



August 22, 2016

VIA SERFF

The Honorable Karen Weldin-Stewart, CIR-ML
Insurance Commissioner
Department of Insurance
State of Delaware
841 Silver Lake Boulevard
Dover DE 19904-2465

Attention: W. Harding (Hardy) Drane

**RE: DCRB filing No. 1606 - Proposed Effective December 1, 2016
Housekeeping Revisions to Sections 1 and 2 of the Basic Manual**

Dear Commissioner Weldin-Stewart:

On behalf of the members of the Delaware Compensation Rating Bureau, Inc. (DCRB), we hereby submit the proposed filing for revisions to the DCRB Workers Compensation Manual (the Delaware Basic Manual). These revisions are proposed to be effective 12:01 a.m., December 1, 2016 with respect to new and renewal policies. The proposed effective date is intended to be concurrent with the DCRB's normal annual comprehensive rating values revision filing, submitted to the Department on August 2, 2016 (DCRB filing No. 1603), and with the next anticipated electronic edition of the Delaware Basic Manual. None of the proposed changes to Manual language will affect the Residual Market Rates or Loss Cost Values for any Delaware employers.

A DCRB staff memorandum dated May 31, 2016 is included with this filing. That memorandum describes a variety of proposed changes to Manual language as well as the reasoning for the revisions. These proposals are intended to assist in the administration of DCRB's uniform classification system and do not revise the scope of any classification. These proposals were reviewed by the Classification and Rating Committee at its meeting held on June 22, 2016.

The filing includes the proposed Manual language revisions that generally fall into the following categories:

- Section One – four proposals to clarify three different Rules; two proposals to revise different sections of Rule IV, one for Rule IX, and one for Rule XIV.
- To add Rating System to the Section 2 “Definitions” list.
- Additions, revisions and deletions of various Guide entries.
- Clarifications to twenty-two Section 2 class descriptions.

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This filing also includes proposed Housekeeping Manual language revisions to Code 815, Automobile Service Center that do not impact any employer's applicable classification that are in addition to the proposed classification procedural revisions to businesses engaged as a "Truck Washing Services – Mobile or Permanently-Sited included in DCRB Filing No. 1605. Code 815 is the sole classification in both DCRB Filings 1605 and 1606.

In light of the intended coordination of this filing with the DCRB's pending annual comprehensive rating values revision noted above, the DCRB respectfully requests a prompt review and approval of this filing toward the objective of its implementation, as proposed, on a new and renewal basis effective December 1, 2016. Toward that objective, the DCRB will be pleased to answer any questions that you or the Department of Insurance staff may have.

Sincerely,

A handwritten signature in cursive script that reads "William V. Taylor".

William V. Taylor
President

WVT/jf

Enclosure
DCRB Staff Memorandum of May 31, 2016: Proposed Manual Language
Proposed Manual Language Revisions



TO: Delaware Compensation Rating Bureau, Inc. (DCRB) Classification and Rating Committee

FROM: David T. Rawson – Technical Director
Classification and Field Operations Department

DATE: May 31, 2016

RE: Proposed Manual Language Revisions to Sections 1 & 2 (Housekeeping)

The proposals discussed below are intended to make the Manual language clearer and less ambiguous. The proposed revisions clarify existing classification procedures and update language defining certain classifications to align the verbiage used with that in other Manual provisions, and/or to recognize ongoing technological or industrial changes.

The memorandum will first discuss the four proposed Section 1 revisions. The second part of the memo will separately discuss the proposed Section 2 additions, changes and deletions respectively.

None of the proposed language clarifications will impact any classification's proposed December 1, 2016 rating value. DCRB recommends that all of the proposed Section 1 or 2 language clarifications proposed herein become effective upon new and renewal policies of December 1, 2016 and later.

TOPIC 1:

PROPOSED SECTION 1 REVISIONS

Staff's ongoing review of the Manual identified four Section 1 provisions that need clarification.

1. The first is to Rule IV, Paragraph C.8. "Changing Classifications." This proposal results from DCRB's revisions to the "Appeals From Application of the Rating System Procedure" approved by the Commissioner to be effective upon new and renewal policies of December 1, 2015 and later. The approved revision removed the sole Manual reference to when an employer will become eligible for an application of the rating system (e.g., classification) pursuant to a DCRB filing with the Commissioner. Staff holds that provision should be retained in the Manual and we propose an addition to Paragraph C.8. to accomplish that. Concurrent with this proposal staff also proposes to substitute DCRB for Bureau throughout Paragraph C.8.
2. The second proposal is to Rule IV, Paragraph C.10., entitled "Mercantile Businesses/Stores." At present Paragraph C.10 states that the single applicable store or dealer classification shall be determined separately per location. DCRB proposes to add language delineating the methodology used to select that single applicable store or dealer classification. DCRB previously had placed that language in selected store or dealer class descriptions (e. g, Code 907, Fruit or Vegetable Dealer – Wholesale, Code 925, Hardware Store – Retail). Staff recently discussed whether to place that language in additional store or dealer class descriptions or add it to Rule IV, Section 1. Staff concluded the appropriate placement of that language to be Rule IV, Section 1. Concurrently, staff proposes to delete that language from the selected store classifications, which will be discussed in the Proposed Section 2 Revisions below.

