAL OR SEMIPROFESIONAL ATHLETIC TEAMS – CLASS CODES 970 and 991**

No Change to Number 1

2. The entire remuneration of each player, coach, manager or sports official should be included in computing premium subject to a maximum of \$60,000 a year.

No Change to Numbers 3 or 4

**Rule XIV – AGRICULTURAL, DOMESTIC WORKERS - RESIDENCES**

**D. CLASSIFICATIONS**

No Change to Numbers 1 or 2

**3. Maintenance, Repair Or Construction Operations**

- a. The domestic service classifications (Codes 0913, 0908, 0912 and 0909) include ordinary repair or maintenance of the insured's personal residence or equipment by domestic workers.
- b. Assign Code 971 to payroll developed in the general building maintenance or repair by employees of a commercial building owner, lessee or real estate management firm or a business where the basic and major operations are described by classifications defined as standard exceptions.c. Assign Code 880 to payroll developed in general building maintenance or repair by employees of an apartment house or condominium complex operator.
- d. Assign the employer's applicable field of business classification to payroll developed in general building maintenance or repair by employees of a business assigned to a classification other than the standard exceptions.
- e. Assign the applicable construction or erection classifications to payroll developed in extraordinary repairs, alterations, new construction, erection or demolition of structures.

**SECTION 2 – Rating Values** remain unchanged

**DELAWARE WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND RATING VALUES FOR WORKERS COMPENSATION AND FOR EMPLOYERS LIABILITY INSURANCE**

*Effective December 1, 2016*

**SECTION 2 – DEFINITIONS**

**RATING SYSTEM:** Includes all workers' compensation pricing programs filed by DCRB with and approved by the Insurance Commissioner. Such include but are not limited to: the assignment by DCRB of an individual business to a particular classification, the continuation or discontinuation of an entity's(ies') previous experience to the experience rating of new ownership, revision of losses used in a business' experience modification or merit rating, an individual business' eligibility for and/or the percentage of credit under the Delaware Construction Classification Premium Adjustment Program, or the discount or surcharge applied to a business eligible for the Merit Rating Plan.

**ALL EMPLOYEES INCLUDING OFFICE EXCEPT HOME HEALTH CARE SERVICES:** This definition is the same as the "all employees including office" definition above except for the designated personnel (e. g., home health), which shall be subject to separate classification as provided for in this Manual.

**SECTION 2 – CLASSIFICATIONS**

**222 PLASTIC** Articles **MFG.**, N.O.C.

Applicable to plastic ..... assigned to Code 227.

**UNDERWRITING GUIDE**

Artificial Marble Products Mfg.	Plastic Bag Mfg.
Bag Mfg. - Plastic	Plastic Mfg., Sheets And Rods
Cable Mfg. - Insulated Electrical - Wire Drawing To Be Separately Rated	Plastic, Molded Products Mfg. N.O.C.
Hose Mfg. - Plastic	Vanity Mfg. - Resin Poured Or Cast Type/Artificial Marble Product
Marble Products Mfg. - Artificial	Wire Insulating - Includes Incidental Wire Stranding - Wire Drawing To Be Separately Rated
Pipe Mfg. - Plastic	
Plastic Articles Mfg., N.O.C.	

**255 PAPER** or Pulp **MFG.** – all kinds

**UNDERWRITING GUIDE**

Abrasive Paper Or Cloth Preparation	Paper Coating And Glazing - By Paper Mill
Bark Peeling, In Paper Mill	Paper Finishing - By Paper Mill
Building And Roofing Paper Mfg.	Paper Mfg.
Building Paper Mfg.	Paper Mill
Cardboard Mfg.	Particle Board Mfg.
Emery Cloth Mfg.	Photographic Film And Dry Plate Mfg.
Fiber (Paper) Products Mfg.	Pipe Mfg., Fiber
Fiber Tube Mfg.	Pulp (Paper) Mfg.
Fiberboard Mfg.	Roofing Paper Or Roofing Felt Mfg.
	Sandpaper Mfg.

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**454 SHEET METAL PRODUCTS FABRICATION, N.O.C., Shop only**

Sheet metal shall be ..... or installation thereof.

**UNDERWRITING GUIDE**

- |  |  |
|--|--|
| <ul style="list-style-type: none"><li>Agate Or Enamel Ware Mfg.</li><li>Aluminum Ware Mfg. - From Sheet Aluminum</li><li>Automobile Parts Mfg., Miscellaneous Stamped Parts</li><li>Automobile Radiator Mfg.</li><li>Automobile Wheel Mfg.</li><li>Barrel Or Drum Mfg. - Metal</li><li>Barrel Or Drum Reconditioning Or Repairing - Metal</li><li>Bin Mfg. - Sheet Metal</li><li>Brass Products Mfg., N.O.C. - From Sheet Stock</li><li>Building Mfg., Portable - Metal, No Erection</li><li>Can Mfg., Seamed</li><li>Casing Mfg. - Sheet Metal</li><li>Chimney Flashing Mfg., No Installation Work</li><li>Cooking Utensil Mfg. - Steel Or Aluminum</li><li>Copper Products Mfg. - From Sheet Stock</li><li>Coppersmithing - Shop Only</li><li>Duct Fabrication - No Installation Work</li><li>Enamel Ware Mfg.</li><li>Flue Mfg., Stove Or Furnace - By Specialist Contractor</li><li>Hood Mfg., Range</li></ul> | <ul style="list-style-type: none"><li>Hotel Kitchen Equipment Mfg.</li><li>Household Cooking Utensil Mfg.</li><li>Machine Guard Mfg. - Sheet Metal</li><li>Metal Can Mfg., Seamed</li><li>Metal Shipping Barrels, Drums, Kegs Or Pails - Used, Dealer</li><li>Metal Spinnings Mfg.</li><li>Metal Stampings Mfg.</li><li>Metal, Sheet Goods Mfg., N.O.C.</li><li>Perforated Metal Mfg.</li><li>Radiator Mfg., Auto</li><li>Restaurant Kitchen Equipment Mfg.</li><li>Sheet Metal Products Fabrication, N.O.C., Shop Only</li><li>Sign Mfg. - Metal, Shop Only - No Erection</li><li>Silo Building - Metal, Shop Only</li><li>Steel Barrel Or Drum Mfg.</li><li>Steel Drum Or Barrel Dealer, Secondhand</li><li>Window Or Window Sash Mfg. - Metal Or Vinyl</li><li>Ventilator Mfg. - Sheet Metal</li><li>Wheelbarrow Mfg. - Metal</li></ul> |
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**456 METAL FURNITURE or Furnishing Goods MFG., N.O.C.**

