COMPENSATION ADVISORY ORGANIZATION OF MICHIGAN

MICHIGAN WORKERS' COMPENSATION PLACEMENT FACILITY

CLASSIFICATION DEFINITIONS

COPYRIGHT 2-1-2000
UPDATED JANUARY 2016
MICHIGAN WORKERS' COMPENSATION PLACEMENT FACILITY
P O BOX 3337
LIVONIA, MI 48151-3337

INTRODUCTION

This manual has been created for the use of the Facility, the Division of Insurance of the Office of Financial and Insurance Services, servicing carriers, agents, and insureds to provide some definitions of how classifications are applied by the Michigan Workers' Compensation Placement Facility. We have taken information which was formerly available only to the Facility classifiers and incorporated it into our current practices in applying classifications to create this manual.

The definitions of classifications in this manual are intended to be definitive, but are not exhaustive. Because this is the first time all of this information has been written down in a single document, there are most likely a number of omissions in various places. This manual will be updated and corrected as these are located and as new applications or new classifications arise. However, it will never be possible to write down every single item which may be part of a classification. Therefore, some interpretation will always be necessary in the use of this manual. This interpretation is the exclusive property of the Facility and is not to be assumed by agents, insureds, attorneys, or servicing carriers. We would hope that the Division of Insurance would agree that we can best interpret what we have meant when we wrote these definitions down.

If, in using this manual, you find anything which you believe to be confusing, incomplete, or that you do not understand, please bring it to my attention (Gary Thompson, Vice President, Michigan Workers' Compensation Placement Facility, 734-462-9600 ext. 224, e-mail:gthompson@caom.com).

We hope that this manual will also be helpful to voluntary market carriers in understanding how classifications are applied in Michigan and in providing some definition of the Michigan special classifications although these definitions are specific to the Facility. Agents and insureds need to understand that these definitions are not necessarily those that are applied by voluntary market carriers to their policies. Individual carriers may have different classifications and different definitions which apply to their own company's voluntary market policies.

COMPENSATION ADVISORY ORGANIZATION OF MICHIGAN
MICHIGAN WORKERS' COMPENSATION PLACEMENT FACILITY

0005 FARM: CHRISTMAS TREES, GRASS SEED, HOLLY, NURSERY, SOD

Code 0005 applies to farming or growing operations which produce trees, shrubs or plants. It also applies to sold farms and Christmas tree farms. It does not include operations performed at the customer's location. Those operations shall be classified as Code 0042, except as noted.

The operations involved in this classification include preparing the ground, planting, fertilizing, watering, trimming, transplanting and preparation for sale. Preparation for sale may include removing the item from the ground, wrapping in protective cover, placing in packaging, rolling sold into bundles, etc. The maintenance and repair of equipment is also included in this classification. However, Code 8395 may be used for over-the-road vehicle maintenance and repair. Code 8227 – Contractor's Permanent Yard may not be used with this classification as its use is restricted to construction classes (those classes belonging to groups 250 – 269 of the Statistical Plan). Code 5606 – Contractor's Executive Supervisor **–** is also not available for the same reason.

Sales may be wholesale, retail or both. Stores which are lawn and garden centers or Christmas tree sales lots are separately rated as Code 8010 which stores which sell only flowers or plants are assigned to Code 8001.

Code 0005 also applies to the planting of trees for reforestation purposes when done by specialist contractors. It also applies to lawn spraying services which are engaged in the spraying of Liquid or powdered fertilizers or weed or insect killer only.

Janitorial operations and maintenance and repair of or at the insured's location are assigned to Code 9015.

0011 FARM: GARDEN OR TRUCK

Includes asparagus; beans, both dry and green; beets, both sugar and table; berries; broccoli; brussels sprouts; cabbage; cantaloupes; carrots; cauliflower; celery; corn, sweet; cucumbers; dill; garlic; grapes; horseradish; kale; lettuce; mint; mustard; onions, both dry and green; parsnips; peas, both dry and green; peppermint; peppers; spinach; squash; tomatoes; turnips; watermelons; and other garden crops for human consumption.
Code 0011 applies to all garden vegetable crops and also includes acreage devoted to potatoes, dry peas, dry beans, sugar beets, berries, flower and vegetable seed,

cucumbers, tomatoes and all grapes (table, wine or raisin). This code also applies to any crop when the cultivation, including hoeing and weeding, is done by hand exclusively. Specific fruits and vegetables are listed in the Basic Manual Part Two – Classifications.

Code 0011 does not include orchard operations (Code 0130), hydroponic gardening (Code 0035), or the growing of mushrooms (Code 0035).

Operations involved include preparing the ground, planting, cultivating, harvesting, packaging and preparing for shipment. Maintenance or repair of equipment is also included.

Maintenance or repair of the insured's buildings and janitorial operations are to be assigned to Code 9015.

Fruit and vegetable packing done on the farm premises may be assigned to Code 0140, if the qualifications for that code are met. The packing of vegetables for others is assigned to Code 8209, while the packing of fruit or others is assigned to Code 2105. Farm produce sales stands are assigned to Code 8006 – Store: Fruit or Vegetable.

0034 APIARIES; FARM: EGG OR POULTRY, FISH HATCHERIES, FUR BEARING ANIMALS

Code 0034 applies to the operations involved in raising poultry such as chickens or turkeys and fur bearing animals such as minks or rabbits. It also applies to the raising of other small animals such as frogs, lizards, snakes or ferrets. It includes the raising of birds and insects, such as crickets and worms. The code also applies to the operation of egg producing facilities and fish hatcheries.

The raising of bees and the production of honey is contemplated by this classification. The processing of the honey resulting from these operations is included in Code 0034, when it is done as an operation of the apiary.

Operations include breeding, sheltering, feeding, watering, cleaning pens or cages, and the collection of eggs, honey, etc. Further processing such as candling and packing eggs and heating, blending and packaging of the honey are included. The placing of fish in streams or lakes is also included in this classification. This code also includes killing and processing operations, when done on the farm premises. Special containers may be used in preparing live creature for shipment. The maintenance or repair of

equipment or special apparatus is also included. However, the maintenance and repair of over-the-road vehicles may be assigned to Code 8395 – Auto Repair Facility. Maintenance or repair of the insured's buildings and janitorial operations are to be assigned to Code 9015. However, cleaning of pens, cages, killing premises, etc. is not a janitorial operation, but falls under Code 0034. Sales may be wholesale, retail or both and include live animals as well as products.

0035 FARM: BULBS OR FLOWERS; FLORIST; CULTIVATING; HYDROPONIC GROWING OF VEGETABLES; MUSHROOM RAISING

Code 0035 applies to greenhouse operations as well as the field growing of flowers and plants. It includes annuals, perennials, other bedding plants used in gardens or as ground covers as well as fresh cut flowers, bulbs and indoor house plants. It does not include trees, shrubs or bushes, which are assigned to Code 0005.

The operations include preparing the ground or growing medium, planting, cultivating, fertilizing, water, trimming, transplanting, harvesting, grading, sorting, packing and preparation for shipments. Also included is the hydroponic growing of vegetables, which is the operation of growing vegetables in a water solution containing dissolved nutrients rather than in a soil base. The classification also includes the growing and harvesting of mushrooms. Maintenance or repair of equipment and greenhouses is also included. Maintenance or repair of other buildings and janitorial operations at the insured's location are to be assigned to Code 9015.

Sales may be wholesale, retail or both. A business which does not engage in cultivation operations, but sells flowers and plants, shall be assigned to Code 8001.

0042 LANDSCAPE GARDENING

This classification includes laying out grounds, planting trees, shrubs, flowers or lawns. Excavation, filling or backfilling, or grading to be separately rated as Code 6217. Paving with concrete, asphalt, brick, stone or other materials to be separately rated as Code 5221.

Code 0042 applies to the installation of sod, grass, plants, flowers, trees, shrubs, etc. at exterior locations.

Risks that do only lawn spraying are assigned to Code 0005. Risks engaged in providing indoor plant care are assigned to Code 8001.

Operations include digging holes to plant trees, bushes or shrubs, preparing soil in flower beds, planting, fertilizing, weeding, mulching, trimming bushes or hedges, edging sidewalks or drives, and other similar operations. The maintenance or repair of equipment is also included. Maintenance or repair over-the-road vehicles may be assigned to Code 8395. Janitorial operations and maintenance or repaired of the insured's buildings are to be assigned to Code 9015.

Since Code 0042 is not a construction classification, see definition Code 0005. Code 8227 – Contractor's Permanent Yard is not available to insured's whose business operations are described by Code 0042. Additionally, Code 5606 – Contractor's Executive Supervisor is not available for the same reason.

The operations involved in landscaping after construction operations including street or road construction are also included here.

The maintenance of established parks is to be assigned to Code 9015 when done by employees of the park operator. The maintenance of established golf courses is to be assigned to Code 9060 when done by employees of the golf course.

Lawn mowing services are assigned to Code 9102.

0106 CHRISTMAS TREE HARVESTING ESCLUSIVELY; RIGHT-OF-WAY CLEARING: SPECIALIST CONTRACTOR ENGAGED IN TREE PRUNING; TREE PRUNING, SPRAYING, ETC.

Code 0106 applies to specialist contractors who use hand tools or mechanical equipment to prune, spray, repair, trim or fumigate trees. Occasionally they may remove trees. The harvesting of Christmas trees exclusively by specialist contractors is included in this classification.

These operations may require the use of ladders and/or aerial buckets. All of the operations involving the trimming, pruning, spraying, etc. of trees at the customer's location are included in this classification whether the employees are actually in the trees or on the ground. No payroll division is permitted for employees who may remain on the ground picking up branches, doing chipping or shredding, etc. Those operations are part of Code 0106. Any actual landscaping operations such as lawn mowing, shrub

or bush or hedge trimming, or planting operations may be assigned to Code 0042 providing adequate payroll records are maintained.

The maintenance or repair of equipment is included in Code 0106; however, repair or maintenance of over-the-road vehicles may be assigned to Code 8395. The maintenance of the insured's buildings and grounds and janitorial operations at the insured's location are to be assigned to Code 9015.

Code 8227 – Contractor's Permanent Yard may not be used because Code 0106 is not a construction or erection classification. Code 5606 – Contractor's Executive Supervisor may also not be used for the same reason.

Code 0106 also applies to specialist contractors engaged in clearing rights-of-ways by performing tree trimming or pruning only. Risks engaged in tree removal operations, under a contract or in tree removal exclusively, are to be assigned to Code 2702 or 2709 depending on equipment used.

0128 FARM: NOC

Code 0128 applies to the operations conducted on all acreage devoted to raising hay; alfalfa; all the cereal grains such as wheat, barley, rice, corn and oats; all sorghums; flax; maize; soybeans; and similar crops.

The operations involved include preparation of the ground, planting, fertilizing, watering, cultivating, harvesting, storing and preparation for sale. Maintenance or repair of equipment is also included. Employees may operate tractors, combines, hay balers and other mechanical equipment.

Maintenance and repair of the insured's equipment is included in the classification. Maintenance or repair of the insured's buildings may be assigned to Code 9015.

0129 FARM: DAIRY OR LIVESTOCK (EXCEPT HORSES); FEED LOTS – CATTLE; LIVESTOCK DEALER; STOCKYARD

Code 0129 applies to the operations conducted on all acreage devoted to producing milk or cream and shall also include the raising of cattle, hogs, cattle feeders, hog feeders, sheep, goats, buffalo, deer and other stock; except for horses, which are to be separately rated as Code 8279.

Operations include the care and tending of the animals, breeding, feeding, milking, branding, rounding up and preparation for shipment. Maintenance and repair of equipment as well as fences are also included. Also included are operations involved in raising, harvesting and storing crops for feed for the farmer's own animals and maintenance of grazing pasture. Operations involving the raising, boarding or training of horses are to be assigned to Code 8279.

Maintenance or repair of the insured's buildings may be assigned to Code 9015 while maintenance of repair of over-the-road vehicles may be assigned to Code 8395.

0130 FARM: ORCHARD

Includes apples, cherries, figs, nuts, peaches, pears, plums and other crops harvested from trees including turpentine.

Code 0130 applies to the operation of all acreage or facilities devoted to the raising of crops which are harvested from trees. These operations include preparing soil, planting, pruning, removal, spraying, picking, packing and storing operations. Sometimes the packing operations may be separately rated. Refer to Code 0141 for the qualifications for this treatment.

Work on the orchard farm may be done using manual labor or it may be done with the use of mechanized equipment. Code 0130 includes the maintenance or repair of the farm equipment.

0141 FARM: FRUIT AND VEGETABLE PACKING

Code 0141 applies to an agricultural employer only, and only when all of the following conditions are met: 1. Payroll of employees engaged in packaging, washing, grading and sorting must equal or exceed $50,000 per year or exceed that of the entire farming operation; 2. Payroll records must be maintained showing complete division of payroll between farming activities and the fruit and vegetable packing operations; 3. The fruit and vegetable packing operation must be concluded on the farm premises. The operations involved may include washing, packing in boxes, crates or other containers, and may be somewhat mechanized. Maintenance or repair of equipment is included. Maintenance or repair of the insured's buildings and janitorial operations are to be assigned to Code 9015.

Code 0141 applies only to fruit and vegetable packing operations which are conducted on the farm premises and which involve fruit and vegetables grown on the farm itself. The packing of fruit or vegetables as a service for others is assigned to either Code 2105 (fruit) or Code 8209 (vegetables).

0908P DOMESTIC WORKERS – INSIDE – OCCASIONAL

Code 0908 applies to domestic workers who work part-time, but less than 1/2 of the customary full-time. Less than 1/2 of the customary full-time means the following: 1. If the person is paid by the hour, less than twenty (20) hours per week; 2. If the person is paid by the day and the customary full-time is five (5) days per week, less than 2-1/2 days per week; or 3. If the person is paid by the day and the customary full-time is seven (7) days a week, less than 3-1/2 days per week. When premium is calculated for occasional domestics, a single per capita charge is made for each
aggregate of 1/2 or more of the customary full-time are to be charged as full-time workers.

Code 0908 applies to domestics engaged exclusively in household or domestic work performed principally inside of the insured's residence. Examples include part-time cooks, housekeepers, laundry workers, maids, butlers, companions, nurses, nurse-aides and babysitters. Code 0908 contemplates normal maintenance or repair of the insured's premises or equipment. Code 0908 may be used at a commercial farm location. This code also applies to persons employed directly by the insured or the family of the patient to provide companionship or guarantee quality of care for patients in hospitals or nursing homes.

New construction or demolition of structures shall be assigned to construction or erection codes.

0909P DOMESTIC WORKERS – OUTSIDE – OCCASIONAL

Code 0909 also applies to part-time domestic workers in the same manner as Code 0908 above. Refer to "less than 1/2 of customary full-time" above.

Code 0909 applies to domestics engaged exclusively in household or domestic work performed principally outside of the insured's residence. Examples include part-time chauffeurs, gardeners or lawn maintenance persons. Code 0909 is not available for use

at a commercial farm location. The code does contemplate normal maintenance or repair of the insured's outside premises or equipment such as vehicles, lawn mowers, swimming pools, etc.

New construction or demolition of structures shall be assigned to construction or erection codes.

0912P DOMESTIC WORKERS – OUTSIDE

Code 0912 applies to domestic engaged exclusively in household or domestic work performed principally outside of the insured's residence. Examples include chauffeurs, gardeners or lawn maintenance persons. This code also applies to these individuals even though they may not actually work full-time if they are employed for more than half of the customary full-time. See Code 0908 above for a definition of this term. Persons employed for 1/2 or more of the customary full-time must be assigned to this code and not to Code 0909.

Code 0912 is not available for use at a commercial farm location. Code 0912 does contemplate the normal maintenance or repair of the insured's premises or equipment such as vehicles, lawn mowers, swimming pools, etc.

New construction or demolition of structures shall be assigned to construction or erection codes.

0913P DOMESTIC WORKERS – INSIDE

Code 0913 applies to domestics engaged exclusively in household or domestic work performed principally inside the insured's residence. Examples include cooks, housekeepers, laundry workers, maids, butlers, companions, nurses and nurse aides, and babysitters. This code also applies to persons employed directly by the insured or the family of the patient to provide companionship or guarantee quality of care for patients in hospitals or nursing homes. Persons employed for less then 1/2 of the customary full-time are to be classified as Code 0908. Persons employed for 1/2 or more of full time are to be classified as Code 0913. See Code 0908 for the definition of "less than 1/2 of the customary full time".

Code 0913 is available for domestics employed at a commercial farm location.

This code includes maintenance or repair of the insured's premises or equipment. New construction or demolition of structures shall be assigned to construction or erection codes.

1164 MINING – NOC – UNDERGROUND – NOT COAL

Code 1164 applies to underground mining involving the extraction of ores, stone, clay or other minerals. It applies to both the above ground and underground work and includes shaft sinking, slope sinking, rock tunneling or other development work. The ore rock is broken out by drilling and blasting with explosives, although the code also applies when work is done by hand. The equipment involved includes rock drills; haulage locomotives and cars or other vehicles; hoisting equipment; ventilation equipment; air compressors and electrical equipment. Materials used include timber, air and water pipes, railroad track and miscellaneous steel.

The classification includes installation of machinery, construction of roads or railroad track, and maintenance or repair of equipment and the maintenance of the underground premises. Maintenance or repair of above ground buildings and janitorial operations associated with above ground buildings may be assigned to Code 9015.
Code 1164 also applies to diving operations in inland lakes, ponds, water towers and other non-navigable waters.

1320 OIL OR GAS LEASE OPERATOR

Separately rate: erecting or dismantling of derricks, drilling, installation or recover of casing, well shooting, cementing, tank building, topping operations or gasoline recovery.

Code 1320 applies to the actual operation of a producing oil or gas lease whether performed by the lease owner or a contract lease operator. It includes all of the operations necessary to operate the producing lease. It does not include any operations involved in bringing a well to production. It does include clearing of land, building of lease roads, slush pits, levees or fire walls, cleaning and swabbing of old wells, the laying or taking up of flow lines and water lines, installing of central pumping units, running the pumps, gauging the oil or gas, heat-treating the oil to remove excess waste, and maintenance and repair of equipment.

This code does not apply to individual contractors engaged in separate operations which may be mentioned above. It is intended to apply to the operations of the employer who is engaged in actually operating the lease.

1322 CLEANING OR SWABBING OF OLD WELLS HAVING PREVIOUSLY PRODUCED GAS OR OIL – BY CONTRACTOR – NO DRILLING

Not available to a concern or contractor doing work in connection with a new well which has not yet been completed. Such concern or contractor shall be assigned to Code 6235.

Applies to operations done by a specialist contractor or restore an old well or to increase production on a producing well. The operations include pulling, repairing or replacement of pumps, rod and tubing, and the cleaning and swabbing of wells. This work is usually done with the use of a special portable derrick or rig.

The operation of a permanent yard location where materials are stored and equipment is maintained is assigned to Code 8227. Repair or maintenance of over-the-road vehicles is assigned to Code 8395.

1438 BLAST FURNACE OPERATIONS; CALCIUM CARBIDE MFG; GARBAGE WORKS; LEAD MFG; MAGNESIUM METAL MFG; METAL SCRAP DEALER: REDUCTION BY MELTING; PORCELAIN FRIT MFG; SMELTING, SINTERING OR REFINING – METALS – NOT IRON; STEEL GRIT MFG

Includes electric process. Includes the manufacturing of artificial abrasives, carbon or graphite. Includes maintenance and repair of blast furnaces or operations incidental to storage or handling of materials or products. Mining, slag excavation, quarrying or the erection of furnaces to be separately rated. Applies to reduction or incineration of garbage works. Applies to Metal Scrap Dealers, when the reduction of metals is performed by a melting process. Includes the manufacture of red (a lead oxide) or white (a heavy, poisonous, basic carbonate of lead of variable composition) lead.

Code 1438 applies to the operations involved in the extraction of non-ferrous (non iron or steel) metal from ore or ore concentrates. This normally begins with the receiving and stockpiling of ore followed by crushing, washing and screening. The ore is then milled, concentrated, amalgamated and or sintered. Sintering may be done by passing

the ore through ignited burners or by the use of rotary kilns or other types of furnaces. This may be followed by crushing the sintered ore preparatory to the actual smelting or reduction process. Small amounts of impurities may be removed by further refining in a furnace. The molten metal which results is then cast into ingots. As technology is modernized, new methods of extracting ore arise. For example, acid or caustic leaching are common in the extraction of metals such as aluminum or uranium which other metals such as copper or manganese may involve electrolysis as a part of the process. These variations are included in the definition of this classification.

Maintenance or repair of equipment is also included as is storage of raw materials and finished products. Maintenance or repair of the insured's buildings and grounds and janitorial operations are assigned to Code 9015.

Code 1438 also applies the operations of garbage works. These operations include the incineration of garbage and garbage reduction operations. The sorting of garbage to remove recyclable materials is assigned to Code 8264. The reduction operations assigned here consist of the operation of a facility where garbage trucks will unload, the garbage is placed in compacting machinery which compacts the garbage into a small size and it is then loaded into trucks which will transport it to the landfill. Cleaning up spilled garbage around the compactor is part of Code 1438 and is not considered janitorial operations.

1463 ASPHALT WORKS; COAL BILLET OR BRIQUET MFG

Digging, mining or quarrying to be separately rated.

Code 1463 applies to the operations involved in producing asphalt for use in paving operations. These operations include grinding and pulverizing asphalt rock obtained from natural deposits or melting natural or distilled asphalt and mixing it with sand, gravel or limestone. It includes permanent asphalt mixing plants operated by paving contractors. Asphalt plants erected for use on a particular job are assigned to Code 5506. Maintenance or repair of equipment is also included as is the storage of raw materials or the finished product.

Maintenance or repair of over-the-road vehicles may be assigned to Code 8395. Maintenance or repair of the insured's buildings and grounds and janitorial operations may be classified as Code 9015.

Code 1463 also applies to the operations involved in the manufacturing of coal billets or briquettes. The operations involve crushing or pulverizing coal, adding quantities of pitch or tar and subsequently forming the mixture into briquettes.

1624 FELDSPAR MINING; GRAPHITE MFG; GRINDSTONE MFG; LIME MFG – QUARRY – NOC; LITHOGRAPHING STONE MFG; ORE MILLING; QUARRY NOC; SLAG DIGGING AND CRUSHING; SLATE MILLING, SPLITTING OR ROOFING SLATE MFG; STONE CRUSHING; STONE CUTTING OR POLISHING NOC

Code 1624 applies to the operations involved in quarrying various materials including limestone, cement rock, feldspar, granite and other materials. The operations involved are those of open-pit quarrying or surface mining operations including stripping of surface material covering the minerals or rocks to be quarried. It does not include any underground mining operations. It includes slag excavation and crushing.

This code includes stone crushing operations whether done at the quarry location or as separate operations elsewhere. It also applies to operations such as the crushing of gravel or used concrete. Such operations involve the use of jaw crushers, gyrators, roll crushers, etc. and may include the screening and washing of the stone and gravel. It includes ore milling operations and slate milling and splitting operations. Code 1624 also applies to stone cutting or polishing operations whether for building materials or for monuments or gravestones. However, monument dealers who inscribe artwork, lettering and dates on the purchased blank monuments or gravestones are assigned to Code 8010 – Monument Dealer.

This code also includes the manufacturing of grindstones, millstones and lithographic stones.

The maintenance and repair of machinery and equipment is included in this classification as is the receiving and storage of materials and finished products. Maintenance and repair of the insured's buildings and grounds and janitorial operations are to be classified as Code 9015.

1701 CEMENT MFG; MAGNESITE MFG; PLASTER MILL; ROCK WOOL MFG

Code 1701 applies to the operations involved in the manufacturing of cement. Limestone, marl, alumina, lime, iron oxide and magnesia are received, crushed, blended

and sized in rock crushing, rough milling and screening equipment. The material is ground by either a wet or dry process largely in ball or tube mills followed by blending in proportioning equipment. The mixture is then finish-ground prior to storing in silos or packing in bags or boxes.

This code also applies to the manufacturing of plaster. These operations include the following: limestone is received, repeatedly crushed, calcinated in high heat by either batch process or by continuous roll on conveyors to remove water, ground and mixed with gypsum, sand, expanded perlite, retarders, stabilizers and wood fibers. The finished product is then packaged in heavy bags.

Code 1701 also applies to the manufacturing of mineral insulation material including fiberglass insulation material. Preliminary crushing operations begin the process. Mineral wool is a mass of fine intertwined fibers formed by blowing air or steam through molten rock or slag. This shreds the slag into wool. The final product may be shipped granules which are bagged or formed into flat sheets, cut to a particular size, enclosed in paper or foil and packaged.

The maintenance and repair of equipment is included as is the receiving and storage of raw materials and the storage and packaging of products. Maintenance and repair of the insured's buildings and grounds and janitorial operations are classed as Code 9015.

1748 ABRASIVE WHEEL MFG; CLAY MILLING; EMERY WORKS; FLINT OR SPAR GRINDING; HONE OR OIL STONE; MICA: GRINDING, SPLITTING OR GOODS MFG; ROOFING GRANULES MFG; SILICA GRINDING; SLATE GRINDING; SOAPSTONE OR SOAPSTONE PRODUCTS MFG; TALC MILL

Code 1748 applies to the operations of insured's engaged in the grinding of silica or minerals which contain silica, emery, talc or other silicate materials such as kaolin and other clays. These operations may involve receiving the raw material, crushing it to a small size and then grinding to various grades of fineness. Further refining may be done by blowing the ground material through a series of screens prior to packaging. This code also applies to mica grinding, slate grinding and roofing granules mfg. It includes all packaging operations.

Operations involved in abrasive wheel manufacturing include the compounding, molding and finishing operations required to fabricate or manufacture the finished abrasive wheel. Operations involving the crushing of the abrasive materials are included.

However, the manufacture of artificial abrasives, carbon or graphite is assigned to Code 1438. The manufacture of molds for abrasive wheels is assigned to code 3116.

This code includes the maintenance and repair of machinery and equipment as well as the storage of raw materials and finished products. Maintenance and repair of the insured's buildings and grounds and janitorial operations are to be classed as Code 9015.

1925 DIE CASTING MFG; FOUNDRY: DIE CASTING

Code 1925 applies to the operations of insured's engaged in the manufacturing of die castings. Ingots are obtained which have been prepared by melting various metals in desired proportions. The ingots are melted in die casing machinery and forced into dies by means of air or hydraulic pressure. Castings are removed and cleaned by grinding and sanding. Further machining operations such as drilling, tapping, turning, milling, buffing and polishing are assigned to Code 3632 – Machine Shop NOC, unless the tolerances held meet the requirements for Code 3629. Inspection operations are included in Code 1925. The manufacture of the dies used in the die casting machinery is assigned to code 3116 – Tool Mg: Dies, Jigs or Fixtures. The maintenance or repair of machinery or equipment is included in Code 1925 as is the storage of raw materials and the packaging and storage of finished products. Maintenance and repair of the insured's buildings and grounds and janitorial operations are to be classed as Code 9015.

2003 BAKERY; DOUGHNUT MFG; DOUGHNUT SHOP – RETAIL: DOUGHNUT PREPARATION EMPLOYEES

Code 2003 applies to the operations involved in the operation of a bakery. Code 2003 includes such operations as the mixing of dough and batters, kneading dough, shaping or proportioning of dough or batter, baking, slicing, assembling or decorating items, and packaging. Bakeries may be large commercial operations or small neighborhood specialty shops. There may be heavy equipment or most of the work may be by hand. The preparation of frozen baked goods or frozen or refrigerated raw dough is included in this classification; however, the making of prepared frozen items such as pizzas, stuffed pockets, etc. is assigned to Code 6504. In doughnut or bagel shops the making and cooking of the items is assigned to Code 2003 while the counter sales persons may be assigned to Code 8017 if there is physical separation between the two operations. Retail bakery stores are also assigned to Code 8017 as are counter sales employees of

bakeries as long as there is physical separation between the preparation and cooking area and the counter sales area.

The maintenance and repair of equipment is also included. Maintenance and repair of the insured's buildings and grounds and janitorial operations are to be assigned to Code 9015. Maintenance and repair of over-the-road vehicles is to be assigned to Code 8395.

Bakeries operated as part of a supermarket operation are included in the store code. Bakeries operated as part of food service operations are included in Code 9058.

2014 FEED MFG; GRAIN MILLING; GRIST MILLS; POTATO FLOUR MFG; WOOD FLOUR MFG

Code 2014 applies to the operations of grist mills where grains such as wheat, oats, barley, rye, rice and corn are milled. It includes the manufacturing of feed or feed additives for livestock and poultry, the reduction of vegetative substances such as alfalfa or oat hulls using milling processes, and the manufacture of flour from various sources.

The classification includes the receiving and storage of grain in grain elevators, storage bins and hoppers, or warehouses. The processing operations involve the use of mechanical equipment to clean, mill, mix and package the finished product. Equipment such as screens, separators, scrubbers and brushes; mechanical grinders or rolling mills; mixing hoppers and mechanical bagging or packaging machines are generally utilized although the classification applies to non-mechanized operations also.

The maintenance and repair of machinery and equipment are included as is the storage of raw materials and finished products. Maintenance and repair of the insured's buildings and grounds and janitorial operations is to be assigned to Code 9015.

2016 BREAKFAST FOOD MFG; CRACKER MFG

Code 2016 applies to the operations involved in the manufacturing of cereals and other breakfast foods for human consumption. It does not apply to any foods processed for consumption by animals or to operations of grain milling only. The products manufactured include oatmeal, corn flakes, puffed wheat or rice, cream of wheat and

other breakfast cereals. Some cereals may have dried fruits or nuts added and some may have marshmallow pieces added. All of the operations involved in the production of the cereal grains and the added ingredients are included in this classification. This classification also includes the manufacture of toaster pastries, granola bars, frozen waffles, pancakes, french toast and other similar items when they are included in the products made by the cereal manufacturer. These items may also be made as part of a general bakery operation in which case their manufacturing would be included in Code 2003.

The operations involved in this classification may include preliminary milling and will include the processing of milled grains by cooking or by other methods such as roasting or toasting to make the product. There will be considerable packaging operations.

The maintenance or repair of machinery and equipment is included as is the storage of raw materials and finished products. Maintenance and repair of the insured's buildings and grounds and janitorial operations are to be assigned to Code 9015.

Code 2016 also applies to the operations involved in the manufacturing of crackers, cookies, wafers, matzos, macaroni, spaghetti, noodles, and other pastas and ice cream cones. The operations consist of the mixing of dough using dough mixers and dough kneaders, forming the items which may include the use of hydraulic presses, drying or baking the items, and packaging the finished product. This code does not apply to bakeries producing a general line of baked goods such as bread, cake, muffins and pies even though some of their products may be crackers or cookies.

Mall "cookie factories" or cookie shops are to be classified as Code 9058 – Food Service Operations. These locations usually bake cookies on site although the dough is usually received already mixed. They may also decorate cookies. Some locations may also bake and serve muffins. Soft Drinks and coffees and teas are also usually served.

2021 SUGAR MFG OR REFINING; SYRUP: FRUIT – MFG, OR MOLASSES REFINING, BLENDING OR MFG

Code 2021 applies to the operations involved in the manufacturing of sugar and syrups. While the process includes the use of sugar cane, in Michigan it is generally the use of sugar beets which is the normal situation. The sugar beets are washed, sliced and cooked, and the juice is then purified, filtered, evaporated and crystallized. The sugar crystals are separated from the syrup by centrifugal extractors, dried, granulated and

made ready for packing. The finished sugar is packaged into various sized containers. When cane is used the process is the same except that the cane is crushed or rolled to extract the juice. Molasses and sugar syrups resulting from the processing operation are heat-treated, skimmed, blended, canned or pumped into storage pending shipment.

The same operations are conducted when the product is a fruit syrup. The processing of honey is also assigned to this code when it is done by those who do not also raise the bees. The processing of honey by bee-keepers is included in Code 0034.

The maintenance and repair of machinery and equipment as well as the storage of raw materials and finished products are included. Maintenance and repair of the insured's buildings and janitorial operations are assigned to Code 9015.

2041 CHEWING GUM MFG; COCOA OR CHOCOLATE MFG; CONFECTION MFG

Code 2041 applies to the operations involved in the manufacturing of a variety of items know as candy or associated with candy as well as the manufacturing of cocoa or chocolate and chewing gum. The manufacturing of cocoa is from cocoa seeds involves roasting, grinding and screening of cocoa seeds; pressing to remove cocoa butter; and pulverizing the residue after the butter is removed. Chocolate is made by mixing the cocoa powder with some of the cocoa butter and sometimes adding sugar. The cocoa, chocolate or cocoa butter are then packaged.

The operations involved in the making of candy may range from total hand mixing and forming to highly mechanized and automated mass production. It is not unusual to find cooking operations, but cooking is not necessary to the code. The manufacture of chewing gum requires very little labor but a large volume of packaging operations.

Maintenance and repair of equipment is included as is the receiving and storage of raw materials and the packaging and storage of finished products.

Janitorial operations and maintenance and repair of the insured's building and grounds are assigned to Code 9015.

2065 CONDENSED MILK MFG; ICE CREAM MFG; MILK PRODUCTS MFG NOC; MALTED MILK MFG – INCLUDING DEHYDRATION OF MILK

Code 2065 applies to the operations involved in the production of milk products such as evaporated or condensed milk, baby formula and dried milk products such as milk powder, dried milk and malted milk.

The main operations involves the evaporating of water from the raw milk in tanks by means of heat, possibly adding required ingredients, and the canning or packaging of the end product. The maintenance and repair of equipment is included as is the receiving and storage of raw materials and the packaging and storage of finished products.

Code 2065 does not apply to the production of butter or cheese (Code 2070). Code 2065 also applies to the operations involved in the manufacturing of ice creams, sherbets, sorbets, frozen yogurt and frozen ices. Operations include the mixing of the basic ingredients of milk, sugar, eggs, and gelatin or other stabilizers although today various artificial ingredients may replace the traditional items; pasteurizing; homogenizing; and cooling. Fruits, flavors, nuts, candy pieces, etc. are added. The ice cream is then made in various forms or filled into different size containers and sent to hardening rooms. Various forms include bulk, brick, cups, rolls, on sticks and other fancy shapes as well as ice cream cakes. Frozen items are then packaged. The maintenance and repair of equipment is included as is the storage of raw materials and finished products.

Janitorial operations and the repair and maintenance of the insured's buildings and grounds are assigned to Code 9015.

2070 BOTTLE DEALER – USED – NO CRUSHING; BUTTER OR CHEESE MFG; CREAMERY; MILK BOTTLE EXCHANGE; MILK DEPOT OR DEALER

Code 2070 applies to the operations involved in the processing of raw milk. These operations include pasteurization; homogenizing; separating; and production of cottage cheese, buttermilk, butter and cheeses. Bottling, packaging and storage, as well as the production of flavored milks and milks and creams with long shelf lives, are all included. This code also applies to insured's which operate as milk depots or as milk dealers.

Insured who collect, sort, recondition and redistribute bottles and/or cans are also included in this code providing that no crushing is done. These operations involve picking up the empty bottles, unloading to conveyor belts, running through washing machines and placing on other conveyor belts for sorting. Defective bottles are removed and sorted, bottles are returned to the owners or resold to others. If crushing

is done, the entire operation is assigned to Code 8364. Maintenance and repair of equipment and machinery are included as are storage operations. Janitorial operations and maintenance and repair of the insured's building and grounds are assigned to Code 9015.

2081 BUTCHERING

Includes the handling of livestock, preparation of dressed meat, washing of casings and offal. The preparation of dressed meat is concluded when the carcass is placed in the cooler room for aging.

Subsequent operations may be subject to the following treatment if the risk qualifies under Rule Four – E.

Processing fresh meat into meat products by smoking, curing, preserving, cooking, canning and tinning. Sausage and sausage casing manufacture are to be assigned to Code 2095 – Meat Product Mfg.

Rendering or fertilizer manufacturing to be separately rated.

Code 2081 applies to the operations involved in the receiving and slaughtering of animals. The classification applies to the operations conducted prior to the placing of the carcass in the cooler room for aging and includes the cleaning of the premises involved up to that point. Cleaning operations of the balance of the premises are to be assigned to Code 9015. The maintenance and repair of machinery and equipment is included in Code 2081.

Storage is also included. However, storage of products produced under separately rated operations is appropriately classified under the appropriate classification for those operations.

Risks that engage only in operations which involve cutting of meat into steaks, chops, roasts, grinding of meat and similar operations are to be assigned to the appropriate store classification.

This code does not apply to the killing and processing of poultry. Those operations are assigned to Code 0034 or the appropriate store code depending upon when the operations are conducted.

2095 FISH CURING; MEAT PRODUCTS MFG - NOC; SAUSAGE OR SAUSAGE CASING MFG

Code 2095 covers operations of insureds who prepare meat products by processing which alters the state of the meat received by cooking and/or adding substances to the meat to create a meat product that differs from the meat as it was received in its original state. Operations include baking, boiling, broiling, smoking, pickling, curing, breading or soaking in brine. Simply cutting the meat into pieces or grinding meat does not fall within the scope of this classification, but is assigned to the appropriate store classification. Code 2095 also includes the maintenance and repair of machinery or equipment as well as the storage of raw materials and finished products.

The process involved generally consists of the insured receiving dressed meat from others in halves, quarters or individual fresh cuts. The meats are further cut and trimmed according to the products being processed. Meat cuts are washed, soaked in brine, smoked, pickled, corned, cooked, wrapped and stored. Trimmings are chopped, ground, mixed, stuffed in casings, linked, smoked, boiled and stored. Additional ingredients may be added and the product may be canned or frozen.

Products processed include sausages, smoked or preserved beef and pork cuts, frankfurters, bologna and other lunch meats, head cheese, barbequed meats, etc. The manufacturing and processing of pet foods which are primarily composed of meat are assigned to this code.

This code also applies to employees of stores who are engaged in making sausage, etc.

Code 2095 also applies to the operations of insureds engaged in the curing of fish by smoking, pickling, evaporating or salting. It does not apply to insureds that merely handle, fillet, ice or otherwise prepare fish for sale by a process that does not involve curing. Janitorial operations and maintenance and repair of the insured's building and grounds are assigned to Code 9015.

2105 FRUIT PACKING

Fruit evaporating or preserving and canneries to be separately rated as Code 2111.

Code 2105 applies to the operations of insureds engaged in the packing of fruit which has been purchased from others or as a service to others. Fruit crops are purchased or

received in bulk from farmers and delivered to the packing location. There crews sort, grade, pack and freeze or otherwise prepare the fruit for transportation to market. Because this is usually a seasonal operation, some risks may also be engaged in vegetable packing operations. Those operations are to be assigned to Code 8209. Providing proper payroll records are maintained, both codes may be used. If proper payroll records are not maintained, all payroll will be assigned to the highest rated classification. The code also includes the maintenance and repair of machinery and equipment. Janitorial operations and maintenance and repair of the insured's building and grounds are assigned to Code 9015. There is not normally any appreciable amount of storage.

2110 PICKLE MFG; SAUERKRAUT MFG

Code 2110 applies to the operations involved in the manufacturing of pickles (pickled cucumbers) and pickled vegetables. Cucumbers or other vegetables are received in a natural state or packed in a brine solution. They may be sliced, chopped or left whole as they are processed by curing in a brine solution. Vinegar and spices are added to complete the pickling process. After sufficient processing, they are usually packed in glass jars, sealed and prepared for shipment. The maintenance and repair of machinery and equipment as well as the storage of raw materials and finished products are included. Janitorial operations and repair and maintenance of the insured's building and grounds are assigned to Code 9015.

2111 CANNERY – NOC; FRUIT EVAPORATING OR PROCESSING

Can manufacturing to be separately rated as Code 3315.

Code 2111 applies to the operation of a cannery. Containers are received, stored, washed and filled with the appropriate items. Fruits and vegetables are received, washed, sorted, graded, cored, peeled, cut in pieces, blanched, sometimes pre-cooked, packed into jars or cans, and sealed. The containers are then processed until properly heated or cooked, cooled, washed, labeled, stored or shipped. The classification also applies to the processing and freezing of fruits and vegetables where the preparation is the same as for canning (i.e., cleaning, peeling, cutting in pieces, etc.). Prepared fruits and vegetables are then placed into plastic bags or boxes, sealed, frozen, stored or shipped.

This classification also applies to the operations involved in the manufacturing of jams, jellies and preserves from various fruits. Fruits are washed, peeled, cooked and bottles for sale. Frequently a fruit pressing operation is involved. Congealants and preservative may be added and a pasteurization process included.

This code also applies to the operations involved in dehydrating fruits and vegetables to produce dried products. Fruits and vegetables are washed, peeled, cooked or left uncooked, and then dried for the removal of moisture content. The dehydrated fruits or vegetables are then packaged in containers such as plastic bags, boxes or metal cans prior to shipping. Freeze-drying operations are also included. The maintenance and repair of equipment as well as the storage of raw materials and finished products are included.

Operations performed for others which consist of packaging into retail-sized containers are to be assigned to Code 8059. Operations involving canning of products manufactured by the risk are included in the manufacturing code which applies to the risk. Janitorial operations and repair and maintenance of the insured's building and grounds are assigned to Code 9015.

2121 BREWERY; MALT HOUSES

This code applies to all of the normal operation of a brewery. Included are all of the operations necessary to produce beer or ale as well as the filling and sealing of the brewed product into kegs, bottles or cans, and any further processing. The operation of warehousing or distributing stations in Michigan by the brewery itself is included in this classification as is the maintenance of equipment and storage of raw materials and finished products. The brewery operations of a combined brewery and restaurant are included in this classification while the restaurant operations are assigned to Code 9058. The maintenance and repair of the restaurant equipment are assigned to Code 9058 also. Janitorial operations and repair and maintenance of the insured's building and grounds are assigned to Code 9015.

2131 ALCOHOL MFG – GRAIN; BOTTLING – SPIRITUOUS LIQUOR; DISTILLERY – SPIRITUOUS LIQUOR

Includes grain alcohol manufacturing and warehousing, rectifying or blending.

This code applies to distillery operations which produce spirituous liquors, i.e., whiskey, gin, rum, etc. It also applies to the manufacture of grain or industrial alcohol.

The manufacturing operations include preparing of the mash from various grains, potatoes or molasses received from outside sources, and the fermenting, distilling, barreling and aging of the products.

Other operations include bottling, labeling, packaging and warehousing of distilled spirituous liquors received in barrels from outside sources or piped into tanks from physically separated distilleries located in the same building or in a separate building.

This classification also applies to the operations of the wholesale spirit merchant who bottles the product and the specialist rectifier or blender engaged in making different grades of distilled whiskey or mixing whiskey or other liquors with grain alcohol to produce blended whiskey, gin, liqueurs or other such products.

Maintenance of equipment and storage of raw materials and finished products is included in this classification. Janitorial operations and maintenance and repair of the insured's building and grounds are assigned to Code 9015.

2143 CIDER MFG; FRUIT JUICE MFG; VINEGAR MFG; WINERY

This classification applies to the operations involved in manufacturing or processing fruit juices, cider, vinegars and wines.

The operations involve the receiving of various fruits, washing and pressing of the fruits, and extracting the juice by mechanical processes. The extracted juice may be bottled as is, or it may be diluted with water and sugar or preservative or flavorings or other juices may be added. The juice may able be condensed into a concentrate and/or frozen. The operations involved in the production of wine are similar to fruit juice manufacturing with the addition of the additional operation of natural fermentation which converts the sugar in the crushed grapes into alcohol.

This code also applies to manufacture of cider and vinegars and includes the blending of flavored vinegars.

The wine, cider, fruit juice or vinegar may be bottled, canned or frozen; labeled; and packaged under this classification, or it may be placed into barrels or tank cars and shipped to outside bottlers.

The maintenance of equipment and storage of raw materials and finished products is included. Janitorial operations and maintenance and repair of the insured's building and grounds are assigned to Code 9015.

Wineries may also be involved in farming operations to produce the grapes used in the wine-making process. These farming operations are assigned to Code 0011, and the maintenance of the grounds used for these purposes is assigned to Code 0011 and not Code 9015.

2157 BEVERAGE MFG – CARBONATED – NOC; BOTTLING – NOT SPIRITUOUS LIQUORS; BOTTLING OF WINE

Code 2157 applies to the operations involved in the bottling or canning of carbonated beverages as well as the warehousing, labeling, packaging and distributing of the product by the bottler within Michigan. Syrups are mixed with carbonated water or the carbonated water may simply be flavored or left plain and the resulting product is filled into bottles or cans which are then sealed and processed. The bottling or canning of carbonated wines, beers or ales, received in barrels from outside sources, also falls within the scope of this classification as is the bottling of water.

Maintenance of equipment is also included. Distribution operations conducted by the bottler are also included in this classification; however, drivers are to be separately rated as Code 7380. Any over-the-road vehicle maintenance is classified as Code 8395. Janitorial operations and repair and maintenance of the insured's building and grounds are assigned to Code 9015.

Wholesale beer and ale dealers who only distribute such products are to be classified as Code 7390 while their drivers fall under Code 7210.

Wholesale distributors of wines and soft drinks are to be classified under Code 8018, while their drivers fall under Code 7380.