3. The third proposal is to bring the language of Paragraph E. “Professional and Semi-Professional Athletes – Class Codes 970 and 991” into alignment with the scopes of Codes 970, Athletic Team – Contact Sports and 991, Athletic Team: Non-Contact Sports. This may be accomplished by retitling Paragraph E. and adding sports officials to Paragraph E.2., which lists the personnel subject to the maximum auditable payroll per policy year.
4. The fourth and last proposal is to Rule XIV, Agricultural, Domestic Workers – Residences, Paragraph D.2., “Maintenance, Repair or Construction Operations,” which provides guidance on the classification applicable to maintenance, repair or construction operations depending upon who the employer may be. Staff proposes the following:
 - a. To clarify subparagraph 2.a. by substituting “personal residence” in place of “premises.” Staff holds this will align 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.
 - b. To break subparagraph 2.b. into four separate subparagraphs to enhance readability.

PREMIUM IMPACT:

There is no premium impact resulting from any of the four Section 1 proposals.

These changes are reflected on Page D2 – 5 of this topic.

TOPIC 2:

PROPOSED SECTION 2 REVISIONS

ADDITIONS

Staff proposes to add “Rating System” to Section 2’s “Definitions” list. This proposal also results from DCRB’s revisions to the “Appeals from Application of the Rating System Procedure” approved by the Commissioner to be effective upon new and renewal policies of December 1, 2015 and later. The approved revision removed the sole Manual definition of “Rating System.” Staff holds that the term’s definition should be retained in the Manual and thus, this proposal.

Each of the eleven proposed Underwriting Guide (Guide) entries results from recent file reviews initiated either by staff or by an employer’s insurance agent or insurer. The ten proposed Guide entries are spread over seven classifications as follows:

- Three are proposed for Code 855, Lumber and/or Building Material Dealer. Two publicize DCRB’s procedure for classifying a business principally engaged in the rental or sale of non-mobile and self-propelled construction equipment. The third reflects the regulatory requirement that wood packaging materials (including pallets) be heat treated to prevent the wood’s re-infestation by insects.
- Two are proposed for Code 926, Hardware Store – Wholesale, concurrent with the clarification of the class’ description.
- Two are proposed for Code 959, Veterinarians, to publicize DCRB’s procedure for classifying dog walking and/or pet sitting services – by contractor.
- One new Guide entry is proposed for three classifications: “Therapeutic Riding Center” to Code 801, Stable; “Automobile Paint Dealer” to Code 934, Automobile Parts And Accessory Store – Retail And/Or Wholesale; “Paintball Game Playing Facilities – Outdoor” to Code 969, Amusement – Outdoor and “Pet Cremation Service – No Veterinary Services” to Code 997, Undertakers.

REVISIONS

Staff proposes to delete “Workfare Or” from the title of the definition of “All Employees Including Office Except Workfare Or Home Health Care Services.” “Workfare” is the title of a Pennsylvania work experience and job training program for recipients of public assistance. PCRB has a separate classification for Workfare that has a unique exposure base (a per person per week rating value) and is excluded from the PCRB definition entitled “All Employees Including Office Except Workfare Or Home Health Care Services.” “Workfare” is not a Delaware program.

DCRB also proposes to revise the Section 2 class descriptions of twenty-two classifications. The proposals may be broken down as shown below. Please keep in mind that a single classification may be impacted by more than one listed revision.

- Related to the second Section 1 revision proposed above DCRB proposes to delete the paragraph delineating the methodology used to select an employer’s single applicable store or dealer classification from five classifications’ Section 2 class description. As noted above DCRB previously had placed that language in selected (five) store or dealer class descriptions (e. g, Code 907, Fruit or Vegetable Dealer – Wholesale, Code 925, Hardware Store – Retail).
- For six classifications DCRB proposes to either add an “Operations Also Included” segment (e.g., Code 814, Dealer in Mobile, Self-Propelled Equipment; Code 925) or to modify an existing “Operations Also Included” segment (e.g., Code 608, Flat Cement Work; Code 855, Lumber and/or Building Materials Dealer).
- For twelve classifications DCRB proposes to either add an “Operations Not Included Segment” (e.g., Code 464, Machinery Mfg.; Code 815, Automobile Service Center; Code 919, Florist Store – Retail or Wholesale) or to modify an existing “Operations Not Included” segment (e.g., Code 656, Electric Line Construction, Code 911, Grocery Store - Wholesale; Code 971, Commercial Buildings).
- Revisions are proposed to the paragraph(s) describing the operations of five classifications to clarify each class’ scope (e.g., Code 485, Communications, Search, Detection or Signal Processing Equipment Mfg.; Code 934, Automobile Parts And Accessory Store – Retail And/Or Wholesale).
- Revisions are proposed for forty-five existing Guide entries over fourteen classifications. Several classifications represent the majority of those proposals: Code 651, Commercial Carpentry (ten); Code 675, Machinery or Equipment Erection or Repair (eleven); Code 970 Athletic Team – Contact Sports (six) and Code 991, Athletic Team: Non-Contact Sports (six). Additional Guide proposals complete the removal of “Telegraph” or “Telegraph Operation” from the Manual that was begun in previous Housekeeping proposals. One is a proposed revision to a Code 485 Guide entry and the other is a proposed deletion of a Code 757, Telecommunications Company Guide entry.

DELETIONS

DCRB proposes the deletion of ten Guide entries. Examples of the proposed deletions include the following:

- The Guide entry “Door Mfg. – Metal” (assigned to Code 456, Metal Furniture Mfg.) contemplates the manufacture of all types of metal doors. For that reason staff does not see the need for a separate “Fire Door Mfg.” Guide entry.
- DCRB assigns “Door Installation – All Types Except Overhead Doors – Commercial” to Code 651. Thus, staff again does not see the need for a separate “Fire Door Installation” Code 651 Guide entry.