Sheet metal shall.....assigned to Code 327.

**UNDERWRITING GUIDE**

- |  |  |
|--|--|
| <ul style="list-style-type: none"><li>Air Conditioner Mfg. Home Window Unit</li><li>Air Conditioner Or Air Conditioner Equipment Mfg. - Home Window Unit Or Central Air, Commercial Or Industrial</li><li>Aircraft Subassemblies Mfg. - Metal, By Contractor (e.g., Cowlings, Wings, Tabs Or Ailerons)</li><li>Aluminum Awning Mfg.</li><li>Aluminum Venetian Blind Mfg.</li><li>Appliance Mfg., Major Household Or For Commercial Establishments, Kitchen Or Laundry</li><li>Awning Mfg. - Metal, No Erection</li><li>Bedstead Mfg. - Metal</li><li>Bookcase Mfg. - Metal</li><li>Brass Bed Mfg.</li><li>Cabinet Mfg. - Sheet Metal</li><li>Chair Mfg. - Metal</li><li>Clothes Dryer Mfg., Commercial Or Household</li><li>Coffin Mfg. - Metal</li><li>Display Showcase Mfg. - Metal</li><li>Door Mfg. - Metal</li><li>File Cabinet Mfg.</li><li>Fireproof Equipment Mfg. - Metal</li><li>Freezer Mfg., Commercial Or Household</li><li>Furniture Mfg. - Metal</li><li>Garment Rack Mfg. - Metal</li><li>Golf Club Mfg. - Metal</li></ul> | <ul style="list-style-type: none"><li>Ice Cream Cabinet Mfg.</li><li>Incubator Mfg. - Metal</li><li>Jalousie Or Jalousie Screen Mfg. - Metal Or Glass</li><li>Ladder Mfg. - Metal</li><li>Locker Mfg. - Metal</li><li>Metal Furniture Mfg.</li><li>Office Furniture Mfg. - Metal</li><li>Oven Mfg. - Metal Industrial Drying Ovens</li><li>Panel Or Partition Mfg. - Sheet Metal</li><li>Radiator Cabinet Or Shield Mfg. - Metal</li><li>Refrigerator Mfg., Commercial Or Household</li><li>Sheet Metal Aircraft Parts Mfg.</li><li>Shelving Mfg. - Metal</li><li>Showcase Mfg. - Metal</li><li>Ski Mfg. - Metal</li><li>Soda Fountain Mfg.</li><li>Stove Mfg. - Sheet Metal, Commercial Or Household</li><li>Tennis Racquet Mfg. - Metal</li><li>Trash Compactor Mfg.</li><li>Venetian Blind Mfg. - Aluminum</li><li>Ventilation Equipment Mfg.</li><li>Washing Machine Mfg., Commercial Or Household</li></ul> |
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**461 MACHINE SHOP**

Also includes the .....(e. g., hydraulic jacks or lifts).

**OPERATIONS NOT INCLUDED:**

- No Change to Numbers 1 or 2.
- 3. Separately rate the installation, service or repair of pumps or other products whose manufacture is contemplated by Code 461 to Code 675 or to an alternate construction classification, if applicable.

**464 MACHINERY Mfg., N.O.C.**

Includes but is not necessarily.....textile or woodworking machinery.

**OPERATIONS NOT INCLUDED:**

- 1. Assign Code 415 to a business principally engaged in the manufacture of boilers and/or other fabricated plate products as defined in this Manual's Code 415 class description.
- 2. Separately rate the installation, service or repair of industrial machinery to Code 675.

**485 COMMUNICATIONS, SEARCH, DETECTION OR SIGNAL PROCESSING  
EQUIPMENT MFG.**

Includes but is not limited to the manufacture of:  
(1) Telephone equipment or apparatus  
No change to Numbers 2 or 3

**UNDERWRITING GUIDE**

Aircraft Radio Or Transmitting Equipment Mfg.  
Amplifier Mfg.  
Antenna Mfg.  
Depth Sounding Equipment Mfg.  
Hearing Aid Mfg.  
Infrared Homing Systems Mfg.  
Intercommunications Equipment Mfg.  
Microphone Mfg.  
Microwave Communication Equipment Mfg.  
Missile Guidance Equipment Mfg.  
Multiplexer Mfg.  
Navigational Instruments Mfg.

Radar Devices Mfg.  
Radio Or Television Transmitting, Signaling Or  
Detection Equipment Or Apparatus Mfg.  
Receivers - Radio Communication Mfg.  
Recording Devices Mfg.  
Sonar Equipment Mfg.  
Speaker Mfg.  
Stereo Equipment Mfg.  
Tape Recorder Mfg.  
Telemetering Equipment Mfg.  
Telephone Equipment Or Apparatus Mfg.  
Transponder Mfg.  
Video Cassette Recorder Mfg.