2380 BRAID OR FRINGE MFG; CARPET OR RUG MFG; CHENILLE PRODUCTS MFG; CORD, TWINE, CORDAGE OR ROPE MFG – NOC; COTTON BATTINGM WADDING OR WASTE MFG; COTTON, FLAX, HEMP OR JUTE SPINNING OR WEAVING; EMBROIDERY MFG; FELTING MFG; HOSE MFG – WOVEN FIRE HOSE FROM LINEN

THREAD; LABEL MFG – WOVEN LABELS; LINEN CLOTH MFG; MOP HEAD MFG – FROM COTTON WASTE; NAILHEAD ORNAMENTATION; NYLON TEXTILE FIBER MFG; PIPE CLEANER MFG; PLEATING AND STITCHING – DRESS FABRICS OR TRIMMINGS; POLYESTER TEXTILE FIBER MFG; SHODDY MFG; SILK THREAD OR YARN MFG; SILK THROWING AND WEAVING; SISAL GARNETTING; WEBBING MFG; WOOL SEPARATING

Code 2380 applies to the operations involved in the manufacturing of textile fibers and the processing of those fibers into cloth or other items. Fibers may be produced from chemicals or natural materials may be processed by washing, combing, spinning, etc, to produce textile fibers from which fabrics are woven or otherwise formed or other items are made. Yarns or threads may be bleached, dyed or processed. Carpets or rugs are formed by weaving, braiding, punching or other methods. They may be made from dyed yarns or fabric or they may be dyed after manufacturing. Knitting operations are assigned to Code 2501.

Embroidery manufacturing refers to the operations involved in making embroidered textile fabrics or mass-produced embroidered patches. The embroidery of individual garments or the attaching of embroidered patches to garments or items to be assigned to code 2501.

Shipping, receiving and storage as well as the maintenance or repair of machinery is included in this classification. Janitorial operations and maintenance and repair of the insured's building and grounds are assigned to Code 9015.

2501 **BAG OR SACK MFG – CLOTH; BAG RENOVATING; BOX SPRING OR MATTRESS MFG; CANVAS GOODS MUFG – LIGHWEIGHT MATERIALS; CHENILLE CLOTH PRODUCTS MFG; CLOTHING MFG; COLLAR MFG; DOLL CLOTHING OR CLOTH DOLLS OR CLOTH PARTS MFG; DRAPERIES OR CURTAIN MFG; FEATHER OR FLOWER MFG – ARTIFICIAL; FEATHER PILLOW MFG; FUR CLOTHING MFG; FUR MFG – PREPARING SKINS; FUR PLATE MFG; FURNISHINGS GOODS MFG NOC; FURRIERS; FUR POINTING; GLOVE LINING MFG; GOVE OR MITTEN MFG; HAIR GOODS MFG; HAIR – PREP FOR BRUSH MFG; HAT MFG – CLOTH, FELT OR STRAW; KNIT GOODS MFG NOC; LAMP SHADE MFG – PARCHMENT OR TEXTILE; LINGERIE MFG; LININGS – sewing into coats by hand; MOSQUITO NETTING – CUTTING & SEWING; NECKTIE MFG; PARACHUTE MFG; PILLOW, QUILT OR**

CUSHION MFG; POWDER PUFF MFG – from fabrics or dressed wool skins; QUILTED CLOTH MFG – for garments or garment linings; SAIL MAKING – NOT CANVAS – SHOP; SHIRT MFG; SUSPENDER MFG; TEXTILE MENDING – invisible weaving; TOY MFG – CLOTH STUFFED; TRIMMINGS OR RIBBONS – hand sewing on finished garments; UMBRELLA MFG; WINDOW SHADE MFG

Code 2501 applies to the manufacture of items from textiles fabrics or yarns. Yarns may be knit or otherwise processed into gloves, garments, fabrics, etc. The manufacturing of fibers, yarns or thread is to be separately rated as Code 2380.

Fabrics are cut, shaped or formed and then assembled into various objects by gluing, sewing or other means of assembly into various products. Sometimes various metal or plastic parts may be incorporated into the finished product. This classification does not include the manufacturing of the metal or plastic parts, but is does include the process of incorporating such parts into the final product. Also included is the manufacturing of awning, tents, etc. when made from textile fabrics not exceeding a weight of twelve (12) ounces per square yard. Maintenance of equipment, receiving operations, packaging and storage of raw materials and finished products are included. Janitorial operations and maintenance and repair of the insured's building and grounds are assigned to Code 9015.

2503 DRESSMAKING OR TAILORING – CUSTOM EXCLUVIVELY; FUR COAT OR JACKET MFG – CUSTOM MADE

Not mass manufacturing. Code 2503 applies to the operations involved in the custom making or tailoring of ladies' dresses, suits, wraps or other garments, and men's suits, pants, shirts, overcoats or other garments on a made-to-order basis for an individual. Operations include the showing of sketches or fabrics, cutting, basting and fitting garments on customers. Frequently there are preliminary fitting of the garment to insure proper size and cut. The clothing is then altered as required and finished prior to the final fitting of the garment. Employees will operate sewing machines, but there is usually a high degree of hand sewing finishing. Garments are pressed and may be packaged.

A given customer may order several of a kind, possibly in different fabrics, all of which, however; would be intended for such individual as the ultimate user.

In addition to making garments, the dressmaker or tailor may also do alterations on clothing for their customers.

2576 AWNING, TENT OR CANVAS GOODS MFG – NOC; BUFFING OR POLISHING: CLOTHS OR CLOTH DISCS OR WHEELS

Erection, removal or repair (done outside the shop) to be separately rated as Code 5538. Manufacturing of metal supports or poles or metal awnings to be separately rated as Code 3076. Manufacturing only of metal awnings to be rated as Code 3076.

This classification applies to the operations involved in the manufacturing of awnings, tents or other large items such as tarpaulins from canvas, duck and synthetic water resistant fabrics. Powered material cutters, sewing machines, grommet equipment and other equipment may be utilized to fabricate these products. When all of the fabric used to produce such items weighs less then twelve (12) ounces per square yard, Code 2501 applies.

The manufacturing of buffing or polishing cloths as well as cloth wheels which are used for washing, buffing or polishing is also included here. Shipping, receiving, storage of raw materials and finished products as well as maintenance or repair of equipment are included in the classification. Janitorial operations and maintenance and repair of the insured's building and grounds are assigned to Code 9015.

2585 CARPET, RUG OR UPHOLSTERY CLEANING – SHOP; DIAPER SERVICE; LAUNDRY – NOC

Code 2585 applies specifically to the operations involved in the shop cleaning of carpets, rugs or upholstery as well as to the operations of laundering facilities which are not otherwise classified. The code contemplates marking; weighing and sorting laundry; washing, extracting, tumbling, starching and drying; machine or hand ironing; mending, folding and wrapping. Collecting or distributing stores operated as the same location as the laundry operations are to be assigned to Code 2585 as are counter personnel.

Collecting or distributing stores at locations where laundry is not done may be separately rated as Code 8017. Coin-operated laundromats are also assigned to Code 8017.

This classification includes the maintenance and repair of equipment except that the maintenance or repair of over-the-road vehicles may be assigned to Code 8395. Pick-up and delivery drivers are to be classified as Code 7380.

This classification does not include dry cleaning operations which are to be assigned to Code 2586.

Janitorial operations and maintenance and repair of the insured's building and grounds are assigned to Code 9015.

2586 CLEANING OR DYEING (DRY CLEANING); FEATHER DYEING; FUR CLOTHING: CLEANING, TUMBLING, GLAZING, COMBING AND IRONING

Code 2586 applies to the operations involved in cleaning or dyeing wearing apparel; household furnishings such as curtains, bedspreads, blankets, slip covers, etc.; or other similar items using any number of solvents, various spotting agents, caustics and dyes. Operations include sorting, marking, dry cleaning and extracting, recovery of solvents, drying and deodorizing, inspecting, spotting, pressing, repairing and dyeing. Mothproofing and waterproofing may also be done. Collecting or distributing stores operated at the location where cleaning or dyeing are done is assigned to Code 2586 as are counter personnel, receiving clerks, sorters and markers.

Collecting or distributing stores at locations where cleaning or dyeing is not done are assigned to Code 8017. Pick-up and delivery drivers are assigned to Code 7380, and any vehicle maintenance or repair is assigned to Code 8395.

Cold storage facilities maintained for the off-season storage of cleaned items may be included in this code, if those operations do not have separate employees. If the operation utilizes separate employees, it should be classified as Code 8291 – Warehousing – Cold Storage.

Janitorial operations and maintenance and repair of the insured's building and grounds are assigned to Code 9015.

2587 TOILET OR TOWEL SUPPLY CO

No laundry operations. Code 2587 applies to the operations of businesses which supply towels, linens, floor mats, uniforms, coats, aprons, etc. to their customers. They will employ drivers (Code 7380) who will pick up the soiled items, deliver them to a laundry or dry cleaners for cleaning, and deliver them back to the appropriate customer. The cleaned items may be delivered to the insured by the laundry or the insured's drivers may pick them up. After the items have been cleaned, they are counted, sorted, mended and wrapped for return to the customers. Items may be machine embroidered for the firm's name or the customer's name or otherwise marked for identification.

Maintenance or repair of over-the-road vehicles may be assigned to Code 8395.

Janitorial operations and maintenance and repair of the insured's building and grounds are assigned to Code 9015.

2623 LEATHER: DRESSING, EMBOSSING OR MFG – PATENT OR ENAMEL; SHEEPSKIN PICKLING, TANNING; WOOL PULLING

The operations involved in Code 2623 include receiving raw hides, washing, removing any flesh left on the hides as well as the hair, softening, and tanning by using various chemical solutions. Tanned hides are split, dyed and finished. Sheepskin may be tanned with or without wool, depending upon its use. Leather may be embossed, grained and finished by hand rubbing and buffing. Patent leather may be made by coating the leather with various coatings. Wool pulling refers to the process of removing the wool from the sheepskin by whatever method is employed.

Shipping, receiving and storage of raw materials and finished products are included as are the maintenance and repair of equipment. Janitorial operations and maintenance and repair of the insured's building and grounds are assigned to Code 9015.

2660 BOOT OR SHOE MFG – NOC; SLIPPER MFG; SHOE FINDINGS OR STOCK MFG

Code 2660 applies to the operations involved in the manufacturing of shoe parts as well as the manufacturing of shoes, boots and slippers themselves. Shoe findings include tongues, linings, counters, leather and fiber heels, soles, etc. These items are cut to a pattern and may be sewn by machine, packed and sent to the shoe manufacturer.

Shoe manufacturers may produce men's, women's, children's , or infants' shoes or slippers using such raw materials as leather, imitation leather, plastics, fabric, rubber heels and soles, padding, eyelets, buckles, cement, nails, etc. Shoes are usually assembled from parts prepared to pattern with material cut by hand or machine. Operations will usually involve sewing, gluing and nailing with finishing, trimming, waxing, buffing, brushing and cleaning followed by packaging operations. Shipping, receiving and storage of raw materials and finished products as well as the maintenance and repair of machinery are included.

Janitorial operations and maintenance and repair of the insured's building and grounds are assigned to Code 9015.

2683 BAG MFG – LUGGAGE

Code 2683 applies to the operations involved in the manufacturing of hand luggage. "Hand Luggage" refers to all kinds of hand luggage, including traveling bags, suitcases, matched bag sets and any other kind of luggage which may be carried by hand. However, the manufacturing of soft fabric bags, which have no frames, is classified under Code 2501. The manufacturing of ladies' handbags is assigned to Code 2688.

Code 2683 contemplates the use of raw materials such as wood, metal, etc. which are cut to pattern and assembled into a frame to which leather, vinyl or cloth, is sewn or attached, forming a bag. Hardware, handles, grips, hinges, etc. are affixed to the suitcase, usually by riveting. Items may be packaged.

Shipping and receiving, storage of raw materials and finished products, and repair and maintenance of machinery, are included in this classification. Janitorial operations and maintenance and repair of the insured's building and grounds are assigned to Code 9015.

2688 HANDBAG OR POCKETBOOK MFG; LEATHER: BELTING MFG, GOODS MFG – NOC, OR SKIVING; WELTING MFG – LEATHER, LATEX, BURLAP, PAPER, TWINE, ETC.

Code 2688 applies to the operations involved in the manufacturing of pocketbooks, wallets, key cases, toiletry cases, belts, etc. from leather, imitation leather, vinyl sheet, or fabrics. These operations include splitting the leather to the desired thickness,

cutting the material to size by hand or power tools, and forming the final product by folding, cementing, gluing, punching, eyeleting, riveting and sewing, if required.

The manufacturing of welting includes cutting of material, forming over an appropriated stuffing and stitching the covering together. It is generally then wound on cones for storage and shipment.

Shipping and receiving, storage of raw materials and finished products, and maintenance and repair of machinery is included. Janitorial operations and maintenance and repair of the insured's building and grounds are assigned to Code 9015.

2702 BARK PEELING – IN CONNECTION WITH LOGGING OR BY CONTRACTORS; LOGGING OR LUMBERING; TIMBER CUTTING AND REMOVAL

Includes construction, operation, maintenance or extension of logging roads or railroads. Mill operations to be separately rated.

Payments of allowances to employees for power saws furnished by employees shall constitute remuneration as defined in Rule Five – Premium Basis, unless the employer's books and records are maintained so as to show separately by employee that such payments constitute reimbursement of expenses. If such payments or allowances, shown separately by employee on the employer's books and records do not exceed 20% of the employee's total remuneration, they shall be omitted in computation of the premium. If such payments or allowances to an individual employee exceed 20% of the amount shown as total remuneration of that employee, the amount in excess of 20% shall be considered as remuneration, even though it is separately recorded in the employer's books and records.

Code 2702 applies to the operations of businesses engaged in logging and lumbering regardless of the size of timer being harvested and includes maintenance or repair of equipment except that over-the-road vehicle maintenance or repair may be assigned to Code 8395. Logging businesses may be engaged in cutting of young trees 2 to 3 inches in diameter as well as the felling of huge tress several feet in diameter. The removal of stumps in conjunction with other logging and lumbering operations is included. However, stump removal operations by specialist contractors are assigned to Code 6217 – Excavating. The thinning of timberland by removing small trees is included in Code

2702. Drivers employed by such firms are assigned to Code 7380. Drivers of trucking firms employed to transport the logs or lumber are assigned to Code 7208. Repair and maintenance of the insured's building and grounds as well as janitorial operations are assigned to Code 9015.

2709 LOGGING OR LUMBERING – MECHANICAL HARVESTING

Code 2709 applies when the cutting and loading of trees is performed with mechanized equipment where the operator does not leave an enclosed cab. The equipment must provide protection from rollover and falling objects. The equipment must meet OSHA guidelines for Roll Over Protection Standards (ROPS) and Falling Objects Standards (FOPS).

Code 2709 will only apply to employees who operate equipment conforming to the OSHA standards. Code 2702 will apply to employees operating all other logging equipment, including chain saws, chippers and loaders. The over the road transport of logs will be assigned to either 7380 or 7208, as described in the definition for Code 2702.

2731 BARKING MILL; BARREL STOCK MFG; COOPERAGE STOCK MFG; EXCELSIOR MFG; FLOORING MFG – WOOD; FURNITURE STOCK MFG; LAST BLOCK MFG; LATH MFG – WOOD; PENCIL STOCK MFG; PICTURE FRAME MOLDING MFG; PLANING OR MOLDING MILL; SAW MILL; SHINGLE MFG – WOOD; SNOW FENCE MFG; CUT LATH FROM LOGS; STAVE MFG – WOOD

For BARREL OR COOPERATE STOCK MFG: Applies to the manufacturing of heads, hoops or staves. Cooperage assembly to be separately rated as Code 2881.

For SAW MILL: Storage and subsequent handling of processed lumber to be separately rated as Code 8232.

For PLANING OR MOLDING MILL: Applicable to risks whose principal product is dressed lumber, flooring or unassembled millwork. All year operations shall be assigned to Code 8232.

Code 2731 applies to the operations involved in the manufacturing of the items listed above in addition to the operation of saw mills, barking mills, and planing or molding mills. Cooperage stock refers to wooden parts for kegs, casks, barrels, tubs or tobacco

hogsheads. Furniture stock refers to wood parts for furniture such as tabletops, table legs, chair or sofa parts, bed panels and rails, and other wood pieces for furniture. The assembly of wood furniture is assigned to Code 2881. Saw mills use circular carriage or band saws to produce rough lumber from logs and may be either stationary or portable. Barking mills remove the bark from logs. Planing or molding mills produce dressed lumber, flooring, baseboards, molding (including picture frame molding), trim, dowels, and other planed or molded products which are not assembled.

Some of the machinery used in these operations include circular or band ripsaws, bolt saws, stave saws, cutoff saws, heading saws, jointers, planers, molders and shapers. Operations may include ripping, chipping, debarking, making of excelsior (thin, curved wood saving used for packing purposes), sawing, wood machining, shaping or curving, turning, mortising, tenoning, sanding, etc. Products will be sorted and packed for shipment.

Saw mills may conduct dry kiln operations or provide air drying operations. These operations are assigned to Code 8232 and not to Code 2731. For saw mills, all operations up to and including grading, removing and sorting the lumber as it comes from the conveyor, called the "Green Chain", and storing that lumber in the yard, are assigned to Code 2731. Operations subsequent to that sorting are assigned to Code 8232.

Code 2731 includes the maintenance or repair of machinery and equipment, shipping and receiving, storage of raw materials and finished products, and packing or packaging operations. Janitorial operations and maintenance or repair of the insured's building and grounds are assigned to Code 9015.

2759 BOX OR BOX SHOOK MFG; PACKING CASE MFG; PALLET MFG – WOOD

Code 2759 applies to the operations involved in the manufacturing or assembly of various types of wooden boxes, crates, box shooks (bundles of parts that are ready to be assembled into boxes), pallets (portable platforms used for handling, storing or moving parts), or skids (planks, logs, timbers, bars, rails or poles used to support or elevate a structure or object or to form a slideway). Tools used may be hand or electrically powered and include saws, nail guns, hammers, planes or other woodworking equipment. Code 2759 includes shipping and receiving as well as storage

of raw materials and finished products, maintenance or repair of the machinery or equipment used in the operations, and packaging operations.

Janitorial operations and maintenance or repair of the insured's building and grounds are assigned to Code 9015.

Risks which repair pallets, but do not do any pallet manufacturing, are assigned to Code 2802.

2790 ARTIFICAL LIMB MFG; BASKET MFG – WILLOW WARE; FIBER FURNITURE MFG; RATTAN, WILLOW OR TWISTED FIBER PRODUCTS MFG; LAST OR SHOE FORM MFG; MUSICAL INSTRUMENT MFG – WOOD; ORGAN BUILDING AND INSTALLATION; PATTERN-MAKING – NOC; PIANO KEYS MFG; PIANO MFG; PIPE MFG – WOODEN – TOBACCO; TAXIDERMIST;; WOOD CARVING; BY HAND

Manufacturing of metal jigs, fixtures or dies to be separately rated.

Includes assembling or finishing operations and manufacturing of the piano actions. Also applies to player pianos.

Code 2790 applies to the operations involved in the manufacturing of artificial limbs of all kinds. They may be made of plastic, metal, wood or other materials and may be electrically controlled and/or may incorporate computer technology. While they are generally made for people, artificial limbs for animals are also included in this classification.

Code 2790 also applies to the operations involved in the making of industrial patterns as well as architectural or engineering patterns. They are made of wood, plastic or metal and are samples or prototypes or three-dimensional representations of proposed items or buildings, etc. Generally wood is cut and machined using handsaws, jointers, lathes and other woodworking machinery. Parts are assembled, glued, sanded and varnished. There is considerable hand finishing. Patterns are often made of clay which is molded to the appropriated shape and then hardened. When metal patterns are to be made, the actual casting of the kirksite mold is assigned to Code 3085. This is generally sent to an outside shop to be cast, and the cast mold is then returned to the pattern maker for finishing.

Code 2790 also applies to the manufacturing of wooden smoking pipes and shoe forms or lasts which are forms shaped like a human foot used by shoemakers and repairers. The manufacture of paper patterns is not included in this classification. Code 2790 also applies to the operations involved in the manufacturing of items made from fibrous and pliant plants, such as will or palm, as well as artificial fibers made to have similar properties. The raw materials are usually soaked in vats of water to make them pliable prior to being woven into such products as furniture, chair seats, baskets and hampers. In the case of furniture made from these materials, the frames are generally received from outside sources. The frames provide a foundation for weaving or winding of the material around in producing the final product. The code includes finishing operations such as staining or sealing, but painting operations are to be rated as Code 9501.

Such furniture products as well as baskets are not usually upholstered as such, but may be lined with fabric or provided with fabric cushions. Such operations are assigned to Code 9501. Should any operations be done, Code 9522 would apply to those operations.

This classification also applies to the manufacturing of musical instruments which are primarily made of wood. It includes all of the operations necessary to form the wood portions, keyboards, sounding boards, action boards, cases, etc., as well as the electrical components of the instruments. It also includes all of the assembly and finishing operations. Operations performed at the customer's locations, which are involved in the building and installation of large pipe organs, are included in the classification.

Some operations will be separately rated. These include metal forming operations, foundry operations, electroplating and other operations for which specific, separate classifications exist.

Code 2790 includes repair and maintenance of equipment as well as packaging operations, shipping and receiving, and the storage of raw materials and finished products. Janitorial operations and maintenance or repair of the insured's building and grounds are assigned to Code 9015.

2797 AUTO TRAILER MFG – HOME TYPE; MOBILE HOME, CAMPER TRAILER AND CAMPER BODY MFG; TRAILER MFG – HOME TYPE

Code 2797 applies to the operations involved in the manufacturing of mobile homes, motor homes, pre-finished modular homes and home-type trailers, including camper

trailers with pop-up tent tops, self-contained travel trailers and camper bodies for use with pick-up trucks. This inclusive classification applies to all of the various operations necessary in the manufacturing of these items. These operations might include carpentry, sheet metal work, plumbing, electrical wiring, insulation work, drapery manufacturing, upholstery and furniture manufacturing, as well as other operations. Except for the assembly of two or more units into a single unit at the customer's location, these units are basically completed living quarters when they leave the factory. Modular units which are partially assembled at a factory location, but which are not finished units (do not have finished interiors) do no fall under this classification, but are assigned to Code 2802 and any other applicable classifications.

Maintenance and repair of equipment as well as storage of raw materials and completed products is included. Janitorial operations and repair and maintenance of the insured's building and grounds are assigned to Code 9015. Delivery drivers are assigned to Code 7380. Drivers of trucking firms employed to transport the finished products are assigned to Code 7208.

2802 BUILDING MFG – PORTABLE – WOOD; CARPENTRY – SHOP ONLY; DOOR, SASH OR ASSEMBLED MILLWORK MFG – WOOD; FENCE MFG – WOOD; LADDER MFG – WOOD; LAMINATED WOOD BUILDING BEAMS AND COLUMNS MFG; PALLET – REPAIR ONLY; PRE-FABRICATED HOUSE MFG – WOOD – SHOP ONLY; SCREEN MFG – WINDOW – WOOD; SILO BUILDING – WOOD – SHOP; TANK BUILDING – WOOD - SHOP

Where a risk deals in any lumber or building materials or in any fuel and materials in additions to performing carpentry shop operations, all yard operations shall be rated as Code 8232.

Code 2802 applies to the insured whose operations consist of the manufacturing and/or assembly of wood products in a shop. The products manufactured typically will not require a high degree of finishing work. Installation or erection operations are not included in this classification but are to be assigned to the appropriate construction or erection code. In addition to the items listed above, the following items are typical of the items whose manufacture is assigned to Code 2802: wood bleachers, wood fences, roof trusses, prefabricated wall units or other prefabricated building parts, breadboards, butcher blocks, outdoor wooden decorative items, etc.

Equipment may include both hand and power tools such as saws, lathes, planers, jointers, sanding equipment, hammer or other nailing equipment, and other like tools.

2812 CABINET WORKS; INCUBATOR MFG – WOOD; REFRIGERATED SHOWCASE MFG – WOOD; SHOWCASE MFG - WOOD

Code 2812 applies to the operations involved in the manufacturing of wood cabinets, showcases, store and office fixtures and other similar items. In addition to the operation of the power machinery, there may be hand assembly operations, which are usually performed by skilled cabinet makers. Finishing operations, including laminating and the attachment of hardware to goods manufactured, are included in the classification. However, painting operations are assigned to Code 9501.

Code 2812 is also assigned to operations which include the fabrication of exhibition booths, displays such as those found in shopping malls at holiday seasons, and similar items. The manufacture of displays may include operations which do not involve woodworking such as electrical wiring; assembly of artificial flowers, trees, etc.; making and clothing of figures or other operations necessary to produce the display.

Maintenance and repair of equipment is included as is the storage of raw materials and the packaging and storage of finished products. Janitorial operations and repair and maintenance of the insured's building and grounds are assigned to Code 9015.

2841 BASEBALL BAT MFG; BOBBIN AND SPOOL MFG – WOOD; BOX MFG – WOOD FRAME FOR LUGGAGE; BRUSH OR BROOM HANDLE MFG; COAT HANGER MFG – WOOD; CORK BOARD AND PRODUCTS MFG; CORK CUTTING WORKS; GOLF CLUB HEADS OR SHAFTS MFG – WOOD; GUNSTOCK MFG; HAT BLOCK MFG – WOOD; HEEL MFG – WOOD; PEG AND SKEWER MFG – WOOD; SHADE ROLLER MFG; SHUTTLE MFG; SKI MFG – WOOD; SPOOL MFG – WOOD; TOOTHPICK MFG – WOOD; TOY MFG – WOOD; WINDOW SHADE ROLLER MFG; WOOD CARVING: BY MACHINE; WOOD TURNED PRODUCTS MFG – NOC; WOODENWARE MFG - NOC

Code 2841 applies to the operations involved in making wooden products which are turned on lathes or otherwise fashioned, and which require only a minor amount of assembly and finishing work. Note that the manufacturing on gunstocks and golf club

heads and shafts from wood are classified here. The assembly of the gun or the golf clubs is assigned to Code 4902.

The classification includes maintenance and repair of equipment as well as shipping, receiving and storage of raw material and finished products. Packaging operations are also included. Janitorial operations and repair and maintenance of the insured's building and grounds are assigned to Code 9015.

2881 BARREL ASSEMBLY; BRUSH OR BROOM ASSEMBLY; CASKET OR COFFIN MFG OR ASSEMBLY – WOOD; COOPERAGE ASSEMBLY; FURNITURE ASSEMBLY – WOOD – FROM MANUFACTURED PARTS; PICTURE FRAME ASSEMBLY – FROM MANUFACTURED PARTS; VENETIAN BLIND ASSEMBLY

Code 2881 applies to the operations involved in the assembly of wooden furniture, brushes, brooms, barrels and other similar products. Generally the formed parts are received from others, although the parts may be made by another department of the same employer, assembled into the product and processed by finishing. Finishing operations such as trimming, sanding, polishing, staining, varnishing or other sealing or finishing processes are included, but painting operations are to be classified under Code 9501. Flat stock may be cut to length, holes may be drilled and hardware may be added.

The maintenance or repair of equipment is also included in Code 2881 as well as shipping, receiving, packaging and storage of raw materials and finished products. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

Upholstery operations are to be assigned to Code 9522.

2915 BARREL MFG – WOOD VENEER; BASKET MFG – WOOD VENEER; PLYWOOD MFG; VENEER OR VENEER PRODUCTS MFG

Code 2915 applies to the operations involved in the making of veneer or in the making of products from veneer. It also applies to the manufacturing of plywood.

Veneer is a thin layer of material, usually wood, which is used to cover the surface of another material. The veneer will have a superior quality surface compared to the surface it covers. Operations included in this classification are sawing of logs into bolts;

softening them in vats of hot water or steam rooms; turning, slicing or sawing; clipping of the single-ply sheets to size; and drying. Some rough veneer may be sold as a product.
The operations involved in the manufacturing of veneer products will vary depending on the product to be manufactured. Sometimes plastic or paper is used as the veneer coating. Wire stapling machines, wire hoop machines, clippers, table saws and other machinery may be used in the manufacturing of veneer barrels, baskets of woven veneer and boxes.

Taping, gluing, clamping and/or pressing machines are used to manufacture veneered products such as hardwood flooring, seats, panels, plywood, etc. The manufacture of some of these products may involve the lamination of vinyl or plastic coverings to particle board while the manufacturing of some products will involve multi-ply applications. All veneer product operations, irrespective of character, are readily identified by the presence of a large amount of assembly work involving the combination of two or more surfaces to each other.

As veneer-covered products are many and varied, there may be little operational similarity between risks contemplated by this class. Repair or maintenance of equipment, packaging operations and storage of raw materials and finished products are included in the class. Janitorial operations and repair or maintenance of the insured's building and grounds are to be classified as Code 9015.

3004 IRON OR STEEL: MANUFACTURING: STEEL MAKING

Includes electric furnace, crucible process, open hearth or Bessemer furnaces. Blast furnace operation to be separately rated.

This code applies to the various processes of refining or purifying pig iron through melting it in combination with scrap ferrous metals in various types of furnaces with other chemicals and metallic elements to produce various types of structural steel and steel alloys used by manufacturing industries. The molten metal may be cast into molds or run off into cooling forms and then forged or rolled into various shapes such as I-beams, channel irons, angle iron, plate, sheet or bar stock.

Forging is to be assigned to Code 3110 – Forging Work. Rolling mills are assigned to Code 3018. Janitorial operations, repair and maintenance of the insured's building and grounds are to be assigned to Code 9015.

Shipping and receiving operations, maintenance and repair of equipment and storage of raw materials and finished products are included in Code 3004.
This classification does not include any fabrication, assembly or erection operations.

3018 IRON OR STEEL: MANUFACTURING: ROLLING MILL

No wire drawing. Steel making, blast furnace operation or coke manufacturing to be separately rated.

Code 3018 applies to both hot or cold rolling processes performed by specialist rolling mills or by steel making plants. The classification also applies to the manufacture of sheet iron or steel by the doubling process. This involves heated plate bars being rolled, drawn out and doubled by folding on themselves. This heating, rolling and doubling is done repeatedly until the sheet metal is as much as 16-ply in the final rolling. The sheets may then be trimmed and cut to size. Also included in this class is the operation of blooming mills.

Any galvanizing or pickling of the steel is assigned to Code 3372. Inspection of finished products and coiling into rolls or other packaging operations is included in Code 3018 as is the maintenance or repair of equipment, shipping and receiving and the storage of raw materials and finished products. Janitorial operations and repair or maintenance of the insured's building and grounds are to be classified as Code 9015.

3022 PIPE OR TUBE MFG – NOC

Code 3022 applies to the operations involved in the manufacturing of pipe or tube from non-ferrous metals.

Generally this involves an extrusion process to produce a seamless pipe although other methods may be used. However, the manufacture of flexible tubing formed of aluminum strip coiled so as to make the tubing is assigned to Code 3146.

Code 3022 includes packaging operations, repair or maintenance of equipment, shipping and receiving, and storage of raw materials and finished products. Janitorial operations and repair or maintenance of the insured's building and grounds are to be classified as Code 9015.

3027 LEAD WORKS; PIPE OR TUBE MFG – LEAD; ROLLING MILL – NOC (not iron or steel)

For Lead Works – Includes sheet, pipe or shot. Smelting to be separately rated.

For Rolling Mills – NOC – Applicable to brass, copper or other soft metals. Not copper coated steel bars. Wire drawing, steel making, or iron or steel rolling to be separately rated.

Smelting, sintering, refining and the production of alloy metal for use in the operation are assigned to Code 1438.

Code 3027 applies to the operations involved in the manufacturing of plate or sheet stock, strip stock, coil stock, and to the production of lead sheet, pipe or shot. Generally the basic metal block is rolled on various types of rolling mills depending on the product involved. The products may be run though a furnace for annealing purposes. Lead bar may be formed into lead plate, sheet or lead shot.

Coiling operations, packaging, maintenance or repair of equipment, shipping and receiving, and the storage of raw materials and finished products are included in Code 3027. Janitorial operations and repair or maintenance of the insured's building and grounds are to be classified as Code 9015.

3028 PIPE OR TUBE MFG – IRON OR STEEL

Iron or steel making to be separately rated.

Code 3028 applies to the operations involved in the manufacturing of iron or steel pipe or tube. It contemplates both seam and seamless pipe and tubing involving either a drawing process (hot or cold) or roll forming and machine wilding processes. This classification does apply to the production of flexible steel tubing used for automotive exhaust systems, water line, oil lines, etc.; however, the fabrication of the parts made from the tubing is assigned to Code 3146.

The class includes packaging, repair or maintenance of equipment, shipping and receiving, and the storage of raw materials and finished products. Janitorial operations and repair or maintenance of the insured's building and grounds are to be classified as Code 9015.

3030 IRON OR STEEL: FABRICATING: SHOP - STRUCTURAL

Applies to the fabricating or assembling of structural iron or steel. This is defined as the structures of building or free-standing structures which may not qualify as "buildings". Blast furnace or converter operation, casting of steel, or rolling mills, to be separately rated.

Code 3030 is restricted to a permanently located shop in which an insured engages in the fabrication or assembly of structural iron or steel products such as bars, I-beams, channels, angles, tees, plates and other large metal members of a structure. These products are subsequently used in the construction of buildings, bridges or similar structures. The term fabricating is intended to mean the laying out of the pieces, marking, cutting, sawing, drilling, punching, riveting, bolting, welding and assembly of the pieces into finished structural steel products.

Code 3030 is not applicable to the actual construction of buildings, bridges or similar structures.

Painting operations are to be classified as code 9501.

Code 3030 includes any packaging operations, repair or maintenance of equipment, shipping and receiving, and the storage of raw materials and finished products. Janitorial operations and repair or maintenance of the insured's building and grounds are to be classified as Code 9015.

3040 IRON OR STEEL: FABRICATING: SHOP – NON-STRUCTURAL

Not fabricating or assembling structural iron or steel. Applies to the manufacturing, fabricating, or assembling of ornamental, decorative, or artistic iron or steel work. Includes such items as railing, balconies, fire escapes, staircases, wrought iron furniture, dumpsters, iron shutters or other non-structural iron or steel work. Blast furnaces or converter operations, casting of steel or other metals, and rolling mills to be separately rated.

Code 3040 applies to the manufacture, fabrication or assembly of non-structural iron or steel items. This includes functional or utilitarian, ornamental, and decorative or artistic iron or steel work. Operations usually consist of the laying out of the various type stock size angles, bars, rods or sheets; the marking out of the pieces; and the cutting,

sawing, drilling, punching, riveting, bolting, or welding of the pieces into the desired non-structural product. Some of the artistic products include wrought iron facings, sun dials and hand-formed sculptures.

Code 3040 does not include any installation operations or any operations at the customer's location.

Painting operations are to be assigned to Code 9501.

Code 3040 does include packaging, shipping and receiving, maintenance or repair of equipment, and the storage of raw materials and finished products. Janitorial operations and repair and maintenance of the insured's building and grounds are to be assigned to Code 9015. Delivery drivers are assigned to Code 7380.

3064 SIGN MFG - METAL

May include other materials when no erection is involved.

Please refer to Codes 9558 and 9559 when the insured does sign erection or installation as well as the manufacture or repair of signs.

Code 3064 applies to the operations involved in the manufacturing of sheet metal signs such as road signs, directional signs, etc. Such signs may sometimes be made of plastic materials or other materials. These operations are also included in this classification as long as no sign erection is done by the insured employer.
The operations generally consist of forming the sign blanks in the appropriate sizes and punching attachment holes or attaching some form of hangers to the blanks.

The lettering of the sign is assigned to either Code 9501 or Code 4299 depending upon the method used to apply the lettering. Code 9501 applies to hand or machine painting or lettering, including the application of adhesive lettering. Code 4299 applies to printing or silk-screening operations.

Code 3064 includes packaging, repair or maintenance of equipment, shipping and receiving, and the storage of raw materials and finished products. Janitorial operations and repair and maintenance of the insured's building and grounds are to be assigned to Code 9015.

3066 ALUMINUM WARE MFG; COOKING UNTENSILS MFG – STEEL; COOPER SMITH; DOOR, DOOR FRAME OR SASH MFG – WOOD – METAL COVERED; SHEET METAL WORK SHOP

For Aluminum Ware Mfg – Applies to goods manufactured from sheet aluminum. Rolling mills or smelting to be separately rated.

Code 3066 applies to the operations of a sheet metal shop where various products are manufactured from sheet metal or aluminum stock providing that the employer performs no installation or erection operations. If the employer does perform installation or erection operations, those operations as well as the shop manufacturing work are assigned to Code 5538.

The operations are performed with equipment such as circular and square shears, brakes, rolls (both smooth and corrugating), punches, riveters, flangers and welding machines. There may be some use of stamping or punch presses, but this is a minor operation in this classification. Although there may be some assembly work done, extensive assembly and finishing operations are not usually necessary to the production of the finished products. This classification applies to the operations involved in the manufacture of metal-covered wooden doors, door frames and window sashes. However, the woodworking operations are assigned to Code 2802. Anodizing or electroplating operations are assigned to Code 3372 while painting operations are assigned to Code 9501.

Some of the items which are manufactured under this classification are heating and air-conditioning duct work, aluminum bowls and pans when made for sheet stock, and metal-covered wooden window or door frames.

Code 3066 includes the maintenance or repair of equipment, packaging, shipping and receiving, and the storage of raw materials and finished products. Janitorial operations and repair and maintenance of the insured's building and grounds are to be assigned to Code 9015.

3076 AIRPLANE SUBASSEMBLIES MFG – METAL; AWNING MFG – METAL; BABY CARRIAGE MFG; BEDSTEAD MFG OR ASSEMBLY; BICYCLE MFG OR ASSEMBLY; CASKET OR COFFIN MFG OR ASSEMBLY – METAL; DOOR MFG – METAL; FIREPROOF EQUIPMENT MFG; GARMENT RACK MFG – STEEL; HOTEL AND RESTAURANT KITCHEN EQUIPMENT MFG

– SHEET METAL; ICE CREAM CABINET MFG – METAL; INCUBATOR MFG – METAL; JALOUSIE OR JALOUSIE SCREEN MFG – METAL OR GLASS; MOTORCYCLE MFG OR ASSEMBLY; REFRIGERATOR MFG – METAL; SODA WATER FOUNTAIN OR APPARATUS MFG

For Airplane Subassemblies Manufacturing: Includes cowling, wings, tabs ailerons, etc.

For Fireproof Equipment Manufacturing: Includes metal furniture, filing equipment and also includes the attachment of wooden trim to such items. Separately rate the manufacturing of structural or reinforcing materials and the manufacturing of fireproof doors or shutters which are wood covered with metal.

For Refrigerator Manufacturing – Metal: Includes household or commercial. Also includes freezers. Manufacturing or assembling the refrigerator unit to be separately rated as Code 3179.

Code 3076 applies to the operations involved in the manufacturing of various items made from high quality sheet metal stock. The operations usually involve the use of power shears, brakes, rolls, punches, riveters, welding equipment, and stamping and punch presses. Extensive assembling operations are performed. The vast majority of items manufactured under this classification are completely assembled items such as metal furniture, sheet metal restaurant equipment, shelving, metal doors, casket or coffins, lockers, and metal awnings.

Painting operations are to be assigned to Code 9501. The manufacturing of any dies, jigs or fixtures used in the equipment is to be assigned to Code 3116. Upholstery operations are assigned to Code 9522. The assembly or manufacturing of any electrical components is to be separately rated as either Code 3179 or 3681 depending upon what is being assembled. However, the assembly of the electrical components in the product is included in Code 3076. Die casting operations are to be assigned to Code 1925 while any electroplating operations are to be assigned to Code 3372.

Code 3076 includes packaging, shipping and receiving, maintenance or repair of equipment, and the storage of raw materials and finished products. Janitorial operations and repair and maintenance of the insured's building and grounds are to be assigned to Code 9015.

3081 FOUNDRY: FERROUS – NOC; RADIATOR OR HEATER MFG – CAST IRON

Includes grey iron and cast iron.

Code 3081 applies to the operation of foundries producing cast iron or malleable iron. The classification includes core and sand mold making, the melting of pig iron and certain percentages of cast iron scrap in furnaces and the pouring of the molten metal into molds to produce either gray or white iron. After the product has cooled, the sand mold is removed from the casting. Some foundries may put white iron castings through an annealing process in an air furnace which melts the charge. This melted metal is cast to produce malleable iron. Cooled gray, white or malleable castings generally receive some machining to remove burrs or imperfections. Any further machining operations are to be assigned to Code 3632 unless the machining tolerances meet the requirements for Code 3629. The finished castings are then inspected, packed and shipped.

The manufacturing of wood patterns is assigned to Code 2790. The manufacturing of plaster patterns is assigned to Code 4036.

Painting or coating operations are to be assigned to Code 9501.

Code 3081 includes any packaging operations, repair or maintenance of equipment, shipping and receiving operations, and the storage of raw materials and finished products. Janitorial operations and repair and maintenance of the insured's building and grounds are to be assigned to Code 9015.

3082 FOUNDRY: STEEL CASTINGS; CAR WHEEL MFG - RAILROAD

Code 3082 applies to the operations of foundries engaged in the manufacturing of steel castings. The classification includes core and sand mold making, and the melting of steel alloys in furnaces. The molten steel is poured into preheated ladles which may be emptied into smaller ladles which empty into the molds. After the castings have solidified, shake out machines remove the castings. There is generally some machining done to remove burrs or imperfections, but any further machining is to be assigned to Code 3632 unless the tolerances held meet the requirements for Code 3629. The finished castings are then inspected, packed and shipped.

The manufacturing of wood patterns is assigned to Code 2790, while the manufacturing of plaster patterns is assigned to Code 4036. Painting or coating operations are assigned to Code 9501.

Code 3082 includes any packaging operations, repair or maintenance of equipment, shipping and receiving, and the storage of raw materials and finished products. Janitorial operations and repair and maintenance of the insured's building and grounds are to be assigned to Code 9015.

3085 FOUNDRY: NON-FERROUS

Code 3085 applies to the operations of foundries engaged in the manufacturing of castings from brass, aluminum or other non-ferrous (not iron or steel) metals. The classification includes core and sand mold making, melting of the non-ferrous metals in furnaces, and the pouring of the molten metal into molds. After the castings are cooled and removed from the mold they generally receive some machining to remove burrs or imperfections. Any additional machining operations are to be assigned to Code 3632 unless the tolerances held meet the requirements for Code 3629.

The manufacturing of wood patterns is assigned to Code 2790 while the manufacturing of plaster patterns is assigned to Code 4036. Painting or coating operations are assigned to Code 9501.

Code 3085 includes any packaging operations, repair or maintenance of equipment, shipping and receiving, and the storage of raw materials and finished products. Janitorial operations and repair and maintenance of the insured's building and grounds are to be assigned to Code 9015.

3095 TOOL MFG; TOOLS. DIES, JIGS, MOLDS AND FIXTURES: HIGHLY AUTOMATED

Code 3095 is distinguished from Codes 3116 and 3096 by the use of highly automated equipment. The automated equipment would involve the use of a programmable machining center. Specifications for the die, jig or mold are input into a control system and the machining center will carryout the machining operations. The operator will only monitor the machining process, along with loading the raw material and removing the finished product. While Code 3116 and 3096 are also assigned to tool manufacturing, both Codes 3116 and 3096 apply to the hands on operation of machinery and the tool manufacturing is not accomplished with a highly automated process.

3096 TOOL MFG; DIES, JIGS OR FIXTURES including tool details and incidental machinery mfg

Code 3096 applies to tool making that does not involve the use of highly automated equipment (see code 3095). Tools assigned to this classification would include dies, jigs and fixtures. Tool details are also included in this classification. A tool detail is a specified part (or detail) of a die, jig, fixture or machine. An employer assigned to this classification may also make machines in addition to dies, jigs or fixtures. But employers who primarily manufacture machinery should be assigned to the appropriate machinery manufacturing code.

3110 CHAIN MFG – FORGED; FORGING WORK – DROP OR MACHINE; TOOL MFG – DROP OR MACHINE FORGED – NOC: FORGING

Includes trimming.

Code 3110 applies to all kinds of forging operations with the exception of that done by blacksmiths or farriers as described in Code 3111. Forgings are produced by drop or trip hammers or forming presses. Forgings may be either cold, where the metal is not heated prior to the forming operations, or hot, where the metal is heated prior to or during the forming operations. The finished forgings are trimmed to remove excess metal.

The forgings may then be heat treated, but that operation is assigned to either Code 3307 or 3306 depending upon the method used for the heat treating.

Machining of the non-tool forged products may be assigned to either Code 3632 or 3629 depending on the tolerances held in that machining. Some examples of forged non-tool products are chains, engine parts, shafts, hooks, etc.

Machining of forged tool products is to be assigned to Code 3114. Some examples of forged tool products are screwdrivers, chisels and hammer heads.

The manufacturing of dies for the forging machinery is to be assigned to Code 3116.

Code 3110 includes maintenance or repair of equipment, shipping and receiving, inspection, packaging and storage of raw materials and finished products. Janitorial

operations and repair and maintenance of the insured's building and grounds are to be assigned to Code 9015.