- DCRB Filing No. 1001 (that became effective October 1, 2010) proposed the deletion of Code 028, Oil or Gas Production. That proposal was based upon reports prepared by the Delaware Geological Survey that there had been no oil or gas well drilling in Delaware since the 1930's and that the likelihood of future drilling was negligible. Since that time staff has not seen any evidence of either oil or gas drilling or of any type of oil or gas well services in either normal file review of Delaware employers or in news reports on events in Delaware. Thus, staff proposes to delete the "Oil Rig Or Derrick Erecting And Dismantling" Guide entry from Code 655, Iron Erection.
- As referred to above DCRB proposes to delete the Code 757 Guide entry for "Telegraph Operation."

These changes are reflected on Page D2 – 6 of this topic.

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

Proposed 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 **BureauDCRB** 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 **BureauDCRB** 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 **BureauDCRB** 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 **BureauDCRB** unless such written application is filed directly with the **BureauDCRB** 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 **BureauDCRB** review discloses the insured's recent operations change, the **BureauDCRB** 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 **BureauDCRB** 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 **Bureau'sDCRB'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 **BureauDCRB** 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

Proposed 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 ~~AND OR~~ SEMI-PROFESIONAL ~~ATHLETES~~ ATHLETIC TEAMS – CLASS CODES 970 and 991

No Change to Number 1

2. The entire remuneration of each player, coach, ~~or~~ 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 ~~premises~~ personal residence or equipment by domestic workers.
- b. ~~Building maintenance or repair by employees hired only for that purpose shall be assigned to Code 971 – Building NOC – operations by owner or lessee.~~ 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. ~~Extraordinary repairs, alterations, new construction, erection or demolition of structures construction shall be assigned to construction or erection classifications.~~ 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

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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 ~~WORKFARE OR~~ HOME HEALTH CARE SERVICES: This definition is the same as the "all employees including office" definition above except for the designated personnel (e. g., ~~workfare,~~ 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	Polyurethane Foam Products Mfg.
Marble Products Mfg. - Artificial	Vanity Mfg. - Resin Poured Or Cast Type/Artificial Marble Product
Pipe Mfg. - Plastic	Wire Insulating - Includes Incidental Wire Stranding - Wire Drawing To Be Separately Rated
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 Mfg.	Pulp (Paper) Mfg.
Fiber Tube Mfg.	Roofing Paper Or Roofing Felt Mfg.
Fiberboard Mfg.	Sandpaper Mfg.

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Proposed Effective December 1, 2016

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

Sheet metal shall be or installation thereof.

UNDERWRITING GUIDE

- | | |
|---|--|
| <p>Agate Or Enamel Ware Mfg.
Aluminum Storm Sash Mfg.
Aluminum Ware Mfg. - From Sheet Aluminum
Automobile Parts Mfg., Miscellaneous Stamped Parts
Automobile Radiator Mfg.
Automobile Wheel Mfg.
Barrel Or Drum Mfg. - Metal
Barrel Or Drum Reconditioning Or Repairing - Metal
Bin Mfg. - Sheet Metal
Brass Products Mfg., N.O.C. - From Sheet Stock
Building Mfg., Portable - Metal, No Erection
Can Mfg., Seamed
Casing Mfg. - Sheet Metal
Chimney Flashing Mfg., No Installation Work
Cooking Utensil Mfg. - Steel Or Aluminum
Copper Products Mfg. - From Sheet Stock
Coppersmithing - Shop Only
Duct Fabrication - No Installation Work
Enamel Ware Mfg.
Flue Mfg., Stove Or Furnace - By Specialist Contractor
Hood Mfg., Range</p> | <p>Hotel Kitchen Equipment Mfg.
Household Cooking Utensil Mfg.
Machine Guard Mfg. - Sheet Metal
Metal Can Mfg., Seamed
Metal Shipping Barrels, Drums, Kegs Or Pails - Used, Dealer
Metal Spinnings Mfg.
Metal Stampings Mfg.
Metal, Sheet Goods Mfg., N.O.C.
Perforated Metal Mfg.
Radiator Mfg., Auto
Restaurant Kitchen Equipment Mfg.
Sheet Metal Products Fabrication, N.O.C., Shop Only
Sign Mfg. - Metal, Shop Only - No Erection
Silo Building - Metal, Shop Only
Steel Barrel Or Drum Mfg.
Steel Drum Or Barrel Dealer, Secondhand
Storm Window Or Door Window Sash Mfg. - Metal Or Vinyl
Ventilator Mfg. - Sheet Metal
Wheelbarrow Mfg. - Metal
Window Sash Mfg. - Aluminum Or Vinyl</p> |
|---|--|