**608 FLAT CEMENT WORK**

Applicable to a.....ground-supported concrete contractor.

**OPERATIONS ALSO INCLUDED:**

- No Change to Numbers 1 through 3.
- 4. The coating of concrete floors (typically with an epoxy resin) by a specialist contractor.

**OPERATIONS NOT INCLUDED:**

No Change to Numbers 1 through 9.

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**651 CARPENTRY – COMMERCIAL Structures**

**UNDERWRITING GUIDE**

- |  |   |
|--|---|
| Aluminum Awning Erection - Commercial<br>Aluminum Siding Installation – Commercial<br>Aluminum Storm Sash Installation - Commercial<br>Boarding Up Of Abandoned Buildings (Including Those Designed For Dwelling Occupancy)<br>Bridge Building - Wood<br>Carpentry, N.O.C. Excluding Concrete Form Building<br>Cooling Tower Erection, Prefabricated – Wood<br>Door Installation – Commercial – All Types Except Overhead Doors<br>Fence Erection - Wood – Commercial Or Residential<br>General Construction - Commercial<br>Grandstand Or Bleacher, Erection By Contractor - Portable - Wood<br>Greenhouse Erection | Interior Stripping/Gutting Of Buildings<br>Jalousie Or Jalousie Screen - Metal Or Glass, Erection Of - Commercial<br>Lead Paint Removal (From Any Non-Pipe Surface) - By Contractor<br>Metal Storm Sash Installation - Commercial<br>Prefabricated Wooden Building And Structural Member Erection<br>Siding Installation (Aluminum, Vinyl Or Wood) - Commercial Structures<br>Silo Erection - Wood<br>Storm Window Or Storm Door, Installation - Wood Or Metal - Commercial<br>Tank Erection - Wooden<br>Vinyl Fence Installation – Commercial Or Residential<br>Window Screen Or Screen Door Installation - Metal Or Wood – Commercial |
|--|---|

**OPERATIONS NOT INCLUDED:**

No Change to Number 1

**655 IRON ERECTION**

**UNDERWRITING GUIDE**

- |   |  |
|---|--|
| Bridge Building - Metal<br>Bridge Painting<br>Cell Tower Erection – Antenna(s) Installation, Service And/Or Repair By Contractor<br>Cell Tower Erection – Erection Of The Tower By Contractor<br>Chimney Cleaning - Industrial Smokestacks<br>Concrete, Pre-Stressed, Erection By Contractor<br>Corrosion Proofing Of Chemical Tanks<br>Fire Escape Installation By Contractor - Outside<br>Gas Holder Erection<br>Iron Erection<br>Iron Or Steel Erection, Structural<br>Metal Furring, By Contractor<br>Oil Field Tank Painting | Painting Of: Bridges, Oil Field Tanks, Steel Structures Or Tanks<br>Smokestack Or Chimney Lining - Industrial<br>Steel Erection, N.O.C.<br>Steel Frame Structure Erection<br>Steel Structures Painting<br>Steel Tank Erector<br>Steel Tower Erection For Cross-Country Electric Or Telephone Lines<br>Swimming Pool Installation - Iron Or Steel<br>Tank Erection - Steel<br>Tank Painting<br>Water Tank Painting<br>Welding - Structural Steel<br>Windmill Erection - Metal |
|---|--|

**656 ELECTRIC or Telephone LINE CONSTRUCTION by Contractors**

Includes the setting.....stringing of lines.



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**OPERATIONS NOT INCLUDED:**

No Change to Numbers 1 through 3.

No Change to a.

b. Assign Code 654 to the building the concrete foundation.

No Change to c.

d. Assign Code 660 to running a lateral line connecting the cell tower site to the land-line telephone network and/or installing low voltage wiring to the computer(s) or the fiber optic cable carrying the telephone signal to and from the cell site's base station call switching equipment.

No Change to e.

**UNDERWRITING GUIDE**

Electric Line Construction, By Contractor

Floodlight Erection - Permanent

Installation Of Telephone Or Electric Pole Hardware

Installation Of Telephone Or Electric Transformers

Power Line Construction

Setting Of Telephone Poles

Stringing Of Electric Or Telephone Lines – By Contractor

Telephone Line Construction By Contractor

**660 ALARM OR SOUND SYSTEM – Installation or Repair**

**UNDERWRITING GUIDE**

Alarm Or Sound System Installation

Audio And Intercommunication System Installation - Within Buildings

Battery Back-Up Power Systems – Service Or Repair By Specialist Contractor

Burglar Alarm System Installation, By Contractor

Closed Circuit Television Systems - Installation Or Repair

Computer Wiring Installation Within Buildings - By Specialist Contractor

Environmental Control Systems Installation, Service Or Repair - By Specialist Contractor

Fire Alarm System Installation

Intercommunication System Installation, Within Buildings

Invisible Fence Installation

Public Address Systems Installation - Including Loudspeakers

Sound System Installation

Telephone Cable Laying With Automatic Equipment – Street to Building – By Specialist Contractor

Telephone Wiring Installation Within Buildings - By Specialist Contractor

**661 ELECTRICAL WIRING – within BUILDINGS**

Includes electric .....service connections.