3111 BLACKSMITH; PIPE BENDING OR CUTTING

Code 3111 applies to the operations of insured's engaged in hand forging. Generally this is thought of as the blacksmith or farrier who shoes horses or mules, but other items may be fashioned by the blacksmith. Iron bars or strips and other metals are heated in a forge fired by coal, coke, gas, or oil and formed into various shapes by hammering, bending, and twisting. These operations are done by hand. Incidental welding, grinding, tempering and sharpening may be performed to complete forged metal parts.
Code 3111 also applies to insured's engaged in bending and cutting of large pipes. The pipes may be heated by portable torches, or in ovens, to the desired temperature to enable bending and cutting to specification. The operations may also involve the use of automatic and manual cutting saws; hydraulic tools for bending, de-burring and flaring; induction braising; arc welding; and minor amounts of milling and drilling.

Coating of the pipes is separately rated, the classification depending upon the coating material.

Automotive tubing fabrication is to be classified under Code 3146.

Code 3111 includes repair or maintenance of the insured's equipment, shipping and receiving, any packaging operations, storage of raw materials and finished products.

Janitorial operations and repair and maintenance of the insured's building and grounds are to be assigned to Code 9015.

3113 AGRICULTURAL HAND TOOL MFG; AXE OR SLEDGE HAMMER MFG; CUTTING TOOL MFG; FILE MFG; PUNCH MFG – FOR MARKING METAL; SAW MFG; SAW SHARPENING; TOOL MFG: AGRICULTURAL; CONSTRUCTION, LOGGING, MINING, OIL OR WATER WELL; TOOL MFG; NOT DROP OR MACHINE FORGED – NOC; TOOL SHARPENDING – INDUSTRIAL TOOLS; WHEELBARROW MFG

Code 3113 is a "not otherwise classified" classification. This means that, in relation to tool manufacturing, the classification is used for the manufacturing of tools for which

there is not a more specific classification available. Additionally, these tools must not be drop or machine forged. Some hand forging is permissible. Generally the tools whose manufacturing would be classified under Code 3113 are tools which are made in standard sizes as opposed to being tools which would be made to order although obviously some may be made to order. Cutting tools such as drill bits, boring tools, cutter blades, broaching tools, saw blades, etc. are a major component of this classification. Other items whose manufacturing would be assigned to Code 3113 include agricultural hand tools such as hoes, shovels, rakes, saws, pruners, etc. The manufacturing of wooden parts for these tools would be assigned to Code 2841; while the manufacturing of plastic parts for these tools would be assigned to Code 4484, if they are molded plastic parts. The assembly of the parts into the complete tool is part of Code 3113.
The processing may involve cutting, turning, shaping, drilling, milling, grinding, lapping, and finishing by assembling, polishing and buffing. Heat treating is to be assigned to Code 3307 or 3306. Plating is assigned to Code 3372 while painting is assigned to Code 9501.

Code 3113 includes the repair and maintenance of the insured's machinery and equipment used in the Code 3113 operations; however, the manufacturing or repair of dies, jigs or fixtures is assigned to Code 3116. The repair and maintenance of machinery and equipment used in otherwise classified operations is included in the other classifications. Code 3113 also includes shipping and receiving, inspection, sorting, packaging, and storage of raw materials and completed products. Janitorial operations and repair or maintenance of the insured's building and grounds are to be assigned to Code 9015.

3114 TOOL MFG: DROP OR MACHINE FORGED – NOC: MACHINGING OR FINISHING OF TOOLS

Code 3114 applies to the machining or finishing of tools for which a more specific classification does not exist, which have been made by forging. After the forging has been done, typical machine shop equipment will be used to finish the forged tools. The process may involve cutting, turning, shaping, drilling, milling, grinding, tapping and finishing by assembly, polishing or buffing. The items which are manufactured by forging for which the finishing is then assigned to Code 3114 include such items as hammer-heads, pliers, wrenches and other tooling which are not dies, jigs, or fixtures or other tools for which a separate classification exists. Heat-treating is to be assigned to Code 3307. Painting is assigned to Code 9501 and plating is assigned to Code 3372.

Code 3114 includes repair and maintenance of the equipment as well as shipping and receiving, packaging and the storage of raw materials as well as finished products.

Janitorial operations and repair or maintenance of the insured's building and grounds are to be assigned to Code 9015.

3116 TOOL MFG: DIES JIGS OR FIXTURES

Code 3116 applies to tool making that does not involve the use of highly automated equipment (see code 3095). Tools assigned to this classification would include dies, jigs, fixtures and metal molds. Code 3116 would not include the manufacturing of tool details or incidental machinery (see code 3096). Die and mold repair work would also be contemplated within the scope of code 3116.

3131 BOTTLE CAP MFG OR REPAIR; BUTTON OR FASTENER MFG – METAL; ZIPPER MFG

May also be applied to the manufacturing of small sheet metal parts when produced exclusively by automatic stamping machines.

Code 3131 applies to the manufacturing of buttons or fasteners made of metal. The metal comes in coils or strips which are run though slide, dial or coil presses. Examples of items whose manufacturing is assigned to Code 3131 are snaps, clasps, zippers, buckles, bottle or crown caps, curtain fasteners, and campaign or convention buttons. Following cutting, stamping, forming, trimming and inspecting, these products are cleaned and packaged. Painting or enameling or lacquering operations are assigned to Code 9501. Plating operations are assigned to Code 3372. Printing operations are assigned to Code 4299. Manufacturing of the dies for the presses is assigned to Code 3116. Code 3131 includes repair and maintenance of the equipment used in the manufacturing of the buttons or fasteners, shipping and receiving, packaging, and the storage of raw materials and finished products.

Janitorial operations and repair or maintenance of the insured's building and grounds are to be assigned to Code 9015.

Code 3131 is also used for fine blanking operations. Fine blanking refers to the process of using completely automatic presses to perform a continuous pressing operations

which gradually produces an extremely accurate part by progressively and automatically moving a blank during the pressing operation.

3132 BOLT OR NUT MFG; SPIKE MFG

Steel making or rolling mills to be separately rated.

Code 3132 applies to the manufacturing of nuts, bolts and spikes made from iron or steel rod stock. Usually the products are press formed, either hot or cold. Various types of automatic bolt machines, cold presses, bending chucks, shears, blanking presses, tapping and threading machines are used to manufacture these products. Milling bolt heads and nuts to remove burrs or to shape the nuts or the head of the bolts is also included in this classification as is the pointing of spikes. When finished, the products are inspected and packaged. Nuts and bolts may be assembled together. The repair and maintenance of equipment, shipping and receiving, inspection, packaging and the storage of raw materials and finished products is included. Galvanizing or plating operations are to be assigned to Code 3372, where done by a dipping or submersion process involving electrical current or to Code 3632, where done by a mechanical operation while painting or other coating operations are to be assigned to Code 9501.

The manufacturing of dies, jigs or fixtures for use in the insured's machinery is to be assigned to Code 3116.

Janitorial operations and repair or maintenance of the insured's building and grounds are to be assigned to Code 9015.

3145 AUTOMATIC SCREW MACHINE PRODUCTS MFG; SCREW MFG

Code 3145 applies to the manufacturing of screws such as wood or machine screws. It also applies to the manufacturing of products where the product originates entirely on automatic screw machines. It does not apply in situations where the products originate on or with the use of other kinds of machinery, nor when the automatic screw machines are used only for secondary operations unless the product being manufactured consists of screws exclusively. The raw material, usually wire or bar stock of steel or brass is automatically fed into the screw machines where is goes through the respective operations of cutting off, tapering, shaving, treading and slotting to form the screws or other products. The completed products may then be placed in extractors to remove

the oil accumulated during the machining process. Where the products are mechanically plated, that operation is assigned to Code 3632. Code 3145 includes repair and maintenance of equipment, sorting, inspecting, packaging, shipping and receiving, and the storage of raw materials and finished products.

Janitorial operations and repair or maintenance of the insured's building and grounds are to be assigned to Code 9015.

3146 AUTO WINDOW AND TRIM MOLDING MFG; CHAIN MFG – ROLL OR DRIVE TYPE; HARDWARE MFG – NOC; HORSE SHOE MFG; SKATE MFG

This classification may include stamping press operations as well as machining operations. See also "METAL GOODS MFG – NOC" AND "BUTTON OR FASTENER MFG".

Code 3146 applies to the operations involved in the manufacturing of a wide variety of items which fall under the heading of "Hardware". Some of these items include metal handbag frames; doorknobs, handles and key plates; saddlery hardware including bits, buckles and snaps; casket hardware; trunk hardware; refrigerator handles and hinges; combination and time locks for safes as well as padlocks, etc.; automotive specialties such as choke and throttle rods, accelerator assemblies, metal hood latches, ash trays, window and trim molding, etc.; aluminum siding; roller and ice skates; and other similar items. Such operations include extensive assembly operations. The manufacturing of automotive window and trim molding is generally accomplished by the use of roll-forming machinery which is also used to manufacturing aluminum siding. Code 3146 may include stamping operations and all manner of machining operations. Foundry, die casting, forging, electroplating, painting and other specifically classified operations are to be separately rated under the appropriate classification.

Risks engaged in the assembly of parts manufactured by others are often assigned to Code 3146 provided the items being assembled are not described by a specific classification.

The manufacturing of dies, jigs or fixtures to be used in the insured's machinery is assigned to Code 3116. Janitorial operations and repair or maintenance of the insured's building and grounds are to be assigned to Code 9015.

Code 3146 includes shipping and receiving, storage of raw materials and finished products, manufacturing operations which are not specifically otherwise classified,

assembly, quality control operations which do no qualify for Code 4511, packaging, and repair or maintenance of equipment or machinery except that the repair or maintenance of equipment used in otherwise classified operations is to be assigned to the classifications applicable to those operations.

3169 STOVE MFG

Code 3169 applies to the operations involved in the manufacturing of kitchen ranges, hot water heaters, heating stoves, bake ovens, kilns and furnaces. These products may be made from cast iron, sheet metal, or a combination of cast iron and sheet metal, or other materials and may or may not contain fire brick insulation. Foundry operations are to be separately rated.

This classification includes a wide variety of processes which are used to manufacture the finished product. These include, but not limited to, cutting and shaping of sheet metal, welding, piping work, shearing, blanking, assembly, addition of controls and wiring, etc. Painting operations are assigned to Code 9501, plating operations to Code 3372 and plastic molding operations to Code 4484.

Code 3169 also applies to the manufacturing of cook tops and ovens designed for installation in walls and countertops as well as to the manufacture of freestanding ranges.

The manufacturing of large industrial ovens used in assembly line operations is assigned to Code 3628. This includes heat-treating ovens, paint drying ovens, etc.

Code 3169 includes shipping and receiving, storage of raw materials and finished products, manufacturing operations which are not separately rated, assembly, inspection and packaging. Janitorial operations and repair or maintenance of the insured's building and grounds are to be assigned to Code 9015.

3179 AUTO HORN MFG – ELECTRIC; AUTOMOBILE LAMP MFG; BATTERY MFG; ELECTRIC OR GAS LIGHTING FIXTURES MFG; ELECTRIC RAZOR MFG OR REPAIR; ELECTRICAL APPARATUS MFG – NOC; FIRE ALARM SIGN MFG; FLASHLIGHT MFG OR ASSEMBLY; LAMP OR LANTERN MFG; REFRIGERATOR MFG - METAL

Includes electrical fixtures and appliances.

Code 3179 applies the manufacturing of the specific items listed above as well as to the manufacturing of other electrical apparatus or wiring devices which are not described by a more specific classification. Some of the items whose manufacturing falls into this code are flashlights, fire alarm sirens, smoke alarms, wall switches and outlets, couplings, electrical cable connectors, conductors, snap-in fittings, circuit boards and electrical appliances such as microwave ovens, toasters, irons, coffee pots, electric shavers, waffle irons, fans and vacuum cleaners. The manufacture of plastic parts for these items is separately rated under the appropriate plastics manufacturing classification. Plating operations are assigned to Code 3372 while painting operations are assigned to Code 9501.

Code 3179 applies to the operations involved in the production or assembly of refrigeration units for household or commercial refrigerators and freezers while the manufacture of the cabinet and the installation of the refrigeration unit into the cabinet are assigned to Code 3076.

Code 3179 includes the assembly, inspection and testing (laboratory testing operations may be assigned to Code 4511), packaging, shipping and receiving, repair and maintenance of equipment, and the storage of raw materials and finished products. Janitorial operations and repair or maintenance of the insured's building and grounds are to be assigned to Code 9015.

3188 PLUMBERS' SUPPLIES MFG – NOC

Code 3188 applies to the manufacturing of a wide variety of products used by the plumbing trade. Some examples of these items include expansion joints, couplings, unions, elbows, tees, flanges, plugs, faucets and similar plumbing fittings. Note, however, that such items made entirely of brass or copper fall under Code 3315. The manufacturing process may involve several operations. Any foundry work is to be separately rates under the appropriate foundry code. Subsequent machining operations, sheet metal forming, welding, pipe cutting or bending, threading, reaming, polishing, assembling, inspection and packaging are all included in Code 3188. Any plating operations are to be assigned to Code 3372.

Painting operations are to be assigned to Code 9501. The manufacturing and repair of dies, jigs or fixtures used in the manufacturing process are to be assigned to Code

3116. Janitorial operations and repair or maintenance of the insured's building and grounds are to be assigned to Code 9015.

Code 3188 is a NOC (not otherwise classified) classification. As such, it is not to be used for the manufacture of a product if there is a more specific classification which applies to the manufacture of the product.

3241 WIRE DRAWING

Code 3241 applies to the operations involved in wire drawing. Reeled wire stock is fed into a primary wire drawing machine which draws the stock through dies to reduce in size. Secondary and final drawing machines with progressively smaller dies are used to reduce the wire to the desired fineness. The finished drawn wire is automatically wound onto reels for shipment.

Galvanizing operations are assigned to Code 3372, while heat treating operations are assigned to Code 3307.

Code 3241 includes repair and maintenance of equipment, packaging, shipping and receiving, and storage of raw materials and finished products. Janitorial operations and repair or maintenance of the insured's building and grounds are to be assigned to Code 9015.

3257 BED SPRING OR WIRE MATTRESS MFG; CABLE OR WIRE ROPE MFG; CHAIN MFG – FORMED OR WELDED FROM WIRE; FENCE MFG – WIRE; LAMP SHADE FRAME MFG – WIRE; NAIL MFG; NEEDLE MFG; PEN POINT MFG; SNOW FENCE MFG: WIRE TWISTING; WELDING ROD MFG

Code 3257 applies to the operations involved in making products from wire. Wire drawing is separately rated as Code 3241. Heat treating is assigned to Code 3307. Plating operations are assigned to Code 3372 while painting operations are assigned to Code 9501. Wire is received and processed using various kinds of automatic machinery. Such operations may use soldering, riveting or welding equipment; automatic weaving or spiral machines; punch presses; and other necessary equipment.

The manufacturing of bed springs or wire mattresses includes only the metal-working operations. Subsequent production of box springs, mattresses, cushions or seats are assigned to Code 2501.

Examples of products manufactured under Code 3257 include wire cloth, wire springs, wire rope or cable, wire fencing and wire coat hangers.

Janitorial operations and repair or maintenance of the insured's building and grounds are to be assigned to Code 9015.

3303 SPRING MFG (NOT WIRE SPRINGS); AUTO BUMPER MFG

Not wire springs. The manufacturing of wire springs shall be rated as Code 3257.

Code 3303 is applied to the operations involved in the manufacturing of springs which are made of materials other than wire. This includes leaf, elliptical or flat springs, coil springs which are not made of wire, or other springs. It also applies to the manufacturing, repair or straightening of automobile bumpers. These are made from bar or strip stock which is machined or formed into the proper formations. Blacksmithing, forging and tempering are all included in the classification as they are the integral operations in this classification. Buffing and polishing operations as well as mechanical plating operations are assigned to Code 3632. Electroplating is assigned to Code 3372 while painting operations are assigned to Code 9501. Code 3303 includes assembly operations, inspection, packaging, repair or maintenance of equipment, shipping and receiving, and the storage of raw materials and finished products. Janitorial operations and repair or maintenance of the insured's building and grounds are to be assigned to Code 9015.

3306 HEAT TREATING OF METAL BY ELECTRICAL INDUCTION PROCESS

Code 3306 applies to the operations involved in heat treating of metal using an electrical induction process. This process involves putting the part to be treated inside an electrical coil and running an electric charge through the metal part thus causing the part to develop the particular property desired. The classification also applies to the treatment of metal with extreme cold in order to develop the particular properties desired. The classification includes processing, testing (other than laboratory testing which is assigned to Code 4511), inspection, packaging, repair and maintenance of equipment, shipping and receiving, and the storage of raw material and finished

products. Janitorial operations and repair or maintenance of the insured's building and grounds are to be assigned to Code 9015.

3307 HEAT TREATING OF METAL

Code 3307 is applied to the operations involved in the heat treating of metal. These operations involve heat treating and annealing of metals by means of controlled applications of heat. These processes alter the physical and chemical properties of refined metal in order to produce suitable hardness, toughness, ductility or strength for use in products such as machine parts, dies or edged tools. This classification applies to heat treating operations of all kinds, other than that done by electrical induction or cryogenic methods which are assigned to Code 3306, whether done on the insured's own products or as a service for others. The classification includes the processing operations, inspection, testing (other than laboratory testing which is Code 4511), packaging, repair and maintenance of equipment, shipping and receiving, and storage of raw materials and finished products. Janitorial operations and repair or maintenance of the insured's building and grounds are to be assigned to Code 9015.

3315 BRASS OR COPPER GOODS MFG; CAN MFG; CARTRIDGE OR SHELL CASE MFG – METAL; CIGAR AND CIGARETTE LIGHTER MFG OR ASSEMBLY

Code 3315 applies to the operations involved in the manufacturing of an assortment of products made of brass or copper. Foundry operations are assigned to Code 3085. Painting operations are assigned to Code 9501, while plating operations are assigned to Code 3372.

This classification includes a variety of operations such as stamping, hammering, spinning, riveting, brazing, machining and polishing. Some of the products manufactured under this code include hose stems, hose clamps, spring oilers, pencil sharpeners, curtain rods, cigar and cigarette lighters, lightning rods, cooking utensils, bearings, etc.

Code 3315 also applies to the operations involved in the manufacturing of cans. Cans are made in various sizes and may be formed of aluminum, sheet metal or tin plate. The operations include slitting, forming, stamping, assembling, soldering and packing which are normally done in a fully automatic process.

Code 3315 includes repair and maintenance of equipment, inspection, testing (other than laboratory testing, which is Code 4511), packaging, shipping and receiving, and storage of raw materials and finished products. Janitorial operations and repair or maintenance of the insured's building and grounds are to be assigned to Code 9015.

3341 CASTINGS MFG – METAL – INVESTMENT – LOST WAS PROCESS; FOUNDRY, INVESTMENT CASTING – METAL – LOST WAX PROCESS

Code 3341 applies to a particular method of making castings. This method is called investment casting – lost wax process. The operations consist of making a wax model of the part to be cast, and dipping the wax model into a ceramic slurry and drying to build up sufficiently strong shell so that the molten metal may be poured into the shell. As the molten metal is poured in, the wax melts, vaporized and is "lost" thus giving rise to the name "lost wax process". Intricate and detailed parts may be cast by this process reducing the amount of or the need for extensive machining operations on the part after the casting is made.

The ceramic mold is broken, the part is removed and some minor machining may be done. Code 3341 includes preparation of the ceramic slurry, formation of the way models, shipping and receiving, storage of raw materials and finished products, repair or maintenance of machinery and equipment, minor machining, inspection and packaging operations.

Janitorial operations and repair or maintenance of the insured's building and grounds are to be assigned to Code 9015. Painting operations are assigned to Code 9501 and any plating operations are assigned to Code 3372.

3365 WELDING OR CUTTING – NOC

Work in connection with the erection of iron or steel structures or bridges shall be rated under the appropriate iron or steel erection code. Work in connection with oil or gas pipeline construction shall be rated as Code 6319.

Applies to both shop and outside work and includes incidental machining operations.

The manufacturing or fabrication of a specific product or products is to be separately rated under the appropriate manufacturing code.

This code applies to employers who are engaged in providing welding or cutting services to others. They may be general welding repair operations or production welding services. The code encompasses all kinds of welding including mig and tig welding, spot welding and any other kind of welding that may be done as well as all kinds of cutting operations done as a service for others. It does not apply to the operations of adhering plastic pieces together even though that operation may be called "welding". Code 3365 does include inspection, packaging, repair or maintenance of shop equipment, shipping and receiving, and storage of raw materials or finished products.

The operations may be highly automated or computerized and may employ automatic robotic arms, microscopics and/or lasers.

The code includes shop operations as well as operations performed at the customer's location. However, since Code 3365 is a construction code, operations at a permanent yard location consisting of storage of materials and storage, maintenance or repair of equipment is to be assigned to Code 8227. Janitorial operations including maintenance or repair of the insured's buildings are to be assigned to Code 9015.

3372 DETINNING; ELECTROPLATING; GALVANIZING OR TINNING; METAL FINISHING; BY DIPPING OR SUBMERSION PROCESS

Code 3372 applies to the operations involved in the process of placing a decorative or protective metallic coating on metal of other conducting surfaces by the use of electrolysis. The article to be plated is immersed in a solution containing the necessary chemical mixture. An electric current is then passed through the solution. This process deposits a coating of the desired metal on the article. Gold, nickel and chromium are examples of metals which have been used to coat other metals. Anodizing metal articles is also assigned to Code 3372 as the articles are placed in an acid solution followed by the application of an electric current. Metal finishing done by dipping or submersion process where an electric current is involved in the process or where a chemical change occurs to the surface of the items being process is assigned to this classification. Examples of the latter are the rust proofing of articles by dipping in sulphuric acid solutions and the use of a caustic alkali solution to place a protective coating on the metal. Metal finishing by dipping or submersion which involves the application of paint, oil or other similar protective coating, or is for the purpose of the removal of those items or general cleaning is assigned to Code 9501.

Galvanizing operations involve the coating of metals with molten zinc while tinning operations involve the coating of metal with molten tin to prevent tarnishing.

The operations involve substantial racking and unracking of parts as smaller parts are loaded on racks before being dipped into the solution. After drying, the parts are removed from the racks, inspected, and packaged or used in the further assembly of the products being manufactured by the insured. The repair and maintenance of equipment is included as are inspection, packaging, shipping and receiving, and the storage of raw materials and finished products.

Buffing and polishing operations conducted both before and after the plating operation are assigned to Code 3632. There may be laboratory operations to check the solutions used in the plating and anodizing operations. These operations are assigned to Code 4511.

Assembly operations may be performed after the plating operations are complete. These operations are assigned to the appropriate manufacturing classification.

Janitorial operations including maintenance or repair of the insured's buildings are to be assigned to Code 9015.

3383 CLOCK MFG; GOLD LEAF MFG; JEWELRY MFG; MUSICAL INSTRUMENT MFG – METAL – NOC; SILVERWARE MFG; WATCH OR WATCH CASE MFG

Code 3383 applies to the manufacturing of jewelry such as rings, bracelets, necklaces, earring and other similar items. The items are made from precious metals and may or may not have precious or semi-precious stones or mountings for such stones. The manufacturing of costume jewelry is included in this classification. Precious and non-precious metals, precious, semi-precious or artificial stones are used to fabricate the items of jewelry. Enamel or lacquer may be used to decorate some of the pieces. Plating operations are assigned to Code 3372. Operations may include melting, pouring and rolling of the metal, blanking, forming, drilling, assembling, buffing and polishing, and setting of stones. The classification included inspection, packaging, shipping and receiving, repair and maintenance of equipment, and storage of raw materials and finished products. Janitorial operations including maintenance or repair of the insured's buildings are to be assigned to Code 9015.

Code 3383 also applies to the manufacturing of gold leaf, silverware, watches or watch cases, clocks and metal musical instruments. The operations involved in the manufacture of all of these items are similar in nature, involving the forming of metal into flat leaf in the case of gold or silver leaf or into artistic or useful shapes in the case of silverware, watches, clocks or musical instruments. The manufacture of clock cases is assigned to Code 4484 if they are plastic or to Code 2881 if they are wood. The term "silverware" as used in this classification applies to items made of silver or of silver plate.

3400 AUTO PARTS MFG – MISCELLANEOUS STAMPED PARTS SUCH AS FENDERS; BARREL OR DRUM MFG – STEEL; GASKET OR WASHER MFG – BY PUNCH PRESS; METAL GOODS – NOC; METAL TAG MFG – STAMPED; TINWARE MFG – PIE PANS, BUCKETS, PAILS, WASTE BASKETS, ASH CANS, DUSTPANS

Applies to the manufacturing of sheet metal parts by the use of stamping presses. If only automatic presses are used in the production process, assign Code 3131.

Code 3400 applies to the operations involved in the manufacturing of various parts where the operations of stamping presses is the major factor. Machining operations of various kinds may also be done, and these operations are included in Code 3400. There may also be various amounts of assembly done by various methods such as riveting, welding, use of nuts and bolds, screws, etc. These operations are also included in Code 3400. Refer to Code 3146 for situations where Code 3400 may not apply. Plating operations are to be assigned to Code 3372 while painting operations are to be assigned to Code 9501. The manufacture and repair of dies, jigs or fixtures for use in the manufacturing process is to be assigned to Code 3116. Janitorial operations including maintenance or repair of the insured's buildings are to be assigned to Code 9015.

Code 3400 includes the repair and maintenance of equipment, inspection of parts, packaging, shipping and receive, and the storage of raw materials and finished products.

3507 AGRICULTURAL MACHINERY MFG; CONTRUCTION MACHINERY, DREDGE OR STEAM SHOVEL MFG – NOC; COTTON GIN MACHINE MFG; ELEVATOR OR ESCALATOR MFG; LOCOMOTIVE WORKS; MINING OR ORE MILLING MACHINERY MFG; POWER PLOW OR

TRACTION ENGINE MFG; ROAD OR STREET MAKING MACHINERY MFG; SAFE MFG OR REPAIRING; TRACTOR MFG – CATERPILLAR TYPE

Code 3507 applies to the operations involved in the manufacturing of agricultural, construction, mining and ore machinery; as well as locomotives, elevators, escalators, and safes. Examples are tractors, combines, balers, seed planters, earth movers, road building machinery, pile driving machinery, tunnel boring machinery and fork lift machinery. The equipment used in the manufacturing process includes welders, shears, punch presses, lathes, drill presses, milling machines, grinders, boring mills, etc. Castings are processed with the machine shop equipment, steel framing is cut to size and assembled sheet metal parts are stamped out, assembly is usually by welding or bolting. Painting operations are to be assigned to Code 9501. Any plating operations are to be assigned to Code 3372. Janitorial operations including maintenance or repair of the insured's buildings are to be assigned to Code 9015.

Code 3507 includes maintenance and repair of equipment, shipping and receiving, inspection operations, any packaging involved, and storage of raw materials and finished products.

The manufacturing of industrial machinery such as stamping presses, assembly lines, conveyor systems, overhead cranes, robotics, etc. is assigned to Code 3628.

3548 ARMS MFG – NOC; PRINTING OR BOOKBINDING MACHINE MFG

Arms Manufacturing – Steel making, forging, shell manufacturing or shell loading to be separately rated.

Arms Manufacturing – Code 3548 applies to the operations involved in the manufacturing of heavy military ordinance such as guns that are 20mm or larger. This includes anti-aircraft guns, tank guns, artillery cannons, aircraft cannons, naval guns and missile launchers. Materials used include steel plate, angle iron, forgings and castings. Stamping and machining operations are done in the processing. Sometimes prefabricated parts are simply assembled into the item.

Printing or Bookbinding Machine Manufacturing – Code 3548 applies to the operations involved in the manufacturing of printing presses, automatic press feeders, stitchers, folders, cutters,. Trimmers, perforators, punchers, stereotype machines, collating machines, bookbinding machines and other machinery and equipment used by the

printing or bookbinding trades. Parts are machined, welded or bolted together, assembled, and electric motors and wiring are installed.

For all products manufactured under this code, painting operations are assigned to Code 9501. Plating operations are assigned to Code 3372. Woodworking operations are assigned to Code 2802, except for pallet or crate making which are assigned to Code 2759. Janitorial operations including maintenance or repair of the insured's buildings are to be assigned to Code 9015.

Code 3548 includes repair and maintenance of the insured's equipment, packaging, inspection, testing (other than laboratory testing which is Code 4511), shipping and receiving, and the storage of raw materials and finished products.

3559 CONFECTION MACHINE MFG; LAUNDRY MACHINERY MFG: HOUSEHOLD

Code 3559 applies to the operations involved in the manufacturing of machinery used in the manufacturing of confections such as candy and gum. These machines include mixers and agitators, melting pots and steam-jacketed kettles used for cooking purposes, candy slitters, etc. It also applies to the manufacture of non-electric vending machines such as those that dispense gum, candy or small trinkets as well as electrically operated vending machines. Code 3559 also applies to the manufacturing of household laundry machines such as washers and dryers and includes similar types of laundry machinery which would be used in self-serve laundromats. It does not apply to the manufacturing of large-scale commercial laundry equipment or to industrial laundry equipment. Those operations are assigned to Code 3628.

In general, the operations involve machining operations, fabrication of sheet metal parts, assembly operations including the installations of electric motors and wiring, inspection, testing (other than laboratory testing which is Code 4511), and packaging operations. Painting is to be separately rated as Code 9501. Plating operations are to be assigned to Code 3372.

Janitorial operations including maintenance or repair of the insured's buildings are to be assigned to Code 9015.

3574 ADDING, COMPUTING, RECORDING, OFFICE MACHINES or COMPUTER MFG; AIR PRESSURE OR STEAM GAUGE; CASH REGISTER MFG; GAS METER MFG; PEN MFG – FOUNTAIN OR BALL POINT; PENCIL MFG – MECHANICAL; SEWING MACHINE MFG; SEWING MACHINE: COMERCIAL: REPAIRING AND REBUILDING SEWING MACHINES, CUTTERS, AND PARTS – SHOP; SPEEDOMETER OR TAXIMETER MFG; SLOT MACHINE MFG; VOTING MACHING MFG

Applies to domestic, commercial or industrial sewing machine manufacturing. Includes shop repair of commercial or industrial machines, cutters and parts.

Code 3574 applies to the operations involved in the manufacturing and assembly of the completed items enumerated above. It does not apply to risks which only make parts of these items as their product. For example, it does to apply to risks which manufacture only circuit boards as that would be assigned to code 3179, and it does not apply to risks which manufacture only valves for gas meters as that would be assigned to Code 3634.

Code 3574 applies to the manufacturing of adding machines, calculators, typewriters and word processors, recording machines in the nature of dictation equipment, computers of all sizes, and similar office equipment as well as the manufacturing of specific items such as cash registers, sewing machines, gas meters, taximeters, slot machines, voting machines, etc. Typically, there will be a great deal of intricate assembly which may involve drilling, wiring, soldering and securing with nuts and bolts and screws. The classification includes metalworking, machining operations, manufacture of chips, processors and circuit boards and the assembly of the completed machine. The manufacturing of molded plastic parts is assigned to Code 4484, painting is assigned to Code 950l and any plating operations are assigned to Code 3372. The manufacturing of castings is assigned to the appropriate foundry classification. Code 3574 further includes shipping and receiving, storage of raw materials completed products, maintenance or repair of machinery or equipment, inspection, packaging, and any programming of the manufactured products done by the manufacturer.

Risks engaged in the manufacture of items such as microchips, hard drives, memory, CD drives, video accelerator cards, and other computer parts or upgraded who do not also manufacture complete computers are assigned to Code 3681.

Risks which receive computer units, monitors, printers, sound units and assemble them into custom configurations for their customers are not assigned to Code 3574 as they are only dealers and not manufacturers. Office machine and equipment dealers or service providers may upgrade or customize office computers for their customers under Code 5191.

Janitorial operations including repair or maintenance of the insured's building and grounds are to be assigned to Code 9015.

3581 CARBURETOR MFG; SUPERCHARGER MFG

Code 3581 applies to the operations involved in the manufacturing of items such as carburetors, super or turbo chargers, and fuel injectors. Castings are machined by processes which may include drilling, threading and reaming. Stock is cut, formed and machined. There may be punch press operations as well as fitting and fine assembling and utilizing hand tools. Painting operations are assigned to Code 9501, while any plating operations are assigned to Code 3372. Code 3581 includes inspection, testing (other than laboratory testing which is Code 4511), packaging, shipping and receiving, repair or maintenance of equipment, and storage of raw materials and finished products.

Janitorial operations including repair or maintenance of the insured's building and grounds are to be assigned to Code 9015.

3612 AUTO JACK MFG: HYDRAULIC; ENGINE MFG – NOC; FUEL PUMP MFG – AUTO; PUMP MFG

Code 3612 applies to the operations involved in the manufacturing of pumps of all kinds, engines for which there is not a more specific classification, and hydraulic and pneumatic cylinders or pieces of equipment which operate either hydraulically or pneumatically and are not complete machines. The manufacturing of completed machines which operate pneumatically or hydraulically is assigned to Code 3628 unless the machines are described by a more specific classification assigned to their manufacture (i.e., construction machinery is assigned to Code 3507). The manufacturing of aircraft engines is assigned to Code 3629. The manufacturing of automobile engines and gasoline engines used in boats, snowmobiles, lawn mowers, etc., and outboard motors are assigned to Code 3827.

Various materials such as metals or plastics are used in the manufacturing of parts such as castings, pipe, tubing and electrical components. While castings manufacturing and manufacturing of plastic or rubber parts are separately rated, machining operations are included in Code 3612. Painting operations are assigned to Code 9501, while plating operations are assigned to Code 3372. Code 3612 includes assembly operations, shipping and receiving, maintenance and repair of equipment, packaging operations, storage of raw materials and finished products, inspection operations, testing operations (laboratory testing operations are assigned to Code 4511), and the shop repair of items manufactured under this code when there is no specific shop repair classification available.

Janitorial operations including repair or maintenance of the insured's building and grounds are to be assigned to Code 9015.

3620 BOILERMAKING; MILITARY TANK HULL MFG OR ASSEMBLY; TANK BUILDING – METAL – SHOP

Code 3620 applies to the operations involved in the manufacturing of boilers, gas holders, pressure vessels, gas dehydrators, whiskey stills, military tank hulls and similar items. Generally, these items are made from plate steel and are made to withstand pressure or enemy fire (in the case of the military tank hulls). This classification does not apply to the manufacturing of non-pressurized storage tanks, garbage dumpsters or open tanks which are to be classified under Code 3040.
The operations involved will usually include cutting, welding, machining, assembly, inspection, testing (laboratory testing operations are assigned to Code 4511) and cleaning. Painting operations are assigned to Code 9501. Any plating operations are assigned to Code 3372. The manufacturing of wooden shipping crates or pallets are assigned to code 2759. Heat treating operations are assigned to Code 3307.

Materials used may include iron, steel or stainless steel plate, channel iron, I-beams, round and square bars, etc.

Code 3620 includes maintenance and repair of equipment, shipping and receiving, and storage of raw materials and finished products. Janitorial operations including maintenance or repair of the insured's buildings are to be assigned to Code 9015.

3628 AIRCRAFT MFG; ARMS MFG – SMALL - .50 CALIBER OR UNDER; EXPLOSIVES OR AMMUNITION MFG: CARTRIDGE COMPONENT MFG – SMALL ARMS, CARTRIDGE MFG OR ASSEMBLY – SMALL ARMS – INCLUDES MFG OF METAL COMPONENTS, MIXING OF FULMINATE, CHARGING OR LOADING; LAUNDRY MACHINERY MFG: COMMERCIAL; MACHINERY MFG – NOC

The consolidation of the Michigan classification system resulted in a number of products being added to code 3628. Those products were previously assigned to separate classifications and include: aircraft, small arms and ammunition mfg. Code 3628 includes a variety of machines that are not otherwise classified and would include the manufacturing and repair of those machines, when repairs are performed on the insureds premises. Installation and repairs performed at the customer's location would be subject to code 3724. Code 3628 specifically includes commercial laundry machines and otherwise includes a variety of commercial machinery for which a classification is not specifically designated. Examples of machines subject to other classifications would include agricultural and construction machinery (3507), and printing and bookbinding machines (code 3548).

3629 AIRCRAFT ENGINE MFG; PRECISION MACHINED PARTS MFG – NOC

Applies only to risks where the plans of specifications require that not less the 50% of all machining operations performed by the risk shall be held to final tolerances of .001" or smaller and for which no more specific code exists for the products being manufactured. Applies also to risks which meet the tolerance requirements while providing machining services only and doing no manufacturing.

Except as it applies specifically to the manufacture of aircraft engines, Code 3629 is a "NOC" (not otherwise classified) classification. It does not apply to the manufacturing of items for which a specific classification exists even though the tolerances held are within .001" or smaller range. For example, Code 3629 does not apply to risks who manufacture tools such as dies, jigs or fixtures because the manufacture of those items is assigned to Code 3116. Neither does it apply to risks who manufacture items such as gears, valves or hardware since the manufacturing of these items is assigned to their own specific classification. There are many other examples which could be sided, but these are sufficient to illustrate this concept.

Code 3629 applies to the operations involved in the manufacturing of machined parts which must conform to very close tolerances as evidenced by the specifications provided for their manufacture. The requirement that at least 50% of the work done must be required to conform to the specified dimensions within a tolerance limit of .001" or less has been adopted as a nationwide standard for this classification. Due to the close tolerances required, there will be considerable inspection and quality control operations. These are included in Code 3629 except for quality control operations which are conducted in a laboratory setting using scientific equipment which may be assigned to Code 4511.

Code 3629 includes shipping and receiving, storage of raw materials, machining operations, inspection, packaging, and repair or maintenance of machinery or equipment. Janitorial operations including maintenance or repair of the insured's buildings are to be assigned to Code 9015.

Painting operations are assigned to Code 9501 and plating operations are assigned to Code 3372. Foundry operations are to be separately rated. Other operations may be assigned to other applicable classifications.

3632 ABRASIVE BLASTING – NOT BUILDINGS; AUTO JACK MFG: FROM CASTINGS; AUTO PISTON MFG; AUTOMOTIVE MACHINE SHOP; EXPLOSIVIES OR AMMUNITION MFG: PROJECTILE OR SHELL MFG; MACHINE SHOP – NOC; METAL FINISHING: BY MACHINE

Foundry operations to be separately rated.

For AUTOMOTIVE MACHINE SHOP – No work on vehicles – applies to operations involving the repair of parts that have been removed from the vehicle by others. Includes cylinder boring, valve grinding, turning brake drums, re-babbitting connecting rods, etc. If tolerances held on over 50% of work are at least .001" or smaller, Code 3629 – Precision Machine Parts Mfg – NOC may be used in place of Code 3632.

For EXPLOSIVES OR AMMUNITION MFG: PROJECTILE OR SHELL MFG – Includes incidental "nosing in". Not cartridge or shell case manufacturing. Forging or casting of shapes or loading or testing with explosives to be separately rated.

Code 3632 applies to the operations of employers who are engaged in manufacturing or repairing items by the use of machining processes for which there is no more specific classification as well as in general job machining. Processes involved may include

boring, turning, planning, shaping, milling, drilling, punching, grinding, tapping, threading, shearing, bending, forming, riveting, welding, assembly, inspection and testing (laboratory testing operations are assigned to Code 4511). Painting operations are assigned to Code 9501, while plating operations are assigned to Code 3372. Heat treating operations are assigned to Code 3307 or 3306 depending upon the type done. Materials used may include metal casting, forgings, bar or rod stock, tubing, angles, pipe and pipe fittings, hardware, sheet metal, etc. Code 3632 includes repair and maintenance of equipment, shipping and receiving, and the storage of raw materials and finished products. Janitorial operations including maintenance or repair of the insured's buildings are to be assigned to Code 9015.

Abrasive blasting operations done at the insured's shop are also included in this classification. These operations may involve the use of steel shot, sand or other abrasive materials and may be done in enclosed cabinets or in the open. Metal finishing by machine is a process where parts are tumbled in a machine with appropriate additives to mechanically plate or polish the parts. This is also assigned to Code 3632.

3634 ACETYLENE TORCH MFG; SPRINKLER HEAD MFG; VALVE MFG; WATER METER MFG; WELDING TORCH MFG

Code 3634 applies to the operations involved in the manufacturing of all types of valves. The classification also applies to the manufacturing of sprinkler heads, water meters and welding torches, all of which are kinds of valves. Foundry operations are to be separately rated as are plastic parts manufacturing operations. Painting operations are assigned to Code 9501, while plating operations are assigned to Code 3372. Castings are machined and metals for fittings, cases, parts and hardware are cut to size and machined by various operations such as turning, shaping, drilling, milling, tapping, boring, stamping and threading. Parts and castings are assembled, buffed and polished. Operations include shipping and receiving, inspection, testing (laboratory testing is assigned to Code 4511), storage of raw materials and finished products, and repair and maintenance of equipment. Janitorial operations including maintenance or repair of the insured's buildings are to be assigned to Code 9015.

3635 GEAR MFG OR GRINDING; PISTON PIN OR RING MFG

Code 3635 applies to the operations involved in the manufacturing or grinding of all types of gears. Gear blanks and castings received form others are cut and ground

automatically in gear-cutting machines. Other included operations involve precision machining, assembling of gear units of one form or another, inspection, testing (laboratory testing operations are assigned to Code 4511), packaging repair and maintenance of equipment, storage of raw materials and finished products, and shipping and receiving. The assembly of plastic gear units is also included as is the manufacturing of the plastic gears. Piston pins and rings are made by similar processes and so their manufacturing is also assigned to his classification. Janitorial operations including maintenance or repair of the insured's buildings are to be assigned to Code 9015.

Any painting operations are assigned to Code 9501, while plating operations are assigned to Code 3372. Heat treating operations are assigned to Code 3307 or 3306, depending upon the type done.

3638 BALL OR ROLLER BEARING MFG

Code 3638 applies to the operations involved in the manufacturing of ball or roller bearings. Steel rods are fed into a furnace which feeds the white-hot steel into a heading machine where shears cut it into short cylinders. These are shaped into rough spheres by a pair of dies and the rough balls are ejected. After cooling, they are ground, heat-treated (which operation is assigned to Code 3307) and then tested for strength using a hydraulic ram. Each ball receives a drop of oil before being individually packaged to exclude dust. Some balls will be shipped to customers while others will be assembled into roller bearings. Forged rings are machined, ground and polished with exacting care to form an inner and an outer ring with precisely ground grooves which will act as raceways for the balls. If the same employer produces the forged rings, the forging operations are assigned to Code 3110. A separator or cage is press-formed to fit around the balls to prevent bunching up as they ride the raceway. The parts are inspected and packaged prior to shipment.

Code 3638 includes the repair and maintenance of equipment, shipping and receiving, inspection, packaging, storage of raw materials and finished products. The production or repair of dies used to form the balls is to be classified as Code 3116.

Janitorial operations including maintenance or repair of the insured's buildings are to be assigned to Code 9015.

3643 ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG

Includes the manufacturing or repair of motors, generators, converters, transformers, switchboards, circuit boards, switches, control panels, or switchboard apparatus or incidental equipment.

Code 3643 applies to the operations involved in the manufacturing of the equipment described above. Additionally, Code 3643 applies to the shop repair and service operations of this type of equipment. Code 3643 does not apply to any installation, service or repair operations done by an insured on the premises of the insured's customers. Those operations are generally assigned to Code 3724.

Code 3643 is intended for the manufacturing of products that create, monitor or control electricity as opposed to devices that just use electricity to function. Refer to the appropriate electrical or electronic goods manufacturing classifications to properly classify insured's who manufacture products which operate on electricity but do not generate, monitor or control electricity.

Code 3643 includes the repair or maintenance of equipment, shipping and receiving, packaging, and the storage of raw materials and finished products. Normal testing operations conducted on the finished products is also assigned to Code 3643; however, laboratory testing operations using scientific instruments may be assigned to Code 4511.

Janitorial operations including maintenance or repair of the insured's buildings are to be assigned to Code 9015.

3648 AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MFG – NOC

Code 3648 applies to the operations involved in the manufacturing of automotive generators, magnetos and starter parts, spark plugs, timers and parts, coils, condensers, relays and distributor parts, contact points and small ignition parts, fog lights, headlights, fuses, directional signals and other similar parts.

Code 3648 also applies to specialist repair shops where the type of automotive products listed above are received and rebuilt. Such shops receive only the parts and do not

remove them from or install them into vehicles, nor do they perform any other vehicle repairs.

Code 3648 includes repair and maintenance of equipment, shipping and receiving, packaging, storage of raw materials and finished products. Janitorial operations including maintenance or repair of the insured's buildings are to be assigned to Code 9015.

3681 ELECTRICAL CORD SET, RADIO OR IGNITION HARNESS ASSEMBLY; RADIO OR TELEVISION APPARATUS MFG OR ASSEMBLY – NOC; TELEPHONE OR TELEGRAPH APPARATUS MFG

Code 3681 applies to the operations involved in the manufacturing or assembly of radios, televisions, VCR's, stereos, telephones telegraph apparatus, and such related items as speaker units, wire harnesses, the electrical or electronic components of satellite dishes, cord sets, and parts such as transformers, coils, sockets, condensers, switches, dials, rheostats, plugs, etc. which will be used in the products listed above. The manufacturing of plastic parts used in these items are assigned to the appropriate plastics manufacturing classification, usually Code 4484. Painting operations are assigned to Code 950l, while any plating operations are assigned to 3372. The manufacturing of wooden parts for radios or televisions is assigned to Code 2881 – Furniture Assembly.