456 METAL FURNITURE or Furnishing Goods MFG., N.O.C.

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

UNDERWRITING GUIDE

- | | |
|---|---|
| <p>Air Conditioner Mfg. Home Window Unit
Air Conditioner Or Air Conditioner Equipment Mfg. - Home Window Unit Or Central Air, Commercial Or Industrial
Aircraft Subassemblies Mfg. - Metal, By Contractor (e.g., Cowlings, Wings, Tabs Or Ailerons)
Aluminum Awning Mfg.
Aluminum Venetian Blind Mfg.
Appliance Mfg., Major Household Or For Commercial Establishments, Kitchen Or Laundry
Awning Mfg. - Metal, No Erection
Bedstead Mfg. - Metal
Bookcase Mfg. - Metal
Brass Bed Mfg.
Cabinet Mfg. - Sheet Metal
Chair Mfg. - Metal
Clothes Dryer Mfg., Commercial Or Household
Coffin Mfg. - Metal
Display Showcase Mfg. - Metal
Door Mfg. - Metal
File Cabinet Mfg.
Fire Door Mfg.
Fireproof Equipment Mfg. - Metal
Freezer Mfg., Commercial Or Household
Furniture Mfg. - Metal
Garment Rack Mfg. - Metal
Golf Club Mfg. - Metal</p> | <p>Ice Cream Cabinet Mfg.
Incubator Mfg. - Metal
Jalousie Or Jalousie Screen Mfg. - Metal Or Glass
Ladder Mfg. - Metal
Locker Mfg. - Metal
Metal Furniture Mfg.
Office Furniture Mfg. - Metal
Oven Mfg. - Metal Industrial Drying Ovens
Panel Or Partition Mfg. - Sheet Metal
Radiator Cabinet Or Shield Mfg. - Metal
Refrigerator Mfg., Commercial Or Household
Sheet Metal Aircraft Parts Mfg.
Shelving Mfg. - Metal
Showcase Mfg. - Metal
Ski Mfg. - Metal
Soda Fountain Mfg.
Stove Mfg. - Sheet Metal, Commercial Or Household
Tennis Racquet Mfg. - Metal
Trash Compactor Mfg.
Venetian Blind Mfg. - Aluminum
Ventilation Equipment Mfg.
Washing Machine Mfg., Commercial Or Household</p> |
|---|---|

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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. ~~Assign 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 to separate staff engaged in the installation, service or repair of industrial machinery, pumps or other products whose manufacture is contemplated by Code 461.~~

464 MACHINERY Mfg., N.O.C.

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

~~The manufacture of industrial equipment, such as furnaces made primarily from plate, shall be assigned to Code 415.~~

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 ~~or telegraph~~ 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 ~~Telegraph~~ 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.

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OPERATIONS NOT INCLUDED:

No Change to Numbers 1 through 9.

651 CARPENTRY – COMMERCIAL Structures

UNDERWRITING GUIDE

Aluminum Awning Erection - [Commercial](#)
Aluminum Siding Installation - [Commercial](#)
Aluminum Storm Sash Installation - [Commercial](#)
Boarding Up Of Abandoned Buildings (Including Those Designed For Dwelling Occupancy)
Bridge Building - Wood
Carpentry, N.O.C. Excluding Concrete Form Building
Cooling Tower Erection, Prefabricated – Wood
Door Installation - [Commercial](#) – All Types Except Overhead Doors
Fence Erection - Wood - [Commercial Or Residential](#)
~~Fire Door Installation~~
General Construction - Commercial
Grandstand Or Bleacher, Erection By Contractor - Portable - Wood
Greenhouse Erection

Interior Stripping/Gutting Of Buildings
Jalousie Or Jalousie Screen - Metal Or Glass, Erection Of - [Commercial](#)
Lead Paint Removal (From Any Non-Pipe Surface) - By Contractor
Metal Storm Sash Installation - [Commercial](#)
Prefabricated Wooden Building And Structural Member Erection
Siding Installation (Aluminum, Vinyl Or Wood) - Commercial Structures
Silo Erection - Wood
Storm Window Or Storm Door, Installation - Wood Or Metal - [Commercial](#)
Tank Erection - Wooden
Vinyl Fence Installation - [Commercial Or Residential](#)
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
Bridge Painting
Cell Tower Erection – Antenna(s) Installation, Service And/Or Repair By Contractor
Cell Tower Erection – Erection Of The Tower By Contractor
Chimney Cleaning - Industrial Smokestacks
Concrete, Pre-Stressed, Erection By Contractor
Corrosion Proofing Of Chemical Tanks
Fire Escape Installation By Contractor - Outside
Gas Holder Erection
Iron Erection
Iron Or Steel Erection, Structural
Metal Furring, By Contractor
Oil Field Tank Painting
~~Oil Rig Or Derrick Erecting And Dismantling~~
~~Oil Still Erection~~

Painting Of: Bridges, Oil Field Tanks, Steel Structures Or Tanks
Smokestack Or Chimney Lining - Industrial
Steel Erection, N.O.C.
Steel Frame Structure Erection
Steel Structures Painting
Steel Tank Erector
Steel Tower Erection For Cross-Country Electric Or Telephone Lines
Swimming Pool Installation - Iron Or Steel
Tank Erection - Steel
Tank Painting
Water Tank Painting
Welding - Structural Steel
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 ~~pad~~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
~~Cell Tower Erection – Wiring The Cell Site~~
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 (~~Ditchwitch~~) – Street to Building – By Specialist Contractor
Telephone Wiring Installation Within Buildings - By Specialist Contractor

661 ELECTRICAL WIRING – within BUILDINGS

Includes electricservice connections.

OPERATIONS NOT INCLUDED:

No Change to Number 1

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UNDERWRITING GUIDE

Cable Installation Or Replacement In Existing Conduit - By Specialist Contractor
Electric Cable Laying With Automatic Equipment (~~Ditchwitch~~) - 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

666 PLATE and Wire GLASS INSTALLATION

OPERATIONS NOT INCLUDED:

No change to Number 1

UNDERWRITING GUIDE

~~Glass Door Installation~~
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 theor hoisting systems.