**OPERATIONS NOT INCLUDED:**

No Change to Number 1

**UNDERWRITING GUIDE**

Cable Installation Or Replacement In Existing Conduit - By Specialist Contractor

Electric Cable Laying With Automatic Equipment – Street To Building – By Specialist Contractor

Electric Fixture Installation - By Contractor

Electrical Contractor

Electrical Wiring In Buildings - By Contractor

Electronic Garage Door Opener Installation - By Contractor

Floodlight Erection, Temporary - By Contractor

Meters - Electric, Installing, Repairing And Testing, Including Shop - By Contractor

Service Connections, Electrical Contractor

Solar Electric (Photovoltaic) System Installation

Traffic Light Installation - By Contractor

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**666 PLATE and Wire GLASS INSTALLATION**

**OPERATIONS NOT INCLUDED:**

No change to Number 1

**UNDERWRITING GUIDE**

Glass Installer, Except Automobile  
Glazier, Away From Shop  
Glazing

Mirror Installation  
Plate Glass Installation  
Wire Glass Installation

**675 MACHINERY or EQUIPMENT ERECTION or REPAIR**

Applies to the .....or hoisting systems.

**UNDERWRITING GUIDE**

Acetylene Gas Machine Installation  
Conveyor Or Conveyor Belt Installation  
Conveyor Oven Installation, Service Or Repair  
Crane Or Derrick Installation, Service Or Repair –  
Permanently Sited  
Dismantling, Installation Or Service Or Repair Of  
Machinery Or Industrial Equipment, By Contractor  
Door Installation, Overhead  
Electrical Apparatus, Machinery Or Motor Installation  
Or Field Repair  
Elevator Erection, Service Or Repair  
Escalator Installation, Service Or Repair  
Gasoline Station Equipment Installation (Including  
Excavation) Or Repair  
Hoist Installation, Service Or Repair – Permanently  
Sited  
Industrial Crane Installation, Service Or Repair –  
Permanently Sited  
Installation Of Hod Hoists  
Installation Or Dismantling Of Machinery And  
Industrial Equipment, By Contractor  
Laundry Equipment Installation, Service Or Repair -  
Industrial

Machine Belting Installation Or Repair  
Machinery Erection, Service Or Repair  
Machinery Or Industrial Equipment Installation,  
Service Or Repair Or Dismantling, By Contractor  
Millwrighting  
Monorail System Installation (Except For Public  
Transportation)  
Oven (Conveyor) Installation, Service Or Repair  
Overhead Door Installation  
Pipefitting, Installation Of Apparatus Or Machinery  
Outside Of Buildings  
Pump Installation, Service Stations  
Pump, Air And Gas Compressor, And Pumping  
Equipment – Installation, Service Or Repair  
Safe Installation  
Scaffold Sale, Rental Or Erection, By Specialist  
Contractor  
Scale Installation Or Adjustment, Platform Or Beam  
Type  
Tank Installation, Gas Stations  
Textile Machinery Installation, Service Or Repair

**757 TELECOMMUNICATIONS COMPANY**

Applicable to FCC licensed businesses principally engaged in providing telephone services including but not necessarily limited to: wireline, long distance, cellular, radio paging or mobile services to customers for a fee.

**OPERATIONS ALSO INCLUDED:**

No Change to Number 1

**OPERATIONS NOT INCLUDED:**

No Change to Numbers 1 or 2

- a. No Change
- b. Assign Code 654 to the building of the concrete foundation.
- c. No Change

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- d. Assign Code 660 to running a lateral line connecting the cell tower site to the land-line telephone network and/or installing low voltage wiring to the computer(s) or the fiber optic cable carrying the telephone signal to and from the cell site's base station call switching equipment.
- e. No Change
- 3. Assign Code 759 to a business principally engaged in providing cable television and Internet services.

**UNDERWRITING GUIDE**

Telecommunications Company  
Telephone Company

**801 STABLE**, Livestock Commission Merchant or Stockyard not associated with Slaughterhouses

**UNDERWRITING GUIDE**

Auctioneer, Livestock	Jockey - Employed By A Horse Breeding Farm Or
Boarding Stable	Boarding/Training Stable
Breeding Farm - Horse	Livestock Commission Merchant
Carriage Tours Or Taxis (Horse Driven)	Livestock Dealer
Cattle Auctioneer	Racing Stable
Cattle Dealer	Riding Academy
Farrier (Horse Shoeing By Specialist Contractor)	Sales Stable
Horse Breeding Farm Or Boarding/Training Stable	Stable
Horse Driven Carriage Tours Or Taxis	Stockyard
Horse Shoeing By Specialist Contractor	Therapeutic Riding Center

**814 DEALER IN MOBILE, SELF-PROPELLED** factory, farm or construction **EQUIPMENT**

**OPERATIONS ALSO INCLUDED:**

- 1. The dealer's parts department

**OPERATIONS NOT INCLUDED:**

- 1. Assign Code 819 to payroll developed by employees engaged in the sale of mobile, self-propelled factory, farm or equipment.
- 2. Assign Code 855 to a business principally engaged in the rental or sale of construction equipment that is not mobile and self-propelled

**815 AUTOMOBILE SERVICE CENTER** Or Garage – All Employees Including Office

Please see the "Automobile Dismantlers" entry in the General Auditing & Classification Information regarding how to classify a business whose operations include the dismantling of automobiles and/or other types of vehicles to recover useable/saleable used parts.

**OPERATIONS NOT INCLUDED:**

- 1. Assign Code 225 to tire recapping or retreading when performed by a separate crew of employees in a physically separate work area.
- 2. See the Code 934 Section 2 class description for how to classify a new and/or used auto parts store that also provides automobile repair services.
- 3. Please refer to the "Automobile Service/Gasoline Station" entry in the General Auditing & Classification Information for information on classifying such business enterprise.

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**855 LUMBER and/or BUILDING MATERIAL DEALER**

Applicable to.....lumber/building material dealer.