Code 3681 is also used for the assembly or manufacturing of automobile wiring harnesses including air conditioning harnesses, which consist of wire-sized hollow tubes rather than normal wires.

Code 3681 includes machining operations, press work, cutting wires to size, attachment of ends to the wires, assembly of wire harnesses and other parts, shipping and receiving, inspections, testing (laboratory testing is assigned to Code 4511), packaging, storage of raw materials and finished products, and repair or maintenance of equipment. Janitorial operations including maintenance or repair of the insured's buildings are to be assigned to Code 9015.

3685 INSTRUMENT MFG: AIRPLANE, SURVEYORS – NOC; MEDICAL DIAGNOSTIC LAMP MFG; PYROMETER MFG; THERMOMETER MFG

Applies to professional or scientific instruments. Includes airplane and surveyors instruments as well as those used by doctors, dentists, scientists, etc.

Code 3685 applies to the operations of employers engaged in the manufacturing of professional or scientific instruments designed for use in research or work which is strictly of a professional character for which there is no more specific classification. For example, it does not apply to the manufacture of musical instruments as those are classified as either Code 3383 or 2790. Neither does Code 3685 apply to the manufacture of testing equipment used by automobile repair facilities nor to equipment used to perform tests as part of assembly-line operations. Some of the products whose manufacture is assigned to Code 3685 include thermometers, stethoscopes. X-ray apparatus, medical diagnostic instruments, surgical knives including laser surgery apparatus, dental instruments for checking, cleaning, repairing, or removing teeth including laser equipment, surveyors' transits and other instruments, and scientific instruments such as seismographs, spectrometers, and other laboratory testing equipment. Various operations may include stamping, machining and assembly operations. Products will be inspected, tested and packaged. Plating operations are assigned to Code 3372, while any painting operations are assigned to Code 9501. Heat treating is assigned to Code 3307. Code 3685 includes repair or maintenance of equipment, shipping and receiving, and storage of raw materials and finished products. Janitorial operations including maintenance or repair of the insured's buildings are to be assigned to Code 9015.

3724 ACETYLENE GAR MACHINE INSTALLATION; COOLING TOWER ERECTION – PREFABRICATED WOOD OR METAL; DOOR INSTALLATION – OVERHEAD; ELECTRICAL APPARATUS INSTALLATION OR REPAIR; FLOOD LIGHTS – TEMPORARY – ERECTION; GAS BENCH OR RETORT INSTALLATION; GASOLINE PUMP INSTALLATION; MILLWRIGHT WORK – NOC; OIL STILL ERECTION OR REPAIR; PUMP INSTALLATION – COMMERCIAL; SCALES: INSTALLATION, REPAIR OR ADJUSTMENT: PLATFORM OR BEAM TYPE; SEWING MACHINES: COMMERCIAL: REPAIRING, INSTALLING AND DISMANTLING IN PLANTS; TANK INSTALLATION OR REMOVAL – GAS STATIONS

Code 3724 shall not be assigned to employees of the insured engaged in the installation or repair of electrical apparatus on the premises of the insured. Erection of poles, stringing of wires, installation of service transformers on poles or on the outside of buildings, or the making of service connections are to be separately rated as Code 7538. Applies to the erection or repair of machinery or equipment. Code 3724 shall not be assigned to employees of the insured engaged in millwright work on the premises of the insured.

Code 3724 applies to the operations involved in the installation, repair or service of electrical apparatus or machinery or equipment at the customer's location. While much of the work done under Code 3724 is done at commercial locations, some residential work is also included in this classification. The installation of large satellite dishes and the installation of overhead doors such as garage doors are assigned to Code 3724, whether done at commercial or residential locations. Some of the items whose installation, service or repair are classified under Code 3724, include manufacturing machinery such as presses, robotics, conveyors, machinery-operating computers, machining centers, etc; platform or beam-type scales; gas station pumps, tanks and other equipments; and other items enumerated above. In general, Code 3724 applies to operations involving the installation, repair or service of machinery or other electrical apparatus at the customer's location.

Industrial cleaning operations are also assigned to Code 3724 and are not assigned to Code 9015. Industrial cleaning operations are defined as operations involved in cleaning machinery, floors, wall and ceilings of industrial plants when these operations are done by other than the employees of the plant itself. These operations may include pressure washing, sand blasting, the use of chemical cleaners, etc.

A permanent yard operated for the purpose of storing and maintaining equipment may be classified as Code 8227. Over-the-road vehicle maintenance and repair is assigned to Code 8395. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

Code 3724 does not apply when there is a specific classification for the installation, repair and service of particular items. For example, boiler installation or repair is assigned to Code 3726; elevator erection or repair is assigned to Code 5160; and office machine installation, service or repair is assigned to Code 5191.

3726 BEER VAT COATING WITH CHEMICALS; BOILER INSTALLATION, REPAIR OR SCALING; CLEANING TANKS OR TANK CARS; TANK ERECTION OR REPAIR – METAL – WITHIN BUILDINGS EXCLUSIVELY

The operations assigned to Code 3726 are similar to those for Code 3724 except that they are restricted to boilers, tanks or tank cars, and are normally conducted within buildings at commercial locations. Industrial boilers or tanks are erected, installed, and/or repaired. They may be cleaned by using chemicals, steam or mechanical methods. Where the boilers are used solely for providing heat to a building and are not used for any other purpose, their installation, repair or service is assigned to Code 5550.

A permanent yard location where equipment is repaired or maintained may be assigned to Code 8227. Over-the-road vehicle maintenance and maintenance is assigned Code 8395. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

3807 AUTOMOBILE RADIATOR MFG

Coe 3807 applies to the operations involved in the manufacturing of the complete automobile radiator or the repair and rebuilding of automobile radiators where such operations are the sole or principal business of the insured. Such employers will not have the entire automobile in their possession, they receive in only the radiator to be repaired or rebuilt. Employers who may repair radiators but also do other work on the vehicle are to be assigned to Code 8387 or to Code 8395 depending on whether they are a licensed repair facility or not.

The classification contemplates sheet metal fabrication of parts as well as machining of metal parts and castings which are not assembled into the completed radiator. Repair and maintenance of equipment, shipping and receiving, and the storage of raw materials and finished products are included in the class. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

3808 AUTOMOBILE MFG OR ASSEMBLY; WAGON OR CARRIAGE MFG OR ASSEMBLY

Applies to the manufacturing or assembly of complete automobiles, trucks or buses. Does not apply to the manufacture of parts of these vehicles.

Code 3808 does not apply to the manufacturing of automobile parts. It applies to the manufacturing or assembly of completed vehicles only and includes wagons or carriages.

The operations contemplated by Code 3808 are the assembly of the various parts necessary to produce a completed vehicle. These parts include the chassis, axle assemblies, wheels, tires, transmissions, clutches, engines, fuel systems, cooling systems, electrical systems, steering gears and the body. Operations include shipping and receiving, assembly, repair and maintenance of the plant equipment, movement of materials and products in and around the plant, and any packaging operations. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

3821 AUTOMOBILE DISMANTLING

Counter sales persons to be separately rated as Code 8010.

Code 3821 applies to the operations involved in dismantling of used automobiles, trucks and buses.

Auto dismantling may consist of the simple removal of salable parts by means of hand or power tools and retaining the frames and bodies for future sale to outside scrap collectors. In addition to the dismantling work, salvaged parts may be reconditioned or repaired and sold over the counter. New parts may also be stocked.

Some dismantlers may also break up stripped chassis and bodies with acetylene torches or shears to be sold in the form of iron or steel scrap. Vehicle bodies may be crushed prior to sale as iron or steel scrap. These operations are to be assigned to Code 8265.

Some dismantlers may also perform other services such as auto repairing Code 8395, gas station operations Code 8387, glass replacement Code 8387, automotive parts machining Code 3632 or tire repair Code 8387.

The dismantling of tractors is assigned to Code 8116.

Tow truck drivers are to be assigned to Code 7380 unless towing is also done for others, in which case Code 7208 is to be used.

Code 3821 includes the repair and maintenance of equipment used in the dismantling operations except for over-the-road vehicles for which the repair and maintenance are assigned to Code 8395. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

3824 AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG

Code 3824 applies to the operations involved in the manufacturing of vehicle bodies. Such items may be produced by stamping, molding or other methods. The parts will be assembled together to form the body of the vehicle. Painting operations are assigned to Code 9501. Any plating operations are assigned to Code 3372. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.
Code 3824 includes shipping and receiving, repair and maintenance of plant equipment and machinery, packaging, and storage of raw materials and finished products.

3827 ENGINE MFG: AUTOMOBILE. OUTBOARD MOTORS

Code 3827 applies to the operations involved in the production of new gasoline powered engines for automobiles, buses or trucks. It also applies to the operations of employers who completely rebuild automobile engines where there is no removal from or installation of the engine in the vehicle.

Castings of iron or aluminum are drilled, milled, planed, tapped or turned by machine, ground, honed, etc. to complete the cylinder block, head, cam and crankshaft. Any plating operations are to be assigned to Code 3372. Cam, crankshaft, bearings, fans, gears, pistons and rings are assembled into the block by hand and power tools. Subassemblies involving belts, carburetors, generators, ignition units and general hardware are installed by hand and power tools. The engines are then inspected and tested.

The manufacturing of the various parts such as gears, pistons, belts, carburetors, wiring harnesses, etc. is to be classified under the appropriate classification for the particular product.

Code 3827 includes the repair and maintenance of the equipment and machinery used in the various operations which are classified under this code. The repair and maintenance of equipment and machinery used in otherwise classified operations is to be included in the classification with which it is associated.

Code 3827 also includes shipping and receiving operations, packaging, and storage of raw materials and finished products.

Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4000 CLAY OR SHALE DIGGING; CULM RECOVERY; DREDGING; HUMUS DIGGING AND BAGGING; LIME MFG – QUARRY – SURFACE; PEAT DIGGING; SAND OR GRAVEL DIGGING

Code 4000 applies to the operations involved in digging or dredging sand or gravel. The material is excavated from surface pits with mechanical equipment such as power shovels, draglines, clamshell diggers, or cranes, or obtained from non-navigable waters using similar machinery. The sand is then conveyed from the bank, pit, or dredge to hoppers by trucks, belt conveyors, narrow gauge railroads, or pipelines. It is then washed, graded, screened and stored in bins, hoppers or piles. Sand or gravel in its natural state usually requires only screening with the larger stones being rejected. However, when the rejected material is run through a crasher and then re-screened, the crushing operation is assigned to Code 1624.

Code 4000 is also applies to the digging and stripping of diatomite, shale (from strip mines), marl, peat moss or humus, overburden and clay. It also includes grading, sorting, drying, excavation with hand tools, silt scraping and digging.

4024 ASPHALT PAVING BRICKS MFG; BRICK MFG: FIRE OR ENAMELED; BRICK OR CLAY PRODUCTS MFG; CHINA OR POCELAIN MFG; CLAY FLOWER POST MFG; EARTHENWARE OR TILE MFG; POTTERY MFG; REFRACTORY PRODUCTS MFG; TERRA COTTA MFG

Includes china, tableware, earthenware, and porcelain ware, press formed, hand molded or cast. Includes the manufacturing of common, face, pressed or repressed building or paving bricks; sand-lime bricks; structural, fireproofing, drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Applicable to the manufacturing of bricks from refractory clays with or without other refractory materials. Clay digging, underground mining or quarrying to be separately rated.

Code 4024 applies to the manufacturing of all types of items made from clay from dinnerware and decorative items to roofing tiles and drain pipes. While the size of the objects varies considerably, the general manufacturing process is similar. Clay and other materials are ground and mixed to form the appropriate mixture used for forming the items. Sometimes this is a more liquid medium so that it may be poured into forms or molds. Sometimes the mixture is more firm to allow it to be pressed into molds, molded by machine or hand formed. After forming, the pieces are dried, inspected and then fired in kilns. Items may be painted or glazed prior to baking or during the baking process. Some pieces may need more than one firing. Specialized glazing materials may be formulated and applies. Code 4024 includes repair and maintenance of equipment, inspection, packaging, shipping and receiving, and storage of raw materials and finished products. The manufacturing of plaster molds is assigned to Code 4036. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4034 BURIAL VAULTS MFG – CONCRETE; COFFIN AND CASKET MFG – CONCRETE; CONCRETE PRODUCTS MFG

Applies to shop or yard work only. Includes the manufacturing of concrete blocks, bricks, poles, piles, beams, sewer pipes, tile or similar products, and may be applied only when the operations are conducted as a commercial enterprise at a permanent location. Not available at a construction site.

Code 4034 applies to the operations involved in making concrete products. In addition to the items listed above, other items made may include concrete products such as

patio blocks, roofing tiles, lawn ornaments, garden furniture, ornamental figures, architectural units such as cornices, pre-cast beams or girders and concrete building panels. Building panels whose binding ingredients are plastic or epoxy and which do not contain concrete are assigned to Code 4484.

Sand, gravel, cement, aggregates and water are mixed and fed into either molds or forming machines. In some instances, heavy mesh wire or rods are inserted into the molds for strength. The formed products are usually steam dried and placed in the yard for curing, prior to shipment. Painting operations or other coating operations are assigned to Code 9501. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

Code 4034 includes repair and maintenance of equipment, inspection, packaging, shipping and receiving, and storage of raw materials and finished products.

4036 DISPLAY MFG – PAPER MACHE; DRESS FORM MFG; MAP MFG – RELIEF – PLASTER; MORTAR MFG; PAPER MACHE GOODS MFG; PLASTERBOARD OR BLOCK MFG; PLASTER FORM MFG; PLASTER OR STAFF MIXING; PLASTER STATUARY OR ORNAMENT MFG; POWDERED MARBLE PRODUCTS MFG

Code 4036 applies to the operations involved in the manufacturing of plaster items including plasterboard, plaster statuary or ornaments, and plaster molds. Other items manufactured under this code include powered marble products which are usually bathroom sinks and counter tops and paper mache goods or displays. The mixing and packaging of dry plaster or mortar mixes are also assigned to this classification.

Plaster, staff, hair, wood fiber, powered lime and sand are mixed to form the plaster which may then be packaged and shipped to others or may then be mixed with water and used to form the plaster products. The manufacture of plasterboard involves mixing the plaster mix with water and placing the mixture onto a sheet of paper; another sheet of paper is placed on top of the plaster coating; and the whole is rolled into a flat board. The boards are dried, cut to size and packed for shipment. Powdered marble items are made by taking crushed and powdered marble and mixing it the appropriate liquid which is then poured into molds to make the molded items. Statuary or ornaments are made by mixing the plaster mix with aggregates and water which is then put into molds. After drying, the molded forms may be painted. The painting operations are assigned to Code 9501.

Code 4036 includes repair and maintenance of equipment, inspection, packaging, shipping and receiving, and storage of raw materials and finished products. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4130 GLASS MERCHANT

Includes bending, grinding, beveling or silvering of plate glass. Includes the manufacturing of thermal glass panes.

Code 4130 applies to the operations of glass merchants who are located at permanent locations. The operations include receiving, storing and selling glass; such as window glass, plate glass, safety glass for automobiles, mirrors and other types of glass. The glass may be cut, beveled, buffed, polished, silvered, tinted and/or installed in frames. Windows may have glass replaced in the shop. Glass installation or repair done at the customer's location is assigned to Code 5462, except that repair or replacement of auto glass is assigned to Code 8387, whether done in the shop or at the customer's location. Code 4130 includes counter or showroom employees as well as the shop or warehouse employees. The classification includes repair or maintenance of equipment, waiting on customers, inspection, packaging, shipping, receiving, and storage of materials or finished products. The manufacturing of glass aquariums is also included in this classification. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4131 CATHEDRAL OR ART GLASS WINDOW MFG; GLASS MFG: BLOWN, SHEET, WINDOW, POLISH PLATE, ROLLED OR CUT; GLASSWARE MFG; INCANDESCENT LAMP MFG; MIRROR MFG; RADIO TUBE MFG; X-RAY TUBE MFG

Includes rolled, cut, polished plate or blown sheet window glass. Includes the manufacturing of ribbed, colored, figured or wire glass. Digging or quarrying to be separately rated. Includes stained glass window manufacturing.

Code 4131 applies to the manufacturing of all kinds of glass and glassware. Raw materials such as limestone, soda ash, silica sand, borax, metallic oxides, and other items are mixed and heated in furnaces to the proper temperatures. The molten glass may then be formed by machine or hand blowing or rolling operations or by other means to produce the required product. Further operations may be required to

produce the exact product. They may include etching, engraving, coating, cutting, grinding and polishing. Assembly operations may be involved in making lamps (light bulbs), decorative glass objects or other items. The manufacturing of the other parts is to be separately rated. Code 4131 includes repair and maintenance of plant equipment, inspection, packaging, shipping and receiving, and storage of raw materials and finished products.

Painting operations are assigned to Code 9501, while silk screening operations are assigned to Code 4299.

Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4150 LENS MFG – GROUND; OPTICAL GOODS MFG – NOC

Code 4150 applies to the operations involved in the manufacturing of ground lenses and other optical goods for which there is not a more specific classification.

In general, the glass or plastic blanks are heated; put in molds; formed; annealed; set in grinding machines; ground down to size, gauge and thickness; centered; polished; and edges are trimmed and beveled. The lenses are then buffed, washed and inspected. Some lenses are shipped to customers, while others are mounted I the product being produced. Some of the products produced include eyeglasses, opera glasses, field glasses and industrial goggles. The classification contemplates precision grinding of lenses or the grinding of blank or rough lenses to curvature and size. Also included in the classification is the assembly or manufacture of the finished products. The manufacturing of the other parts of the finished product may be subject to different classification treatment.

Code 4150 includes shipping and receiving, repair and maintenance of plant equipment or machinery involved in the operations assigned to this code, packaging, and storage of raw materials and finished products. Repair and maintenance of equipment or machinery used in otherwise classified operations are assigned to those classifications. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

Code 4150 is assigned by analogy to the manufacture of electronic "chips" used in computers, calculators, watches, etc.

4207 PULP MFG – CHEMICAL PROCESS or ground wood process INCLUDES BARK PEELING IN PAPER MILL

Logging or lumbering to be separately rated.

The operations involved in Code 4207 include debarking and chipping mill operations performed at the pulp mill. Wood chips, wastepaper, rags, textile mill wastes and various chemicals are fed, usually by gravity, to digesters where they are penetrated by the particular chemical or wood chips are ground to a pulp. Waste water or liquid is drained from the pulp, and the pulp is washed, screened, thickened to the proper consistency, and may then be bleached to the desired color. The finished pulp is then shipped to the paper or paper board manufacturer, or it may be further processed at the same plant into paper or paper products. Further manufacturing operations are subject to other classifications.

Code 4207 includes shipping and receiving, repair and maintenance of plant equipment or machinery, packaging and storage of raw materials and finished products. Janitorial operations including maintenance or repair of the insured's building and grounds are to be classified as Code 9015.

4239 CARDBOARD, BRISTOL BOARD AND PAPER BOARD MFG; FIBER GOODS MFG; PAPER MFG

Includes card, bristol, paper, straw, fiber or leather board. Pulp manufacturing to be separately rated as Code 4207.

Code 4239 applies to the operations involved in the manufacturing of paper or cardboard but does not include those operations which are separately classified.

Pulp is fed into paper-forming machinery. The pulp is gradually formed into paper by passing through various rolls, run over hot rolls called calendars, and after finishing, is wound onto jumbo rolls. Heavier stock such as cardboard or paperboard is made by filling pans or molds with pulp stock along with wastepaper, glue, powdered plastic, etc. The filled pans are placed in hydraulic presses where heat and pressure produce solid boards. After curing, they are removed from the molds, cut to size, stacked and shipped.

The operations involved in the coating, corrugating, creping, laminating, oiling, paraffining, parchmentizing or waxing of paper are assigned to Code 4250. The

operations involved in finishing paper for bond, ledger, book, writing, note or similar papers are assigned to Code 4253. The operations involved in the manufacture of paper goods are assigned to Code 4279.

Rolls of paper may be slit to form smaller rolls or cut into sheets. Code 4239 includes shipping and receiving, repair or maintenance of paper manufacturing machinery, packaging, and storage of raw materials or finished products. Repair or maintenance of machinery used in otherwise classified operations are to be assigned to those classifications. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4240 BOX MFG: SET-UP PAPER

Paper or paperboard manufacturing to be separately rated.

Code 4240 applies to the operations involved in the manufacturing of set-up or solid boxes such as those used for candy, jewelry, shoes, hats, etc. These boxes are three-dimensional shapes when they leave the box manufacturer's plant. Perhaps the best known of these types of boxes are the heart-shaped, decorated candy boxes used at Valentine's Day, Sweetest Day or Christmas. Other boxes include round ice cream tubs, cardboard paint pails, etc.

Materials used consist of cardboard stock (also call box board or paperboard), rolls of flat finish or coated paper, staying tape, lace fabrics, paste, gum or glue, labels, and wrappers. Cardboard stock is cut to size, scored and creased to box dimensions; corners are cut out, bent and secured with "corner stayers"; and the boxes are covered, inside and/or outside, with paper or fabric. Printing of labels for the boxes is assigned to Code 4299. Labels are affixed and the boxes are packaged for shipment.

Code 4240 includes shipping and receiving, repair or maintenance of plant machinery, packaging and storage of raw materials and finished products. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4243 BOX MFG: FOLDING PAPER

Paper or paperboard manufacturing to be separately rated.

Code 4243 applies to the manufacturing of paper, paperboard or cardboard (not corrugated) boxes which are shipped from the plant as flat, folded items. Examples of this type of box are suit boxes, flat folded gift boxes, cereal boxes, food carry-out containers, etc. These boxes may be unglued, or they may be glued and then folded flat for shipment.

Generally sheets of cardboard are die-cut, printed, glued (or not glued), folded, packaged and shipped. If printing is done as a separate operation, Code 4299 applies to that operation. If printing is done in combination with the die-cutting, the whole process is assigned to Code 4243. The manufacture of the steel-rule dies is assigned to Code 3116. Code 4243 includes shipping and receiving, repair or maintenance of the plant machinery used in the box making process, packaging, and storage of raw materials and finished products. If otherwise classified operations are also performed, the repair and maintenance of machinery used in those operations is classified in the other classifications. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4244 CORRUGATED OR FIBER BOARD CONTAINER MFG

Paper or paperboard manufacturing to be separately rated.

Laminating or corrugating operations are to be classified as Code 4250. Corrugated cardboard or fiber board is printed, scored, creased to product shape and dimensions, corners are cut or slotted, and sides are folded and taped. The products are then bundled and shipped in this flat condition, or they may be set up by reinforcing sides with metal fasteners, clips or stapes.

The printing operations are to be separately rated as Code 4299. Code 4244 includes shipping and receiving, repair or maintenance of plant machinery, packaging, and storage of raw materials and finished products. Maintenance or repair of machinery or equipment used in otherwise classified operations is assigned to those other classifications. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4250 CORK PAPER MFG – NO PAPER MFG; FLY PAPER MFG; PAPER COATING, CORRUGATING, CREPING, LAMINATING, OILING, PARAFFINING, PARCHMENTIZING OR WAXING

Not building or roofing paper or felt preparation. Paper manufacturing to be separately rated as Code 4239.

The operations which are assigned to Code 4250 are those which take paper and process it by coating with various substances, laminating layers of paper together, producing corrugated paper or cardboard, etc. In producing corrugated materials, paper or paperboard is run over gas or steam corrugating rolls, then over silicate of soda, after which it is combined with either single or double facings, dried and cut to size. In paper coating operations, various kinds of coatings and colors are mixed and run into troughs of coating machines, rolls of paper are coated as they pass over rolls revolving through this mixture, dried on rolls or stacks, polished or embossed, finished by calendaring, slitting or sheeting to size. If printing operations are performed as a separate operation, they are assigned to Code 4299. If printing is done as part of the whole automated process so that there are no employees engaged in printing operations, the printing is included in Code 4250. Laminating operations involve feeding or applying a paste or glue between layers of paper, pressing them together, drying, and finishing by winding into rolls or sheeting to size or cutting, slitting, or die cutting to size and shape. The manufacture of steel rule dies is assigned to Code 3116.

Code 4250 includes shipping and receiving, repair or maintenance of plant machinery, packaging, and storage of raw materials and finished products. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4251 CARBON PAPER MFG; CIGAR BANK MFG; COIN WRAPPERS AND CURRENCY STRAP MFG; ENVELOPE MFG; FILING FOLDERS AND INDEXING DEVICES MFG; INKED RIBBON PREPARATION; LABEL MFG – PAPER; LOOSE-LEAF LEDGER OR NOTE-BOOK MFG; STATIONERY MFG; TYPEWRITER RIBBON OR CARBON PAPER MFG

Manufacture of metal rings, posts, screws, separators or fittings to be separately rated.

Code 4251 is applied to the operations involved in the manufacturing of stationery, loose-leaf ledgers or notebooks, typewriter or word processor ribbons, printing cartridges for computers, copy machines, etc., and the other products named above.

The manufacturing of the plastic or metal parts used in some of these products is to be separately rated under the appropriate plastic or metal manufacturing codes.

Cardboard, finder's cloth, leather or imitation leather, canvas or other fabrics, paper, glue, paste, gold leaf, printing and ruling ink, metal or plastic rings, posts, screws, separators, or fittings are received; cardboard is cut to size and covered with leather, imitation leather, or cloth by gluing, pasting, and some sewing; covers are reinforced by stripping, embossed in ink or gold leaf; and the appropriate fittings are attached to complete the binders. Sometimes the binders are made from sheets of plastic. Fillers for the binders and other stationery products are manufactured from paper which is cut to size. These operations are usually automatic and include ruling, printing, folding, gluing, trimming, perforating, punching and rounding of corners. Some of the items whose manufacturing is assigned to this code include writing tablets or pads, ruled forms, file folders, desk pads, order books, index cards, paper labels, envelopes, coin wrappers and currency straps. The manufacturing of inked ribbons or printing tapes involves ink mixing and grinding, ribbon cutting, ink coating, reel winding and packing. The manufacturing or reconditioning of print cartridges involves filling the plastic container with the appropriate ink, sealing and packaging.

Code 4251 includes shipping and receiving, storage of raw materials and finished products, repairs and maintenance of equipment, inspection, assembly and packaging. Where printing is done as a separate operation and not as part of the automated process, Code 4299 applies to that operation.

Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4253 PAPER FINISHING

Applicable only to concerns manufacturing coated paper and bond, ledged, book, writing, note and similar types of paper.

Code 4253 applies to the operations involved in the production of coated paper including bond, ledger, book, writing, note and similar types of paper. The operations begin with rolls of paper which are coated to produce the type of paper which is desired. The resulting paper is then run through machines which will produce the desired finish to the paper. This classification applies only to the production of paper which is used for writing or printing purposes. It does not apply to the production of

newsprint. After finishing, the paper may be cut into smaller rolls, sheets, etc., packaged, and shipped.

Code 4253 includes shipping and receiving, processing operations, finishing operations, packaging, equipment maintenance and repair, and storage of raw materials and finished products. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015. Paper manufacturing is assigned to Code 4239.

4273 BAG MFG: PAPER

Paper manufacturing to be separately rated as Code 4239.

Code 4273 applies to the operation involved in the manufacturing of paper bags from sheets or rolls of paper. The paper is cut to size and shape, adhesive is added and the bag is folded to the proper form. If printing is done as a separate operation, it is assigned to Code 4299. If printing is done as part of the automated process, and no employees are engaged in printing operations, then the printing is simply part of Code 4273. Code 4273 includes shipping and receiving, repair or maintenance of equipment, packaging, and storage of raw materials and finished products. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4279 ABRASIVE PAPER OR CLOTH PREPARATION; BOX OR CASE LINING: WATERPROOF PAPER; CARDBOARD MAILING TUBE MFG; COP TUBE MFG; DISPLAY MFG – CARDBOARD; EMERY CLOTH MFG; GASKET OR WASHER MFG: NOT METAL – PLATTEN PRESS; MATCH MFG; MILK BOTTLE CAP MFG: PAPER; PAPER GOODS MFG – NOC; PAPER SHEETING, SLITTING OR WINDING; PAPER TWINE MFG; SANDPAPER MFG

Paper manufacturing to be separately rated as Code 4239.

Code 4279 applies to the operations involved in the manufacturing of paper goods for which no more specific classification exists. For example, it does not include the manufacture of paper bags, as Code 4273 applies to those operations. Code 4279 is also used for die-cutting operations which produce non-metallic washers and gaskets. These washers and gaskets are generally made from cardboard or fiberboard which is

thin enough to be cut using steel rule dies. The making of the steel rule dies is assigned to Code 3116. This classification is also assigned to other risks which make items by the use of steel rule dies only.

Operations included in this classification may include slitting, winding, sheeting, pleating, folding, cutting, forming, embossing, perforating, gluing, coating with adhesives, addition of abrasives or sand to the surface, etc. Printing operations are to be separately rated as Code 4299, while painting operations are assigned to Code 9501. Some examples of paper goods whose manufacture falls within this classification include book matches, paper filters, cardboard packaging dividers, wallpaper, picture frame matting, gift wrapping paper, paper doilies and paper ribbons. Operations assigned to Code 4279 include shipping and receiving, equipment maintenance and repair, assembly, packaging, and storage of raw materials and finished products. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015. Repair and maintenance of equipment used in otherwise classified operations are assigned to those classifications.

4299 BANKS AND TRUST COMPANIES: PRINTING; CLOTH PRINTING; DECAL TRANSFER MFG; ELECTROTYPING; LINOTYPE OR HAND COMPOSITION; LITHOGRAPHING; PAPER RULING; PLAYING CARDS MFG; PRINTING; RUBBER STAMP MFG OR ASSEMBLY; SILK SCREEN PRINTING; STEREOTYPING

Include incidental assembling, stapling or binding of circulars, pamphlets or catalogues. Artists, designers, proofreaders, editors or clerical office employees to be separately rated as Code 8810. Reporters, advertising or solicitors to be separately rated as Code 8742.

Code 4299 applies to the operations involved in printing but does not include newspaper printing which is included in Code 4304 – Newspaper Publishing. These operations may include hand typesetting; linotyping; electrotyping; monotyping; stereotyping; transferring of photocopy to metal plates; press operations; perforating; folding; binding of magazines, catalogues, pamphlets, circulars and paperback books; printing or embossing of machine from engraved plates; silk screening; or photocomposition methods. Employees engaged in photographic composition work or automated plate making using a keyboard to select characters for projection onto photographic films or papers are classified as Code 8810, providing they work in physically separated departments and do not engage in any other operations properly classified to a code other than Code 8810. Photographic composition consists of

working at drafting tables with simple tools such as scissors or knives and assembling photocomposed paste-ups, preparing proofs of photocomposed sheets, producing plates using machines similar to office copying machines, or producing photocomposed paste-ups, proof or plates using a computer terminal. Using a computer to produce the actual printed material is classified as Code 4299.

Code 4299 is also applies to the operations involved in the manufacturing of playing cards and rubber stamps. The manufacturing of handles, backs, frames or molding strips is assigned to the appropriate manufacture code for the particular item, but the manufacture of the stamp design and the assembly of the completed stamp are assigned to Code 4299. The manufacturing of playing cards may also include laminating operations in addition to the cutting and printing operations.

Code 4299 also applies to the printing of signs, when the printing is done directly on the sign material by printing equipment. It also applies to the printing of lettering for signs, but the application of the printed lettering to the signs is assigned to Code 9501 – Sign Lettering or Painting.
Code 4299 operations include shipping and receiving, assembly, repair or maintenance of equipment, packaging, and storage of raw materials and finished products. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4304 NEWSPAPER PUBLISHING

Artists, designers, proofreaders, editors or clerical office employees to be separately rated as Code 8810. Reporters, advertising or circulation solicitors to be separately rated as Code 8742.

News carriers shall be assigned to the classification of the risk by which they are employed, except that News carriers using motor vehicles or bicycles in connection with their delivery operations shall be separately rated as Code 7380.

Code 4304 applies to the operations involved in the publishing of daily or periodic newspapers. Usually this will involve the use of Webb presses to print on newsprint the contents of the newspaper. The same procedures apply to the classification of photocomposition or automatic plate-making operations as apply to Code 4299. After the papers are printed, they are folded, cut, trimmed, counted, stacked and tied ready for delivery to the news carriers. Code 4299 includes shipping and receiving, repair or maintenance of equipment, assembly, packaging, and storage of raw materials and

finished products. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015. Maintenance or repair of trucks or cars is assigned to Code 8395, while delivery drivers are assigned to Code 7380.

4307 BOOKBINDING; TABLE PAD MFG: FROM CARDBOARD AND FABRIC

Code 4307 applies to the operations involved in the binding hard cover or "hard case" books. It does not apply to the assembly of soft-cover, paperback or loose-leaf books.

The materials used in these operations include printed pages, cardboard, leather, canvas, bookbinders' cloth, coated paper, cords or tapes, thread, paste, glue, ink, gold leaf, etc. These items may be received from others or may be made by other departments of the same employer.

Pages are folded in units called signatures, each of which is made from 1 to 16 folded sheets yielding 4 to 64 pages. The signatures are sewn together and to each other by hand or machine, the stitches passing through the folds and over cords or tapes and cloth which have been pasted as an anchor to the folded edge or spline of the book. Endpapers used for flyleaves and linings are attached to the spine. Cardboard of the required thickness is cut to size and covered with leather or cloth which may be embossed with gold leaf or ink. The book is assembled into the cover by hand or machine and the lining is glued to the cover. Pressure is applied, backs are rounded and, in some cases, pages are edged with gold leaf or rough edged rolled by inspection.

Code 4307 is also applied to the operations of the insured's engaged in restoring old or damaged books using any or all of the described operations.

The manufacture of fabric-covered cardboard table pads is also included in this classification. The classification includes packaging, shipping and receiving, storage of raw materials and finished products, and the maintenance or repair of equipment. The cleaning, maintenance or repair of the insured's building and grounds are to be assigned to Code 9015.

4351 ENGRAVING; PHOTOENGRAVING

Photoengraving involves the process of reproducing graphic material by transferring the graphic image photo-mechanically to a plate or other surface in etched relief for

printing. The image is photographed and negative developed. The negative is placed over a sensitized metal plate which is exposed to an arc light which causes the image to be transferred to it and developed. Acid-resisting substances are applies to the portion of the plate's surface containing the image. The plate is then immersed in an acid solution which eats away all the nonacid-resisting material. The plate is then refined by means of a rotating machine to remove excess metal and a beveling machine to bevel the plate and is mounted on a wood or metal base to keep it even with the other type. An engraver will usually clean the plate and perform any fine finishing which may require occasional hand engraving of additional designs.

Code 4351 applies to the operations involved in the production of engraved letterheads, announcement cards and envelopes. These operations include cutting paper to size, cutting the pattern or lettering onto a strip of copper or steel coated with a solution resistant to etching acids. The metal strip is then treated with acids which dissolve the uncoated metal, etching the lettering into the strip. The etching is then blocked and placed into a special press which treats the ink to raise it from the surface of the paper.

Code 4351 also applies to the process of using small rotary tools or hand instruments to cut letters or figures into metal, glass, ceramics, etc. For example, the engraving done on trophies to identify the winner, the event, and the date, is an engraving operation assigned to Code 4351. Repair and maintenance of equipment are included in Code 4351. Repair and maintenance of equipment are included in Code 4351; as are shipping and receiving, inspection, packaging, and storage of raw materials and finished products. Repair or maintenance of the insured's building and grounds is assigned to Code 9015.

4360 FILM EXHANGE; MOTION PICTURE: DEVELOPMENT OF NEGATIVES, PRINTING AND ALL SUBSEQUENT OPERATIONS

Code 4360 is applicable to the processing of motion picture and/or animated films. Operations contemplated by this classification include development of negatives, cutting, editing and splicing of film, as well as packaging and shipping of the final product. Code 4360 also applies to the operation of firm exchanges which distribute motion pictures to the various movie theaters. The duplication of motion pictures is also assigned to this code. This code applies to entities that specialize in computer data transfer operations. Repair and maintenance of equipment are included in Code 4360. Repair and maintenance of the insured's building and grounds is assigned to Code 9015.

4361 FILM PRINT SHOP; PHOTOGRAPHER

Code 4361 applies to photography operations where the finished products are still pictures. Photographers may record interior or exterior images, laboratory technicians will be engaged in processing these images either manually or with automatic machinery, and store employees will wait on customers and may process the film using automatic machinery. Where the store operations involves the selling of camera, film and other items, Code 8017 may applies to those operations; while Code 4361 will apply to the operations involving the film and pictures. Code 4361 also applies to the operations of film print laboratories and film print shops where no pictures are taken, but film is developed and printed. Code 4361 also applies to the operation of film print services located within other stores. Operations may include opening envelopes, tagging or clipping the film, developing and printing the pictures, checking and inspecting the pictures, and packaging the finished work for mailing or delivery. Enlargements or other reproductions may be produced. Code 4361 also applies to blueprint copy services and to microfilming services.

Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015. Pick-up or delivery drivers are assigned to Code 7380.

4410 RUBBER GOODS MFG – NOC; RUBBER RECLAIMING; RUBBER TIRE MFG

Code 4410 applies to the operations involved in the manufacturing of rubber items of all kinds. The rubber used may be hard, soft, foam or liquid. Crude rubber may be processed to produce the form of rubber which will be used to make the particular product. Some of the items which are manufactured under this classification are rubber tires, floor tiles, mats, hoses, belts, rubber heels and soles, preserve jar rings, stoppers, rubber bands, foam rubber cushions, carpet pads, rubber gloves, and boots or shoes. Retreading of rubber tires is also included in this classification.

Various operations may be found in this classification depending upon the particular product being manufactured. These operations may include cutting, molding, pressing, extruding, slitting, gluing, laminating, the addition of other materials and curing. The controlling factor for this classification is the use of rubber to produce the product. This classification does not apply to the production of plastic products.

In addition to manufacturing operations, this classification also applies to the operations involved in reclaiming rubber from previously manufactured items. These operations may include the use of digesters, rubber mills, refining mills, etc. Acids or caustic soda may be used in the digesting process to eliminate impurities in the scrap. Rubber recycling operations which involve the grinding of the used rubber items, but no rubber reclaiming operations, are assigned to Code 8264.

Code 4410 includes shipping and receiving, processing, assembly, repair and maintenance of equipment, packaging, and storage of raw materials and finished products. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4452 BONE OR IVORY GOODS MFG; PLASTICS MFG; FABRICATED PRODUCTS

Applicable to the manufacturing of plastic goods by such operations as machining, bending, buffing or polishing, using raw materials in the form of sheets, rods or tubes. Also applicable to the manufacturing of plastic goods by a dipping process. Manufacturing of chemicals to be separated rated as Code 4829.

Code 4452 does not apply to any molding operations. Plastic molding operations, of whatever kind, are assigned to Code 4484.

Code 4452 applies to the operations involved in the manufacturing of plastic items from sheets, rods or tubes. The plastic may be cut, bent, shaped (but not molded), assembled, or buffed and polished. Some items whose manufacture would be assigned to Code 4452 include plastic bags, pool covers, plexiglass bullet-proof enclosures, flat plastic holiday ornaments, and plastic boxes (which are not molded boxes). Painting operations are assigned to Code 9501, while printing operations are assigned to Code 4299. Code 4452 includes shipping and receiving, repair or maintenance of equipment, assembly, inspection, packaging, and storage of raw materials and finished products. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4459 PLASTICS MFG: EXTRUDED PRODUCTS; PYROXYLIN MFG

Includes the mixing or grinding of molding materials. Manufacturing of chemicals to be separately rated as Code 4829.

Code 4459 applies to the operations involved in extruding plastic into shapes such as sheets, rods or tubes. This operation consists of a continuous extrusion of plastic material under pressure through a die orifice, which has the required shape of the desired product. The products may then be cut to size, rolled into coils or further processed. Further processing may be subject to other classification codes, depending upon what is done.

Code 4459 also applies to the grinding and/or mixing of molding materials. It includes plastic recycling operations involving the grinding of plastic materials for reuse in manufacturing operations. The operations may involve mixing and grinding of inert raw materials, fillers, plasticizers, stabilizers and pigments along with the plastic material to produce pellets, granules, powder or liquid dispersions.

Code 4459 includes shipping and receiving, packaging, repair or maintenance of equipment, and storage of raw materials and finished products. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4470 CABLE MFG: INSULATED ELECTRICAL; WIRE INSULATING OR COVERING

Wire drawing to be separately rated as Code 3241.

Code 4470 applies to the operations involved in wire insulating, covering with protective materials, and the manufacturing of insulated electrical cable. Drawn wire and insulating materials such as enamel or lacquer, rubber, plastic, paper, cambric and cotton thread are received; wire may be spooled, twisted, woven or braided to form the wire cable; and the cable is then covered with the insulating and covering materials. The finished cable is usually wound on spools for shipping. The covering materials may be cotton braid, metallic armor (woven or spiral), lead sheathing, rubber or plastic. Code 4470 includes shipping and receiving, repair or maintenance of equipment, assembly, packaging, and storage of raw material and finished products. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4484 DOLL OR DOLL PARTS MFG OR ASSEMBLY; PHONOGRAPH RECORD MFG; PLASTICS MFG; MOLDED PRODUCTS

Applicable to the manufacturing of plastic goods by injection, compression or any other molding operation, including forming around or over a mold by any means. Manufacturing of chemicals to be separately rated.

Code 4484 applies to the operations involved in molding any type of plastic goods and includes the making of molded fiberglass products. Raw materials used may be in the form of pellets, granules, powders, liquids or sheets. Products may be molded using compression, injection, vacuum-forming or other machinery. They may also be made by building up layers, largely by hand. After the molding operation is completed, excess flashing is trimmed, and the items may be further processed. Further processing may be subject to other classifications depending upon what the processing is. Processing which includes the assembly of the molded items only (or using only a small percentage of outside parts) is included in Code 4484. Plating operations are assigned to Code 3372; painting operations are assigned to Code 9501; and any printing operations are assigned to Code 4299 including "hot stamping" type of printing. Assembly operations involving a large percentage of parts which are not the manufactured molded parts are assigned to the classification representing the items being produced. For example, Code 4902, Sporting Goods Mfg – NOC, Code 3146, Hardware Mfg or other manufacturing classifications might apply to the assembly of the finished products.

Operations involving the layering of fiberglass and fillers or laminating liquid plastic impregnated fibers over or into molds or forms using a brush or spray gun are assigned to Code 4484. The manufacture or assembly of plastic dolls or doll parts is assigned to Code 4484. However, the manufacturing of non-plastic parts, doll clothes or the dressing of the dolls is separately rated. Die or mold manufacturing operations is assigned to Code 3116. Code 4484 includes shipping and receiving, repair or maintenance of equipment, assembly, inspection, packaging, and storage of raw materials and finished products. Where other classifications are applicable to the insured's operations, some of these operations may be subject to the other classifications. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4511 ANALYTICAL OPERATIONS; ASSAYING

Applies to both chemical and physical testing operations and gathering of sample materials. Also applicable to research and development operations of an employer engaged in manufacturing operations.

May apply to quality control operations only when these operations are conducted in a physically separated area using laboratory or scientific testing equipment such as spectrometers, computerized measuring devices, x-rays, chemical testing apparatus, etc.

The use of gages or micrometers, or the use of "look at" or "feel of" measuring criteria for quality control does not qualify for Code 4511.

Core drilling to be separately rated as Code 6204 – Drilling – NOC.

Code 4511 applies to laboratory operations using scientific equipment. These operations may include testing or research with chemicals or may include physical testing or research using special machinery designed for such purposes. It does not apply to any "testing" or quality control operations conducted as part of an assembly line operation as those operations are part of the manufacturing classification. Manufacturing risks may have chemists whose duties are to test the chemical solutions used in the manufacturing process. These chemists are classified under Code 4511. Research and development operations which may consist of producing samples of new products and testing them for durability, suitability, wear, etc. are included in Code 4511.

Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

Code 4511 includes the maintenance and repair of equipment used in the testing and research and development operations, storage of materials and the gathering of sample materials. However, employees who drive vehicles to simply pick up and deliver samples are assigned to Code 7380.

There are various types of research, development and testing laboratories working in such diverse areas as medicine, pharmacology, toxicology, microbiology, geophysical research, metallurgy and other areas of scientific study. Additionally, code 4511 will include laboratories involved with testing soil, building materials, petroleum; analyzers of sand and gravel to determine if precious stones are present; transistor testers; radiography testing laboratories and risks that sterilize medical apparatus using x-ray

process; and ordinance testing. Assaying laboratories will determine the qualitative or quantitative analysis of substances. Medical laboratories which are part of hospitals are assigned to Code 8833; but other medical laboratories are assigned to Code 4511, if the laboratory does not take the samples directly from the patients. If other medical laboratories actually collect the samples directly from the patients as the laboratory location, they are assigned to Code 8832.