UNDERWRITING GUIDE

Acetylene Gas Machine Installation
Conveyor Or Conveyor Belt Installation, ~~By Contractor~~
Conveyor Oven Installation, Service Or Repair
Crane Or Derrick Installation, Service Or Repair - Permanently Sited
~~Crane Repair, Permanently Located, By Specialist Contractor~~
Dismantling, Installation Or Service Or Repair Of Machinery Or Industrial Equipment, By Contractor
Door Installation, Overhead ~~- Wood Or Metal~~
Electrical Apparatus, Machinery Or Motor Installation Or Field Repair
Elevator Erection, Service Or Repair
Escalator Installation, Service Or Repair ~~By Contractor~~
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, ~~Etc.~~
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, ~~Not By Manufacturer~~
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

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757 TELECOMMUNICATIONS COMPANY

Applicable to FCC licensed ~~telecommunications firms.~~ businesses principally engaged in providing telephone ~~The services provided include~~ including but ~~are~~ 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 ~~pad.~~
 - c. No Change
 - 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
~~Telegraph Operation~~
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	<u>Therapeutic Riding Center</u>

814 DEALER IN MOBILE, SELF-PROPELLED factory, farm or construction **EQUIPMENT** ~~including parts department~~

~~Payroll developed by employees in the sale of mobile self-propelled factory, farm or construction equipment shall be assigned to Code 819.~~

OPERATIONS ALSO INCLUDED:

- 1. The dealer's parts department

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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

~~Tire recapping or retreading shall be assigned to Code 225 when performed by a separate crew of employees in a physically separate work area.~~

~~See the Code 934 Section 2 class description for how to classify an auto parts store that also provides automobile repair services.~~

~~Please see the Automobile Service/Gasoline Station entry in the General Auditing & Classification Information section for information on classifying such business enterprise.~~

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.

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 ~~wood or metal~~ 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

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UNDERWRITING GUIDE

Asphalt Mixing Plant - Operated By Dealer	Lumber Yard, Secondhand Material
Building Material Dealer, New	Manure Dealer
Building Materials Dealer, Secondhand	Marble Cutting Or Polishing
Cemetery Monument Or Memorial, Cutting, Engraving And/Or Polishing	Metal Road Plate Rental
Cinder Dealer	Millwork, Hand Assembling Or Glazing, Not Performed By A Millwork Plant
Commercial Lumber Yard	Monument Or Memorial (Cemetery) Cutting, Engraving And/Or Polishing
Concrete Dealer, Ready-Mixed	Mortar Mfg., No Construction Work
Concrete Mixing	Mulch Dealer
Concrete Pumping Services - By Independent Contractor	Non-Mobile & Self-Propelled Construction Equipment – Rental Or Sale
Cut Stone Or Stone Products Mfg.	Paving Mixtures Mfg.
Door Or Window Distributor	Peat Moss Dealer
Dry Ice Dealer	Plywood Dealer
Fence Dealer – All Types	Ready-Mixed Concrete Dealer
Grain Elevator Operation	Rental Or Sale Of Non-Mobile & Self-Propelled Construction Equipment
Heat Treating of Wood Packaging Materials (Including Pallets) – By Specialist Contractor	Sash, Door Or Finished Millwork Dealer
Humus Or Topsoil Dealer - No Excavation	Sawdust Dealer
Ice Dealer - No Mfg.	Secondhand Building Material Dealer
Insulation Dealer	Soapstone Products Mfg.
Kiln Drying of Lumber – No Sawmill Operations	Stone Cutting Or Polishing - Not By A Mine Or Quarry Operator
Landscaping Supplies Dealer (e.g., Mulch, Topsoil Or Stone)	Topsoil Or Humus Dealer - No Excavation
Log Dealer – No Logging or Sawmill Operations	Vanities Assembly - Marble
Lumber Cutting, Incidental Cutting To Size, By Lumber Yards	Window Or Door Distributor
Lumber Dealer	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.](#)

859 NONFERROUS SCRAP METAL DEALER

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

~~Businesses principally engaged in the melting of nonferrous scrap to produce ingots shall be assigned to Code 402.~~

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.](#)

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907 FRUIT OR VEGETABLE DEALER – Wholesale

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

~~Where a dealer sells several types of merchandise, each of which may be subject to a different classification, such dealer shall be assigned on the basis of the principal category of merchandise sold. The term "principal" means of the gross receipts.~~

OPERATIONS NOT INCLUDED:

No change to Numbers 1 or 2

911 GROCERY STORE – Wholesale

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

~~Where a dealer sells several types of merchandise, each of which may be subject to a different classification, such dealer shall be assigned on the basis of the principal category of merchandise sold. The term "principal" means 50 percent of the gross receipts.~~

OPERATIONS NOT INCLUDED:

- ~~1. Wholesale dealers principally engaged in selling fresh fruits or vegetables shall be assigned to Code 907. 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. Wholesale dealers principally engaged in selling beer in bottles, cans, kegs or barrels and/or soft drinks in bottles or cans shall be assigned to Code 821. Assign Code 907 to a wholesale dealer in fruits or vegetables or to a fruit or vegetable packer unrelated to a cannery.~~
- ~~3. Wholesale dealers principally engaged in candling or distributing eggs shall be assigned to Code 924. Assign Code 924 to a wholesale dealer principally engaged in candling or distributing eggs.~~
- ~~4. For bakery products distribution see the separate entry in the General Auditing & Classification Information section. 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, including meat, poultry, fish, bakery, pharmacy and produce departments

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 "super center" may further rent videos and/or DVDs.~~

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.