**OPERATIONS ALSO INCLUDED:**

No Change to Numbers 1 through 2

3. The sale and mounting of door hardware onto a door by a door distributor.

No Change to Number 4

5. A business principally engaged in the rental and/or sale of non-mobile and self-propelled construction equipment (e.g., temporary bridge sections, shoring equipment, air compressors).

**OPERATIONS NOT INCLUDED:**

No Change to Numbers 1 through 3

**UNDERWRITING GUIDE**

Asphalt Mixing Plant - Operated By Dealer  
Building Material Dealer, New  
Building Materials Dealer, Secondhand  
Cemetery Monument Or Memorial, Cutting,  
Engraving And/Or Polishing  
Cinder Dealer  
Commercial Lumber Yard  
Concrete Dealer, Ready-Mixed  
Concrete Mixing  
Concrete Pumping Services - By Independent  
Contractor  
Cut Stone Or Stone Products Mfg.  
Door Or Window Distributor  
Dry Ice Dealer  
Fence Dealer – All Types  
Grain Elevator Operation  
Heat Treating of Wood Packaging Materials  
(Including Pallets) – By Specialist Contractor  
Humus Or Topsoil Dealer - No Excavation  
Ice Dealer - No Mfg.  
Insulation Dealer  
Kiln Drying of Lumber – No Sawmill Operations  
Landscaping Supplies Dealer (e.g., Mulch,  
Topsoil Or Stone)  
Log Dealer – No Logging or Sawmill Operations  
Lumber Cutting, Incidental Cutting To Size, By  
Lumber Yards  
Lumber Dealer

Lumber Yard, Secondhand Material  
Manure Dealer  
Marble Cutting Or Polishing  
Metal Road Plate Rental  
Millwork, Hand Assembling Or Glazing, Not  
Performed By A Millwork Plant  
Monument Or Memorial (Cemetery) Cutting,  
Engraving And/Or Polishing  
Mortar Mfg., No Construction Work  
Mulch Dealer  
Non-Mobile & Self-Propelled Construction  
Equipment – Rental Or Sale  
Paving Mixtures Mfg.  
Peat Moss Dealer  
Plywood Dealer  
Ready-Mixed Concrete Dealer  
Rental Or Sale Of Non-Mobile & Self-Propelled  
Construction Equipment  
Sash, Door Or Finished Millwork Dealer  
Sawdust Dealer  
Secondhand Building Material Dealer  
Soapstone Products Mfg.  
Stone Cutting Or Polishing - Not By A Mine Or  
Quarry Operator  
Topsoil Or Humus Dealer - No Excavation  
Vanities Assembly - Marble  
Window Or Door Distributor  
Wood Dealer, Kindling And Firewood  
Wood Preserving

**858 FERROUS SCRAP METAL DEALER**

Applicable to businesses.....employer's gross receipts.

**OPERATIONS ALSO INCLUDED:**

1. Businesses principally engaged in collecting and handling ferrous scrap and also performing automobile dismantling to recover saleable used auto parts.

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**859 NONFERROUS SCRAP METAL DEALER**

Applicable to businesses.....employer's gross receipts.

**OPERATIONS ALSO INCLUDED:**

1. Businesses principally engaged in collecting and handling nonferrous scrap and also performing automobile dismantling to recover saleable used auto parts.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 402 to businesses principally engaged in the melting of nonferrous scrap to produce ingots.

**907 FRUIT OR VEGETABLE DEALER – Wholesale**

Applies to dealers.....and/or frozen foods.

**OPERATIONS NOT INCLUDED:**

- No change to Numbers 1 or 2

**911 GROCERY STORE – Wholesale**

Applies to dealers engaged.....herbs, spices or tea.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 821 to a wholesale dealer principally engaged in selling beer in bottles, cans, kegs or barrels and/or soft drinks in bottles or cans.
2. Assign Code 907 to a wholesale dealer in fruits or vegetables or to a fruit or vegetable packer unrelated to a cannery.
3. Assign Code 924 to a wholesale dealer principally engaged in candling or distributing eggs.
4. See the "Bakery Products Distribution" entry in the General Auditing & Classification Information for the classification applicable to a business so principally engaged.

**917 GROCERY STORE – Retail**

Applicable to businesses.....defined separately below.

A supermarket is principally engaged in the retail sale of groceries, fresh fruits, vegetables, dairy products, bakery products, frozen foods and in addition thereto will have a meat department that sells fresh or cured meat, fish and/or poultry. A typical supermarket will also sell other merchandise including but not necessarily limited to: soft drinks, soap and other household cleaning items, paper products and/or cigarettes. A supermarket that is a "super center" may also sell non-grocery merchandise including but not necessarily limited to: cosmetics, toiletries, stationery products, books, greeting cards, women's hosiery, non-prescription drugs or kitchen supplies (e. g., pots, pans or pot holders).

A convenience grocer.....or non-prescription drugs.