4557 BRAKE FLUID MFG; BUFFING AND POLISHING COMPOUNDS MFG; CANDLE MFG; DRESSING OR POLISH MFG; INK MFG; SADDLE SOAP MFG; SEALING WAX MFG; TALLOW CHANDLERS; WAX OR WAY PRODUCTS MFG

Code 4557 applies to the operations involved in the manufacturing of candles, sealing wax, other wax or wax products as well as to the manufacture of all types of inks, buffing and polishing compounds, dressings, polishes, and saddle soap (which is a wax product). The code also applies to the operations of tallow chandlers (dealers in tallow).

These operations generally will include grinding, mixing and blending of the various ingredients, heating or cooking, and pouring into molds or other containers. The ingredients will vary as the products vary, but they are basically waxes, resins, colors, dyes, solvents, clays, whiting, abrasive powders, etc.

Code 4557 includes shipping and receiving, packaging, inspection, and storage of raw materials and finished products as well as repair or maintenance of equipment. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4558 COLOR GRINDING, BLENDING OR TESTING; PAINT MFG; PUTTY MFG; VARNISH OR LACQUER MFG; WHITING MFG

Pigment or lead compound manufacturing to be separately rated.

Code 4558 applies to the operations involved in the manufacturing of all kinds of paints, varnishes, lacquers, and semi-solid sealants such as putty, caulking, adhesives (but not paste, glue or mucilage), etc. These operations include such things as grinding and blending colors, pigments, or dyes; mixing the solids with the appropriate liquids; heating or cooking, if required; thickening or thinning, and the placing into appropriate

containers. The classification includes shipping and receiving, storage of raw materials and finished products, inspection, packaging and repair or maintenance of equipment.

Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4568 BORAX, POTASH, OR SALT PRODUCING OR REFINING

Mining to be separately rated.

Mining operations are assigned to Code 1164. Code 4568 applies to the operations involved in the processing of refining the ores or brines into the desired product. Depending on the product, various chemicals may be added to the brine solutions to that the resulting product is the one desired. The solutions of purified salts are then evaporated to obtain the crystals or granules. The products are then packaged or may be ground into a finer product before packaging. Operations assigned to Code 4568 include shipping and receiving, packaging, storage of raw materials and finished product, and repair or maintenance of equipment. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015. Laboratory operations to test the quality of the products are assigned to Code 4511.

4583 FERTILIZING MFG

Not rendering or garbage works. Includes dry mixing plants.

Code 4583 applies to the operations involved in the manufacturing or mixing of both wet and dry fertilizers. Phosphate pebble or rock may be processed by washing, crushing, grinding, screening and drying. The ground phosphate rock is treated with sulphuric, phosphoric or nitric acids to produce acid phosphate or super phosphate. The manufacturing of the acids is assigned to Code 4829. The acid phosphate or the super phosphate is mixed with ammonia or ammonia compounds, potash, and either water solutions or other dry ingredients to produce either a wet or a dry fertilizers. Fertilizers may also be processed from seaweed. Code 4583 includes shipping and receiving, storage of raw materials and finished products, inspection, packaging (either in bulk or in smaller packages), and repair and maintenance of equipment. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015. Laboratory operations are assigned to Code 4511.

4611 DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION: NO MFG OF INGREDIENTS

Applies to compounding, blending or packing operations only.

Code 4611 applies to the operations involved in the compounding or blending and packing of drugs, medicines, of pharmaceutical preparations by risks which do not manufacture any of the individual ingredients. Where the risk does manufacture any of the individual ingredients on an incidental basis, refer to Code 4825. The operations may involve simple hand or machine mixing or blending, solutions my be prepared by blending to formula in the presence or absence of heat to produce medicines or pharmaceutical preparations, some preparations may be pressed into pill or tablet form, pills may be coated and other preparations may be worked into a paste or formed into cakes. The operations may be highly automated, and some stages may require rigidly controlled temperature and humidity conditions.
The compounding, packaging and labeling of patent drugs, medicines, ointments, powders, cough preparations, toothpastes and powders, shaving creams, tonics, shampoos, perfumes, colognes and cosmetics are examples of the compounded products which are prepared under Code 4611.

Retail pharmacy operations, including the pharmacist, are assigned to Code 8045.

Code 4611 includes shipping and receiving, storage of raw materials and finished products, inspection, packaging, and repair or maintenance of equipment. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4692 ARTIFICIAL TEETH MFG; DENTAL LABORATORY

Code 4692 applies to the operations involved in the manufacturing of teeth replacement products, dental appliances, and dental enhancement products such as braces, bridges, crowns, dentures, palatal expanders, and retainers. Generally, impressions are sent by the dental professional to the lab, and the product is made to fit the individual patient. Raw materials may include gold, porcelain, plastic, wire or other substances. Tools and equipment used include small hand tools, small grinders, miniature molds, miniature furnaces, work tables and other specialty trade items. Code 4692 includes shipping and receiving, storage of raw materials and finished products, inspection, packaging, and repair or maintenance of equipment and tools. Janitorial operations including

maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4693 BANDAGE MFG; PHARMACEUTICAL OR SURGICAL GOODS MFG

Code 4693 does not apply to the operations involved in the manufacturing of drugs, medicines, or pharmaceutical preparations such as toothpaste, ointments or cosmetics.

Code 4693 does apply to the operations involved in the manufacturing of a wide variety of pharmaceutical or surgical goods such as braces, arch supports, trusses, elastic wrap bandages, surgical dressings such as compresses and bandages, splints, "Band-Aid" type bandages, absorbent pads, medical use rubber or latex gloves and other such items, crutches, canes, and other similar items. The manufacturing of artificial limbs is assigned to Code 2790, and the manufacturing of surgical or medical instruments is assigned to Code 3685.

Raw materials may vary greatly and may include cotton, leather, rubber, plastics, wood, metals, paper and other items. The operations may involve machining and/or simple hand-assembling or may involve highly automated machinery. The classification includes shipping and receiving, storage of raw materials and finished products, inspection, assembly, packaging, and repair or maintenance of equipment. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4712 ASPHALT OR TAR DISTILLING OR REFINING; COD LIVER OIL MFG; FISH OIL MFG; GASOLINE RECOVERY; GELATINE MFG: NOT FOOD; GLUE, PASTE OR MUCILAGE MFG; GREASE OR OIL MIXING OR BLENDING; LARD REFINING; OIL RECLAIMING FROM USED OIL; OIL REFINING: PETROLEUM; RENDERING WORKS; ROOFING COMPOUND MFG

Felt or paper manufacturing or coke burning to be separately rated. Chemical works or manufacturers of dyes or products used as explosives to be separately rated. Can manufacturing to be separately rated as Code 3315. Includes glue, paste and mucilage manufacturing. Also includes rendering and petroleum refining. Oil producing to be separately rated (refers to oil and gas well production).

Code 4712 applies to the operations involved in a wide variety of processing which produces various grease, oil, or petroleum based products and glue, paste or mucilage.

These operations generally involve receiving the raw materials, which may include animal cadavers and parts for rendering works and glue manufacturing concerns; treating the basic raw materials with chemicals; heating or cooking; drawing off the appropriate liquids or gases at various stages; processing the leftover remains; and packaging or storing the resulting products. Code 4712 includes the manufacturing of various vegetable oils, lard, and fish oils as well as bone meals and other by-product fertilizers; the refining and mixing of petroleum products, greases, oils, asphalt, tar, roofing compounds and other similar products; and mixing and blending of various grease and/or oil mixtures.

Products may be produced and sold in bulk, packaged into large containers or tank cars, or packaged into retail size containers. Packaging operations are included in Code 4712. Also included in this classification are shipping and receiving, storage of raw materials and finished products, repair or maintenance of equipment and machinery and inspection operations. Laboratory testing operations may be assigned to Code 4511. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4720 SOAP OR SYNTHETIC DETERGENT MFG

Contemplates the manufacturing of bar soap, granulated, powdered, and sprayed soaps, soap chips and flakes, liquid soap, and synthetic detergents which have characteristics and end-uses similar to soap.

Code 4720 applies to the operations involved in the manufacturing of various kinds of cleaning agents such as soaps and detergents which clean by removing (washing) dirt and/or debris from the surface of objects rather than by causing a chemical reaction which does the cleaning. Basically, animal fats or vegetable oils; alkalis such as soda ash, caustic sold, lye, boric acid; abrasives such as feldspar; inert catalysts such as zinc oxide; diluents such as sodium sulfate, builders such as sodium pyrophosphate; and perfume are mixed, cooked or set, distilled or otherwise processed into the appropriate form of soap or detergent required. Synthetic detergents are not derived from fats and oils, but involve anionic, cationic or nonionic detergents used in combination with inert diluents or with builders. The products are then packaged as desired.

Code 4720 includes shipping and receiving, storage of raw materials and finished products, inspection, packaging, and repair or maintenance of equipment. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015. Laboratory operations may be assigned to Code 4511.

4825 ACETYLENE GAS MFG; ANTI-TOXIN, SERUM OR VIRUS MFG; CARBON DIOXIDE MFG; CARBONIC ACID GAS MFG; DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION: MFG AND INCIDENTAL MFG OF INGREDIENTS; ESSENTIAL OILS MFG AND DISTILLATION; EXTRACT MFG; HYDROGEN OR OXYGEN MFG; INCENSE MFG; PENICILLIN MFG

Code 4825 applies to the operations involved in the compounding, blending, or packing of drugs, medicines, or pharmaceutical preparations by risks who also manufacture some of the ingredients used in the preparations. It also specifically applies to the operations involved in the manufacturing of gases such as oxygen, hydrogen, acetylene gas and carbonic acid gas. Other products manufactured under this classification include essential oils and extracts, incense and medicines such as penicillin.

The classification includes shipping and receiving, storage of raw materials and finished products, testing, inspection, packaging, and repair or maintenance of equipment. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

Code 4825 does not apply to risks which compound, blend or pack drugs, medicines or pharmaceutical preparations but do not manufacture any of the ingredients used. Code 4611 applies to those operations.

4828 CHEMICAL MIXING OR BLENDING – NOC

This code applies to chemical blending or mixing operations for risks which do not manufacture chemicals. It may also be used for the blending or mixing operations of a chemical manufacturing firm provided that such operations are conducted in an area which is physically separated from the manufacturing area.

Code 4828 applies to the operations of insured's engaged in compounding, blending, mixing, bottling and packaging chemicals which are not otherwise classified. It does not apply to the manufacture of any chemicals, those operations being assigned to Code 4829. Operations may include sifting, grinding, pulverizing, drying, liquidating and blending ingredients with or without heat. The classification includes shipping and receiving, storage of raw materials and finished products, packaging, and repair or maintenance of equipment. Laboratory operations conducted for quality control may be assigned to Code 4511. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

Code 4828 does not apply to the mixing and blending of chemicals for which a more specific classification exists. For example, it does not apply to the mixing and blending of drugs, medicine or pharmaceutical preparations as that operation is assigned to Code 4611.

Code 4828 also applies to the charging and servicing of fire extinguishers.

4829 ACID MFG; AMMONIA MFG; AMMONIUM NITRATE MFG; CHEMICAL MFG – NOC; VITRIOL MFG

This code applies to risks which are engaged in the manufacture of chemicals for which there is not more specific Basic Classification. It includes the blending or mixing of chemicals when this is done as a part of a process continuous with the manufacture. However, blending or mixing operations may be separately rated under Code 4828, if they are done in an area which is physically separated from the manufacturing area. The following is a partial list of chemical manufacturing processes contemplated by Code 4829: Alcholysis, Alkylation, Elimination, Calcination, Carboxylation, Compression of Gasses, Distillation, Esterification, Halongenation, Nitration, Oxidation, Reduction, Sulphonation, Manufacturing of Explosives.

Code 4829 applies to the operations involved in the manufacturing of products requiring a chemical conversion, that is, any process in which the substances used in the manufacturing process undergo a molecular change in composition and for which another, more specific, classification does not exist. The operations include shipping and receiving, storage of raw materials and finished products, testing, packaging, and repair or maintenance of equipment. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

The chemical manufacturing processes listed above are defined, for the purpose of this classification as follows:

1. Alcoholysis means the process of introducing one or more alcohol groups into a compound for the purposes of chemical conversion.

2. Alkylation means the process of introducing one or more alkyl groups into a compound for the purposes of chemical conversion.

3. Amination means the process of introducing one or more amine groups into a compound for the purposes of chemical conversion.

4. Calcination means the process of heating materials to a high temperature but without fusing in order to effect changes in the material.

5. Carboxylation means a chemical conversion involving carboxyl or carbon dioxide to form a carboxylic acid.

6. Distillation means a process of driving gas or vapors from liquids or solids by heating and condensing liquid products. Distillation may be used for, but is not limited to, purification, fractionation, or the formation of new substances. Risks engaged in distillation may also use fermentation.

7. Esterification means the process of introducing one or more ester groups into a compound for purposes of chemical conversion.

8. Halogenation means the process of combining a halogen (chlorine, bromine, fluorine, iodine, astatine) with another substance to form a new compound.

9. Nitration means the process of combining a nitrate with another substance to form a new compound. Some of the ways nitration is performed are treating a substance with a mixture of strong nitric and sulphuric acid, adding nitric acid and strong sulphuric acid; adding nitric acid alone; or adding solutions of nitrous gas or sodium nitrate.

10. Oxidation means the process of uniting or of causing a compound to unite with oxygen chemically. The use or manufacture of such substances as chlorates, perchlorates, permanganets and peroxides liberate large quantities of oxygen and are included within the definition of oxygenation.

11. Sulphonation means the combination of sulfates or sulfides with another substance to form a new compound.

Code 4829 does not apply to chemical manufacturing operations where there is a more specific classification which applies to the manufacturing of a specific product. For example, the manufacturing of paint or varnish may involve chemical manufacturing operations, but those are assigned to Code 4558. The manufacturing of drugs and medicine is also not assigned to Code 4829 as those operations are assigned to Code 4825.

4902 BASEBALL MFG; FISHING ROD AND TACKLE MFG; GLOVE MFG; SPORTS; GOLF CLUBS MFG OR ASSEMBLY; HARNESS OR SADDLE MFG; SPORTING GOODS MFG – NOC; WHIP MFG

Code 4902 applies to the operations involved in the manufacturing of various sporting goods such as fishing rods, equipment and tackle sports gloves and balls; golf clubs, balls and bags; body protection equipment such as pads, masks and helmets; life jackets; snowshoes, skis, sleds and other winter sports gear; saddles, harnesses and other riding equipment; and fitness equipment which is not motorized and for which no more specific classification exits. The operations themselves may be extremely varied as those products are made of many different materials. However, any plastic molding operations are assigned to Code 4484 and any die casting or foundry operations are assigned to the appropriate classifications for those operations.

Code 4902 includes shipping and receiving, storage of raw materials and finished products, testing, inspection, packaging, and repair or maintenance of equipment. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

4923 BLUEPRINT PAPER MFG; PHOTO FILMS AND DRY PLATES MFG; PHOTOGRAPHIC SUPPLIES MFG

Chemical plants or concerns manufacturing pyroxylin or pyroxylin plastic to be separately rated. Includes film and dry plates manufacturing.

Code 4923 applies to the operations involved in the manufacturing or assembly of various photographic supplies such as film, dry plates, blueprint paper, light sensitive papers, ink cartridges for photocopiers and other items and supplies necessary to the photographic industry. The manufacturing of cameras is assigned to Code 3383.

Code 4923 includes shipping and receiving, storage of raw materials and finished products, inspection, packaging, and repair or maintenance of equipment. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

5020 ACOUSTICAL CEILING TILE INSTALLATION

Code 5020 applies to the operations involved in the installation of suspended acoustical grid-type ceilings. These operations involve the attaching of hand wires to building ceilings using screws or clips. Metal "T" bars are attached to the wires and snapped together to form the ceiling grid system. Acoustical tiles are then placed within the grid system to form the suspended acoustical ceiling. The tools involved are usually hammers, pliers, levels, metal-cutting scissors and hacksaws.

A permanent location operated for the purpose of storage of materials and equipment is assigned to Code 8227. Maintenance or repair of over-the-road vehicles is assigned to Code 8395 while maintenance or repair of the insured's buildings and ground is assigned to Code 9015. Clean up operations at the job site is part of Code 5020.

5022 BLAST FURNACE REPAIR AND RELINING: MASONRY; BOILER BRICK WORK: INSTALLATION OR REPAIR; BUILDING CAULKING; BURIAL VAULT INSTALLATION: ABOVE GROUND; CEMENT BLOCK ERECTION; FIREPLACE CONSTRUCTION; FIREPROOF TILE SETTING; MASONRY MAUSOLEUMS – ERECTION ONLY; SILO ERECTION: MASONRY OR TILE; STUCCO OR PLASTERING WORK – ON OUTSIDE OF BUILDINGS; TUCK POINTING

Code 5022 applies to the operations involved in laying bricks, concrete blocks, glass blocks, etc. This includes fireproof bricks, tiles or blocks which are used to line furnaces or provide other fireproof protection. The operations include tuck pointing, which is the act of filling and/or finishing brickwork joints with cement or mortar as well as exterior building caulking relative to the masonry construction. Brick cleaning operations are also included in this classification. Stucco or plaster work on the outside of the buildings is assigned to this classification. Code 5022 includes the operations at the construction site including miscellaneous labor and clean up operations. Operations at a permanent yard operated for the storage of materials and equipment are assigned to Code 8227. Maintenance or repair of over-the-road vehicles is assigned to Code 8395. Janitorial operations including maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015. Delivery drivers may be assigned to Code 7380.

5038a PAINTING: METAL STRUCTURES OR BRIDGES

This class is rated on a per job basis as follows:

The rate for painting of metal structures or bridges shall be the manual rate of the classification which applies to the erection of the structure being painted, with certain exceptions as follows:

1. The painting of gas holders will be assigned the rate midway between the rates for Code 5040 and Code 5476.

2. The painting of metal fire escapes, landings, balconies, shutters, frames, sash, or oil or gasoline storage tanks will be assigned the rate for Code 5476.

3. The painting of metal bridges, viaducts or trestles which the span between adjacent piers is not more than one girder length will be assigned the rate for Code 5057.

Code 5038 includes operations involved in setting up the site, removal of old paint, application of new paint and clean up of the site. Operations conducted at a permanent yard locations where equipment is stored, maintained and repaired are assigned to Code 8227. Maintenance or repair of over-the-road vehicles may be assigned to Code 8395. Maintenance and repair of the insured's buildings and grounds and janitorial operations conducted at the insured's own permanent location are assigned to Code 9015.

5040 FIREPROOF SHUTTER ERECTION OR REPAIR; IRON OR STEEL: ERECTION: EXTERIOR, FRAME STRUCTURES, METAL BRIDGES, WATER TOWERS, SMOKESTACKS OR GAS HOLDERS; PILE DRIVING

Code 5040 applies to the operations of insured's who are engaged in the erection of iron or steel structures, water towers, smokestacks, gas holders, metal bridges and exterior items such as fireproof shutters. Additionally, it applies to pile driving operations of all kinds. Assembling and fabrication operations at the job site are included in the classification as are miscellaneous operations such as moving items about at the job site and job site clean up. The classification contemplates the raising of the structural members into place using a crane or boom and securing by bolting, welding or riveting the frame or skeleton of buildings over two stories in height. This

classification also applies where the beams, girders or panels being erected are of pre-cast concrete. When the building structure being erected is only one or two stories in heights, Code 5059 applies.

Code 5040 does not apply to the placing of reinforcing steel bars in connection with any reinforced concrete construction. Those operations are assigned to the appropriate concrete construction classifications. The installation of concrete footings and floors is subject to the appropriate concrete constructions classifications.

Other operations assigned to Code 5040 include the erection, removal, replacement of exterior iron or steel balconies, staircases, and structures such as water towers, smokestacks, and gas holders which are made of structural steel or steel plate. The erection of metal bridges is also assigned to Code 5040 including the erection of suspension bridges and the complete suspension system.

The operation of a permanent yard location where materials and equipment are stored is assigned to Code 8227 which includes the maintenance of equipment used by the insured while over-the-road vehicle maintenance and repair is assigned to Code 8395. Janitorial operations at the insured's location and maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015. Any fabrication operations done at the insured's location are assigned to the appropriate iron or steel works shop classification.

Code 5040 also includes the demolition of steel frame structures which would have been classified under Code 5040 for their erection.

5057 BLAST FURNACE ERECTION; CRANE OR DERRICK INSTALLATION; DERRICK OR OIL RIG ERECTING OR DISMANTLING; IRON OR STEEL ERECTION – NOC; VAULT CONSTRUCTION OR INSTALLATION; WINDMILL ERECTION - METAL

Code 5057 applies to the operations of insured's engaged in iron or steel erection work not otherwise classified in the Basic Manual. This classification is confined principally to ground level (one story) where no structural operations are involved. It is applied to the erection of supporting beams and trusses on walls of masonry or concrete construction where such beams do not constitute a part of the steel structure. It applies to the installation or on-site construction of vaults such as bank vaults, the erection of blast furnaces, metal windmills, storage tanks which sit on the ground such as oil storage tanks, the erection of iron or steel components of oil rigs or derricks when

done by specialist contractors, and the installation of cranes or derricks which do not fall under Code 3724. The erection or installation of electrically powered cranes within buildings (including their supporting structure) is assigned to Code 3724. Any fabrication done at the job site is included in Code 5057. Welding, bolting and riveting are also included in Code 5057 as is the operation of hoisting the pieces in place. Other miscellaneous operations conducted at the job site such as fabrication, assembly and job site clean-up are also assigned to Code 5057. Where vault construction or installation involves constructing reinforced concrete parts, those operations are assigned to the appropriate concrete construction classification.

Code 5057 also applies to the demolition of structures whose erection would have been classified as Code 5057.

The operation of a permanent yard location where materials are stored and equipment is stored and maintained is assigned to Code 8227. Repair and maintenance of over-the-road vehicles are assigned to Code 8395. Janitorial operations at the insured's location and maintenance or repair of the insured's location and grounds are to be assigned to Code 9015. Any shop fabrication is assigned to the appropriate shop or manufacturing classification.

5059 IRON OR STEEL: ERECTION: FRAME STRUCTURES OR DWELLINGS NOT OVER TWO STORIES IN HEIGHT

Code 5059 applies to the same operations as Code 5040 when the frame structure or dwelling structure is not over two stories in height. It contemplates the raising of the structural members and securing by bolting, welding or riveting the frame or skeleton of buildings not over two stores in height (have no more than two floors). Such buildings may be barns, garages, warehouses, aircraft hangars, gas stations or dwellings. The classification also applies to the erection of pre-cast concrete structural beams or girders for structures no more than two stories in height. The erection of siding or sheet metal sidewalls is assigned to the appropriate siding or sheet metal erection classification. Fabrication and assembly at the job site are included in Code 5059 as are miscellaneous operations such as job site clean up.

Code 5059 also applies to the demolition of structures whose erection would have been classified as Code 5059.

The operation of a permanent yard location where materials are stored and equipment is stored and maintained is assigned to Code 8227. Repair or maintenance of over-the-

road vehicles is assigned to Code 8395. Janitorial operations at the insured's location and maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015. Any shop fabrication is assigned to the appropriate shop or manufacturing classification.

5102 DOOR, DOOR FRAME OR SASH ERECTION – METAL COVERED; DOOR INSTALLATION – METAL OR METAL COVERED – GARAGES – NOT OVERHEAD; ELEVATOR DOOR BUCKS INSTALLATION; FIRE DOOR INSTALLATION; FIRE ESCAPE INSTALLATION; IRON, BRASS OR BRONZE: ERECTION: DECORATIVE OR ARTISTIC, NON-STRUCTURAL – INTERIOR; IRON OR STEEL ERECTION: DOOR, DOOR FRAME OR SASH; METAL SASH INSTALLATION; PRISON CELL ERECTION – STEEL; STEEL FRAME ERECTION: INTERIOR: LIGHT GAUGE STEEL: BY SPECIALIST CONTRACTOR

Installation of storm doors or sash in residences, schools or churches where intended for pedestrian traffic only to be assigned to Code 5645.

Applies to the erection of non-structural or decorative iron or steel, brass, or bronze work. Code 5102 may also include the erection or repair of cell phone towers, while the erection or repair of radio or television broadcast towers is subject to code 5040. Cell phone transmitters can be attached to different types of structures. So the distinction between 5102 and 5040 with respect to transmitters is based on the configuration of the tower (code 5102 applies to single mast structures with a broadcast range of a few mile and 5040 applies to taller structures with a triangulated base and a broadcast range of many miles).

The installation of electrically operated doors and parking gates is assigned to Code 3724.

Code 5102 applies to the operations involved in the erection or installation of metal or metal covered doors, door frames, sash (large metal-framed non-opening sash), and interior, non-structural or decorative iron or steel or other metal items such as balconies, window gratings, bank cages, staircases, and similar items. Some other items include brass or bronze elevator entrances and doors, memorial plaques, bronze wall facades, wrought iron facings and similar decorative items. Code 5102 also applies to the exterior erection of decorative artwork such as sculptures, statues, etc., and to the erection, repair, or replacement of exterior fire escapes.

Code 5102 also applies to the hanging of bunting, flags, and other decorative items for conventions or celebrations, and other similar decorating on the exterior or interior of buildings when the installations are at a height which cannot be reached from the floor or with the use of stepladders.

The erection of prison cells is assigned to Code 5102. Also assigned to Code 5102 is the installation of lightweight metal stud partition systems when done by specialist contractors who do not also hand the wallboard. When the studs are erected by the wallboard installers, the whole operation is assigned to Code 5445.

The operations assigned to Code 5102 include placing the items and securing by welding, bolting, or riveting, moving items at the job site, and clean-up of the job site when done by employees of the erector. Any fabrication or assembly done at the job site it included.

The operation of a permanent yard location where materials are stored and equipment is stored or maintained is assigned to Code 8227. Repair or maintenance of over-the-road vehicles is assigned to Code 8395. Any fabrication done at the shop is assigned to the appropriate shop or manufacturing classification. Janitorial operations at the insured's location and maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

5146 FURNITURE OR FIXTURE INSTALLATION: PORTABLE – NOC; METAL PARTITION INSTALLATION; SHOWCASE ERECTION AND INSTALLATION; SODA FOUNTAIN OR COUNTER INSTALLATION

Applicable to installation in office, stores, etc.

Code 5146 applies to the operations involved in the assembly and installation, at the customer's location, of furniture or fixtures such as modular workstations, bulletin boards, chalk or cork boards, filing equipment, lockers, partitions, shelving, showcases, soda counters or fountains, stock bins, theater seats, restaurant furniture, etc.

Generally, the manufactured parts are received completely finished except for assembly. The assembly of the separate pieces is done with screws, nuts and bolts, or other similar fasteners using hand-held power tools of simple hand tools. A minor amount of carpentry or sheet metal work may be done in order to adapt the furniture or fixtures to the particular site. When the installation of the equipment required electrical or plumbing work, these operations are separately classified to Codes 5190

and 5183, respectively. For purposes of this interpretation, electrical work refers to the installation of outlets all necessary wiring to extend the electrical current to the newly installed outlet. Running a wire from one location to another to plug the wire into an existing outlet is part of the installation operations and is not considered electrical work.

Code 5146 also applies to the installation of floating or access floors. These floors provide accessible space under a floor for the installation of a variety of equipment such as computer, telephone or electrical cables; piping; conduits; and heating or cooling system ductwork. These floors are typically supported by pedestal jacks over which interlocking stringers or flanges and steel two-by-two panels covered with flooring material are laid in place.

Code 5146 applies to specialist contractors engaged in setting up or taking down exhibits or booths at trade shows and conventions.

Code 5146 does not apply to risks that both manufacture and install sheet metal goods. Those operations are subject to Code 5538.

The operation of a permanent location where materials and equipment are stored is to be assigned to Code 8227. Repair or maintenance of over-the-road vehicles is assigned to Code 8395. Janitorial operations at the insured's location and maintenance or repair of the insured's buildings and grounds are to be assigned to Code 9015.

5160 ELEVATOR ERECTION, SERVICING OR REPAIR

Code 5160 applies to the installation or erection of elevators and escalators as well as to any repair, service or maintenance done at the customer's location. This code applies even though the repair at a particular location is confined entirely to electrical repair work.

However, the installation, service or repair of elevators of the type which involve a seat which glides up a flight of stairs, usually installed in homes or churches, is assigned to Code 9519.

The inspection of elevators or escalators is assigned to Code 8720, while the manufacturing of elevators and escalators is assigned to Code 3507.

The operation of a permanent yard location where materials are stored and equipment is maintained or repaired is to be assigned to Code 8227. However, the maintenance or

repair of over-the-road vehicles is to be assigned to Code 8395. Janitorial operations and maintenance at the insured's buildings and grounds are to be assigned to Code 9015.

5183 BEER BREWING EQUIPMENT – CLEANING AND INSTALLATION; CARRIER SYSTEM – PNEUMATIC – INSTALLATION OR REPAIR; INSULATION: PIPE OR BOILER; LAWN SPRINKLER SYSTEMS INSTALLATION – UNDERGROUND; OIL STILL PIPE INSTALLATION; PLUMBING; PUMP INSTALLATION: DOMESTIC OR RESIDENTIAL; SEWER CLEANING: BUILDING CONNECTIONS; WATER SOFTENER INSTALLATION OR SERVICE: DOMESTIC

Applicable to gas, steam, hot water or other types of pipe fitting. Installation of heating and air conditioning piping to be separately rated as Code 5550. Automatic sprinkler installation within buildings to be separately rated as Code 5188.

For pneumatic carrier systems this code applies to work inside the buildings but also includes those used by banks to service their drive up customers. Installation of freight carrier systems to be rated as Code 3724.

Code 5183 applies to plumbing operations which are not otherwise classified. For example, Code 5183 does not apply to the installation or repair of heating or air conditioning piping, as those operations are assigned to Code 5550. Generally plumbing operations are those operations involved in installing, removing, servicing or repairing equipment which directs water, gases or other liquids within buildings; although the installation of lawn sprinkling systems and the installation of pumps within water wells are also included. This equipment includes, pipes and related fixtures, bathroom fixtures, kitchen sinks, faucets, garbage disposals, hot water heaters and water softeners as well as other such items.

Code 5183 also includes shop operations. These operations may involve cutting pipe to length, threading, attaching various fittings, the maintenance or repair of shop machinery or equipment, etc. Operations at a permanent yard location where materials are stored and equipment or machinery used at the job site is maintained and repaired are assigned to Code 8227. Repair and maintenance of over-the-road vehicles is assigned to Code 8395. At the job site, the operations assigned to Code 5183 include preparation of the site, removal of piping and fixtures, installation of new piping and fixtures and clean up at the site.

Code 5183 is also assigned to operations involved in insulating pipes and boilers as well as to the removal of such insulation including the removal of asbestos insulation from pipes and boilers.

5188 AUTOMATIC SPRINKLER INSTALLATION; FIRE EXTINGUISHING SYSTEMS INSTALLATION, REPAIR AND SERVICE: DRY CHEMICAL

Lawn sprinkler installation, service or repair to be separately rated as Code 5183.

Code 5188 covers the shop and installation operations necessary for installing automatic sprinkler systems in buildings. In addition to systems which will spray water in the event of fire, systems which use dry chemicals to extinguish fires are also included.

The shop will prepare the various sizes of pipe by cutting and threading as needed and will assemble the fittings, such as heads, couplings, valves, hangers, regulators and alarms so that everything will fit at the job site. These parts may be attached to each other in the shop or they may simply be loaded together to be attached at the job site. The majority of the piping is done at ceiling level which requires extensive work on staging.

Code 8227 is available for the operations of a permanent yard location used for the storage of materials and storage and maintenance of equipment. Repair or maintenance of over-the-road vehicles is assigned to Code 8395. Repair or maintenance of shop equipment is to be assigned to Code 5188. Janitorial operations and maintenance at the insured's buildings and grounds are to be assigned to Code 9015.

5190 CABLE INSTALLATION – ELECTRICAL; ELECTRICAL WIRING WITHIN BUILDINGS; METERS: ELECTRIC – INSTALLATION, REPAIR AND TESTING

This classification includes the incidental installation or repair of electrical apparatus when performed by the same contractor who performs the electrical wiring operations. Installation of electrical machinery or auxiliary apparatus to be separately rated as Code 3724.

Code 5190 applies to the operations involved in the installation of electrical wiring systems within buildings. There is no restriction as to the capacity of such wiring systems from an electrical standpoint, and the class applies equally to power circuitry as well as wiring for lighting purposes. The wiring may be hung on insulators or encased

in rigid or flexible conduits, armored cable, etc. The installation of light fixtures, outlets, switches, circuit breakers, fuse boxes, etc., as well as the installation of electric meters by persons other than the electric utility employees is all contemplated by Code 9150. Installation of electric meter by employees of the electric utility is assigned to Code 7539 or to Code 7540 depending upon whether the utility is a REA project or not.

5191 AUDIO OR CALL BOX OR INTERCOM SYSTEMS INSTALLATION – WITHIN BUILDINGS; BANKS OR TRUST COMPANIES: OFFICE MACHINE REPAIR; BURGLAR OR FIRE ALARM SYSTEMS INSTALLATION – WITHIN BUILDINGS; MEAT SLICERS OR GRINDERS: SERVICE OR REPAIR; OFFICE MACHINE OR APPLIANCE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR; PIANO TUNING – AWAY FROM SHOP; SCALES: INSTALLATION OR ADJUSTMENT: COUNTER TYPE; SOAP DISPENSERS INSTALLATION AND INSPECTION

Code 5191 contemplates the installation, inspection, adjustment or repair of all types of office machines and appliances such as, but not limited to, calculators, computers and computer-related equipment (modems, printers, etc.), copy machines, fax machines, microfilm equipment, postage machines and typewriters. The classification covers all work done on the customer's premises as well as in the insured's shop. The installation, inspection, adjustment or repair includes all dead wiring work necessary to the point of plugging the mechanism into the live wire circuit, disassembling equipment, replacing the necessary parts, reassembling and cleaning.

Code 5191 is also applies to the installation, inspection, adjustment or repair of cash registers, meat slicers or grinders, scales of the counter-type variety, soap dispensers, medical and dental equipment, and scientific laboratory equipment. Piano tuning away from an insured's shop is also assigned to Code 5191. However, Code 5191 does not apply to the installation, service, inspection, adjustment or repair of telephones (Code 7600) (except that internal telephone wiring done in connection with computer wiring such as runs under office floors may be assigned to Code 5191) or coffee makers and similar apparatus (Code 5192 or Code 9519).

Code 3724 applies to the operations involved in the installation, repair or service of electrical apparatus or machinery or equipment at the customer's location; however, programming of such electrical apparatus or machinery is Code 5191.

Retail sales of office equipment are assigned to Code 8017. Such locations may also sell office supplies. The repair or maintenance of store equipment and the storage of store supplies are to be assigned to Code 8017.

When banks, trust companies or other risks whose principal business is described by a Standard Exception, have employees who engage in installation, service or repair of office machines, these employees are classified as Code 5191. When the insured's principal business is not described by a Standard Exception, employees who engage in installation, service or repair of office machines are classified under the appropriate code applicable to the operations of the business.

While code 5191 does not apply to manufacturing operations, it does contemplate the assembly of separate units into computer systems. For example, the hard drive, monitor, printer, and modem may all have been made by different manufacturers, and the shop or installation employee may assemble them into completed system. Employees may also add features to the computer such as sound cards, extra memory, etc.

Maintenance in a cell tower service building is included in code 5191.

The repair and maintenance of the installation or service equipment is assigned to Code 5191. Janitorial operations and repairs to the insured's building and grounds is assigned to Code 9015. Maintenance and repair of over-the-road vehicles is assigned to Code 8395. If delivery of items for installation is done by the installers, Code 5191 applies. If delivery is done by separate delivery drivers, Code 7380 applies to the delivery operation.

5192 JUKE BOXES INSTALLALTION, SERVICE OR REPAIR; PARKING METERS INSTALLATION, SERVICE OR REPAIR; PIN BALL MACHINES INSTALLATION, SERVICE OR REPAIR; SCALES: INSTALLATION OR ADJUSTMENT: COIN OPERATED; VENDING OR COIN OPERATED MACHINES INSTALLATION, SERVICE OR REPAIR

Includes storage, shop and outside operations.

Code 5192 contemplates the operations of insured's who engaged in the installation, service or repair of all types of vending or coin-operated machines which are placed in locations owned or occupied by others. Machines contemplated by this classification may dispense merchandise (such as cigarettes, candy, coffee and soft drinks), provide

services (such as parking meters, scales, lockers, clothing washing or drying and dry cleaning machines), and provide entertainment (such as pinball, video games and juke boxes).

Code 5192 includes storage and delivery of machines and merchandise; installation, service or repair of machines on location and in the insured's own shop; replenishment of a machines' stock; and the collection of receipts.

Code 5192 applies to the operations of coffee service companies engaged in the installation, service or repair of coffee makers and similar equipment.

5213 CLEANING AND RENOVATING BUILDING EXTERIORS; CONCRETE CONSTRUCTION – NOC, MONOLITHIC PRIVATE RESIDENCES; CONCRETE IGLOO CONSTRUCTION: FOR EXPLOSIVES; CONCRETE PRE-CAST SLAB INSTALLATION: DAM OR LOCK CONSTRUCTION: CONCRETE WORK – ALL OPERATIONS; GROUTING: PLACING OF CEMENT OR PLASTIC COMPOUND; PLASTIC ARMOR APPLICATION; SILO ERECTION: CONCRETE OR PRE-CAST CONCRETE STAVES

All operations including making and erecting forms, placing reinforcing steel, pouring concrete, and stripping forms, whether done by concrete contractors or specialist contractors, shall be assigned to the appropriate concrete construction classification.

Code 5213 applies to all commercial types of concrete building construction, self-bearing floors, foundations, piers, silos, grain elevators, dams, locks, etc. and includes making and erecting forms, placing reinforcing steel and stripping forms. Code 5213 also applies where the "forms" are plastic foam which is left in place to act as insulation and actually becomes part of the foundation or basement wall.

The term "self-bearing floors" mentioned above is used as a basis for distinguishing between self-supported concrete floors, assignable to Code 5213, and ground-supported concrete floors, assignable to Code 5221. A self-bearing floor is elevated above the ground and being an integral part of the construction itself, is assignable to Code 5213. A ground-supported floor of a building which is poured either at the beginning or end of the construction job involves the type of concrete or cement work contemplated by Code 5221.

The use of pre-cast concrete, the slip-form method of construction, guniting (except for chimneys which is assigned to Code 5222), cleaning or renovating of building exteriors

by various methods, waterproofing operations by means of any type of pressure apparatus, drilling or cutting of concrete whose installation falls under Code 5213, and the wrecking of buildings whose construction was Code 5213 are all included in code 5213. The construction of monolithic (poured) in a continuous operation (except for separation of joints as may be needed for expansion purposes) for concrete private residences, but not including poured basement walls, is assigned to code 5213 also.

Code 5213 includes such miscellaneous operations as job site clean-up and the movement of tools, materials and equipment at the job site when done by employees of the contractor or by uninsured subcontractors.

The operation of a permanent yard location where materials are stored and equipment is maintained is assigned to Code 8227. The mixing of concrete and/or loading of concrete ingredients into ready-mix trucks is assigned to Code 8227. Repairs and maintenance of over-the-road vehicles are assigned to Code 8395. Repairs and maintenance of the insured's building and grounds are assigned to Code 9015. Excavation operations are to be assigned to Code 6217.

5215 CONCRETE CONSTRUCTION: PRIVATE RESIDENCES – NOT MONOLITHIC

All operations including making and erecting forms, placing reinforcing steel, pouring concrete, and stripping forms, whether done by concrete contractors or by specialist contractors, shall be assigned to the appropriate concrete construction classification.

Applies only to buildings designed primarily for dwelling occupancy by one or two families and includes garages in connection therewith. Monolithic concrete building construction to be separately rated as Code 5213.

When a poured wall (including a party wall) is, directly or indirectly, constructed for and paid for by a homeowner or residential builder and the wall's ultimate use is for residential purposes (or benefits residential structures) the contractor constructing the wall shall be assigned to Code 5215.

Code 5215 applies to concrete work in connection with the construction of one-or-two-family private residences, such as footings, foundations, and basement walls. Excavation work is to be separately rated as Code 6217.

Code 5215 includes such miscellaneous operations as job site clean-up and the movement of tools, materials and equipment at the job site when done by employees of the contractor or by uninsured subcontractors.

The operation of a permanent yard for the storage of materials and maintenance of equipment is assigned to Code 8227. The mixing of concrete or the loading of concrete materials into ready-mix trucks is assigned to Code 8227 also. The repair and maintenance of over-the-road vehicles are assigned to Code 8395. Repair and maintenance of the insured's building and grounds are assigned to Code 9015.

5221 CONCRETE CONSTRUCTION: FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS; CONCRETE IGLOO CONSTRUCTION: FLOORS; FLOOR LAYING: MASTIC FLOOR MIX; LIGHT PRISMS IN SIDEWALKS – INSTALLATION OR REPAIR; PAVING OR REPAVING – FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS; PAVING – WOOD BLOCK – INTERIOR

All operations including making and erecting forms, placing reinforcing steel, pouring concrete, and stripping forms, whether done by concrete contractors or by specialist contractors, shall be assigned to the appropriate concrete construction classification.

Self-bearing floors, airport runways, warming aprons, street or road construction to be separately rated.

Code 5221 applies to the operations involved in the installation or repair of ground-supported paving other than the specific exceptions listed above. The classification includes both concrete and asphalt paving as well as paving done with bricks and exterior paving done with bricks, blocks, paving stones, etc. The entry relative to interior wood block paving has reference to thick wooden paving blocks installed in factories and does not apply to normal interior wood flooring laying. The application of floor finish which involves mastic floor mixes or epoxy resins is assigned to Code 5221.

Excavation work and grading are to be assigned to Code 6217. The operation of a permanent yard location where materials are stored and equipment is stored and maintained is assigned to Code 8227. The repair and maintenance of over-the-road vehicles are assigned to Code 8395. Repair and maintenance of the insured's building and grounds are assigned to Code 9015.

The operations involved in Code 5221 include smoothing the area, installing weed blocking material, gravel and sand base, placing forms, installing reinforcing rod, pouring concrete, applying asphalt, smoothing the surface and/or forming designs in the surface, removing the forms, and placing any expansion strips needed. Curbs and gutter may also be installed. When the paving materials are not in one piece, fill may be placed between the pieces in order to have a level surface. Where landscaping surrounding the paving project is returned to its pre-construction state, the landscaping operations are assigned to Code 0042.

Repaving operations may consist of simply laying a new layer of asphalt over the existing layer, or they may involve removal of the existing surface and total replacement of the paving material.

Code 5221 includes such miscellaneous operations as job site clean-up and the movement of tools, materials and equipment at the job site when done by employees of the contractor or by uninsured subcontractors.

5222 CHIMNEY CLEANING: INDUSTRIAL SMOKESTACKS; CHIMNEY CONSTRUCTION – NOT METAL; CONCRETE CONSTRUCTION: BRIDGES OR CULVERTS; SMOKESTACK OR CHIMNEY LINING – NOT METAL

All operations including making and erecting forms, placing reinforcing steel, pouring concrete, and stripping forms, whether done by concrete contractors or by specialist contractors, shall be assigned to the appropriate concrete construction classification.

Applies only when clearance is more the ten (10) feet at any point or entire distance between terminal abutments exceeds twenty (20) feet. Includes scaffolds, false work, or concrete distributing apparatus. The manufacturing of concrete piles at the job location, and pouring of concrete into hollow steel piles. Excavation and pile driving to be separately rated.

The term "clearance" in the case of bridge construction over water means the distance between the mean high water mark and the highest point of the under portion of the bridge. The term "clearance" in the case of bridge construction over land means the distance between the ground and the highest point of the under portion of the bridge. For example, when the under portion of the bridge is arch-shaped, the clearance is measured in the middle of the bridge. When the bridge construction is over dry land, the term "clearance" means the distance from the ground to the highest point of the under portion of the bridge. In the case of culvert construction, the term "clearance"

means the maximum inside measurement at the location of maximum height of the culvert from top to bottom.

In determining the distance in the case of culverts, the sides of the culvert abutting the fill of the road are considered as the abutments since they are retaining the pressure of the earth fill. In bridge construction, the abutments are the concrete buttresses supporting the extreme ends of the bridge.

In the case of bridges or culverts where the clearance or distance does not qualify for Code 5222, the operations are assigned to Code 5213.

Code 5222 also applies to the construction or erection of stone, brick or concrete chimneys of an industrial or commercial nature. It includes the laying of the chimney foundations. Code 5022 applies to the construction of stone or brick chimneys for one or two story dwellings or commercial buildings. The construction of concrete chimneys for one or two story dwellings or commercial buildings is assigned to the appropriate concrete construction classification, either Code 5215 or Code 5213.

Tuck pointing, which is the act of filling and/or finishing brickwork joints with cement or mortar, is included in Code 5222 when it is done as part of the construction, erection or repair of chimneys. Tuck pointing is assigned to Code 5022 when it is in connection with the construction, erection or repair of chimneys assigned to Code 5022 or when it is done by a specialist contractor who only does the tuck pointing.