~~Employers who raise, in fields or under glass, flowers to be marketed on a commercial basis as cut flowers or living plants are assigned to Code 0011. Stores or outlets of such employers at the same or contiguous location may be separately classified to Code 919, provided there is no interchange of labor between the store or outlet and the raising of flowers, and the store or outlet is located in a physically separate area or department.~~

~~When a store sells several types of merchandise, each of which may be subject to a different classification, such store shall be assigned on the basis of the principal category of merchandise sold. The term "principal" means more than 50% of the gross receipts.~~

OPERATIONS NOT INCLUDED:

- ~~1. A garden supply business principally engaged in the sale of fertilizer, sod, grass seed, flower pots, birdbaths and statuary with incidental potted plants, trees, shrubs, bulbs or bedding plants shall be assigned to the N.O.C. store classification, depending on whether the sales are principally to retail customers (Code 928) or wholesale customers (Code 924). 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. A business principally engaged in the arranging, assembling and/or the wholesale selling of artificial or dried flowers shall be assigned to Code 924. 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 ~~shall be assigned to Code 0013.~~~~
- ~~4. A business principally engaged as a landscape contractor or performing lawn care maintenance or other similar services shall be assigned to Code 012. 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.~~

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922 FURNITURE STORE – Retail All Employees Except Office ~~–no woodworking~~

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

923 PACKAGING – CONTRACT – NON-CRATING

Applicable to businesses principally engaged in packaging or ~~repacking~~ 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. ~~Assign Codes 305 to payroll developed by separate staff in a physically separate works area in the preparation and crating of any type of merchandise for shipment (in shop as a contract service). Crating and packaging of any type at customer locations or the repackaging of explosives shall be classified as provided in this Manual.~~

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.
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.

~~In addition, hardware stores may also make keys, sharpen saws or repair storm windows and screens and sell a variety of non-hardware items such as wallpaper and allied supplies, china, glassware, sporting goods or automobile accessories or parts.~~

~~Such stores may also rent floor scraping or polishing machines, rug and upholstery cleaning machines and similar equipment.~~

~~Other types of retail stores or operations assigned to this classification are:~~

- ~~Bicycle Stores — including rental and incidental repair work.~~
- ~~Locksmiths — including installation, repair or replacement of locks in existing buildings.~~
- ~~Lawn mower sales and service (including riding type).~~

~~Where a store sells several types of merchandise, each of which may be subject to a different classification, such store shall be assigned on the basis of the principal category of merchandise sold. The term "principal" means more than 5-% of gross receipts.~~

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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:

~~Except as provided for above, separately staffed installation, service or repair operations shall be separately classified including but not necessarily limited to the examples listed below:~~

- ~~1. The service and repair of televisions, video and/or audio equipment shall be assigned to Code 966.~~
- ~~2. The service and repair of major household appliances shall be assigned to Code 662.~~
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.

~~Also includes “ship chandlers” who are dealers in ship supplies and equipment, such as engine room equipment, lifeboat supplies, navigational instruments, deck gear or other ship stores.~~

~~Other types of risks included in this classification are wholesale dealers in the following articles:~~

- ~~1. Radio or Television Parts~~
- ~~2. Appliance Parts (for example, washers, dryers, window unit air conditioners or refrigerators)~~
- ~~3. Aircraft Parts and Accessories~~
- ~~4. Welding Supplies, such as bottled gases, torches, welding rods or face masks~~
- ~~5. Cutlery~~
- ~~6. Sewing Machine Heads or Parts~~

~~When a store sells several types of merchandise, each of which may be subject to a different classification, such store shall be assigned on the basis of the principal category of merchandise sold. The term “principal” means more than 50 percent of gross receipts.~~

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). ~~Wholesale dealers principally engaged in selling wire rope or cable assign to Code 857.~~
2. ~~Retail or wholesale establishments principally engaged in selling building materials such as roofing (including shingles), siding, wallboard, brick and/or lumber assign to Code 855.~~ Assign Code 857 to a business principally engaged in the wholesale sale of cable or wire rope.
3. ~~Wholesale dealers principally engaged in selling plumbing supplies or pipe shall be assigned to Code 885.~~ Assign Code 885 to a business principally engaged in the wholesale sale of plumbing supplies or pipes.

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4. ~~Wholesale dealers principally engaged in selling electrical supplies (e. g., electric wire, fuses, circuit breakers) shall be assigned to Code 886. Assign Code 886 to a business principally engaged in the wholesale sale of electrical supplies (e. g., electric wire, fuses, and/or circuit breakers).~~

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

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 ~~by the auto part parts store~~ 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.

~~The machining of brake drums and other auto parts conducted in a physically separate work area and staffed by a separate employee crew shall be assigned to Code 461.~~

[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 ~~No Installation, Service Or Repair~~

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952 OFFICE MACHINE SERVICE or Repair

Includes shop..... to Code 811.