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**OPERATIONS ALSO INCLUDED:**

No Change to Numbers 1 or 2

**OPERATIONS NOT INCLUDED:**

No Change to Numbers 1 or 2

**919 FLORIST STORE – Retail or Wholesale**

Applies to a business.....interior living, potted plants.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 0011 to a business principally engaged in raising flowers in field or under glass to be marketed on a commercial basis as cut flowers or living plants. Stores operated by such a business at the same or contiguous location may be separately classified to Code 919 provided the employer fulfills the multiple enterprise criteria discussed in Rule IV, C. 3. a. 2. of this Manual. The store must be operated in a physically separate work area with no interchange of labor between the store and the flower raising.
2. Assign Code 012 to a business principally engaged as a landscaping contractor or performing lawn care maintenance or other similar services.
3. Assign Code 0013 to a business principally engaged in the raising of trees (including Christmas trees), shrubs, hedges and other outdoor living/growing plants.
4. Assign Code 917 to a business principally engaged in making and delivering cut fruit or vegetable arrangements.
5. A garden supply business principally engaged in the sale of fertilizer, sod, grass seed, flower pots, birdbaths and statuary with incidental sales of potted plants, trees, shrubs, bulbs or bedding plants shall be assigned to the applicable N.O.C store classification, depending on whether the sales are principally to retail customers (Code 928) or to wholesale customers (Code 924). For further information please see "Wholesale/Retail Mail Order House Or Internet Sales – Definitions" in the General Auditing & Classification Information section of this Manual.
6. Assign Code 924 to a business principally engaged in the arranging, assembling and/or the wholesale selling of artificial or dried flowers.

**922 FURNITURE STORE – Retail All Employees Except Office**

Applies to retail.....not separately classified.

**923 PACKAGING – CONTRACT – NON-CRATING**

Applicable to businesses principally engaged in packaging or repackaging merchandise owned by unrelated customers as a contract service. Such includes but is not necessarily limited to: cosmetics, toiletries, pharmaceuticals, soaps, cleaning agents or hardware.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 305 to a specialist crating contractor or to payroll developed by separate staff in a physically separate department of a packaging contractor crating any type of merchandise for shipment.
2. Assign Code 813 to payroll developed by a contractor engaged in either crating or packaging of any type at customer locations.

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3. Assign Code 4777 to payroll developed by a contractor packaging or repackaging explosives.

**925 HARDWARE STORE – Retail**

Applies to retail stores principally engaged in selling hardware. The term hardware as used in this classification includes but is not necessarily limited to: nails, screws, bolts, washers, gaskets, brackets, locks, hinges, electrical outlet boxes, switches, fuses, plugs, sockets, hand or portable electric tools, plumbing fixtures, paint, small household electrical appliances, radios, stereo equipment, televisions, video and/or audio equipment, kitchenware, garden tools and equipment such as lawn mowers and snow blowers. Such business may also sell a variety of non-hardware items such as wallpaper and allied supplies, china, glassware, sporting goods or automobile accessories or parts, make keys, sharpen saws or repair storm windows and screens and/or rent floor scraping or polishing machines, rug or upholstery cleaning machines and similar equipment.

**OPERATIONS ALSO INCLUDED:**

1. Bicycle Stores – including rental and incidental repair work
2. Locksmiths – including installation, repair or replacement of locks in existing buildings.
3. Lawn mower sales or service (including riding type).

**OPERATIONS NOT INCLUDED:**

1. Except as provided for above separately staffed service or repair operations shall be separately classified including but not necessarily limited to the examples below:
  - a. Assign Code 662 to the service or repair of major household appliances.
  - b. Assign Code 966 to the service or repair of televisions, video and/or audio equipment.
2. Assign Code 855 to a business principally engaged in the retail sale of lumber and/or building materials.
3. Assign Code 926 to a business principally engaged in the wholesale sale/distribution of hardware.

**926 HARDWARE STORE – Wholesale**

Applies to dealers.....or electrical supplies.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 855 to a retail and/or wholesale business principally engaged in the retail and/or wholesale sale of building materials (e. g., roofing including shingles, siding, wallboard, bricks and/or lumber).
2. Assign Code 857 to a business principally engaged in the wholesale sale of cable or wire rope.
3. Assign Code 885 to a business principally engaged in the wholesale sale of plumbing supplies or pipes.
4. Assign Code 886 to a business principally engaged in the wholesale sale of electrical supplies (e. g., electric wire, fuses, and/or circuit breakers).

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**UNDERWRITING GUIDE**

Aircraft Parts And Accessories Dealer Agricultural Implement Dealer - Other Than Farm Machinery Appliance Parts Dealer Audio/Video Equipment Dealer - Wholesale Cabinet Dealer - Wholesale Ceramic Tile Dealer - Wholesale Cutlery Dealer Electrical Appliance Dealer - Small Appliances - Wholesale Electrical Machinery Or Equipment Dealer - Wholesale Fire Extinguisher - Sales And/Or Service - Wholesale Glass Dealer - No Mfg., Glass Bending, Beveling, Grinding, Silvering Or Installation Hardware Store - Wholesale Hot Tub Or Spa Dealer - Wholesale Household Appliances Dealer, Small - Wholesale	Household Vacuum Cleaner Dealer - Wholesale Janitorial Supply Dealer - Wholesale Oil Well Equipment Dealer Paint Dealer - Wholesale Radio, Television, Stereophonic Or High Fidelity Equipment, Parts Or Accessories Dealer - Wholesale Sewing Machine Dealer - Wholesale Ship Chandler Stereophonic Or High Fidelity Equipment Dealer - Wholesale Television, Radio, Stereophonic Or High Fidelity Equipment Dealer - Wholesale Tile Dealer - Ceramic - Wholesale Vacuum Cleaner Dealer - Wholesale Video/Audio Equipment Dealer - Wholesale Welding Equipment Or Supply Dealer
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**934 AUTOMOBILE PARTS AND ACCESSORY STORE – Retail and/or Wholesale**

An auto parts store that also provides automobile repair services shall have payroll divided with Code 815 provided the following conditions are fulfilled: the new and/or used auto parts sales and the automobile repair services are conducted in physically separate work areas by separate employee crews and the majority of the new and/or used auto parts/accessories sold must be sold to others and are neither installed nor used by the insured for repair services. If both operations are conducted and these conditions are not met, then payroll developed in both the new and/or used auto parts and accessories sales and auto repair services shall be assigned to Code 815.