Miscellaneous operations conducted at the job site are assigned to Code 5222. These include mixing of mortar, moving materials and supplies, and clean-up of the job site. The lining or relining of chimneys or smokestacks is also assigned to code 5222.

The operation of a permanent yard location when materials are stored and equipment is stored or maintained is assigned to Code 8227. Maintenance or repair of over-the-road vehicles is assigned to Code 8395. Manufacturing or shop operations are assigned to the appropriate manufacturing or shop code.

5223 SWIMMING POOL CONSTRUCTION – NOT IRON OR STEEL-ALL OPERATIONS.

Code 5223 applies to the operations involved in constructing swimming pools of all kinds except those which are above ground, sheet metal framed pools with plastic liners, which are assigned to code 5538 and iron or steel pools, which are essentially

iron or steel tanks and are assigned to Code 5059. Any excavation in connection with the construction of pools assigned to Codes 5538 or 5059 is assigned to code 6217.

Swimming pool construction which is assigned to Code 5223 may be either in ground or above ground, may be outside or inside of buildings, and may involve the use of various kinds of materials. Code 5223 applies to all of the operations at the job site conducted by the swimming pool erector including excavation, any operations necessary to install the actual pool, construction of decking, paving, fencing, and any other operations done by the contractor. Individual subcontractors performing only isolated operations such as excavation or deck construction are to be separately rated using the appropriate classification for their particular operations.

Basic construction varies and can involve the use of poured concrete, gunite, dry pack, concrete block, brick, aluminum, fiberglass and wood. Vinyl liners may be used with any basic design.

A permanent yard location operated for the storage of materials and the maintenance and storage of equipment is assigned to Code 8227. Repair or maintenance of over the road vehicles is assigned to Code 8395. Shop operations are included in code 5223. Janitorial operations at the insured's location and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

5348 FLOOR LAYING: CERAMIC TILE; MARBLE OR STONE SETTING; MOSAIC, STONE, TERRAZZO OR TILE WORK – INSIDE

Applies to interior construction work only, not fireproof tile construction.

Code 5348 applies to the installation of interior ceramic tile, marble, stone, terrazzo or mosaic work. The classification contemplates the installation of glazed porcelain or ceramic wall, ceiling, or floor tiles as found in hospital operating rooms, restaurant kitchens, laboratories, and various rooms in residences. Work, primarily of a decorative, artistic, or ornamental nature, such as setting of surface or wall tile of polished stone or marble, fine mosaic wall and ceiling work, and terrazzo work on floors and walls are included in Code 5348. The operations involve considerable preparation as well as brass stripping work in the laying of intricate patterns and designed, cleaning, and extensive buffing and polishing.

Code 5348 includes such miscellaneous operations as job site clean-up and the movement of tools, materials and equipment at the job site when done by employees of the contractor or by uninsured subcontractors.

The operation of a permanent yard location where materials are stored and equipment is stored and maintained is assigned to Code 8227. Repair and maintenance of over-the-road vehicles are assigned to Code 8395.

5403 CARPENTRY – NOC; DERRICK OR OIL RIG ERECTING OR DISMANTLING – WOOD – ALL OPERATIONS; GRANDSTANDS OR BLEACHERS ERECTION – WOOD OR METAL; SIDING INSTALLATION: ALUMINUM OR VINYL: BUILDINGS OR STRUCTURES OTHER THAN DWELLINGS; SILO ERECTION: WOOD; STEEL FRAME ERECTION: LIGHT GAUGE STEEL: INTERIOR BY CARPENTRY CONTRACTOR – NOT DWELLINGS; TANK ERECTION – WOODEN

Applies to carpentry operations not specifically described by the other carpentry classifications. Generally applies to the construction or repair of commercial buildings.

Code 5403 applies to carpentry work which is not residential, unless it is over three stories, and for which no more specific classification exists. Code 5403 applies to construction, remodeling and demolition work at commercial or industrial sites as well as to residential sites over three stories in height. It includes interior or exterior framing activities that involve the use of wood and/or light-gauge steel. Interior trim work such as the installation of wooden cabinets, finished wooden flooring and other interior trim is assigned to Code 5437.

Some of the operations contemplated by Code 5403 are the following: erection of wood or metal grandstands or bleachers, erection of wood silos or wood tanks, commercial wooden fence erection, wooden awning erection, wooden staircase installation and wooden, aluminum, or vinyl siding installation. Code 5403 is a construction classification and thus only applies to the construction site. Shop carpentry is assigned to Code 2802. A permanent yard location where materials are stored and equipment is maintained is assigned to Code 8227, while over-the-road vehicle maintenance and repair are assigned to Code 8395. Helpers and cleaners at the construction site are assigned to Code 5403.

5437 CARPENTRY: INSTALLATION OF CABINET WORK, INTERIOR TRIM OR FINISHED WOODEN FLOORING; FLOOR LAYING: PARQUET; FLOOR SANDING OR SCRAPING: WOOD FLOORS; LOCKS INSTALLATION IN NEW BUILDINGS; STAIR ERECTION: WOOD: WEATHER STRIPPING INSTALLATION

This classification applies to the operations involved in performing interior carpentry finish or trim work such as the installation of paneling, molding, cornices, parquet or other finished wooden flooring, mantels, staircases, cabinets, counters, and window and door trim. The term "finished wooden flooring" does not mean that the flooring must be "finished" before it is laid, but that it is the finish or final flooring material installed. The code includes the sanding and finishing of hardwood floor as well as the installation and repair. The installation of locks in new buildings and the installation of weather stripping are also included in the code. The operation of a permanent yard where materials are stored and equipment is maintained is assigned to Code 8227. Shop carpentry operations are assigned to Code 2812, if they involve the making of cabinets or countertops; and to Code 2802, if they involve other carpentry operations and no cabinetmaking is done. The repair and maintenance of over-the-road vehicles are assigned to Code 8395. Repair and maintenance of the insured's building and grounds are assigned to Code 9015.

Code 5437 include such miscellaneous operation as job site clean-up and the movement of tools, materials and equipment at the job site when done by employees of the contractor or by uninsured subcontractors.

5445 STEEL FRAME ERECTION: LIGHT GAUGE STEEL: INTERIOR: BY CONTRACTORS ENGAGED IN WALLBOARD INSTALLATION; WALLBOARD INSTALLATION WITHIN BUILDINGS

Code 5445 applies to the installation of wallboard, plasterboard, drywall, etc. to the interior of buildings. The classification also includes the installation of light gauge steel frame on which the wallboard will be hung when it is done by the drywall contractor. Wallboard will be cut to size, attached to walls and ceilings with nails or drywall screws, joints will be taped and covered and sanded smooth. All of these operations are assigned to Code 5445 whether done by the same contractor or by different contractors who may do only one portion of the total wallboard job. Permanent yard locations operated for the storage of materials and maintenance of equipment are assigned to Code 8227. Repair or maintenance of over-the-road vehicles is assigned to Code 8395.

Repair and maintenance of the insured's building and grounds is assigned to Code 9015.

Code 5445 includes such miscellaneous operations as job site clean-up and the moving of tools, materials and equipment at the job site.

5462 GLAZIER – AWAY FROM SHOP

Code 5462 applies to the installation or repair of window glass away from the insured's shop. Examples of such operations include installation or replacement of plate glass store fronts and installation or replacement of window glass in homes or commercial buildings. Repair and replacement of auto window glass is assigned to Code 8387 whether done at the insured's location or at the customer's location. Shop operations are assigned to Code 4130. Code 5462 does not apply to the installation of complete doors and windows, only to the installation or replacement of the glass itself. The installation of mirrors is assigned to Code 9521.

5476 PAINTING OR PAPER HANGING – NOC

Painting ship hulls, metal structures or bridges, or in shop to be separately rated.

Code 5476 applies to painting or paperhanging operations performed away from the insured's location. Code 5476 includes shop operations except for painting done in the insured's shop which is assigned to Code 9501. Code 5476 applies to both interior and exterior painting of residential, commercial, and industrial buildings or structures such as houses, office buildings, stores, theaters and auditoriums, factories, aircraft hangars, garages, etc. The building portions painted may be walls, floors or ceilings. It also applies to the painting of machinery and equipment when done at the customer's location. The classification includes surface preparation including cleaning, sanding, repairing holes, sandblasting, etc. when done as a preparation for painting whether done by the painting contractor or by specialists doing only the preparation work.

Code 5476 includes miscellaneous operations such as job site clean-up and the movement of tools, materials and equipment at the job site. It also includes the erection and removal of any scaffolding used in the job.

5479 ACOUSTICAL MATERIAL INSTALLATION; INSULATION WORK – NOC

Include the installation or application of acoustical (other then ceilings) or thermal insulating materials in buildings or within building walls.

Code 5479 applies to the operations involved in the installation of insulating materials in buildings or within building walls. Some representative materials include batts of fiberglass insulation, loose fill which is blown in, batts of mineral wool or cellulose, rigid foam boards, reflective foils, etc. The material may be installed by hand, blower, nailing, or cementing with special adhesives. The installation of suspended acoustical ceilings is assigned to Code 5020.

Code 5479 also applies to the removal of asbestos insulation from walls and ceilings.

The operation of a permanent yard location where materials are stored and equipment is stored and maintained is assigned to Code 8227. Repair or maintenance of over-the-road vehicles is assigned to Code 8395. Repair and maintenance of the insured's building and grounds is assigned to Code 9015.

5480 PLASTERING – NOC

Code 5480 applies to the operations involved in the installation of plaster to interior walls and ceilings of buildings. The operations involve the mixing of plaster with water and the hand application of the mixture by use of a trowel although other methods of applying the plaster would also be included. The placing of wood lath, non-reinforcing metal lath or wire meshing prior to the application of plaster is to be separately rated as Code 5437. Plastering or stucco work on the exterior of buildings is to be assigned to Code 5022. Helpers and clean-up personnel are assigned to Code 5480.

5506 AIRPORT CONSTRUCTION: PAVING; ASPHALT: SPRAYING ROADS WITH LIQUID ASPHALT; RAILROAD CONSTRUCTION: LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY BY CONTRACTORS; STREET OR ROAD CNSTRUCTION: PAVING OR REPAVING

Applies to all kinds of paving or repaving, surfacing or resurfacing, or scraping, including airport runways or warming aprons. Separately rate: cleaning of right-of-way, earth or rock excavation, filling or grading, tunneling, bridge or culvert building, quarrying, and stone crushing.

Code 5506 applies to the operations involved in the construction of streets or roads relative to the paving or repaving process. All of the sub-surface work done in preparation for the paving is assigned to Code 5507. After the base has been prepared, the reinforcing materials will be laid and the concrete is usually applied with a concrete laying machine. Sometimes special finish designs are embossed into the concrete to prevent sliding, etc. Expansion joints are cut and installed. Where the paving material is asphalt, the asphalt is applied, rolled and built up in layers to produce the finished road surface. The installation of concrete dividing walls is included in the code whether they are pre-cast and moved into place or are poured in place. This classification applies to the construction of new roads and to the repaving of existing roads regardless of the paving materials used. It does not, however, apply to the construction or renewal of dirt or gravel roads for which all of the operations involved are assigned to Code 5507 since no "paving" is done.

The operation of a construction yard at the job site is assigned to Code 5506 if only paving or repaving is being done. If the construction yard is established in connection with the sub-surface work, it is assigned to Code 5507.

The construction of gutter and curbs is assigned to Code 5221 and the erection of guard rails is assigned to Code 6400. Landscaping operations such as planting grass, trees, shrubs or flowers are assigned to Code 0042. Painting of lines on the highway is assigned to Code 5476; unless it is done by municipal employees, then it is assigned to Code 5509.

Code 5506 applies to repaving operations and includes the removal of old paving materials including scraping or pulverizing the old materials as a method of removal.

5507 STREET OR ROAD CONSTRUCTION: SUB-SURFACE WORK

Applies to clearing of right-of-way, earth or rock excavation, filling or grading, or tunneling.

Code 5507 applies to the operations involved in the construction of new roadways up to the point of the actual paving. The classification contemplates clearing the right-of-way, excavating, filling and grading, construction or installation of small culverts and bridges which do not meet the criteria for Code 5222 and are part of the sub-surface work, and other operations needed to place the roadbed at the proper grade.

The classification also applies to the construction of airport runways and warming aprons for the sub-surface work and to the entire construction operation for unpaved roads. It also applies to sub-surface work done when roads are widened, straighten, repaved or otherwise changed.

The operation of a construction yard for the road building project is part of the classification. It is only permanent construction yard locations which may be assigned to Code 8227.

5509 STREET OR ROAD MAINTENANCE BY COUNTY OR MUNICIPAL EMPLOYEES ONLY

Applicable only to any or all of the following:

DRAGGING; DUST LAYING; ERECTION OR REMOVAL OF SNOW FENCES, road markers, signs or guard rails; PATCHING; PLANTING ON RIGHT-OF-WAY; REMOVAL OF BRUSH; REPAIR OR MAINTENANCE OF CULVERTS; ROAD MARKING; SNOW REMOVAL; STREET CLEANING; TARRING OR SANDING; WEED OR GRASS CUTTING. Construction or re-construction to be separately rated.

Code 5509 applies to street or road maintenance work done by county or municipal employees. This includes employees of the state, county road commissions, townships, cities, villages or other governmental units.

The operation of a permanent yard location where materials are stored and equipment is maintained is assigned to Code 8227. The maintenance and repair of over-the-road vehicles are assigned to Code 8395.

COMPENSATION ADVISORY ORGANIZATION OF MICHIGAN
MICHIGAN WORKERS' COMPENSATION PLACEMENT FACILITY

5538 AWNING MFG AND ERECTION: METAL, AWNING, TENT, OR CANVAS GOODS ERECTION, REMOVAL, AND REPAIR; CANVAS SIDEWALKS: ERECTION AT BALL PARKS, ETC.; DECORATING; DRAPERIES OR MOBILE HOME: METAL SKIRTING INSTALLATION; SHEET METAL COVERED STEEL FRAME BUILDING CONSTRUCTION: SHEET METAL SIDING; SHEET METAL DECKING INSTALLATION FOR SUB-ROOFS OR FLOORS; SHEET METAL WORK: SHOP AND OUTSIDE – NOC; SILO ERECTION: METAL OR GLASS FUSED TO STEEL

Applies to the erection, installation or repair operations. Roofing to be separately rated as Code 5551 or 5552.

Code 5538 applies to shop and outside operations involving the making and installation or erection of sheet metal items for which there is no more specific classification available. It applies to shop operations only where there are also outside operations although it may be used for outside operations where there are no shop operations. Sheet metal shops usually contain such machinery as circular or square shears, crimpers, brakes, beaders, punchers, riveters and other light metal working machines. Operations may include cutting, sizing, shaping, forming, welding, seaming, soldering and crimping of the sheet metal. In order to be considered "sheet metal" , the metal used must be not more than 1/4" in thickness. When materials with greater thickness are used, the shop operations involving the thicker material are assigned to Code 3040. The installation of sheet metal duct work for heating or air conditioning is assigned Code 5550. Painting operations are assigned to Code 9501, while electroplating or anodizing operations are assigned to Code 3372.
Some installation operation which are assigned to Code 5538 are metal awnings, sheet metal sub-roof or floor decking, gutters and downspouts, flashing, metal bins or buildings of the "Butler" type and skylights. The erection of structural support for a sheet metal or "Butler" building is separately assigned to the appropriate carpentry classification (for wood structures) or iron or steel erection classification (for metal structures).

The operation of a permanent yard where materials are stored and equipment is maintained and repaired is assigned to Code 8227, while the repair and maintenance of over-the-road vehicles is assigned to Code 8395.

5550 AIR CONDITIONING OR HEATING INSTALLATION, SERVICE OR REPAIR

Applies to the normal operations involved in the installation, servicing or repair of all types of heating and air conditioning. Includes cleaning and filter changing operations. This code does not include building wiring, excavation or other similar type operations which are not normal to heating and air conditioning work although they may occasionally have to be done. This code applies to both residential and commercial work.

Code 5550 applies to the operations involved in the installation, service or repair of all types of heating systems and all types of air conditioning systems with the exception of portable air conditioning units. The operations involved may include setting units in place; assembling components at the job site; installation of duct work, piping, insulation, thermostats and controls; and the connection of gas, electric or water supplies. The installation of insulation mentioned above refers only the insulation of the components and not to the installation of building insulation. Other operations included in code 5550 include furnace or duct cleaning, changing of filters, inspections to see if the units are functioning correctly, service adjustments and other similar operations. Code 5550 does not include chimney cleaning as that is assigned to Code 9015, except for the cleaning of industrial smoke stacks which is assigned to Code 5222.

Code 5550 includes shop operations but does not include permanent yard operations. Shop operations may include cutting pipe, threading, forming sheet metal duct work, etc. The storage of materials and repair or maintenance of over-the-road vehicles is assigned to Code 8395. Repair and maintenance of the insured's building and grounds as well as janitorial operations at the insured's own locations are assigned to Code 9015.

5551 ROOFING – APPLICATION OR INSTALLATION – ALL KINDS EXCEPT FLAT

Applies to the installation of all kinds of waterproofing materials on the tops of buildings.

Code 5551 roofing applies to the application of waterproofing materials on to the tops of buildings. It does not apply to the installation of the top of the building itself. For example, in the construction of a house the top of the building will be enclosed by sheets of wood. The installation of those sheets of wood is assigned to Code 5645. The top of the building will then be covered with treated felt or paper over which

shingles of some waterproof material will be installed. The installation of the treated felt or paper and the shingles is assigned to Code 5551. The installation of sheet metal flashings and gutters (including vinyl gutters) is assigned to Code 5538 as is the installation of sheet metal panels which form the actual top of the building.

The application or installation of many kinds of roofing materials is assigned to Code 5551. Some of these materials are shingles, tiles, slate, etc. The classification includes both new construction and repair work as well as the removal of old roofing materials. The operation of a permanent yard location where materials are stored and equipment is maintained and repaired is assigned to code 8227, while the maintenance and repair of over-the-road vehicles are assigned to Code 8395. Estimators who visit the job site only prior to the start of the job or possibly also after the completion of the job may be assigned to Code 8742 as long as they do not visit the job side during the construction period. Code 5551 includes clean-up and other operations performed on the ground at the construction site as well as work done on the roof. Other types of construction work may be separately rated if appropriate payroll records are maintained by the insured.

5552 ROOFING – FLAT ROOF ONLY

Code 5552 is restricted to the application of waterproofing materials on flat roofs. Flat roofs are generally utilized on commercial or multiple unit residential buildings. Code 5552 applies to both new construction and repair work, including removal of old material. Waterproofing materials for flat roofs may include, tar, insulation, aggregate and a variety of membrane systems. Code 5552 includes all operations performed at the job site, including those operations performed at the ground level. Code 5552 will not apply to slant or pitched roofs and Code 5551 will apply to work on **slant or** pitched roofing surfaces ("flat" roofs may have a gradual slant for water run off purposes).

5606 CONTRACTOR'S EXECUTIVE SUPERVISOR

1. This classification is available only to executive supervisors or construction superintendents having administrative or managerial responsibility for construction or erection projects. These persons may visit the construction site but may not be located there. Persons who remain at the construction site during the construction operations do not qualify for this code.

2. "Executive Supervisors" or "Construction Superintendents" are defined as those persons exercising supervisory control through job superintendents or foremen.

3. Does not apply to any person who is directly in charge of construction work. Such person shall be assigned to the classification which specifically describes the type of construction or erection operation over which they are exercising direct supervisory control provided separate payroll records are maintained for each operation. Any such operation for which separate payroll records are not maintained shall be assigned to the highest rated classification which applies to the job or location where the operation is performed. Refer to Rule Four. D. 7.

4. Code 5606 is not available for division of a single employee's payroll with any other classification.

Code 5606 is intended to apply to the executive supervisor of both specialty and general contracting risks. The executive supervisor will spend some time in the office and the remainder of time visiting various job sites conferring with the job superintendent of foreman to keep track of the progress of the work being conducted at each job or project and to intervene if problems arise at the job site. The executive supervisor of a construction or erection concern must be exercising supervision through superintendents o foreman, and the executive supervisor cannot have direct charge over the workers at the construction or erection job.

5610 CLEANER – DEBRIS REMOVAL (CONSTRUCTION OR ERECTION ONLY); TIME KEEPERS (CONSTRUCTION OR ERECTION ONLY); WATCH GUARDS (CONSTRUCTION OR ERECTION ONLY)

Applies only to hand collection of debris and refuse in connection with construction, erection or demolition. Drivers to be separately classified consistent with Manual rules.

Does not apply to the payroll for cleaners, watch guards or time keepers except when the payroll for these employees is more than all other payroll of the insured which is subject to construction, erection or demolition classifications at the same job or location.

The operations which are classified under Code 5610 are all operations which take place at the construction, erection or demolition site. Additionally, the payroll for these operations must be more than all of the other payroll of the insured which is subject to construction, erection or demolition classifications at that same job or location. Payroll

assigned to Code 5606 is not considered when determining this condition as the persons assigned to Code 5606 are not physically located at the job or location. The payroll of uninsured subcontractors is included when determining this condition while the payroll of insured subcontractors is not included. When this condition is not met, the payroll for these operations is assigned to the construction, erection or demolition classification with which the operations are associated.

5645 CARPENTRY: DETACHED ONE OR TWO FAMILY DWELLINGS; JALOUSIE OR JALOUSIE SCREEN ERECTION: METAL OR GLASS; SIDING INSTALLATION: ALUMINUM OR VINYL: DETACHED ONE TO TWO FAMILY DWELLINGS; STEEL FRAME ERECTION: LIGHT GAUGE STEEL: INTERIOR: BY CARPENTRY CONTRACTORS – DETACHED ONE OR TWO FAMILY DWELLINGS; STORM DOORS OR STORM SASH INSTALLATION: WOOD OR METAL; WINDOW SCREEN OR SCREEN DOOR INSTALLATION: WOOD OR METAL

Includes garages constructed in connection with the dwellings.

Code 5645 applies to all of the carpentry operations involved in the construction, repair, remodeling or demolition of dwellings. It includes the construction of residential garages (wood) and residential wood or vinyl fences. It does not apply to the installation of cabinets, interior trim, finished wooden flooring, lathing or finely finished staircases as the installation of these items is assigned to Code 5437. It also does not apply to the installation of roofing materials which is assigned to Code 5551 or 5552. Roofing materials are the waterproof materials applied to the top of a building. The erection of the top of the building is not roofing, but the installation of the waterproof materials is roofing, Code 5551 or 5552. Code 5645 applies to the installation of aluminum or vinyl siding, windows, doors, decks, etc., when they are part of the dwelling.

The operation of a permanent yard location where materials are stored and equipment is maintained is assigned to Code 8227, while shop carpentry operations are assigned to Code 2802. Code 5645 includes helpers, clean-up personnel and other miscellaneous employees at the job site.

6204 DRILLING – NOC; WELL DRILLING – NOT OIL OR GAS

Code 6204 applies to drilling operations of all types which are not otherwise classified. The most common types of drilling are water well drilling and drilling for core samples. Most other drilling operations are assigned to other classifications such as Oil or Gas Well Drilling or Re-drilling; Sewer Construction; excavating; or Concrete Construction classifications (for cutting or drilling holes in concrete). Drilling is usually done with either rotary or hammered drills to produce holes in the ground for the appropriate purpose.

When water wells are drilled, the installation of the well casing is part of the drilling operations, but the installation of piping is assigned to Code 5183; which the installation of pumps is assigned to Code 5183 for residential locations and to Code 3724 for commercial locations.

A permanent yard location maintained for the purpose of storage of materials and maintenance or repair of equipment is assigned to Code 8227. Maintenance or repair of over-the-road vehicles is assigned to Code 8395.

6216 OIL OR GAS WELL: ACIDIZING, CEMENTING, LEASE WORK – NOC BY CONTRACTOR, PERFORATING OF CASING, SPECIALTY TOOL OPERATION – NOC BY CONTRACTOR

Includes the clearing of land, building of lease roads, slush pits, levees or fire walls; the laying or taking up of flow lines and water lines; installing of central pumping units; and lease beautification work. Separately rate: pipeline construction, tank building, rig or derrick erecting or dismantling, installation or recovery of casing, drilling, cleaning and swabbing of old wells or well shooting. Not lease operation.

Applicable to concerns or contractors who lease to drilling contractors, with supervisory employee, special drilling, bailing, fishing or casing-cutting tools. Specialty well tool concerns or contractors which furnish complete operating crews with such equipment shall be assigned to Code 6235.

Code 6216 applies to the operations of contractors who perform work on oil or gas well leases. Additionally it applies to the operations of acidizing, cementing or perforation of casing when adequate payroll records are provided. Code 6216 does not apply to the employees of a lease operator as those operations are classified under Code 1320.

6217 BLASTING ROCK; CAISSON WORK; COFFER-DAM WORK; DAM OR LOCK CONSTRUCTION: EARTH MOVING OR PLACING – ALL OPERATIONS; EXCAVATION: ROCK – NOC; GRADING OF LAND; LANDFILL OPERATIONS; SHAFT SINKING; TUNNELING

Includes borrowing, filling, backfilling and rock excavation. Grading or excavating in connection with street or road construction, airport runway or warming apron construction to be separately rated as Code 5507. Pile driving to be separately rated as Code 5040. Concrete or masonry work to be separately rated.

Code 6217 applies to operations involving the moving of earth, rocks and boulders which are not specifically classified in another classification as well as the specific earth moving operations listed above. Equipment used may include bulldozers, trenchers, backhoes, graders and other power equipment as well as hand tools such as shovels, rakes, wheelbarrows, etc. Excavation operations may be done for footings and foundations, swimming pools, ponds, waterproofing operations, landscape gardening, etc. Grading operations may be done for landscape gardening, for re-contouring specific areas of land, for parking lots, in preparation for construction, etc. Excavation for sewer construction purposes is only assigned to this code when the excavation is done by a separately insured specialist contractor. When the whole sewer job is done by the same contractor, or the separate parts are done by uninsured subcontractors, the excavation required is included in the sewer construction classification, Code 6306.

Shaft-sinking and tunneling operations are also assigned to this code unless these operations are done by the contractor as part of a sewer construction, water or gas main, or an otherwise classified operations for which the classification includes all operations.

Other operations assigned to this classification include the clearing of rights-of-way by contractors doing only that operation; (Contractors who do clean rights-of-way and also install, remove or repair equipment in the rights-of-way are assigned to the classification applicable to the utility or other company for whose use the rights-of-way exist.); stump removal, other than that involved in logging operations; earth moving operations relating to dam or lock construction, coffer dam or caisson construction, shaft sinking, tunneling and rock blasting. The drilling of holes for blasting purposes is assigned to Code 6204.

The operation of a permanent yard location for the storage of materials and maintenance of equipment is assigned to Code 8227. Maintenance or repair of over-the-road vehicles is assigned to Code 8395.

6229 BURIAL VAULT INSTALLATION: UNDERGROUND; DRAINAGE OR IRRIGATION SYSTEMS CONSTRUCTION; SEPTIC TANK INSTALLATION

Pile driving, dredging, tunneling, or dam or sewer construction to be separately rated.

Code 6229 applies to the operations involved in the installation or construction of drainage or irrigation systems, the installation of septic tanks and their drain fields, and the installation of burial vaults. The operations may involve digging, placing piping or drain tile, and the installation of pumps or sprinklers. The classification applies to all types of commercial agricultural irrigation construction operations including open canal or below ground systems, fixed or movable systems, and wheel or impulse systems. The classification also includes the construction or installation of drainage systems and includes the installation of septic tanks and their drainage fields.

The installation of lawn sprinkle systems, including those of golf or country clubs, is assigned to Code 5183 and is not included in Code 6229. The construction of sewers is also not included I Code 6229, but is assigned to Code 6306.

The operation of a permanent yard location for the storage of materials and the maintenance of equipment is assigned to code 8227. Maintenance or repair of over-the-road vehicles is assigned to Code 8395.

6235 OIL OR GAS WELL: DRILLING OR RE-DRILLING, INSTALLATION OF CASING, SHOOTING

Includes installation or recovery of casing.

Applies to specialty well tool concerns or contractors which furnish complete operating crews with such equipment. Also applies to concerns or contractors doing cleaning or swabbing work in connection with new wells which have not yet been completed.

Code 6235 applies to the operations involved in drilling or re-drilling oil or gas wells and includes erection or dismantling of drilling rigs, formation fracturing, installation of casing and shooting. It includes maintenance and repair of the drilling and casing equipment and other miscellaneous operations performed at the well site. Code 6216 is

available for acidizing, cementing and perforation of casing operations providing proper documentation is provided for the payroll division.

6306 SEWER CONSTRUCTION – ALL OPERATIONS

Code 6306 is an all-inclusive class for insured's engaged in sewer construction operations. It applies to all types of storm and sanitary sewer construction projects, regardless of the size of pipe and the depth below the ground surface, including all operations appurtenant thereto, such as mechanical or hand tool trench digging, boring, handling and laying of pipe (even large dimension pipe), making connections, masonry and concrete work, fence construction, work, filling or backfilling, tunneling, etc. It applies to the installation of force main-type sewage work, the installation of storm sewer lines including the outfall, construction of drain concrete boxes, catch basins, manholes, laying of pipe, etc., for storm sewer systems. Except in the case of wrap-up projects, where the operations of the subcontractor are included in Code 6306, specialty subcontractors who perform only specific portions of the sewer construction work are classified in the classification describing that portion of the work (i.e. excavating, pile driving, concrete work). The operation of a temporary yard location at or near the construction site is included in the classification. Landscaping done to restore the surface is assigned to Code 0042.

The operation of a permanent yard location where materials are stored and equipment is stored and maintained is assigned to Code 8227. Maintenance or repair of over-the-road vehicles is assigned to Code 8395, whether done at a permanent location or at the temporary yard or on the construction site. Janitorial operations at the insured's location and repair and maintenance of the insured's building and grounds are assigned to Code 9015.

Connections of building lines to the main sewer are include in Code 6306, unless they are done by the plumber who is installing the building plumbing at the same time in which case they are assigned to Code 5183.

6319 GAS MAIN OR CONNECTION CONSTRUCTION; OIL OR GAS PIPELINE CONSTRUCTION; PIPELINE RECLAMATION – OIL OR GAS; WATER MAIN OR CONNECTION CONSTRUCTION; STEAM MAIN OR CONNECTION CONSTRUCTION

Includes tunneling at street crossings. Pile driving or dredging to be separately rated.

Code 6319 applies to the construction of gas mains, steam mains, water mains or construction that connects these types of mains. It also applies to the construction of oil or gas pipelines or the reclamation of oil gas pipeline. The classification contemplates excavation work, laying of the piping, connections, and replacing or removing the excavated earth and includes tunneling operations. Landscaping done to restore the surface is assigned to Code 0042. Any fabrication or assembly done at the job site is included in the classification. A temporary yard location where materials and equipment are stored is also included in Code 6319.

The operation of a permanent yard location where materials are stored and equipment is stored and maintained is assigned to Code 8227. The repair or maintenance of over-the-road vehicles may be assigned to Code 8395, whether done at a permanent location or at the temporary yard or on the construction site. Janitorial operations at the insured's location and repair and maintenance of the insured's building and grounds are assigned to Code 9015.

Connections of building lines to the main are included in Code 6306 unless they are done by the plumber who is installing the building plumbing at the same time in which case they are assigned to Code 5183.

6325 CABLE LAYING – BY SPECIALIST CONTRACTOR EMPLOYING AUTOMATIC EQUIPMENT WHICH, IN ONE OPERATION, OPENS THE TRENCH, LAYS THE CABLE AND BACKFILLS; CONDUIT CONSTRUCTION – FOR CABLES OR WIRES

Applies to any cable installation done directly in the ground.

Code 6325 applies to the installation of cable (such as telephone and television cable) underground. This refers only to the main cable for the community and does not include the individual service connections which are assigned to Code 7600. The installation of television or telephone cable on poles is assigned to Code 7600. Code 6325 also applies to the installation of any cables or wires directly in the ground or to the installation of underground conduit through which cables or wires will be run. The classification includes excavation, placing of the conduit or cable, and replacement of the excavated material whether done as a single operation or as separate operations done by the same insured. Landscaping done to restore the surface is assigned to Code 0042. Insured's who simply run electrical cable through already in place conduits are assigned to Code 5190.

The operation of a permanent yard location where materials are stored and equipment is stored and maintained is assigned to Code 8227. Janitorial operations at the insured's location and repair and maintenance of the insured's building and grounds are assigned to Code 9015. Repair or maintenance of over-the-road vehicles is assigned to Code 8395.

6400 FENCE ERECTION: METAL; MOBILE HOME: WINDSTORM TIE-DOWN INSTALLATION: BY SPECIALIST CONTRACTOR

Code 6400 applies to the operations involved in the erection of metal fencing of all types. In general, the operations consist of digging holes for the placement of posts, installation of the posts and the attachment of the fencing material to the posts. Posts may be metal, wood, concrete, etc., but the fencing material is some form of metal such as chain link, woven wire, wrought iron, barbed-wire or electric wire. Gates may also be installed.

Specialist contractors engaged in the installation of mobile home windstorm tie-downs are assigned to Code 6400 as are specialist contractors engaged in the installation of highway guard rails. The installation of playground equipment is assigned to Code 6400 whether such equipment is made of metal, wood, plastics, rubber tires or other materials. The installation of small metal road signs such as no parking signs, speed limit signs and directional signs is also assigned to Code 6400 when it is not done by the employees of the municipality.

The operation of a permanent yard where materials and equipment are stored is assigned to Code 8227 which also includes maintenance and repair of the insured's equipment. Shop fabrication of gates for chain link or other metal fences is assigned to Code 3040. Maintenance and repair of over-the-road vehicles is assigned to Code 8395.

6504 BAKING POWDER MFG; COCONUT SHREDDING OR DRYING; COFFEE CLEANING, ROASTING OR GRINDING; FLOUR MIXING AND BLENDING; FOOD SUNDRIES MFG – NOC; GELATINE MFG – REFINED FOOD PRODUCT; MALTED MILK MFG- FROM POWDERED MILK, SUGAR, MALT AND COCOA; MAYONNAISE MFG; MELBA TOAST MFG; NUT CLEANING OR SHELLING; PEANUT BUTTER MFG; POPCORN MFG; POTATO CHIP MFG; SPICE MILLS; YEAST MFG

No cereal milling. Includes cleaning, grinding, sorting, or mixing of coffee, sugars, pastry flours, spices or nuts.

Code 6504 applies to a wide variety of operations involved in the manufacturing of foodstuffs which are not otherwise classified. It applies to many different products and processes whose only common denominator is that they are food products. Some examples of these products are catsup (ketchup), mustard, mayonnaise, salad dressings, pasta sauces, potato chips, and nuts and nut products. The operations may include wet mixing, dry grinding, cooking and blending. Canning, bottling and other forms of packaging are included in the classification. The classification applies to the production of frozen dinners, entrees, pizzas, snacks, and other similar products as well as to the production of corn ships, cheese puffs, pretzels and other similar snack foods.

The classification specifically applies to the processing of the items mentioned above, but it also includes the processing of other food items which may not be mentioned here but for which no other, more specific classification exists. This code also applies to the manufacture of pet foods and snack treats which are not predominately meat. Meat pet foods are assigned to Code 2095.

Other operations included in this classification include the processing of spices; processing of instant teas, coffees or cocoas; preparation of dry or ready-to-bake cake, cookie and muffin mixes; and other similar processing preparation operations.

The classification includes repair and maintenance of equipment, shipping and receiving, storage of raw materials and finished products, inspections and packaging. Janitorial operations and repair and maintenance of the insured's building and grounds are assigned to Code 9015. Research and development operations and laboratory quality control operations are assigned to Code 4511.

6702M RAILROAD CONSTRUCTION – PROGRAM I

Code 6702 applies to railroad construction employees, employed by INTERSTATE railroads which have coverage under the Federal Employers' Liability Act (FELA). This classification is all inclusive and does include clerical, salespersons and drivers. Operations contemplated by this classification include new railroad construction and extraordinary railroad repair work such as rebuilding bridges, grade crossing elimination, and laying or relaying of tracks. The construction of siding and spur tracks leading to industrial plants is also covered by this code. Normal or routine railroad

maintenance and repair work is properly classified to the appropriate railroad operation classification.

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

The following programs are provided for both FELA and Admiralty coverage. When admiralty coverage is provided on the vessel policy, coverage for employees who are not masters or members of the crew of the vessel may be subject to different classifications for state workers' compensation coverage.

Coverage Programs:

Program l – provides, under Part One – Workers' Compensation Insurance, statutory liability under the workers' compensation law of any state designated in Item 3.A. of the Information Page and, Part Two – Employers' Liability Insurance, employers' liability for damages, under FELA, subject to a standard limit of $100,000. When this coverage is selected, no one may be excluded from coverage as the US Act and the Jones Act do not allow for the exclusion of anyone.

Program ll – provides the same coverage as Program l, but with the addition of Voluntary Compensation. Under Program ll, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers' compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers' liability then applies to such claim or suit, with the same standard limit as for Program l. Program ll coverage may provide coverage as though the employee were subject to either state workers' compensation law or the United States Longshoremen's and Harbor Workers' Act (US Act) depending upon which coverage is purchased by the employer. When this coverage is selected, no one may be excluded from coverage as the US Act and the Jones Act do not allow for the exclusion of anyone.

6703M RAILROAD CONSTRUCTION – PROGRAM ll – US ACT

This code is the same as Code 6702 except that it provides coverage under Program ll as if the employees were subject to the US Act.

6704M RAILROAD CONSTRUCTION – PROGRAM ll: STATE ACT

This code is the same as Code 6702 except that is provides coverage under Program ll as if the employees were subject to the state workers' compensation act.

6801F BOAT BUILDING – WOOD – NOC; US ACT; DRY DOCK CONSTRUCTION – FLOATING: US ACT

Includes shop and yard work.

Code 6801 applies to the operations involved in the building of wood boats which are more than 150 feet in length as smaller boats are specifically classified under Codes 6824F or 6834. This classification provides coverage under the US Act. Therefore, it includes all of the operations involved in the manufacture of the boats.

6824F BOAT BUILDING OR REPAIR: US ACT; CANOE BUILDING: US ACT

Code 6824F includes shop or yard work and is applicable to the construction or repair of wood, metal, fiberglass, or plastic yachts, motorboats, sailboats or rowboats not exceeding 150 feet in length overall. This classification shall not be limited to risks engaged solely in the construction or repair of pleasure craft but shall also be applicable to risks engaged in the construction of commercial type boats within 150 feet in length.

Code 6824F provides coverage under the US Act; therefore, when this coverage is selected it includes all of the manufacturing operations as well as storage of materials and finished products. Additionally, no persons can be excluded from coverage as the US Act does not allow any exclusions.

6826F MARINA: US ACT

Applicable to waterfront operations including the operation of boat docks, storage facilities, repair shops or marine railways. Applies to boat livery operations or the operation of boats on navigable waters. Also applicable to the sale or repair of boats and engines, including the sale of parts or accessories, dockside snack bars and all

dockside employees. Operation away from the waterfront location such as showrooms at other locations shall be separately rated. Additionally the operation of motels, food service operations, swimming pools, bowling lanes and other recreational facilities shall be separately rated. Boat building shall be separately rated as Code 6824F or 6834.

Code 6826F provides coverage under the US Act; therefore, it applies to all of the operations conducted on the waterfront location other than the Special Classifications.

6834 BOAT BUILDING OR REPAIR: STATE ACT; CANOE BUILDING: STATE ACT

Code 6834 includes shop and yard work and is applicable to the construction or repair of wood, metal, fiberglass or plastic yachts, motorboats, sailboats or rowboats not exceeding 150 feet in length overall. This classification shall not be limited to risks engaged solely in the construction or repair of pleasure craft but shall also be applicable to risks engage in the construction of commercial type boats within 150 feet length.

Code 6834 provides coverage under the State Act. It applies to boat building or repair operations for all kinds of boats which are not over 150 feet in length. It also includes all of the operations conducted at a waterfront location other than the Special Classifications.

6836 MARINA: STATE ACT

Applicable to waterfront operations including the operation of boat docks, storage facilities, repair shops or marine railways. Applies to boat livery operations or the operation of boats on non-navigable waters except that dredging operations are to be separately rated as Code 4000 and diving operations are to be separately rated as Code 1164. Also applicable to the sale or repair of boats and engines, including the sale of parts or accessories, dockside snack bars and all dockside employees. Operation away from the waterfront location such as showrooms at other locations shall be separately rated. Additionally the operation of motels, food service operations, swimming pools, bowling lanes and other recreational facilities shall be separately rated. Boat building shall be separately rated as Code 6824F or 6834.

Marinas commonly have store operations, gas pumps, boat storage facilities, etc., and may also have sales operations of new and/or used boats. All of these operations are included in Code 6836. The operations listed above are to be separately classified. For

example, motel operations are assigned to Code 9052, food service operations are assigned to Code 9058 and janitorial operations are assigned to Code 9015.

6843F SHIP BUILDING: IRON OR STEEL – NOC: US ACT

This classification includes fabrication or assembling of the ship plates or frames, all yard operations and shops directly connected with the construction of the hull. Applicable, except for Naval ships, to ships exceeding 150 feet in length. Subject to the rules for division of payroll, the following classifications are available for use in connection with this code:

BOILERMAKING – CODE 3620,
FOUNDRY – NON-FERROUS – CODE 3085,
FOUNDRY – FERROUS – NOC – CODE 3081,
MACHINE SHOP (other than maintenance machine shop) – CODE 3632.

This classification provides coverage under the US Act and so applies to all of the operations conducted on the waterfront location other than the Special Classifications and those listed above.

6845F SHIP BUILDING: NAVAL: US ACT

This classification includes fabrication or assembling of the ship plates or frames, all yard operations, and shops directly connected with the construction of the hull and is applicable to Naval ships exceeding 150 feet in length. Subject to the rules for division of payroll, the following classifications are available for use in connection with this code:

BOILERMAKING – CODE 3620,
FOUNDRY – NON-FERROUS – CODE 3085,
FOUNDRY – FERROUS – NOC – CODE 3081,
MACHINE SHOP (other than maintenance machine shop) – CODE 3632.

This classification provides coverage under the US Act and so applies to all of the operations conducted on the waterfront location other than the Special Classifications and those listed above.

6872F MARINE RAILWAY OPERATION: US ACT; SHIP CLEANING: ALL OPERATIONS: US ACT; SHIP REPAIR OR CONVERSION: ALL EMPLOYEES: US ACT

Includes shop or yard operations. Applicable only to concerns engaged in general ship repairing or conversion which are equipped to do various kinds of ship repair or conversion work and which undertake such diversified operations as a usual part of their business. Work performed on ships by other concerns shall be assigned to the manual classifications describing the work. Also applicable to ship cleaning operations.

Ship cleaning operations listed above do not refer to janitorial operations but to the cleaning of the exterior of the ship.

This classification provides coverage under the US Act and so applies to all of the operations conducted on the waterfront location other than the Special Classifications.

6874F PAINTING: SHIP HULLS: US ACT; SHIP SCALING: US ACT

This classification provides coverage under the US Act and so applies to all of the operations conducted on the waterfront location other than the Special Classifications.

This classification applies to the painting of ship hulls including cleaning operations done preparatory to the painting. It also applies to ship scaling operations. It includes clean-up operations of the immediate location also.

7016M VESSELS: FERRIES, FISHING VESSELS – NOC, OYSTER BOATS, TUGBOATS, SUPPLY BOATS, VESSELS – NOC: PROGRAM I

Include the operation of FERRIES, FISHING VESSELS, OYSTER BOATS, TUGBOATS, SUPPLY BOATS AND VESSELS – NOC. For fishing vessels this code includes packing, curing or shipping fish and repair of nets or boats when done by the crew of the boat.

See Code 6702 for an explanation of coverage programs available.

This classification is applicable to operations described in this section which are conducted on waters subject to admiralty jurisdiction. Generally this would apply to ships which operate on the Great Lakes for Michigan risks. Representative vessels whose operations are assigned to this code include freighters, ferries (including the Mackinac Island ferries), tugs, commercial fishing vessels and supply boats. Supply

boats are boats which take stores such as food, fuel, water, mail, etc. from shore to ships. Tugboats are powerful boats designed for towing or pushing larger vessels or barges. Ferries are boats which are used to transport passengers, vehicles, freight, etc., between two or more designated points on a scheduled basis.

Pilots who board vessels in order to steer the vessel through the Great Lakes or portions thereof are assigned to this code. The operator of the pilot boat is assigned to the boat livery classification.

Employees whose duties are confined to shore operations who are not part of the crew of the vessel may be subject to different classifications.

7024M VESSELS: FERRIES, FISHING VESSELS – NOC, OYSTER BOATS, TUGBOATS, SUPPLY BOATS, VESSELS – NOC: PROGRAM II STATE ACT

Code 7024 is the same as Code 7016 except that is provides Program II State Act coverage.

See Code 6702 for an explanation of coverage programs available.

7038M BOAT LIVERY; VESSELS: SAIL; YACHTS – PRIVATE – SAIL OR POWER: PROGRAM I

This classification includes the laying up or putting into commission of boats. Boats 15 tons or over to be separately rated under the appropriate vessels classification. Includes the operation of VESSELS – SAIL and YACHTS – PRIVATE – SAIL OR POWER of any size. Includes charter boat operations on navigable waters.