UNDERWRITING GUIDE

- | | |
|--|--|
| Adding Machine Repair - Shop Or Field
Answering Machine (Telephone) Repair
Cell Tower Erection – Installation <u>Programming</u>
And/Or Service of Computerized Call Switching
Equipment By Contractor
Computer Or Computer System - Service Or
Repair - Shop Or Field
Data Processing Systems - Service Or Repair -
Shop Or Field
Dictating Machine Repair - Shop Or Field
Instrument - Professional Or Scientific - Service Or
Repair - Shop Or Field
Meat Slicers Or Grinders - Counter Type - Service
Or Repair
Office Machine Repair - Shop Or Field
Organ Tuning - Away From Shop
Photocopy Machines - Service Or Repair - Shop
Or Field | Piano Tuning
Scale Adjustment, Service Or Repair, Counter Type
Soap Dispenser Installation And/Or Servicing – Rest
Rooms, By Specialist Contractor
Telephone (<u>Private Branch Exchange</u>) Apparatus
<u>Programming, Service Or Repair</u> - Installation , By
Contractor
Telephone Service Or Repair By Specialist Crew Of
A Contractor Or Other Than By
Telecommunications Company
Time Clocks, Recording Employee Time - Service
Or Repair
Typewriter Repair - Shop Or Field
Voting Machine - Service Or Repair
Word Processor - Service Or Repair - Shop Or Field
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
Boy Or Girl Scout Council - Clerical - Except At
Camp Locations
Clerical Office Employees
Computer Programmer | Mailing Lists - Compiling/Selling - Risk's Only
Operation
Race Track, Pari-Mutuel Clerks
Real Estate Agency - Clerical Workers In Office
Telephone Or Telegraph 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, ~~Not Operated In Conjunction With Dance Hall~~
 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 OfficialReferee](#) - Professional Or Semiprofessional
Hockey Player, Coach, Manager Or [Sports OfficialReferee](#) - Professional Or Semiprofessional

Lacrosse Player, Coach, Manager Or [Sports OfficialReferee](#) - Professional Or Semiprofessional
Professional Or Semiprofessional Athletic Team: Contact Sports
Roller Derby Player, Coach, Manager Or [Sports OfficialReferee](#) - 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-~~c~~Contact Sports - Professional Or Semiprofessional
Baseball Player, Coach, Manager Or [Sports](#)
~~Official~~Umpire - Professional Or Semiprofessional
Basketball Player, Coach, Manager Or [Sports](#)
~~Official~~Referee - Professional Or Semiprofessional
Non-~~c~~Contact Sports Athletic Team, Professional Or Semiprofessional

Professional Or Semiprofessional Athletic Team:
Non-~~c~~Contact Sports
Semiprofessional Or Professional Athletic Team:
Non-~~c~~Contact Sports
Soccer Player, Coach, Manager Or [Sports](#)
~~Official~~Referee - 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.

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OPERATIONS NOT INCLUDED:

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

~~Commercial aircraft operation to be separately rated.~~

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

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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.

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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

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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.
Bag Mfg. - Plastic
Cable Mfg. - Insulated Electrical - Wire Drawing To Be Separately Rated
Hose Mfg. - Plastic
Marble Products Mfg. - Artificial
Pipe Mfg. - Plastic
Plastic Articles Mfg., N.O.C.

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

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

UNDERWRITING GUIDE

Abrasive Paper Or Cloth Preparation
Bark Peeling, In Paper Mill
Building And Roofing Paper Mfg.
Building Paper Mfg.
Cardboard Mfg.
Emery Cloth Mfg.
Fiber (Paper) Products Mfg.
Fiber Tube Mfg.
Fiberboard Mfg.

Paper Coating And Glazing - By Paper Mill
Paper Finishing - By Paper Mill
Paper Mfg.
Paper Mill
Particle Board Mfg.
Photographic Film And Dry Plate Mfg.
Pipe Mfg., Fiber
Pulp (Paper) 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">Agate Or Enamel Ware Mfg.Aluminum Ware Mfg. - From Sheet AluminumAutomobile Parts Mfg., Miscellaneous Stamped PartsAutomobile Radiator Mfg.Automobile Wheel Mfg.Barrel Or Drum Mfg. - MetalBarrel Or Drum Reconditioning Or Repairing - MetalBin Mfg. - Sheet MetalBrass Products Mfg., N.O.C. - From Sheet StockBuilding Mfg., Portable - Metal, No ErectionCan Mfg., SeamedCasing Mfg. - Sheet MetalChimney Flashing Mfg., No Installation WorkCooking Utensil Mfg. - Steel Or AluminumCopper Products Mfg. - From Sheet StockCoppersmithing - Shop OnlyDuct Fabrication - No Installation WorkEnamel Ware Mfg.Flue Mfg., Stove Or Furnace - By Specialist ContractorHood Mfg., Range | <ul style="list-style-type: none">Hotel Kitchen Equipment Mfg.Household Cooking Utensil Mfg.Machine Guard Mfg. - Sheet MetalMetal Can Mfg., SeamedMetal Shipping Barrels, Drums, Kegs Or Pails - Used, DealerMetal Spinnings Mfg.Metal Stampings Mfg.Metal, Sheet Goods Mfg., N.O.C.Perforated Metal Mfg.Radiator Mfg., AutoRestaurant Kitchen Equipment Mfg.Sheet Metal Products Fabrication, N.O.C., Shop OnlySign Mfg. - Metal, Shop Only - No ErectionSilo Building - Metal, Shop OnlySteel Barrel Or Drum Mfg.Steel Drum Or Barrel Dealer, SecondhandWindow Or Window Sash Mfg. - Metal Or VinylVentilator Mfg. - Sheet MetalWheelbarrow Mfg. - Metal |
|--|--|