Please refer to the “Automobile Dismantlers” entry in the General Auditing and Classification Information for direction in classifying any business whose operations include the dismantling of automobiles or other types of vehicles to recover useable/saleable used parts.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 461 to the machining of brake drums and other auto parts conducted in a physically separate work area and staffed by a separate employee crew.

**UNDERWRITING GUIDE**

Auto Parts Dealer - Wholesale Automobile Accessory Store Automobile Body Accessories Dealer Automobile Paint Dealer	Automobile Parts Store Motor Vehicle Parts And Accessory Dealer Tire Dealer - Wholesale
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**952 OFFICE MACHINE SERVICE** or Repair

Includes shop..... to Code 811.

**UNDERWRITING GUIDE**

- |  |   |
|--|---|
| Adding Machine Repair - Shop Or Field<br>Answering Machine (Telephone) Repair<br>Cell Tower Erection – Programming And/Or Service of Computerized Call Switching Equipment By Contractor<br>Computer Or Computer System - Service Or Repair - Shop Or Field<br>Data Processing Systems - Service Or Repair - Shop Or Field<br>Dictating Machine Repair - Shop Or Field<br>Instrument - Professional Or Scientific - Service Or Repair - Shop Or Field<br>Meat Slicers Or Grinders - Counter Type - Service Or Repair<br>Office Machine Repair - Shop Or Field<br>Organ Tuning - Away From Shop<br>Photocopy Machines - Service Or Repair - Shop Or Field | Piano Tuning<br>Scale Adjustment, Service Or Repair, Counter Type<br>Soap Dispenser Installation And/Or Servicing – Rest Rooms, By Specialist Contractor<br>Telephone (Private Branch Exchange) Apparatus Programming, Service Or Repair, By Contractor<br>Telephone Service Or Repair By Specialist Crew Of A Contractor Or Other Than By Telecommunications Company<br>Time Clocks, Recording Employee Time - Service Or Repair<br>Typewriter Repair - Shop Or Field<br>Voting Machine - Service Or Repair<br>Word Processor - Service Or Repair - Shop Or Field<br>X-Ray Equipment Repair Or Service |
|--|---|

**953 Clerical OFFICE** Employees

Are employees .....“all employees including office.”

**OPERATIONS NOT INCLUDED:**

No Change to items 1 through 4

**UNDERWRITING GUIDE**

- |   |  |
|---|--|
| Advisory Rating Organization - Clerical Office<br>Boy Or Girl Scout Council - Clerical - Except At Camp Locations<br>Clerical Office Employees<br>Computer Programmer | Mailing Lists - Compiling/Selling - Risk's Only Operation<br>Race Track, Pari-Mutuel Clerks<br>Real Estate Agency - Clerical Workers In Office<br>Telephone Operator |
|---|--|

**955 ENGINEERING CONSULTING FIRM**, mechanical, civil, electrical or mining engineering consulting firms - all employees including office.

**OPERATIONS ALSO INCLUDED:**

No Change to Number 1

**OPERATIONS NOT INCLUDED:**

No Change to Numbers 1 through 4

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**UNDERWRITING GUIDE**

Air Conditioning: Non-Portable, Air Flow Testing  
And Balancing - By Specialist Contractor  
Analytical Chemical Independent Laboratory  
Art Conservation, Preservation Or Restoration -  
By Specialist Contractor  
Assaying - By Specialist Contractor  
Civil Consulting Engineering Firm  
Consulting Engineering Firm - All Types  
Dermatological Lab - Testing Cosmetics - By  
Specialist Contractor  
Document Conservation - Paper - By Specialist  
Contractor  
Electrical Consulting Engineering Firm  
Engineering Consulting Firm - All Types Of  
Engineering

Geophysical Exploration  
Mechanical Consulting Engineering Firm  
Mining Consulting Engineering Firm  
Museum Display Creation – By Independent  
Contractor  
Non-Destructive Testing - All Kinds - By  
Specialist Contractor  
Paper Document Conservation - By Specialist  
Contractor  
Research And Development (Including  
Prototypes) - By Specialist Contractor  
Land Surveying - By Specialist Contractor  
Testing - Non-Destructive - All Kinds - By  
Specialist Contractor

**959 VETERINARIAN**, including employers raising and caring for non-farm domestic animals.

**UNDERWRITING GUIDE**

Animal Raising - Non-Farm Domestic Animals  
Artificial Insemination Of Animals  
Bee Raising  
Breeding Of Animals, Non-Farm Domestic  
Dog Kennel  
Dog Obedience Classes  
Dog Walking And/Or Pet Sitting Service(s) – By  
Contractor  
Hospital, Veterinary  
Laboratory Animal Breeding Or Raising (Rats,  
Mice, Guinea Pigs, Rabbits, Etc.)

Livestock Tattooing, By Contractor  
Pet Sitting And/Or Dog Walking Service(s) – By  
Contractor  
Poultry Vaccination, Debeaking And Sexing, By  
Contractor  
Society For Prevention Of Cruelty To Animals  
Tattooing, Livestock, By Contractor  
Veterinarian  
Veterinary Hospital  
Worm Raising

**965 COLLEGE OR SCHOOL, N.O.C.** – all employees including office

Applicable to academic ..... Colleges and Schools.