See Code 6702 for an explanation of coverage programs available.

This classification is applicable to operations described here that are conducted on waters subject to admiralty jurisdiction. Generally for Michigan risks, these are operations conducted on the Great Lakes.

Boat livery is generally associated with the transport of people to unspecified locations as opposed to a ferry, which operates on a designated schedule and will carry fare-paying passengers between two or more points. Boat livery-type vessels will usually not carry passengers' vehicles or cargo for others. Activities contemplated within this

classification include the operation, rental, storage and maintenance of vessels under 15 tons. The reference to boats "under 15 tons" refers to the displacement of the vessel without stores (supplies such as food, clothing or arms), bunk (sleeping accommodations), fuel or cargo. Rental, storage and maintenance of the vessels done on shore and not by members of the crew of the vessel may be separately rated. Some of the operations which are assigned to this classification are chartered fishing boats, locks tour boats, dinner cruise boats (not including those operated on inland waters) and pilot boats which are small boats used to deliver a pilot to and from the pilot's ship in a harbor.

The operations of sail vessels, which are any mast vessel used in a commercial manner with the exception of mast fishing vessels, is assigned to this classification. Such vessels may also use engines as needed for power. This classification includes sailing vessels chartered by individual or groups for recreational purposes such as sightseeing, snorkeling and swimming, etc.

The operation of private yachts is also included in this classification, whether they are sail or power driven.

7046M VESSELS: NOT SELF PROPELLED: PROGRAM I

When vessels not self propelled have a regular master and crew who are furnished living quarters aboard the vessel, they shall be rated as "VESSELS – NOC".

See Code 6702 for an explanation of coverage programs available.

This classification applies to operations described in this classification which are conducted on waters subject to admiralty jurisdiction. Generally this applies to operations on the Great Lakes for Michigan. This code applies to the crew of not self propelled vessels such as barges, scows, canal boats and lighters. Employees on quarter boats and firemen and derrick operators on a scow are considered members of the crew.

7047M VESSELS: FERRIES, FISHING VESSELS – NOC, OYSTER BOATS, TUGBOATS, SUPPLY BOATS, VESSELS – NOC: PROGRAM II: US ACT

Code 7047 is the same as Code 7016 except that is provides Program II US Act coverage.

See Code 6702 for an explanation of coverage programs available.

7050M BOAT LIVERY; VESSELS: SAIL; YACHTS – PRIVATE – SAIL OR POWER: PROGRAM II: US ACT

Code 7050 is the same as Code 7038, except that is provides Program II US Act coverage.

See Code 6702 for an explanation of coverage programs available.

7090M BOAT LIVERY; VESSELS: SAIL; YACHTS – PRIVATE – SAIL OR POWERS: PROGRAM II: STATE ACT

Code 7090 is the same as Code 7038, except that is provides Program II State Act coverage.

See Code 6702 for an explanation of coverage programs available.

7098M VESSELS: NOT SELF PROPELLED: PROGRAM II: STATE ACT

When vessels, not self-propelled, have a regular master and crew who are furnished living quarters aboard the vessel, they shall be rated as "VESSELS – NOC".

Code 7098 is the same as Code 7046, except that is provides Program II State Act coverage.

See Code 6702 for an explanation of coverage programs available.

7099M VESSELS – NOT SELF PROPELLED: PROGRAM II: US ACT

When vessels, not self propelled, have a regular master and crew who are furnished living quarters aboard the vessel, they shall be rated as "VESSELS – NOC".

Code 7099 is the same as Code 7046, except that is provides Program II State Act coverage.

See Code 6702 for an explanation of coverage programs available.

7151M RAILROAD OPERATION: PROGRAM I

All employees including drivers.

This classification contemplates the normal operations of railroads including normal maintenance and repair. All extraordinary repair work including such work as rebuilding bridges, grade crossing elimination, laying or relaying track and all new construction operations shall be classified as Code 6702, 6703 or 6704.

This classification applies to the operations of interstate railroads. The operation of intrastate railroads is assigned to Code 7382.

See Code 6702 for an explanation of coverage programs available.

7152M RAILROAD OPERATION: PROGRAM II: US ACT

The same as Code 7151, except that it provides Program II US Act Coverage.

See Code 6702 for an explanation of coverage programs available.

7153M RAILROAD OPERATION: PROGRAM II: STATE ACT

The same as Code 7151, except that it provides Program II State Act Coverage.

See Code 6702 for an explanation of coverage programs available.

7202 TRUCKING: MAIL, PARCEL OR PACKAGE DEIVERY: DRIVERS

Drivers are defined as those who operate over-the-road vehicles for the purpose of pick up and delivery of merchandise or materials.

Code 7202 applies to drivers employed by delivery or trucking companies engaged in the delivery of mail, parcels or packages weighing under 100 pounds. The weight limit refers to each package being delivered. All of the packages, parcels or bags of mail

being delivered must weigh no more than 100 pounds each in order for this code to be used for drivers. If items weighing more than 100 pounds are delivered, the drivers are to be classified under Code 7208. Drivers may load or unload their own truck but may not load or unload trucks which they do not also drive.

7206 TRUCKING: PARCEL OR PACKAGE DELIVERY: DRIVERS

Drivers are defined as those who operated over-the-road vehicles for the purpose of pick up or delivery of merchandise or materials.

Code 7206 applies to drivers of delivery or trucking firms who are engaged exclusively in delivery from retail stores to their customers under term contracts. There is no weight restriction on this classification. The controlling factor is that the contract is for the delivery of merchandise or materials from the retail dealer to its customers. Where any delivery is performed which does not meet the definition of being from a retail dealer to its customers, the drivers shall be classified under Code 7208. Drivers may load or unload their own truck but may not load or unload trucks which they do not also drive.

7208 TRUCKING: NOC: DRIVERS; AUTO TOWING COMPANY: DRIVERS

Drivers are defined as those who operate over-the-road vehicles for the purpose of pick up or delivery of merchandise or materials.

Code 7208 applies to drivers of trucking or delivery firms who do not meet the qualifications for one of the more specific trucking driver classification. Driver may load or unload their own truck but may not load or unload trucks which they do not also drive. As a general rule, the preceding statement is true for all driver codes in the Residual Market.

7210 BEER OR ALE DEALER: WHOLESALE: DRIVERS

Code 7210 applies to drivers who are employed by beer or ale dealers to deliver the beer and ale and to pick up empty bottles or cans. Drivers may load and unload their own trucks but may not help to load or unload trucks of other drivers.

7212 BUS COMPANY: DRIVERS; LIMOUSINE CO: SCHEDULED: DRIVERS

Code 7212 applies to drivers employed by bus companies and by scheduled limousine services. The drivers may load and unload their own vehicle but may not help to load or unload vehicles of others.

7213 ASHES, GARBAGE OR REFUSE COLLECTION: DRIVERS

Code 7213 applies to drivers employed by ashes, garbage or refuse collection companies to drive vehicles engaged in such work in connection with containerized refuse as well as curbside collection.

7214 FURNITURE MOVING AND STORAGE: DRIVERS; STORAGE WAREHOUSE: FURNITURE: DRIVERS

Code 7214 applies to drivers employed by furniture moving and storage companies and by furniture storage warehouse companies. It does not apply to the drivers of furniture sales companies or to the drivers of firms storing new, unsold furniture for later distribution.

7215 IRON OR STEEL MERCHANT: DRIVERS

Code 7215 applies to drivers employed by iron or steel merchants or to drivers employed by metal service centers to pick up and/or deliver iron or steel purchased, sold or processed for their customers.

7216 IRON OR STEEL SCRAP DEALER: DRIVERS

Code 7216 applies to drivers employed by iron or steel scrap dealers to pick up or deliver the scrap iron or steel.

7218 JUNK DEALER: DRIVERS; RAG OR PAPER STOCK DEALER – USED: DRIVERS

Code 7218 applies to drivers employed by junk dealers or rag or paper stock dealers to pick up and deliver the junk or rag or paper stock.

7219 TRUCKING: NOC; AUTO HAULAWAY; AUTO TOWING COMPANY

Code 7219 applies to the operations of "not otherwise classified" trucking companies, auto haulaway companies, and auto towing companies which are not separately classified. Since garage operations are separately classified as Code 8395, drivers are separately classified as Code 7208, storage warehouse personnel are separately classified as Code 8292, and clerical and outside sales personnel are separately classified as Codes 8810 and 8742, there are not many operations left to be assigned to Code 7219. Remaining operations might include: loading dock employees at a transfer station or switchers moving trailers in and out of loading bays (no over the road exposure).

7220 LIMOUSINE COMPANY: NON-SCHEDULED: DRIVERS; TAXICAB COMPANY: DRIVERS

For the purpose of premium calculation, the following methods prevail:

1. The entire remuneration of all taxicab drivers shall be included in computing the premium.

2. Payroll records are acceptable only when they are verifiable.

3. When no verifiable payroll records exist, the premium charged will be determined on the basis of the amount per vehicle per policy year for vehicles shown in the rate pages under Miscellaneous Values.

4. If the insured rents or leases cabs to others for operation and does not maintain verifiable payroll records, the premium charged shall be the same as that specified in 3. above.

5. The amount per vehicle is subject to pro rata adjustment only when a vehicle is owned by the insured for a portion of the policy. The payroll amount takes in consideration downtime, vacation and other periods when the vehicle is not in operation.

Code 7220 applies to the drivers of taxicabs and non-scheduled limousines. The Insurance Commissioner has ruled and the Circuit Court has upheld the ruling that drivers of taxicabs are employees of the taxicab company if they do not own their own cabs. They are not independent contractors. The Appeals Committee of the Facility

has ruled that "verifiable payroll records" as mentioned above are records of remuneration received by the drivers which are verifiable by federal tax returns.

7230 TRUCKING: PARCEL OR PACKAGE DELIVERY

Applies to risks engaged exclusively in delivery from retail stores under term contracts.

This classification does not include drivers. The drivers are assigned to Code 7206.

Code 7230 applies to risks who are engaged in delivering items from retail stores to their customers. Examples of this type of risk are entities who deliver for Best Buy, ABC Warehouse and similar risks. There is no weight limitation on this classification. Code 7230 applies to employees for whom no more specific classification exists. See the explanation under Code 7219.

7231 TRUCKING: MAIL, PARCEL OR PACKAGE DELIVERY

Applies to risks engaged exclusively under contract in local delivery of mail, parcels or packages limited to 100 pounds or less.

This classification does not apply to the drivers as they are assigned to Code 7202.

Code 7231 applies to risks who are engaged in the delivery of mail, parcels or packages which do not weigh more than 100 pounds. The "local" in local delivery has been assigned a meaning of "within Michigan or within 50 miles of the state border". This classification applies only to those employees for whom no more specific classification exists. There may be persons who will process or sort the items prior to their delivery. See the explanation of who may fall under the classification under Code 7219.

7309F STEVEDORING – NOC

The storage, maintenance, or repair of nets, slings, fork lift trucks, or other equipment shall be assigned to the basic classification even though such operations are conducted at a separate location.

Any of all of the following operations conducted by employees not members of the crews of vessels shall be classified as "STEVEDORING":

1. Loading or unloading, stowing, shifting or trimming of cargo, supplies and materials on board vessels.

2. Transfer of cargo, supplies and materials between vessels and pier, irrespective of the necessity of work on board vessels by employees of the insured.

3. Transfer between string piece and point of deposit on dock or adjacent warehouses, including tiering, sorting and breaking down.

4. Operation of all mechanical equipment, including dock tractor, in connection with the above.

Any or all operations as above defined shall be assigned to Code 7309F Stevedoring – NOC, if the operations described in Item 2 above, whether conducted by one or more concerns, require the use of hoisting equipment. All other operations shall be assigned to Code 7317F – Stevedoring – by Hand. When policies are issued covering classifications 7317F and/or 7309F, no division of payroll shall be permitted in connection with the loading or unloading of any one vessel.

7313F COAL DOCK OPERATION & STEVEDORING; ORE DOCK OPERATION & STEVEDORING

Applies to coal docks using mechanical apparatus. Not applicable to contract stevedores or coal merchants operating yards.

7317F AUTO HAULAWAY OR DRIVEAWAY: DRIVING CARS ON OR OFF VESSELS; STEVEDORING: BY HAND OR HAND TRUCKS EXCLUSIVELY

The storage, maintenance, or repair of nets, slings, fork lift trucks, or other equipment shall be assigned to the basic classification even though such operations are conducted at a separate location.

Any of all of the following operations conducted by employees not members of the crews of vessels shall be classified as "STEVEDORING":

1. Loading or unloading, stowing, shifting or trimming of cargo, supplies and materials on board vessels.

2. Transfer of cargo, supplies and materials between vessels and pier, irrespective of the necessity of work on board vessels by employees of the insured.

3. Transfer between string piece and point of deposit on dock or adjacent warehouses, including tiering, sorting and breaking down.

4. Operation of all mechanical equipment, including dock tractor, in connection with the above.

Any or all operations as above defined shall be assigned to Code 7309F Stevedoring – NOC, if the operations described in Item 2 above, whether conducted by one or more concerns, require the use of joisting equipment. All other operations shall be assigned to Code 7317F – Stevedoring – by Hand. When policies are issued covering classifications 7317F and/or 7309F, no division of payroll shall be permitted in connection with the loading or unloading of any one vessel.

7333M DREDGING: COVERAGE UNDER ADMIRALTY LAW: PROGRAM I

This classification is applicable to operations described here that are conducted on waters subject to admiralty jurisdiction.

This classification applies to dredging operations for coverage under Program I. Dredging operations involve the cleaning, deepening or widening of a body of water. Scooping or suction machinery is generally employed in the dredging process to remove sand, clay, mud or other material from the body of water that is being dredged.

This classification is assigned to the crew of the dredge, the pontoon crew, the shoreline crew and any employees who are on the shore directing the discharged material as it comes from the dredge. It includes the repair and maintenance of the dredge and its equipment by employees of the insured.

See Code 6702 for an explanation of coverage programs available.

7335M DREDGING: COVERAGE UNDER ADMIRALTY LAW: PROGRAM II: STATE ACT

This classification applies to dredging operations as stated for Code 7333 for coverage under Program II – State Act.

See Code 6702 for an explanation of coverage programs available.

7337M DREDGING: COVERAGE UNDER ADMIRALTY LAW: PROGRAM II: US ACT

This classification applies to dredging operations as stated for Code 7333 for coverage under Program II – US Act.

Code 6702 for an explanation of coverage programs available.

7350F FREIGHT HANDLING: NOC OR PACKING, HANDLING OR SHIPPING EXPLOSIVES OR AMMUNITION – UNDER CONTRACT: US ACT

The U.S. Longshore & Harbor Workers' Compensation Act (USL&HW Act) was extended in 1972 to contemplate operations conducted in or on various shore side areas. Its scope and application have been subject to interpretation by the courts and by administrative bodies.

Because of the questions concerning the application of the USL&HW Act, the following is intended to serve as a guide in assigning the freight handling classifications. This is provided only as a guideline and is not intended to be an interpretation of the application of the USL&HW Act.

Two classifications are applicable to freight handling operations. These classifications include freight checkers. Stevedoring to be separately rated.

For operations subject to the USL&HW Act, providing that such coverage has been endorsed to the policy, Code 7350F applies to the handing of cargo, incidental to the loading or unloading of vessels, on piers or adjoining areas or in terminals. Operations contemplated by this classification include stuffing and stripping containers, other processing of waterborne cargo and loading and unloading trucks and railroad cars on piers or in adjoining areas or terminals. This classification applies to separate employees who are engaged in moving cargo from any point which is removed from and not connected with the hazards of the sling in loading and unloading vessels. The storage, maintenance or repair of nets, slings, forklift trucks or other equipment of insured's engaged in freight handling or stevedoring operations shall be assigned to this classification, even though such operations are conducted at a separate location.

The classification applicable to freight handling operations subject to coverage only under a state compensation act, Code 7360, applies to operations conducted at railroad yards, airports or warehouses not located on piers or in terminals or areas adjoining piers.

7360 AIRCRAFT OR AUTOMOBILE – PREPARING AND CRATING FOR SHIPMENT; FREIGHT CARS: ICING; FREIGHT HANDLING: NOC OR PACKING, HANDLING OR SHIPPING EXPLOSIVES OR AMMUNITION – UNDER CONTRACT: STATE ACT; REFRIGERATOR CAR LOADING OR UNLOADING

The U.S. Longshore & Harbor Workers' Compensation Act (USL&HW Act) was extended in 1972 to contemplate operations conducted in or on various shore side areas. Its scope and application have been subject to interpretation by the courts and by administrative bodies.

Because of the questions concerning the application of the USL&HW Act, the following is intended to serve as a guide in assigning the freight handling classifications. This is provided only as a guideline and is not intended to be an interpretation of the application of the USL&HW Act.

Two classifications are applicable to freight handling operations. These classifications include freight checkers. Stevedoring to be separately rated.

For operations subject to the USL&HW Act, providing that such coverage has been endorsed to the policy, Code 7350F applies to the handling of cargo, incidental to the loading or unloading of vessels, on piers or adjoining areas or in terminals. Operations contemplated by this classification include stuffing and stripping containers, other processing of waterborne cargo and loading and unloading trucks and railroad cars on piers or in adjoining areas or terminals. This classification applies to separate employees who are engaged in moving cargo from any point which is removed from and not connected with the hazards of the sling in loading and unloading vessels. The storage, maintenance or repair of nets, slings, forklift trucks or other equipment by insured's engaged in freight handling or stevedoring operations shall be assigned to this classification, even though such operations are conducted at a separate location.

The classification applicable to freight handling operations subject to coverage only under a state compensation act, Code 7360, applies to operations conducted at railroad

yards, airports or warehouses not located on piers or in terminals or areas adjoining piers.

7380 AMBULANCE SERVICE COMPANY; BANKS AND TRUST COMPANIES: ARMORED CAR CREW: DRIVERS; CHAUFFEURS AND/OR DRIVERS – NOC; DISTRIBUTING COMPANIES: IF EMPLOYEES TRANSPORTED TO LOCATION IN CARS OR TRUCKS; SCHOOL BUS OPERATOR

When volunteers are employed by ambulance service companies, a payroll minimum of $400 per person per year applies. Aircraft ambulance services to be separately rated under the classifications for Airplane or Helicopter Operations – NOC.

When the employer elects the Waiver of Coordination of Benefits for volunteers under this classification for ambulance service companies, use Code 7980 instead of Code 7380.

Code 7380 is a Special Classification which allows no division of payroll for the remuneration of a single employee. Even when it is used to describe operations other than Drivers – NOC, this restriction still applies. Code 7380 applies to Drivers and/or Chauffeurs – NOC who are defined as over-the-road operations of automobiles, bicycles, buses, horse-drawn conveyances, trucks or other vehicles in connection with pick-up or delivery of merchandise, products or people providing no more specific Driver classification exists. Employees with exposure to otherwise classified operations of the employer shall be assigned to classifications in accordance with Rule Four-E-2 "interchange of Labor". Basically this means that if an employee qualifies for Code 7380, then his entire remuneration must be classified under this code or under a higher-rated code which would apply to a portion of his duties. The payroll of a single employee may not be divided using Code 7380 for part of the payroll.

Code 7380 also applies to school bus operators. As such it includes the drivers and any personnel who ride along on the bus to look after the passengers or to keep order on the bus. Garage personnel are assigned to code 8395.
Code 7380 also applies to ambulance service companies. As such, it includes the drivers and the other personnel who travel on the ambulance such as paramedical personnel. Garage employees are assigned to Code 8395.

Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

Code 7380 additionally applies to employees of distributing companies who either drive or ride bicycles to deliver the items or to employees who are transported by vehicle to an area where they will deliver the items on foot and then be transported back to the starting location.

An important distinction between Code 7380 and trucking classifications, such as Code 7208, is that trucking classifications are generally applicable to the transportation of goods not owned by an insured; whereas, Code 7380 generally is applicable to the driving of vehicles and/or the transportation of goods owned by an insured.

7382 AUTOMOBILE OR TRUCK RENTAL; BUS COMPANY; LIMOUSINE COMPANY: SCHEDULED OR NON-SCHEDULED; RAILROAD OPERATION: STREET OR NOC; TAXICAB COMPANY

Code 7382 applies to the operations of the above listed types of employers which are not more specifically described elsewhere. For example, drivers are separately rated under the appropriate driver classification, vehicle repair and maintenance operations are classified as Code 8395, and janitorial operations are classified as Code 9015. Employees engaged in other operations would fall under Code 7382. For examples of Code 7382, operations would include baggage handling, supervision and management operations which are not confined to clerical offices, movement of vehicles on the employer's premises, etc.

Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

7390 ALE OR BEER DEALER: WHOLSALE

Code 7390 applies to dealers engaged in the wholesale distribution of beer and ale. These alcoholic beverages in bottles, cans or kegs are purchased by these insured's from breweries or bottling firms. The cases, carton or kegs of beer or ale are usually placed in these dealers' warehouses, some of which may have cold storage facilities, prior to being delivered to their customers, e.g., retail outlets, restaurants, bars, etc. This classification includes the warehouse employees, except for janitorial personnel who are assigned to Code 9015; route supervisors, and helpers who may be assigned to help the drivers with their deliveries. The drivers are assigned to Code 7210. Vehicle maintenance and repair are to be assigned to Code 8395. Repair and maintenance of the insured's building and grounds is also assigned to Code 9015.

7394M DIVING, SALVAGE OPERATIONS OR WRECKING: MARINE: COVERAGE UNDER ADMIRALTY LAW: PROGRAM I

See Code 6702 for an explanation of coverage programs available.

This classification provides coverage for diving and marine salvage or wrecking operations under Program I.

Operations contemplated by this classification are conducted on waters subject to admiralty jurisdiction. The classification includes divers and deck hands or other "diving tender" support personnel who assist in diving activities such as line handlers and pump persons. Diving support personnel, whether located on the vessel or on shore, are included in this classification.

The term "marine wrecking" includes dismantling and/or scrapping vessels while the vessel is in the water. These operations may include the use of cutting torches to cut and remove pieces of metal from sections or to cut the vessel into sections. The resulting pieces, which may weight thousands of pounds, are then removed by a crane or derrick located on the vessel or on shore. Other personnel, such as carpenters, may also be on the vessel to remove wooden fixtures or other salvageable parts.

This classification includes construction, demolition, salvage or other operations when done underwater or by divers in locations subject to admiralty jurisdiction.

Where permanent yard employees are also members of the crew or are divers or diving support persons, the permanent yard employees are also included in this classification. If the permanent yard employees are not subject to admiralty jurisdiction, they may be separately classified.

7395M DIVING, SALVAGE OPERATIONS OR WRECKING: MARINE: COVERAGE UNDER ADMIRALTY LAW: PROGRAM II: STATE ACT

See Code 6702 for an explanation of coverage programs available.

This classification provides coverage for diving and marine salvage or wrecking operations under Program II – State Act.

See classification description for Code 7394 which also applies to Code 7395.

7398M DIVING, SALVAGE OPERATIONS OR WRECKING: MARINE: COVERAGE UNDER ADMIRALTY LAW: PROGRAM II: US ACT

See Code 6702 for an explanation of coverage programs available.

This classification provides coverage for diving and marine salvage or wrecking operations under Program II – US Act.

See classification description for Code 7394 which also applies to Code 7398.

7403 AIR CARRIER: SCHEDULED, SUPPLEMENTAL OR COMMUTER: GROUND EMPLOYEES

Applies to scheduled or commercial air carriers, including cargo carriers, certificated as such and operating under Part 121 of the Federal Aviation Regulations. Also applies to commuter air carriers operating under Part 135 or Part 127 of the Federal Aviation Regulations, and which conduct at least five (5) round trips per week between two (2) or more points and published flight schedules that specify the times and days of the week and places between which such flights are performed.

This classification applies to the ground crew employees of air carriers – scheduled, supplemental or commuter. It includes, but is not limited to, ticket sellers and information clerks at the airport location, baggage handlers, mechanics, service personnel, employees engaged in repair of radio or navigational equipment, hangar personnel, cargo handlers, porters, fuel attendants, etc. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015. Food service operations are assigned to Code 9058.

7405 AIR CARRIER: SCHEDULED, SUPPLEMENTAL OR COMMUTER: FLYING CREW

For all "FLYING CREW" codes, the members of the flying crew are all employees who constitute the normal complement of flying personnel or who are engaged in the operations of the aircraft or the care of passengers or cargo such as: Pilots, Co-pilots, Flight Engineers, Navigators, Radio Operators, Hosts, Hostesses, Stewards, Stewardesses and Pursers.

Persons who are members of the flying crew are always the flying crew, and their payroll is not subject to division of payroll with other codes except with respect to Code 7421 for which division of payroll is allowed with other codes.

Applies to scheduled or commercial air carriers, including cargo carriers, certificated as such and operating under Part 121 of the Federal Aviation Regulations. Also applies to commuter air carriers operating under Part 135 or Part 127 of the Federal Aviation Regulations, and which conduct at least five (5) round trips per week between two (2) or more points and publish flight schedules that specify the times and days of the week and places between which such flights are performed.

7421 AIRCRAFT OR HELICOPTER OPERATION: TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS: FLYING CREW

Applies to the payroll of pilots and all members of the flying crew. Also applies to the payroll of executive officers or other employees who engage in the operation of aircraft.

Commercial aircraft operations to be separately rated.

Code 7421 applies to the payroll devoted to flying time performed by pilots and flight crew of an employer who is not in the aviation business (aircraft sales, service or passenger service). Providing proper payroll records are maintained, this code may be used for the division of a single employee's payroll (including payroll otherwise assignable to the Special Classifications).

7422 AIRCRAFT OR HELICOPTER OPERATION – NOC: FLYING CREW; DRIVERS: AUTO RACING: FOREST FIRE FIGHTING: FLYING CREW

For all "FLYING CREW" codes, the members of the flying crew are all employees who constitute the normal complement of flying personnel or who are engaged in the operations of the aircraft or the care of passengers or cargo such as: Pilots, Co-pilots, Flight Engineers, Navigators, Radio Operators, Hosts, Hostesses, Stewards, Stewardesses and Pursers.

Persons who are members of the flying crew are always the flying crew and their payroll is not subject to division of payroll with other codes except with respect to Code 7421 for which division of payroll is allowed with other codes.

This classification includes aerial application, seeding, herding, scintillometer surveying; fire fighting; flight testing by manufacturer; patrol, photography; public exhibition involving stunt flying, racing or parachute jumping; and sales or service agencies, taxi or sight-seeing, and student instruction as well as any other types of aircraft or helicopter operations not specifically mentioned above.

7423 AIRCRAFT OR HELICOPTER OPERATION – NOC OR TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS: GROUND EMPLOYEES; AIRPORT OPERATOR

Members of the flying crew to be separately rated under the appropriate aircraft or helicopter operation classification.

As respects aerial photography, mapping or survey work, the payroll of the ground laboratory employees shall be assigned to Code 4361 – Photographer.

This classification applies to the ground crew employees of all aircraft operators other than air carriers – scheduled, supplemental or commuter. It includes, but not limited to, ticket sellers and information clerks at the airport location baggage handlers, mechanics, service personnel, employees engaged in repair of radio or navigational equipment, hangar personnel, cargo handlers, porters, fuel attendants, etc. Janitorial operations and repair or maintenance of the insured's building and grounds as well as security personnel are assigned to Code 9015. Food service operations are assigned to Code 9058.

7502 GAS DISTRIBUTING: LPG OR NATURAL GAS: LOCAL DISTRIBUTION; GASWORKS

Code 7502 applies to the operation of gas companies involving local distribution of natural gas, liquid petroleum gas (LPG) or artificial gas by means of gas mains or piping to their customers. It also applies to the operation of companies who distribute LPG gas by means of trucks which distribute the gas to tanks at the customers' premises. However, the sales, filling or refilling of small tanks such as those used on gas grills or trailers done at retail stores is included in the store classification. Generally, that operation will fall under Code 8010 or 8232. Code 7502 contemplates cashiers who take customers' payments; meter readers; repair, maintenance and operation of plant equipment; installation and repair of plant pressure regulators; maintenance and repair

of gas mains within the local distribution system; installation and repair of meters, appliances, furnaces and gas regulators on piping within their customers' premises when performed by these operating companies.

Code 7502 also applies to the operation of gas works where artificial gas is produced and distributed locally by means of gas mains or piping to their customers. These companies may enrich their artificial gas with liquefied petroleum gas to maintain a standard heating value in their manufactured gas which is otherwise subject to fluctuation, particularly during periods of peak demand.

The balance of their operations is the same as for other gas companies.

The operation of cross-country pipelines is to be separately rated as Code 7515. Construction of new gas mains or connections is to be separately rated as Code 6319. Construction of buildings or gas holders and drilling or operation of wells are to be separately rated.

Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

Delivery drivers are assigned to code 7380.

7515 OIL OR GAS PIPELINE OPERATION

Construction, operation of wells or oil refining to be separately rated.

Code 7515 applies to the operation of oil or gas pipelines which are used for the cross-country transmission of oil or gas. These operations include the operation of pumping stations, line checking, meter reading, line maintenance or repair, and other similar operations. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

7520 WATERWORKS OPERATIONS

Construction of aqueducts, buildings or reservoirs to be separately rated.

Code 7520 applies to the operation of water plants, whether they are operated by a municipal board or commission or a private company. Sources of water for the plant include but not limited to rivers, streams, deep water wells, underground springs, dams

or reservoirs. The water is pumped and piped to the filtration plant where it is filtered through sand beds. The water is then treated with chlorine or other purifying chemicals. Sometimes sodium fluoride is added. The water is then pumped to large elevated stand pipes for distribution through the system. Code 7520 includes maintenance or repair to the plant equipment, water mains, water meters and fire plugs. It also includes water meter installation when done by the employees of the plant operator and includes meter readers whether employed by the plant operator or by separate concerns. Cashiers who take payments from customers are also included in Code 7520.

Water testing and the gathering of the samples to be tested are to be assigned to Code 4511. Construction of new water mains is to be separately rated as Code 6319.

Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

7538 ELECTRIC LIGHT OR POWER LINE CONSTRUCTION

Includes contractors who are engaged in erection of poles exclusively and contractors who are engaged in clearing right-of-way, in addition to the erection of poles and/or stringing lines. Contractors who are engaged in clearing right-of-way only are to be separately rated under Code 6217. Specialist contractors engaged in tree pruning to be separately rated under Code 0106.

Code 7538 applies to the operations involved in the construction of electric light or power lines. The operations include setting of poles or towers, the overhead stringing of high tension wires or cables and the installation of circuit breakers and transformers on poles or towers. Installation of underground lines is to be assigned to Code 6325.

The operation of a permanent yard location where materials are stored and equipment is stored or maintained is assigned to Code 8227. Janitorial operations at the insured's location and repair and maintenance of the insured's building and grounds are assigned to Code 9015.

7539 ELECTRIC LIGHT OR POWER COMPANY – NOC; STEAM HEATING OR POWER COMPANY

Construction of buildings, dams or reservoirs to be separately rated.

Code 7539 applies to insured's engaged in the operation of public or private electric light or power companies including steam heating or power companies, other than REA Cooperatives. Power may be generated by the use of coal, hydroelectric or atomic power plants. Steam generating plants often burn trash as the fuel source. The classification contemplates meter readers; operators of instrument and control panels for operation of turbo-generators and all other plant equipment; maintenance and repair crews for all plant equipment; outside line maintenance and repair crews, crews "on standby" at all times for emergencies; and any others involved in the operation of the power generating facility and the transmission of either electric power or steam except for those for whom separate specific classifications exist.

Cashiers who receive customers' payments are included in Code 7539. Janitorial operations and repair of the insured's building and grounds are assigned to Code 9015. Construction of overhead power lines is to be assigned to Code 7538, while construction of underground power lines is to be assigned to Code 6325.

7540 ELECTRIC LIGHT OR POWER COOPERATIVE: REA PROJECT ONLY

Construction of buildings, dams or reservoirs to be separately rated.

The operation of Code 7540 is identical to those of Code 7539, except that they are cooperatives financed by the Rural Electrification Administration (REA). See Code 7539 for the description of operations.

7580 SEWAGE DISPOSAL PLANT OPERATION

Code 7580 applies to the operations of a sewage disposal plant. Such plants may be operated by a municipal board or commission or a private company. The plant can dispose of sewage by a number of methods, the most common of which are plain sedimentation, chemical coagulation, biological processes and various combinations of these three. These processes kill bacteria and speed up decomposition so that raw sewage is not dumped into waterways or incinerated. The classification applies to the employees engaged in the operation of the treatment facility including those who may simply watch gages or instrument panels.

Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015. Laboratory testing operations are to be assigned to Code 4511.

7600 TELEPHONE, TELEGRAPH OR CABLE TELEVISION COMPANY

Includes operation, maintenance, extension of lines and making of service connections. The production of television programs or the video taping of local events is to be separately rated as Code 7610.

Code 7600 applies to the operation of telephone (including cellular telephone), telegraph or cable television companies (including direct television satellite companies). Office or exchange employees are classified as Code 8901; however, that does not include clerical office employees who are classified as Code 8810. Refer to Code 8901 for a description of the operations to be classified under that code.

Code 7600 includes the erection of new pole and line construction, maintenance and repair of transmission lines, extension of lines, the making of service connections and service provided to customers at their locations. The laying of main cable for a community is assigned to Code 6325, when the cable is laid in the ground. However, the making of service connections is assigned to Code 7600 whether they are underground or above ground. Code 7600 also includes the maintenance and repair of the insured's equipment including receiving, transmitting, switching, relaying and other equipment used by the company in connection with the receiving and transmission of telephone, telegraph or television signals. Maintenance on support equipment outside of a cell tower service building is included in code 7600 (inside service building – Code 5191.)

The maintenance and repair of cameras and other equipment required for these operations is also assigned to Code 7610.

Janitorial operations and repair and maintenance of the insured's building and grounds are assigned to Code 9015. Maintenance and repair of the insured's over-the-road vehicles is assigned to Code 8395.

7610 MOTION PICTURE: PRODUCTION; RADIO OR TELEVISION BROADCASTING STATION

Includes field announcers.

Code 7610 applies to the operation of radio or television broadcasting stations as well as to the production of videos and motion pictures up to the development of negatives. The classification includes both inside and field employees such as control room and

operators, lighting, camera, sound crews, stage hands, prop people, engineers, technicians, newscasters, reporters, directors and announcers. The operation, repair or maintenance of equipment is included in the classification. Players, entertainers and musicians are assigned to Code 9156.

Outside engineers visually inspect field transmitters and make connections for remote transmissions from golf courses, ballparks, auditoriums, etc. These engineers may at times service existing towers involving tower climbing, although telephone company employees are generally responsible for the facilities up to the area to be served so that the radio or television station employees need only place their equipment. The work performed by control or monitoring crews during performances outside of the studio involves variable exposure depending upon the location of the work. While generally their work is practically the same as performed by studio control or monitoring crews, there can be a decided increase in exposure when such crews accompany mobile units covering floods, riots, etc., away from the broadcasting station; however, Code 7610 still applies.

Code 7610 also applies to the operation of sound recording studios and to the operations involved in duplicating audio or video materials. Code 7610 applies to the production of animated films and videos although the artists engaged in actual drawing operations are to be assigned to Code 8810. The development of motion picture negatives, printing and distribution of films is assigned to Code 4360.

Janitorial operations and repair of the insured's building and grounds are assigned to Code 9015.

7704 FIRE PATROL OR PROTECTIVE CORPS; FIREFIGHTERS; FOREST FIRE FIGHTING

When part-time or volunteer firefighters are employed, the actual remuneration of all such persons shall be included with the payroll of regular firefighters in computing the premium. In no case, however, shall the remuneration of any such firefighters be taken at less than $400 per person per year.

When the employer elects Waiver of Coordination of Benefits for volunteers under this classification, use Code 7904.

Code 7704 applies to firefighters whether employed by municipalities or by insured's other than municipalities for fire protection on their own premises. The classification

includes the maintenance and repair of the firefighting equipment except that repair of over-the-road vehicles is assigned to Code 8395. Code 7704 includes the operation of emergency medical response services including ambulance services provided directly by the fire department or fire authority. Janitorial operations and repair and maintenance of the insured's building and grounds are assigned to Code 9015.

7720 AIRPORT SECURITY SCREENING: CONTRACT; BANKS OR TRUST COMPANIES: EMPLOYEES OF CONTRACTING AGENCIES IN BANK SERVICE: GUARDS, PATROLS OR ARMORED CAR CREWS; DETECTIVE OR PATROL AGENCY; FOREST RANGERS; POLICE OFFICERS; SECURITY SCREENING: CONTRACT

When part-time or volunteer police officers are employed, the actual remuneration of all such persons shall be included with the payroll of regular police officers in computing the premium. In no case, however, shall the remuneration of any such police officers be taken at less the $400 per person per year.

When 7720 applies to the operation of police departments including jails, prisons, juvenile detention facilities, traffic control, etc. It includes parking meter readers, probation officers, court officers, sheriffs, etc.

Code 7720 also applies to private security services, detective or patrol agencies, airport security screening contractors, forest rangers, contractors providing guards or armored car services to banks, etc. There is no distinction made as to whether these persons are armed or unarmed, or whether or not they have the official authority or power to arrest.

Private security services may provide crowd control at gatherings such as concerts, athletic events, etc. They may also provide patrol services, watch guard services, entrance monitoring services, etc.

Food service operations are to be assigned to Code 9058. Janitorial operations and repair and maintenance of the insured's own building and grounds are assigned to Code 9015. Maintenance and repair of the insured's over-the-road vehicles is assigned to Code 8395. Crime laboratories are assigned to Code 4511.

7904 FIREFIGHTERS: WAIVER OF COORDINATION OF BENEFITS – VOLUNTEERS

This code applies to firefighters employed by municipalities when the municipality has waived the coordination of benefits provision of the Workers' Compensation Act. The classification code indicates that any injured firefighters will receive uncoordinated benefits.

7920 SAFETY PATROL: WAIVER OF COORDINATION OF BENEFITS – VOLUNTEERS

This code applies to safety patrol volunteers employed by school districts or municipalities when the school district or municipality has waived the coordination of benefits provision of the Workers' Compensation Act. The classification indicates that injured safety patrol volunteers will receive uncoordinated benefits.

7979 CIVIL DEFENSE WORKERS: WAIVER OF COORDINATION OF BENEFITS – VOLUNTEERS

This code applies to volunteer civil defense workers employed by municipalities when the municipality has waived the coordination of benefits provision of the Workers' Compensation Act. The classification indicates that the insured civil defense volunteers will receive uncoordinated benefits.

7980 AMBULANCE SERVICES: WAIVER OF COORDINATION OF BENEFITS – VOLUNTEERS

This code applies to volunteer ambulance service workers employed by or contracted to municipalities when the municipality has waived the coordination of benefits provision of the Workers' Compensation Act. The classification indicates that the injured ambulance service volunteers will receive uncoordinated benefits.

* * NOTES FOR THE FOLLOWING STORE CLASSIFICATIONS * *

STORE

These descriptions and interpretations are designed to assist the assigning "STORE" classifications to specific insured's. The classifications are listed numerically. Additionally the types of stores assigned to a particular classification are listed alphabetically within each numerical code. The description of each store classification is divided into the following two sections:

A beginning section includes a description of the types of merchandise sold, and it also describes the normal and incidental operations included in the particular store classification. In addition, operations which are assigned by analogy to the specified classification are shown.

OPERATIONS NOT COVERED

This section indicates operations which might be encountered but are not included in the specific store classification. It also indicates the classification to be assigned which such other operations are involved.

For all store codes, delivery operations are to be classified as Code 7380.

GENERAL INSTRUCTIONS

The assignment of a classification to a store is based upon

(1) the type of merchandise sold, and

(2) whether the operations are wholesale or retail.

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

TYPE OF MERCHANDISE SOLD

If a store sells several types of merchandise, each of which may be subject to a different classification, such a store shall be assigned on the basis of the principal category of merchandise sold. The term "principal", in this instance only, means the classification category having the largest amount of annual gross receipts.

COMBINATION OF SELF-SERVICE GASOLINE STATIONS AND STORES

The appropriate store classification shall apply at each location, when the following conditions exist:

1. The sale of gasoline is controlled from within the store.

2. The sale of merchandise, other than gasoline, exceeds 10% of the total annual receipts for the location.

Unless these conditions are met, Code 8381 – GASOLINE STATION – RETAIL – SELF SERVICE" shall apply; however, if the store classification carries a higher rate than Code 8381, the appropriate store classification will apply.

When separate gasoline service station activities and store activities are conducted at a single location and employees do not interchange, the self-service gasoline station classification and the appropriate store classification shall apply to each of the respective operations.

WHOLESALE VS. RETAIL

RETAIL – Applies to the sale of merchandise not for resale.

WHOLESALE – Applies to the sale of merchandise for resale to others.

A store that sells merchandise on a combined wholesale and retail basis, shall be assigned to the appropriate store classification depending upon whether the gross receipts are principally from wholesale or retail sales. The term "principally" means more than 50% of the gross receipts.

These notes apply to all of the following "store" classifications.

8001 STORE: FLORIST

This classification applies to retail, wholesale or combined retail and wholesale dealers. It includes service away from the store premises. This classification applies to a store principally engaged in the selling of fresh cut flowers, potted plants, shrubs, trees, leaves and branches of natural vegetation, bulbs, and floral arrangements, including

incidental florist supplies and accessories. Such stores may also sell artificial items including arrangements of artificial flowers.

The service away from the store premises covered by this classification includes operations such as the floral decoration of homes, churches or other buildings for weddings, banquets and parties. It also includes services provided to commercial business for indoor plant care.

OPERATIONS NOT COVERED

1. Dealers engaged principally in the sale of garden supplies such as flower pots, fertilizer, sod, birdbaths and statuary with incidental potted plants, trees, shrubs, bulbs and grass seed shall be assigned to Code 8010.

2. Cultivating and gardening operations, which are to be separately rated under Code 0035 are those found on premises of the insured but where the work is performed in greenhouses or fields in connection with the growing of flowers and potted plants. If the insured also grows bushes, shrubs and trees at the same location where flowers and potted plants are grown, then all of the growing operations may be subject to Code 0005.

3. Operations performed on the premises of customers such as the planting or care of lawns, gardens, trees, shrubs, landscaping or other similar outside operations are subject to Code 0042.

Code 8001 includes cashiers, counter personnel, flower arrangers, plant handlers who will care for the plants which they are in the store, warehouse personnel, etc. Delivery drivers are assigned to Code 7380. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

8006 STORE: RETAIL: COFFEE, TEA OR SPICE, DAIRY PRODUCTS, DELICATESSEN, GROCERY, FROZEN FOODS, FRUIT OR VEGETABLE

Applies to: COFFEE, TEA OR SPICE – RETAIL
DAIRY PRODUCTS – RETAIL
DELICATESSEN – RETAIL
FROZEN FOOD – RETAIL

FRUIT OR VEGETABLE – RETAIL

This classification applies to stores principally engaged in the retail selling of groceries, fresh fruits, vegetables, dairy products, frozen foods, coffee, tea, spices and delicatessen foods such as cold cuts, salads, pickles, smoked fish and other so-called "appetizers" by mail order, at store locations or house-to-house. Delicatessen stores may prepare salads and also cook meat such as roast beef, ham, barbecue chickens and spare ribs.

These stores may also sell a minor amount of other merchandise such as soda pop, beer, household cleaning items, paper products, cigarettes and some drug store items.

OPERATIONS NOT COVERED

This classification is not applicable to any of the above stores which also sell any fresh or cured meat, fish or poultry. Such combination stores shall be assigned to Code 8033 provided that the cost of fresh and cured meats, fish or poultry does not exceed 65% of the total cost of all merchandise purchased by the insured during the policy period.

If the cost of fresh and cured meats, fish or poultry exceeds 65% of the total cost of all merchandise purchased by the insured during the policy period, the entire store operations shall be assigned to Code 8031.

Code 8006 includes stockers, baggers, cashiers, service desk personnel, warehouse personnel, inventory checkers, store managers, etc. Delivery drivers are assigned to Code 7380. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

8008 CONCESSIONS: HAT OR COAT CHECK ROOMS; STORE: RETAIL: CLOTHING, WEARING APPAREL OR DRY GOODS

This classification applies to a store engaged principally in selling any or all of the following merchandise at retail whether by mail, from a walk-in location or door-to-door:

1. Ready to wear clothing and wearing apparel, including boots, coats, dresses, gloves, haberdashery, hats, hosiery, knitwear, scarves, shoes, sleeping and lounging clothes, slippers, suits, undergarments and ties.

2. Dry goods which are fabric items. Note that the term "dry goods" does not mean items which are dry as opposed to items which are wet, but it means items which are not clothing but are made of fabric. These items include the following: bedspreads, blankets, curtains, draperies, embroideries, fabrics, handkerchiefs, laces, napkins, pillowcases, sheets, tablecloths, textile trimmings and towels.

3. Miscellaneous sewing accessories such as artificial flowers, buckles, buttons, dress shields, hooks and eyes, needles, patterns, pins, snaps, tapes, thimbles, thread, yarn and zippers.