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">Air Conditioner Mfg. Home Window UnitAir Conditioner Or Air Conditioner Equipment Mfg. - Home Window Unit Or Central Air, Commercial Or IndustrialAircraft Subassemblies Mfg. - Metal, By Contractor (e.g., Cowlings, Wings, Tabs Or Ailerons)Aluminum Awning Mfg.Aluminum Venetian Blind Mfg.Appliance Mfg., Major Household Or For Commercial Establishments, Kitchen Or LaundryAwning Mfg. - Metal, No ErectionBedstead Mfg. - MetalBookcase Mfg. - MetalBrass Bed Mfg.Cabinet Mfg. - Sheet MetalChair Mfg. - MetalClothes Dryer Mfg., Commercial Or HouseholdCoffin Mfg. - MetalDisplay Showcase Mfg. - MetalDoor Mfg. - MetalFile Cabinet Mfg.Fireproof Equipment Mfg. - MetalFreezer Mfg., Commercial Or HouseholdFurniture Mfg. - MetalGarment Rack Mfg. - MetalGolf Club Mfg. - Metal | <ul style="list-style-type: none">Ice Cream Cabinet Mfg.Incubator Mfg. - MetalJalousie Or Jalousie Screen Mfg. - Metal Or GlassLadder Mfg. - MetalLocker Mfg. - MetalMetal Furniture Mfg.Office Furniture Mfg. - MetalOven Mfg. - Metal Industrial Drying OvensPanel Or Partition Mfg. - Sheet MetalRadiator Cabinet Or Shield Mfg. - MetalRefrigerator Mfg., Commercial Or HouseholdSheet Metal Aircraft Parts Mfg.Shelving Mfg. - MetalShowcase Mfg. - MetalSki Mfg. - MetalSoda Fountain Mfg.Stove Mfg. - Sheet Metal, Commercial Or HouseholdTennis Racquet Mfg. - MetalTrash Compactor Mfg.Venetian Blind Mfg. - AluminumVentilation Equipment Mfg.Washing Machine Mfg., Commercial Or Household |
|--|--|

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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

- | | |
|---|---|
| <ul style="list-style-type: none">Aluminum Awning Erection - CommercialAluminum Siding Installation – CommercialAluminum Storm Sash Installation - CommercialBoarding Up Of Abandoned Buildings (Including Those Designed For Dwelling Occupancy)Bridge Building - WoodCarpentry, N.O.C. Excluding Concrete Form BuildingCooling Tower Erection, Prefabricated – WoodDoor Installation – Commercial – All Types Except Overhead DoorsFence Erection - Wood – Commercial Or ResidentialGeneral Construction - CommercialGrandstand Or Bleacher, Erection By Contractor - Portable - WoodGreenhouse Erection | <ul style="list-style-type: none">Interior Stripping/Gutting Of BuildingsJalousie Or Jalousie Screen - Metal Or Glass, Erection Of - CommercialLead Paint Removal (From Any Non-Pipe Surface) - By ContractorMetal Storm Sash Installation - CommercialPrefabricated Wooden Building And Structural Member ErectionSiding Installation (Aluminum, Vinyl Or Wood) - Commercial StructuresSilo Erection - WoodStorm Window Or Storm Door, Installation - Wood Or Metal - CommercialTank Erection - WoodenVinyl Fence Installation – Commercial Or ResidentialWindow Screen Or Screen Door Installation - Metal Or Wood – Commercial |
|---|---|

OPERATIONS NOT INCLUDED:

No Change to Number 1

655 IRON ERECTION

UNDERWRITING GUIDE

- | | |
|---|--|
| <ul style="list-style-type: none">Bridge Building - MetalBridge PaintingCell Tower Erection – Antenna(s) Installation, Service And/Or Repair By ContractorCell Tower Erection – Erection Of The Tower By ContractorChimney Cleaning - Industrial SmokestacksConcrete, Pre-Stressed, Erection By ContractorCorrosion Proofing Of Chemical TanksFire Escape Installation By Contractor - OutsideGas Holder ErectionIron ErectionIron Or Steel Erection, StructuralMetal Furring, By ContractorOil Field Tank Painting | <ul style="list-style-type: none">Painting Of: Bridges, Oil Field Tanks, Steel Structures Or TanksSmokestack Or Chimney Lining - IndustrialSteel Erection, N.O.C.Steel Frame Structure ErectionSteel Structures PaintingSteel Tank ErectorSteel Tower Erection For Cross-Country Electric Or Telephone LinesSwimming Pool Installation - Iron Or SteelTank Erection - SteelTank PaintingWater Tank PaintingWelding - Structural SteelWindmill 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 electricservice 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 theor 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
Answering Machine (Telephone) Repair
Cell Tower Erection – Programming And/Or Service of Computerized Call Switching Equipment By Contractor
Computer Or Computer System - Service Or Repair - Shop Or Field
Data Processing Systems - Service Or Repair - Shop Or Field
Dictating Machine Repair - Shop Or Field
Instrument - Professional Or Scientific - Service Or Repair - Shop Or Field
Meat Slicers Or Grinders - Counter Type - Service Or Repair
Office Machine Repair - Shop Or Field
Organ Tuning - Away From Shop
Photocopy Machines - Service Or Repair - Shop Or Field | Piano Tuning
Scale Adjustment, Service Or Repair, Counter Type
Soap Dispenser Installation And/Or Servicing – Rest Rooms, By Specialist Contractor
Telephone (Private Branch Exchange) Apparatus Programming, Service Or Repair, By Contractor
Telephone Service Or Repair By Specialist Crew Of A Contractor Or Other Than By Telecommunications Company
Time Clocks, Recording Employee Time - Service Or Repair
Typewriter Repair - Shop Or Field
Voting Machine - Service Or Repair
Word Processor - Service Or Repair - Shop Or Field
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
Boy Or Girl Scout Council - Clerical - Except At Camp Locations
Clerical Office Employees
Computer Programmer | Mailing Lists - Compiling/Selling - Risk's Only Operation
Race Track, Pari-Mutuel Clerks
Real Estate Agency - Clerical Workers In Office
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