**OPERATIONS ALSO INCLUDED:**

No Change to Numbers 1 through 4

**OPERATIONS NOT INCLUDED:**

No Change to Numbers 1 through 5

**UNDERWRITING GUIDE**

Academic Tutoring Service By Independent  
Provider  
Aircraft Trade School, Except Flying School  
Charter School  
College Or School, N.O.C.  
Computer Training School  
Cyber School  
Dance Studio  
Early Intervention For Infants And Toddlers - No  
Residential Affiliation  
English As A Second Language Courses By  
Specialist Contractor

Foreign Language Courses By Specialist  
Contractor  
Music Lessons By Specialist Contractor  
School District - Public, Private Or Parochial  
School, Aircraft, All Employees Except Flight  
Crew  
School, Trade Or Vocational  
Trade School  
Tutoring Service (Academic Subjects) By  
Independent Provider  
Union Trade School  
University  
Vocational Educational Institution

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**969 AMUSEMENT, OUTDOOR:** fairs, exhibitions, amusement parks or any outdoor amusement that is permanently sited.

**OPERATIONS ALSO INCLUDED:**

No Change to Numbers 1 through 2

**OPERATIONS NOT INCLUDED:**

No Change to Numbers 1 through 6

**UNDERWRITING GUIDE**

Amusement Park  
Amusements, Outdoor - See Entry By Topical Name  
Arboretum – Open To Public Exhibition  
Archery Range - Outdoor  
Athletic Parks Operation  
Ball Or Dart Throwing At Targets  
Baseball Batting Range  
Botanical Gardens – Open to Public Exhibition  
Cave, Exhibition  
Club, Swim - Outdoor  
Club, Tennis - Outdoor  
Exhibition - Outdoor  
Exhibition Garden  
Fair - Permanently Sited  
Fishing Pond, Public  
Garden - Open To Public Exhibition  
Golf Course - Miniature  
Golf Driving Range  
Gun Range – Private Or Public - Outdoor  
Horse Show

Jockey - Employed By A Race Track  
Kiddie Rides - All Operations - Permanently Sited  
Miniature Golf Course  
Paintball Game Playing Facilities – Outdoor  
Park, N.O.C.  
Pitch And Putt Golf Course  
Race Track Operation  
Recreational Facility Or Amusement Devices,  
Outdoor - See Entry By Topical Name  
Shooting Range – Private or Public - Outdoor  
Skating Rink - Outdoor  
Skeet, Sporting Clays, Or Trapshooting Clubs Or  
Public Ranges  
Stadium Operation – Outdoor – By Contractor Or  
Owner  
Swim Club - Outdoor  
Swimming Pool, Public Or Private - Outdoor  
Tennis Club - Outdoor  
Tennis Court, Public - Outdoor  
Zoo

**970 ATHLETIC TEAM - CONTACT SPORTS** - Professional or Semiprofessional.

Includes all players..... including board and lodging.

**OPERATIONS ALSO INCLUDED:**

No Change to Number 1

**OPERATIONS NOT INCLUDED:**

No Change to Numbers 1 through 6

**UNDERWRITING GUIDE**

Athletic Team: Contact Sports - Professional Or  
Semiprofessional  
Contact Sports Athletic Team, Professional Or  
Semiprofessional  
Football Player, Coach, Manager Or Sports  
Official - Professional Or Semiprofessional  
Hockey Player, Coach, Manager Or Sports  
Official - Professional Or Semiprofessional

Lacrosse Player, Coach, Manager Or Sports  
Official - Professional Or Semiprofessional  
Professional Or Semiprofessional Athletic Team:  
Contact Sports  
Roller Derby Player, Coach, Manager Or Sports  
Official - Professional Or Semiprofessional  
Semiprofessional Or Professional Athletic Team -  
Contact Sports

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**971 COMMERCIAL BUILDINGS**

Applicable to owners, operators.....management firm’s staff.

**OPERATIONS ALSO INCLUDED:**

- 1. No change to Numbers 1 or 2
- 3. If the principal business is described by classifications defined as Standard Exceptions, the payroll of all employees not specifically included in the definition of such Standard Exceptions shall be separately classified to Code 971.

**OPERATIONS NOT INCLUDED:**

No change to Numbers 1 through 3.

**991 ATHLETIC TEAM: NON-CONTACT SPORTS** - Professional or Semiprofessional.

Includes all players ..... including board and lodging.

**OPERATIONS ALSO INCLUDED:**

No Change to Number 1

**OPERATIONS NOT INCLUDED:**

No Change to Numbers 1 through 6

**UNDERWRITING GUIDE**

Athletic Team - Non-contact Sports -  
Professional Or Semiprofessional  
Baseball Player, Coach, Manager Or Sports  
Official - Professional Or Semiprofessional  
Basketball Player, Coach, Manager Or Sports  
Official - Professional Or Semiprofessional  
Non-contact Sports Athletic Team, Professional  
Or Semiprofessional

Professional Or Semiprofessional Athletic Team:  
Non-contact Sports  
Semiprofessional Or Professional Athletic Team:  
Non-contact Sports  
Soccer Player, Coach, Manager Or Sports  
Official - Professional Or Semiprofessional

**997 UNDERTAKERS**

**UNDERWRITING GUIDE**

Crematory Operation  
Funeral Director  
Pet Cremation Service – No Veterinary Services  
Undertaker

**7421 AIRCRAFT OPERATION** – transportation of personnel in the business of an employer not otherwise engaged in aircraft operations – all members of the flying crew

Applicable to the payroll.....such classification shall apply.

Assign the payroll and losses of employees who are transported as passengers (and who are not members of the flying crew) to their normal applicable classification.

**OPERATIONS NOT INCLUDED:**

- 1. Separately rate commercial aircraft operation as provided for in this Manual.

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**SECTION 2 – Classifications** through **SECTION 6 – Merit Rating Plan** remain unchanged