Other types of operations which are assigned to this classification are :

COAT OR HAT CHECKROOM CONCESSIONS
SHOE STORE

OPERATIONS NOT COVERED:

1. Dealers in ladies handbags shall be assigned to Code 8017.

2. Stores principally engaged in selling sporting goods such as camping, fishing, hunting, hockey, baseball, football, bowling, or basketball equipment or supplies and incidental clothing shall be assigned to Code 8017.

Code 8008 includes the sales personnel, cashiers, stockers, warehouse personnel, store managers, etc. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

8010 EXPLOSIVES DISTRIBUTOR; MONUMENT DEALER; RUBBER TIRE DEALER: COUNTER OR SHOWROOM SALES; STORE: AUTO PARTS, BICYCLES, ELECTRICAL HARDWARE, HARDWARE, MILL SUPPLY DEALER, RADIO OR TELEVISION PARTS; SHIP CHANDLER

Applies to: AUTOMOBILE PARTS DEALERS
BICYCLE SHOPS
BOAT DEALERS – AWAY FROM WATER
INDUSTRIAL MILL SUPPLY

LAWN AND GARDEN SUPPLIES
LOCKSMITHS
PARTS DEALERS
SHIP CHANDLERS
TOOL AND TRAILER RENTAL
WELDING SUPPLIES

This classification applies to retail, wholesale or combined retail and wholesale dealers.

It applies to dealers engaged principally in selling articles such as nails, screws, bolts, washers, gaskets, brackets, locks, hinges, electrical outlet boxes, switches, fuses, plugs, sockets, hand or machine tools, portable electric tools, plumbing fittings, and garden tools, supplies, and equipment including lawn mowers and snow plows. It applies to both walk-in and mail order operations.

In addition, hardware stores usually sell a wide variety of incidental "non-hardware" items such as paint, wallpaper and allied supplies, household electrical appliances, radios, stereos and television sets, kitchenware, china and glassware, sporting goods, and automobile accessories or parts.

Such stores may also rent, to the general residential public, floor polishing and finishing machines, rug or upholstery cleaning machines, lawn and garden maintenance machines, and similar handyman or do-it-yourself type equipment and tools including automobile drawn trailers.

This classification also includes "ship chandlers" who are dealers in ship supplies and equipment such as engine room equipment, lifeboat supplies, navigational instruments, deck gear and other ship store items.

It also includes dealers in parts for radios, televisions, vacuum cleaners, household appliances, aircraft, sewing machines and oil burners as well as dealers in cutlery. Also included in this classification are dealers in torches, gauges, welding rods, gloves, face masks, tanks and welding gases including incidental filling of tanks.

OPERATIONS NOT COVERED:

1. Stores engaged principally in the retail selling of paint, wallpaper, and allied supplies, kitchenware, china and glassware, or sporting goods shall be assigned to Code 8017.

2. Stores engaged principally in the retail selling of automobile accessories (not replacement parts) shall be assigned to Code 8046.

3. Repair or installation of household electrical appliances, stereos, radios and television sets shall be assigned to Code 9519.

4. The repair of gasoline powered lawn mowers shall be assigned to Code 8387.

5. Wholesale or retail dealers principally engaged in selling plumbers' supplies such as tubs, sinks, radiators, tanks, boilers, spas, and other plumbing fixtures or equipment shall be assigned to Code 8111.

6. Wholesale or retail dealers principally engaged in selling wire, cable or metal conduit shall be assigned to Code 8106.

7. Wholesale or retail dealers principally engaged in selling metal pipe, rods, tubes, sheet metal, iron, steel or non-ferrous metals shall be assigned to Code 8106.

8. Stores principally engaged in the sale of major household appliances shall be assigned to Code 8044.

Code 8010 includes store sales personnel, cashiers, counter personnel, stockers, store managers, packaging personnel, paint color mixers and employees engaged in repairing or maintaining rental equipment. Delivery drivers are assigned to Code 7380. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

8013 DIAMOND CUTTING OR POLISHING; PRECIOUS STONE CUTTING; STORE: JEWELRY, HEARING AID, OPTICAL

Includes: COINS

HEARING AIDS
OPTICAL STORES
POSTAGE STAMPS (COLLECTOR ITEMS)

Applies to wholesale, retail or combined wholesale and retail dealers. This classification applies to a store principally engaged in selling precious or costume jewelry, such as necklaces, earrings, bracelets, rings, watches, charms, lockets, pendants, brooches and similar ornamental items intended for personal adornment, whether made of metals or other material.

In addition to jewelry, this classification includes the minor and incidental handling of miscellaneous non-jewelry merchandise such as silverware, tableware, clocks, chinaware, glassware, trophies, small electrical appliances, giftware and leather goods.

The repair or engraving of jewelry when performed by a retail jewelry store for individual customers is also within the scope of this classification.

OPERATIONS NOT COVERED

Dealers which handle only silverware, such as dishes, trays, tableware, candle holders, and coffee or tea sets are subject to the appropriate "NOC" store classification, depending on whether the sales are principally to retail customers (Code 8017) or to wholesale customers (8018).

Stores which are principally engaged in selling a miscellany of non-jewelry items such as silverware, tableware, clocks, chinaware, glassware, trophies, small electrical appliances, giftware or leather goods are assigned to the appropriate "NOC" store classification, depending on whether the sales are principally to retail customers (Code 8017) or to wholesale customers (8018).

Repair work on jewelry or watches or clocks which is principally performed for other dealers shall be assigned to Code 3383.

For OPTICAL STORES the classification includes the grinding of lenses to fit frames. However, the surface grinding of lenses to prescription is assignable to Code 4150. Optometrists are to be assigned to Code 8832.

Code 8013 includes jewelers, counter sales personnel, personnel fitting glasses frames, cashiers, warehouse personnel, etc. Security personnel, janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

8015 QUICK PRINT SHOP

Quick printing – copying or duplication service.

This classification applies to risk that provide reproduction by means of offset-type duplicators on paper sizes less than 18 X 23 inches. The reproduction by means of electrostatic-type devices, digital or non-impact imaging on paper of any size is also included. Additional operations performed by such risks in support of quick printing or copying services such as binding, collating, corner rounding, cutting, folding, scoring, numbering, perforating, shrink wrapping, stapling, mailing, counter sales and similar type activities for which no other specific basic classification exists are included in this classification.

The term "offset duplicator" is defined as follows:

Duplicator is another term for printing press. This machine may have one or two rollers to supply ink and a relatively small printing area. This results in the maximum size paper requirement noted above, which distinguishes the quick print shop from a Code 4299 printing operation. Code 8015 includes the making of plates which are usually made from paper or plastic. The plates are placed into a holder, which is wrapped around a cylinder. The plate on the cylinder transfers its image to paper passing through. The term "offset" refers to the image on the plate coming "off" the rotating plate and being "set" onto the paper passing through.

Any printing operations which do not conform to the above definition and description are to be assigned to Code 4299. Janitorial operations and repair and maintenance of the insured's building and grounds are assigned to Code 9015.

Code 8015 includes the copying personnel, counter personnel, cashiers, packaging personnel, etc.

8017 AUCTIONEERS; CONCESSIONS: BEACH CHAIRS AND UMBRELLAS, CIGARETTES, DOOR ATTENDANTS, PARCEL OR LUGGAGE CHECK ROOMS, WASHROOM ATTENDANT; DISTRIBUTING COMPANY: IF NO TRANSPORTATION AND NO OTHER BASIC CLASS; DOUGHNUT SHOP

– RETAIL: COUNTER EMPLOYEES; HAT CLEANING; LAUNDRY – SELF-SERVICE; NEWS BUTCHERS; PAWN SHOPS: RECREATIONAL FACILITIES OR AMUSEMENT DEVICES: ARCADES, SKEE BALL ALLEYS; SHOE SHINING ESTABLISHMENT; TAILOR SHOP; STORE: RETAIL: BEER AND ALE, CAMERA OR PHOTOGRAPHIC SUPPLIES, DRUG, FLOOR COVERINGS, LUGGAGE, PAINT AND WALLPAPER, PETS, PHARMACEUTICAL OR SURGICAL SUPPLIES, SPORTING GOODS – NOC

This classification applies to retail stores which are principally engaged in the selling of merchandise that is not described by a specialty retail store classification in the Manual. Stores assigned to this classification sell items such as:

ART SUPPLIES
BAKERY PRODUCTS
BEER, WINE, LIQUOR AND SOFT DRINKS
BOOKS
CIGARS AND CIGARETTES
COMPUTERS
CONFECTIONERY
COSMETICS AND TOILET ITEMS
FLOOR COVERINGS
GIFTWARE
GREETING CARDS
HOUSEWARES
LAMPS AND LIGHTING FIXTURES
LUGGAGE
MUSICAL INSTRUMENTS
NEWSPAPERS AND MAGAZINES
PAINT AND RELATED SUPPLIES
PETS
PHARMACEUTICAL OR SURGICAL SUPPLIES
PHOTOGRAPHIC SUPPLIES AND EQUPMENT
PURSES, HANDBAGS, WALLETS, ETC.
RECORDS, CD'S AND TAPES
SMALL HOUSEHOLD APPLIANCES including radios, televisions, etc.
SPORTING GOODS
STATIONERY AND RELATED ITEMS
TOYS

TYPEWRITERS, WORD PROCESSORS AND OFFICE MACHINES
SOFT DRINKS
SWIMMING POOL SUPPLIES

Includes: ARCADES
DRUG STORES
DEMONSTRATORS IN RETAIL STORES
ICE CREAM, FROZEN YOGURT OR FROZEN CUSTARD
MAILING SERVICE STORES
PAWN SHOPS
TAILOR SHOPS

Mailing service stores are those businesses which provide mail addresses similar to post office boxes for their customers. They also provide package sending services and may provide other similar services.

This classification also applies to shoppers who check the attentiveness, personality and honesty of sales clerks employed in stores owned by others. It also applies to stores which are showroom locations only which are used to display merchandise which is shipped from the manufacturer or wholesaler directly to the customer or contractor.

OPERATIONS NOT COVERED

1. The installation, service or repair of household appliances by a retail store shall be assigned to Code 9519.

2. The installation of carpets, linoleum and non-ceramic floor tile by a retail store shall be assigned to Code 9521.

3. Hat or coat checkroom concessions shall be assigned to Code 8008.

Please note that Retail Drug Stores are now assigned to Code 8045.

Code 8017 includes cashiers, inside salespersons, stock persons, inventory control persons, shipping and receiving, mail order operations, etc. The maintenance and repair of the insured's building and grounds are assigned to Code 9015. Janitorial operations are also assigned to Code 9015 when done by employees engaged to do those operations specifically. Delivery drivers are to be assigned to Code 7380.

Code 8017 applies also to food concessions provided that no cooking is done. Hot dogs may be heated on special hot dog machines, but no cooking may be done. Where any cooking operations are conducted, the entire payroll of that particular concession stand or operation is assigned to Code 9058.

Code 8017 includes store sales personnel, cashiers, counter personnel, warehouse personnel, packaging personnel, stockers, employees engaged in the maintenance and repair of store equipment, etc. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

8018 CLIPPINGS DEALER; COTTON MERCHANT; COTTON STORAGE; FEATHERS: WASHING, STEAMING, CLEANING AND RENOVATING; STORE: WHOLESALE: FLOOR COVERINGS, FRUIT OR VEGETABLE, GROCERY, HIDE OR LEATHER, PAINT OR WALLPAPER, SAUSAGE CASINGS, SOFT DRINKS – NOC; WIPING CLOTH DEALER; WOOL MERCHANT

This classification applies to stores which are engaged in the wholesale selling of merchandise not described by a specialty wholesale store classification in the Manual, whether at store locations or by mail order. Wholesale is defined, for Michigan, as sales for resale to others. Stores assigned to this classification sell items such as those listed under "RETAIL – NOC" as well as the following:

CHARCOAL
FUR SKINS
GROCERY
HIDES AND LEATHER
SAUSAGE CASINGS
SAWDUST
WIPING CLOTHS

Wholesale operations generally include the maintenance of warehouse inventories; the physical assembling, sorting and grading of goods; the breaking of bulk quantities and repackaging into smaller lots; and the promoting of sales through utilization of an outside sales force.

This classification includes package consolidators who are those receiving packages from other firms for sorting and consolidating.

This classification also applies to the freezing of fresh fruits and vegetables. It also applies to wholesale egg dealers and includes incidental egg handling operations such as sorting, candling, grading, washing and packing in cartons and crates for shipment.

This classification also applies to wholesale or retail dealers engaged principally in selling all kinds of raw or dressed animal hides, reptile skins and tanned leather. Raw hides are usually received from slaughter houses and are sorted, graded, salted by hand and shipped to tanneries for processing. After processing at the tannery, the dressed and finished hides, skins and leathers are measured, edge trimmed by hand where necessary, stocked and shipped. This code also includes dealers in fur skins such as mink, ermine, sable, beaver, rabbit, fox and raccoon.

OPERATIONS NOT COVERED

1. Wholesale dealers engaged principally in selling drugs and medicines shall be assigned to Code 8047.

2. Wholesale distribution of newspapers and magazines shall be assigned to Code 8745.

3. Wholesale dealers engaged in selling beer and ale in bottles, cans or kegs shall be assigned to Code 7390.

4. This classification does not include any processing operations (other than hand trimming mentioned above) by hide and leather dealers. If processing is performed, it is to be separately rated.

Code 8018 includes store sales operations, warehouse operations, packaging and storage operations and the maintenance or repair of store equipment. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

8021 STORE: FISH, MEAT OR POULTRY: WHOLESALE

This classification applies to dealers engaged principally in the wholesale distribution of fresh and cured meat, fish or poultry. Some of these dealers cut the meat, fish or poultry into steaks, chops, roasts, fillets or poultry parts for sale to hotels, restaurants

or stores. These dealers may also distribute a minor and incidental amount of other miscellaneous products such as groceries, dairy products, fresh fruits or vegetables.

OPERATIONS NOT INCLUDED

Slaughtering operations shall be assigned to Code 2081.

Code 8021 includes shipping and receiving operations, cashiers, store salespersons, meat cutting, packaging and may also include the killing and dressing of poultry, if it is received live from the supplier. Delivery drivers are assigned to Code 7380. Maintenance and repair of the insured's building and grounds are assigned to Code 9015.

8031 COLD STORAGE LOCKER – FROZEN FOODS; STORE: FISH, MEAT OR POULTRY - RETAIL

This classification applies to stores engaged in retail selling of fresh and cured meats, fish or poultry. When such stores also sell groceries, fresh fruits, vegetables, dairy products or frozen foods, this code shall apply when the cost of fresh and cured meats, fish or poultry exceeds 65% of the total cost of all merchandise purchased by the insured during the policy period. If the cost of fresh and cured meats, fish or poultry does not exceed 65% of the total cost of all merchandise purchased by the insured during the policy period, Code 8033 shall apply. These stores may cut the meat, fish or poultry into steaks, chops, fillets or other parts on their premises.

Sales to schools or other institutions are included in this classification.

This classification includes the incidental preparation of meats or produce. It also applies to the freezing and storing of meats, fruits, vegetables as a service for private individuals. Prior to storage in lockers, food may be prepared by cutting, slicing, grinding or chopping according to a customer's specifications

OPERATIONS NOT COVERED

1. Slaughtering operations shall be assigned to Code 2081.

2. Employees engaged in making sausage, frankfurters or lunch meats shall be assigned to Code 2095.

3. Freezing and storing of meats, fruits or vegetables for other than private individuals shall be assigned to Code 8291.

Code 8031 includes preparation employees, store sales employees, cashiers, warehouse personnel and employees engaged in maintenance or repair of the store's equipment. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

8032 CLOTH SPONGING, SHRINKING, INSPECTON OR MENDING; STORE: WHOLESALE: CLOTHING WEARING APPAREL OR DRY GOODS

The same operations and definitions which apply to Code 8008 apply here except that these operations are principally wholesale rather than retail.

OPERATIONS NOT COVERED

1. Dealers in ladies handbags are assignable to Code 8018.

2. Wholesale sporting goods dealers are assignable to Code 8018.

3. Dealers in second-hand clothing which is sorted, graded and baled for shipment shall be assigned to Code 8018.

8033 STORE: SUPERMARKET

This classification applies to "supermarket" type stores (whether or not advertised as such), engaged in retail selling of groceries, fresh fruits, vegetables, dairy products, bakery products, frozen foods, and in addition have a meat department that sells fresh and cured meats, fish or poultry. Such stores may operate a bakery which is included in the classification.

Such stores also sell other merchandise such as soft drinks, beer, soap and other household cleaning items, paper products, cigarettes, drugstore items, kitchen utensils and small hardware.

This classification shall be assigned only when the employer can satisfactorily establish that the cost of fresh and cured meats, fish or poultry did not exceed 65% of the total cost of all merchandise purchased by the insured during the policy period.

OPERATIONS NOT COVERED

1. Retail stores of the type described above where the cost of fresh and cured meat, fish or poultry exceeds 65% of the total cost of all merchandise purchased during the policy period shall be assigned to Code 8031.

2. Retail stores selling groceries, fresh fruit, vegetables, dairy products, baker products and frozen food shall be assigned to Code 8006, if they do not sell fresh or cured meat, fish or poultry.

3. Operations of making sausage, frankfurters or lunch meats shall be assigned to Code 2095.

Code 8033 includes food preparation employees such as bakers, butchers, salad preparers, etc., stockers, baggers, cashiers, service desk personnel, warehouse personnel, store managers, employees engaged in the maintenance or repair of store equipment, etc. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015. Delivery drivers are assigned to Code 7380.

8039 STORE: RETAIL: DEPARTMENT

This classification applies to large retail stores which are characterized by many departments, each selling a specific type of merchandise.

In order to qualify for assignment of this classification, each separate location must meet all three of the following conditions:

1. The payroll subject to this classification is at least $400,000 per year.
2. The merchandise handled must include:

    a. Wearing Apparel
    b. Linens/Domestics
    c. House Furnishings (other than Furniture)

d. Two or more of the following: Cosmetics, Furniture, Giftware, Hardware, Jewelry, Luggage, Sporting Goods, Stationery/Greeting Cards, Toys.

3. The total annual sales of items a, b and c above must exceed 50% of the total annual sales. Also, the total annual sales of wearing apparel, jewelry and cosmetics must not exceed 80% of the total annual sales.

OPERATIONS NOT COVERED

1. Concessions in a department store shall be rated on the basis of the operations performed by the concessionaire and shall not be assigned to the department store classification.

2. The installation (other than delivery) and the service or repair of household appliances such as television sets, refrigerators, washing machines and dryers shall be assigned to Code 9519.

3. The installation of automobile parts, tires and other items for which state licensing is not required shall be assigned to Code 8387. If the risk is a licensed auto repair facility, all automobile service or repair work shall be assigned to Code 8395.

The classification includes salespersons, cashiers, stock persons, shipping and receiving, warehousing operations, packaging, demonstrations conducted by store employees, repair or maintenance of store or warehouse equipment, and the arranging of displays. Product demonstrations conducted by outside firms are assigned to Code 8017. Pick-up and delivery drivers are assigned to Code 7380. Repair or maintenance of over-the-road vehicles is assigned to Code 8395. Food service operations are assigned to Code 9058.

8044 FURNITURE RENTAL; PIANO OR ORGAN DEALER; STORE: FURNITURE

This classification applies to retail, wholesale or combined wholesale or retailer dealers principally engaged in selling furniture for homes, lawns, gardens, office and hotels. This furniture may be sold directly from the floor of the store or ordered from catalogs and samples on display in a showroom and subsequently shipped by the store to the customer. The word "furniture" as used in this classification includes living room, dining

room bedroom or kitchen sets and individual pieces such as sofas, chairs, tables, beds, chests, breakfronts, bookcases, pianos, organs, and major household appliances, for example, refrigerators, stoves and washing machines as well as larger radio, television and stereo items.

In addition, furniture stores may sell a minor amount of other merchandise such as bedding, carpets, linoleum, lighting fixtures, lamps small household appliances, mirrors, pictures and kitchen cabinets.

This classification also includes polishing and minor repair of furniture on the insured's premises or at the customer's location.

OPERATIONS NOT COVERED

1. The installation of house furnishings such as draperies and rods, slipcovers, window shades, blinds, carpets, linoleum and non-ceramic floor tiles shall be assigned to Code 9521.

2. Stores engaged principally in selling bedding, lighting fixtures and lamps, carpets, linoleum, mirrors, pictures or kitchen cabinets shall be assigned to Code 8017 or Code 8018, depending on whether sales are primarily retail or wholesale. See Basic Manual Classification Section for definition of "wholesale" and "retail" under "Stores".

Code 8044 includes store sales personnel, counter personnel, cashiers, stock personnel, interior decorators, warehouse personnel and employees engaged in maintenance or repair of store or warehouse equipment, etc. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015. Repair or maintenance of over-the-road vehicles is assigned to Code 8395.

8045 STORE: RETAIL: DRUG

This classification applies to retail drug store operations, defined as those stores which derive at least 50% of their sales from prescription drug sales.

The classification includes pharmacists and their assistants, cashiers, stock persons, managers, inventory control persons, warehouse personnel, counter persons and employees who maintain and repair store or warehouse equipment. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

8046 STORE: RETAIL: AUTOMOBILE ACCESSORY

Automobile accessory stores today generally sell automobile accessories such as radios, stereo systems, alarm systems, accessory items such as special wheels, spoilers, interior accessories, etc. Such stores may offer installation of these accessories, but do not engage in general repair or service of motor vehicles found in auto repair facilities or service stations.

OPERATIONS NOT COVERED

1. Stores engaged principally in the selling of automobile parts shall be assigned to Code 8010.

2. Risks engaged principally in the selling of tires including installation shall be assigned to the classifications applicable to RUBBER TIRE DEALERS.

The classification includes cashiers, stock persons, managers, inventory control persons and salespersons.

8047 STORE: WHOLESALE: DRUG

This classification applies to wholesale distributors of drugs, medicines and pharmaceutical ingredients used for compounding and dispensing of prescriptions. These distributors may also handle, as a minor and incidental operation, such other merchandise as abdominal supports, baby products, bandages, brushes, combs, cosmetics, deodorants, disinfectants, dressings, elastic stockings, fever thermometers, heating pads, hot water bottles, shampoo, soap, sterilizers, vaporizers and other related products.

OPERATIONS NOT COVERED

1. Retail drug stores are to be assigned to Code 8045.

2. Wholesale stores which are engaged principally in selling the miscellaneous merchandise described above and which also sell a minor amount of medicine and drugs shall be assigned to Code 8018.

3. This classification does not include compounding, blending or mixing of drugs, medicines or pharmaceutical ingredients. If such operations are performed, they are assigned to Code 4611.

Code 8047 includes packaging personnel, counter personnel, shipping and receiving, warehouse personnel and maintenance or repair of store or warehouse equipment. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

8050 STORE: FIVE AND TEN CENT

This classification applies to stores which sell a wide variety of small merchandise such as stationery, cosmetics, toilet articles, hardware, housewares, confectionery, costume jewelry, toys, giftware and wearing apparel.

These stores are characterized by their method of displaying each type of merchandise on separate counters. The merchandise is usually sold on a cash basis without any delivery service.

Stores assigned to this classification may or may not specifically call themselves "Five and Ten Cent Stores".
Code 8050 includes cashiers, store sales personnel, stockers, store managers, employees engaged in maintenance or repair of store or warehouse equipment, warehouse personnel, etc. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

8058 BUILDING MATERIAL DEALER: STORE EMPLOYEES; HOME IMPROVEMENT CENTER: STORE EMPLOYEES; LUMBER YARD: STORE EMPLOYEES

Code 8058 applies to the store operations of the listed dealers. Where the home improvement dealer is actually a large warehouse-type operation (Home Depot and Lowe's are examples), Code 8058 applies only to cashiers, service counter personnel, paint and special order counter personnel. In more ordinary building material dealers and lumber yards where the store is physically separated from the warehouse and yard areas, the store personnel would also include shelf stocking operations. Code 8058 is a companion code to Code 8232 and may only be used in connection with Code 8232.

8059 PACKAGING – CONTRACT – RETAIL SIZE PACKAGES

Applies to risks engaged in packaging cosmetics, toiletries, pharmaceuticals, soaps, cleaning agents, hardware, advertising materials and similar merchandise owned by others in retail size packages as a contract service. Does not apply to the packaging or crating of machinery, furniture, or similar heavy items and does not apply to the packaging or repackaging of explosives. Does not apply to operations involving any assembly or sorting.

This code is also assigned to the operations of temporary service contractors engaged in packaging operations only with no sorting or assembly involved.

Code 8059 applies to the operations of businesses engaged in packaging operations as a contract service for others. It does not apply to packaging operations of an insured's own items. The items or materials to be packaged are received by the insured in barrels, drums, boxes, etc. Items such as screws, nuts and bolts, etc. are packaged in plastic bags, cardboard and plastic packages, etc. in sizes which will be displayed for sale in retail stores. Liquids may be packaged in bottles, aerosol cans or bottles, cans, plastic pouches, etc. Products such as toothpaste may be packaged into tubes. Products such as paint may be packaged into spray cans, cans or buckets.

Cosmetics may be packaged into plastic trays and then into plastic and cardboard packages. The basic idea of this classification is that it applies to the operations involved in the contract packaging operations involved in reducing bulk lots into individual retail-sized packages. The classification includes repair and maintenance of equipment, shipping and receiving, the packaging operations, and storage of bulk materials and the finished packaged products until shipped back to the customer.

This classification does not apply where any sorting or assembly of items is also done by the packaging risk. Risks engaged in sorting items for others are assigned to Code 8010 when the items being sorted are small parts. Where items are being assembled, the appropriated manufacturing code applies.

The use of Code 8059 for employees of temporary service contractors who do packaging only at the client's location is a specific exception to the general rule that the employees of temporary service contractors are assigned to the classifications which would apply if they were employees of the client. Its use is dependent upon the operations being performed consisting exclusively of packaging with no sorting or

assembly being done. If the temporary employees do any sorting or assembly, then the normal classification of the client would apply.

Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

8102 BEAN SORTING OR HANDLING; PEANUT HANDLING; SEED MERCHANT

Includes operation of seed-sorting machinery.

Code 8102 applies to the operations involved in the handling and merchandising of seeds, beans and peanuts. The seed merchant receives harvested grass, alfalfa or other field crop seeds, vegetable or flower seeds, beans or peanuts in bulk. The operations include cleaning, shelling, sorting, and packaging in bulk sacks, boxes, bags or small packets which are then placed in boxes for shipment. Cleaning, grading, sorting and packaging machinery is used generally, although the operations may also be done by hand. Hand operations will be found where the seeds being processed involve antique or rare varieties of seeds. The classification includes repair and maintenance of equipment, shipping and receiving, and storage of raw materials and finished products. Research and development operations conducted in laboratory settings are assigned to Code 4511.
Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

8106 IRON OR STEEL MERCHANT; METAL SERVICE CENTER

Not applicable to junk dealers or iron or steel scrap dealers.

Code 8106 applies to the operations of iron or steel merchants or metal service centers who are engaged in sale of miscellaneous iron or steel products such as beams, sheet metal, bars, rods, rounds, channel iron, angles, plate, concrete reinforcing rods or bars, etc., as well as non-ferrous metals in the form of sheets, tubes, coils, bars and rods. Metal service centers may cut, shear and form the metal to customer specifications using shears, hacksaws, drills, benders and cutting torches. The "forming" which is done by metal service centers is not to be construed as permitting any manufacturing operations. Code 8106 does include repair and maintenance of equipment, shipping and receiving, inspection, any packaging, and storage of raw materials and completed products.

Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

8107 CONTRACTORS' MACHINERY DEALER; MACHINERY DEALER: OIL OR GAS WELL: SUPPLIES OR EQUIPMENT DEALER; OIL WELL DRILLING RIGS – WAREHOUSING AND SALE

Applies to store or yard operations and includes operations away from the premises of demonstration, installation or repair. Operations away from the premises not listed above are to be separately rated.

Code 8107 applies to dealers in new or used machinery. It includes shop operations which may include disassembly, service, repair and reassembly of used machinery. It also includes any store operations such as parts sales. The installation, service or repair of machinery sold by the dealer is also included in the classification. Salespersons who demonstrate the machinery are assigned to the classification whether the demonstration is done at the insured's location or at the customer's location. Some dealers may have only showrooms where the machinery is displayed. These types of operations are also included in Code 8107. While the code includes the repair of used machinery on the insured's premises, the classification does apply to machinery dealers who do no repair.
The classification applies to dealers who sell, lease or rent machinery such as folk lifts, conveyors, manufacturing machinery, service station equipment, logging equipment, etc.; construction equipment such as backhoes, bulldozers, cranes, road construction machinery, front-end loaders, etc.; and oil or gas well supplies and equipment such as pipe and casings, rods, fittings, pumps and pump jacks, tanks, gas engines, drilling rigs and tools. The classification includes the repair and maintenance of the insured's own equipment. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

8111 GAS, STEAM AND HOT WATER APPARATUS SUPPLIES DEALER; PLUMBERS' SUPPLIES DEALER

No manufacturing. Applies to wholesale or retail dealers of gas, steam, or hot water equipment or other plumbing supplies.

Code 8111 applies to the operations involved in warehousing and sales of various plumbers' supplies. Some of the products handled include pumps; pipe fittings such as

tees, elbows, nipples, caps, etc.; pipe clamps; bolts; screws; washers; gaskets; flux; all types of plumbers' tools; faucets; shower stalls and fixtures; bathtubs; wash basins; commodes; laundry equipment; and furnace piping and radiators. The classification does not include manufacturing nor does it include the installation of any of the supplies away from the insured's shop. The classification does include shipping and receiving, over-the-counter sales, packaging operation, and storage of merchandise.

Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

8116 FARM MACHINERY DEALER

Includes demonstration or repair of farm machinery. Parts department to be separately rated as Code 8010.

Code 8116 applies to the operations involved in buying and selling farm machinery such as tractors, combines, hay mowing and baling machinery, plows, cultivators, planters, etc. It includes the shop repair of such machinery and well as service or repair done at the customer's location. Generally, the type of machinery which is sold by farm machinery dealers does not have to be installed although it may need to have some assembly done which is included. Salespersons who demonstrate the machinery are included in Code 8116. The classification includes receiving and storing the machinery, any set-up involved with the machinery, store and yard sales other than parts departments (8010), demonstrations, service or repair, and the leasing or renting of farm machinery without operators. If farm machinery is leased or rented with operators, the payroll for the operators is assigned to farm classification representing the farm where the equipment is used.

Janitorial operations and repair and maintenance of the insured's building and grounds are assigned to Code 9015.

8209 VEGETABLE PACKING

Not canneries. Applies to buying or collecting from growers, sorting, grading, packing or otherwise preparing vegetables for transportation to market and to buyers.

Code 8209 applies to the operations of the insured's engaged in vegetable packing. Buyers will go to the farms and arrange to purchase the farmers vegetable crops on a bulk basis. These buyers are assigned to Code 8742. At harvest time, the vegetables

which have been harvested by the farmer are brought to the central location. If the insured employs the drivers who collect the vegetables, they are classified as Code 7380. At the central location, the vegetables are sorted, graded, packed or otherwise prepared for transportation to market. This is a bulk distribution operation where the vegetables are taken from the farm and processed for delivery to food processors or to wholesale markets. Janitorial operations and repair and maintenance of the insured's building and grounds are assigned to Code 9015. Repair and maintenance of over-the-road vehicles are assigned to Code 8395.

Vegetable packers may also process fruit in the same manner either at the same time or different seasons. The fruit packing operations are assigned to Code 2105, providing proper payroll records are maintained.

8215 HAY, GRAIN OR FEED DEALER

Code 8215 applies to the operations of insured's who are engaged in selling hay, grain, sacked or bulk seeds, insecticides or fertilizer but insured's who sell only seeds are assigned to Code 8102. They are usually located in rural areas as their main customers are farms. There may be considerable storage facilities to house the large amounts of stock needed to service their customers. They may also carry miscellaneous merchandise as needed by the area farmers. These might be such items as garden tools, hoses, spray equipment, poultry or dairy equipment, etc.
The classification includes counter personnel, cashiers, warehouse personnel, store sales personnel, store managers and employees engaged in maintenance or repair of store or warehouse equipment. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

8227 CONTRACTOR'S PERMANENT YARD; CONCRETE CONSTRUCTION: RECONDITIONING AND LEASING FORMS

Applies only to a permanent yard maintained by a construction or erection risk for the storage of material or the storage and maintenance of equipment. Not available at a construction site. Mill operations or fabrication to be separately rated.

Code 8227 – "Contractor's Permanent Yard" is restricted to construction or erection classes (those classes belonging to groups 250 – 279 of the Statistical Plan). It may only be used in connection with those classes. If there are no construction or erection classes on the policy of the insured, it may not be used.

Code 8227 is not available for use at a temporary yard location established at a job site. Those operations are assigned to the construction classification established for the job. For example, a temporary yard established by a road construction risk would be assigned to Code 5506. Temporary means for the duration of the job even though that may be months or, in some cases, years.

Code 8227 does not include any fabrication or manufacturing operations except that concrete ready-mix operations conducted for the insured's own construction operations are included in Code 8227. If other fabrication or manufacturing operations are conducted at the insured's own location, the appropriate shop or construction classification is assigned. Repair and maintenance of over-the-road vehicles are assigned to Code 8395. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

Code 8227 is available to any construction or erection risk which has a permanent yard location and keeps the appropriate payroll records. The operations conducted at the yard may include loading and unloading of materials, movement of materials and equipment in the yard, cleaning of equipment and maintenance of equipment.

8232 BUILDING MATERIAL DEALER: YARD AND WAREHOUSE; COAL MERCHANT; FUEL AND MATERIAL DEALER; HOME IMPROVEMENT DEALER: YARD AND WAREHOUSE; ICE DEALER; LUMBER YARD: YARD AND WAREHOUSE; POLE, POST OR TIE YARD; SHINGLE STAINING; WOOD DEALERS; WOOD PRESERVING

This code does not include employees engaged in grading, removing and sorting of lumber at the conveyors, as it comes from the saws of a sawmill. Those employees are to be classified under Code 2731 – "Sawmill".

For FUEL AND MATERIAL DEALER: Applicable to risks dealing in at least three of the following classifications of materials.

1. Coal, fuel oil, wood or ice.
2. New building materials including lumber.
3. Hay, grain, feed or seed.
4. Agriculture implements.

Grain elevator operations to be separated rated ad Code 8304.

For WOOD PRESERVING: Includes yard or incidental wood working operations.

Code 8232 applies to the operations of yards and warehouses of building material dealers including both new and/or used materials. Such concerns may be strictly lumber yards or they may sell a wide variety of building materials and home improvement items. Some of these items include sand, gravel, crushed stone, lumber, finished millwork, builders' hardware, masons' supplies, roofing materials, plumbing and electrical supplies, tile, doors, windows, stairs, appliances, and garden supplies and materials. Some risks may also sell garden or nursery plants, holiday items and other items. However, risks which sell only small quantities of sand, dirt, shredded bark and similar items are assigned to Code 8010 – "Lawn and Garden Supply Dealer". Code 8232 does not include any manufacturing or processing operations other than cutting to size, threading pipe, assembly of sample displays and the coating operations involved in wood preserving or shingle staining. Ice dealers, however, do make the ice with the use of automated machinery which both makes and packages the ice. Risks which are concrete ready-mix dealers are also assigned to Code 8232.

Store employees of Code 8232 risks are assigned to Code 8058. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015. Delivery operations are assigned to Code 7380, and repair and maintenance of over-the-road vehicles are assigned to Code 8395.

8235 PLYWOOD DEALER; SASH, DOOR OR ASSEMBLED MILLWORK DEALER

Includes incidental assembling, glazing or manufacturing of special sizes. Applicable only to concerns which buy and sell finished millwork exclusively (including incidental assembling or glazing or manufacturing of special sizes), such as finished flooring, doors, frames, sash, screens, molding, baseboards, stair trim, columns, paneling, cupboards, shelving, or furniture such as kitchen cabinets, ironing boards, breakfast sets, window seats, mantels, wall cabinets or cases.

Stores which sell items such as kitchen cabinets, etc. from showrooms which display merchandise which will be shipped directly from the manufacturer to the installation site are assigned to Code 8017.

Please note that the term "sash" means "windows".

Code 8235 applies to dealers in the above listed products. The difference between Code 8232 – "Lumber Yard, Building Materials Dealer" and Code 8235 is that Code 8232 dealers sell a wide variety of lumber and/or other building or home improvement items while Code 8235 dealers sell a limited variety of items such as doors, sash, finished millwork, etc. or perhaps they may specialize in only one item such as hardwood flooring or plywood. Generally Code 8235 dealers receive merchandise in and store and sell it as it was received from the manufacturer or wholesaler. Some items may have to be assembled as they may be received as kits rather than the assembled item. The dealer may also do such operations as putting windows of special sizes into doors, fabricating special sizes of doors or windows from the standard sized ones in stock or other similar operations. The classification includes store, warehouse and yard employees. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

8264 BOTTLE OR CAN CRUSHING; JUNK DEALER; METAL SCRAP DEALER; PAPER STOCK OR RAG DEALER – USED; RUBBER STOCK DEALER - USED

Applicable to those risks engaged in collecting or handling a miscellaneous line of secondhand materials such as bottles, rags, paper, bones, rubber and non-ferrous scrap metals. Risks primarily engaged in collecting or handling ferrous scrap metals shall be assigned to Code 8265. Wrecking or salvaging to be separately rated – JUNK DEALER.

Includes the collection and reduction of non-ferrous scrap metals by shearing or cutting.

The metal scrap dealer operations shall be assigned to Code 1438 – "Smelting, Sintering, or Refining Metal – Not Iron – NOC", when reduction is performed by a melting process – METAL SCRAP DEALER.

Code 8264 applies to the operation of grinding of old tires or other rubber items.

Code 8264 applies to dealers engaged in collecting or handling a miscellaneous line of secondhand materials, which may include bottles, paper stock, rags, rubber, non-ferrous metals and minor amounts of iron or steel scrap. Dealers engaged primarily in collecting or handling iron or steel scrap metal are assigned to Code 8265. Items are received, sorted, processed in various ways depending upon the type of material, stored and sold. Some items may be crushed and/or baled. When metal reduction is

done by a melting process, Code 1438 applies to that operation. Rags may be washed, dried and baled. Paper or rubber may be shredded or ground and packaged in bulk.

Code 8264 applies to can and bottle recycling which involve crushing operations. Grinding of plastic bottles is assigned to Code 4459. These codes apply to these operations regardless of the other operations of the employer. For example, grinding of plastic bottles is always assigned to Code 4459 and bottle and can crushing are always assigned to Code 8264; whether these operations are performed by a junk dealer or by plastics manufacturers or beer dealers. Bottle recycling operations which do not involve crushing where the bottles are washed, stored and returned to the bottler or sold as bottles are assigned to Code 2070.

Code 8264 included repair and maintenance of equipment. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015. Drivers are assigned to Code 7218. Repair and maintenance of over-the-road vehicles are assigned to Code 8395.

8265 IRON OR STEEL SCRAP DEALER

Wrecking or salvage operations to be separately rated.

Code 8265 applies to dealers in iron or steel scrap. The operations involve collecting or receiving the scrap, cutting operations for reduction in size, compressing and bailing for shipment. The scrap iron or steel would include any metal alloy that is primarily composed of iron as well as the varieties of steel, whether they are carbon steel or alloys of steel including stainless steel.

Metal shredding plants where a fully automatic mill reduces stripped automobiles, refrigerators, boilers, etc. to small fragments in a matter of seconds and then magnetically separates the ferrous scrap from the non-ferrous scrap and foreign matter, are assigned to Code 8265. Operations involving compressing and bailing scrap metal by use of a portable press are also assigned to this code as are crushing operations performed at or by automobile dismantling concerns. Code 8265 includes repair and maintenance of equipment.

Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015. Drivers are assigned to Code 7216.

8279 BREEDING FARM OR STABLE; CLUB: RIDING; FARM: HORSE; HORSE SHOW: STABLE EMPLOYEES; LIVERY OR BOARDING STABLE; RACE TRACK OPERATION: HORSE: STABLEHANDS; RIDING ACADEMY OR CLUB

Includes training of race horses, polo ponies and horses for exhibition purposes. Includes jockeys and trainers.

Code 8279 applies to operations involving horses and includes all employees who handle, take care of, teach others to ride and/or take care of, raise, train, show or race horses. Where the operations is a farm or stable, where crops are raised to feed horses, those operations are included in Code 8279. Janitorial operations and repair and maintenance of the insured's building and grounds are assigned to Code 9015, but cleaning of barns or stables is assigned to Code 8279 as that operation is not considered to be janitorial in nature.

8291 STORAGE WAREHOUSE: COLD; WAREHOUSING: COLD STORAGE

Applies to refrigerated storage of merchandise not owned by the risk. Drivers to be assigned to the appropriate TRUCKING – DRIVER classification.

Code 8291 applies to the operations involved in the storage of goods for others in a refrigerated environment. Note that this code does not apply to the storage of an insured's own merchandise, product or belongings. Those operations are assigned to the principal basic classification assigned to the risk. Code 8291 includes repair and maintenance of equipment, loading or unloading trucks or other vehicles, storage of the merchandise and any movement of the merchandise at the insured's location. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015. Repair and maintenance of over-the-road vehicles are assigned to Code 8395. Drivers are assigned to the appropriate TRUCKING – DRIVER classification.

8292 FIELD BONDED WAREHOUSE – STATE ACT; STORAGE WAREHOUSE; WAREHOUSING - NOC

Applies to the storage of general merchandise not owned by the insured. Drivers to be assigned to the appropriate TRUCKING – DRIVER classification.

Code 8292 applies to the operations involved in the storage of goods belonging to others which are not classified under one of the other specific storage warehouse classifications. Code 8292 does apply to the storage of new, unsold furniture for manufacturers or dealers. Code 8292 includes repair and maintenance of equipment, loading and unloading of trucks or other vehicles, movement of items within the warehouse and any repacking which may need to be done. Janitorial operations and repair or maintenance of the insured's building and grounds and security personnel are assigned to Code 9015. Repair and maintenance of over-the-road vehicles are assigned to Code 8395. Drivers to be assigned to the appropriate TRUCKING – DRIVER classification.

Field bonded warehouse operations involve only custodians who check the goods and materials in and out of the bonded premises. These insured do not operate the warehouse themselves, but are only responsible for the security of the merchandise which it stores as security for bank loans or other such purposes.

8293 FURNITURE MOVING AND STORAGE; STORAGE WAREHOUSE: FURNITURE; WAREHOUSING: FURNITURE

Applies to the storage of furniture not owned by the insured. Includes packing or handling household or office goods away from the insured's premises. Does not apply to the storage of new, unsold furniture for manufacturers or dealers which is to be classified as Code 8292.

Code 8293 applies to the operations of the insured who are engaged in moving and/or storing household or office furniture. The classification includes packers who will go to the customer's location to pack up the items to be moved, loaders who are not drivers, and employees who will unload and place the furniture at its destination as well as warehouse employees who may move items in the warehouse and/or repack items as necessary. Code 8293 applies to specialist firms who may only pack items at the customer's location even if they are not engaged in moving or storage operations. Repair and maintenance of equipment are included in the classification. Janitorial operations and repair or maintenance of the insured's building and grounds and security personnel are assigned to Code 9015. Repair and maintenance of over-the-road vehicles are assigned to Code 8395. Drivers are assigned to Code 7214.

8304 GRAIN ELEVATOR

Floating elevators to be separately rated under the appropriate vessel (ship) classification.

Code 8304 applies to the operation of all kinds of grain elevators with the exception of floating elevators which are classified as vessels (ships). The operations of elevators involve weighing, cleaning, grading, drying and conveying of the grain to the lofts of the elevators from which it is distributed to bins according to grade. Such operations involve the use of intricate machinery for loading or unloading as well as periodic reshuffling of the grain from one bin to another to prevent spoilage prior to shipment. Code 8304 includes the repair and maintenance of equipment. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

8350 ALCOHOL DEALERS – BULK; ANHYDROUS AMMONIA OPERATION: SALE AND DISTRIBUTING; GASOLINE OR OIL DEALER; SOLVENT DEALER – BULK

Retail gasoline stations to be separately rated as either Code 8387 or Code 8381.

The work involved in maintaining the premises and buildings of stations owned by the distributing company, but lease to others is to be classified under Code 9015. Such work involves the operations such as inspection of the premises; maintenance of lavatories; painting the interior and exterior of the buildings; and in general keeping the premises in an attractive condition. Maintenance or repair of equipment is not included in Code 9015.

Code 8350 applies to dealers engaged in the sale and distribution of gasoline, oil, fuel oil, alcohol (not alcoholic beverages), anhydrous ammonia and solvent in bulk quantities. The risk receives various grades of gasoline, oil, etc. which are pumped into storage tanks. Such risks may also deal in cans or bottles of engine motor oil as it is commonly packaged in this manner. Generally the liquids will be pumped into tank trucks for delivery to the customer which may be retail gasoline stations, residential homes or business facilities. The classification includes repair and maintenance of equipment. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015. Delivery drivers are assigned to Code 7380.

8381 GASOLINE STATION – RETAIL – SELF SERVICE

This classification applies only to retail gasoline stations when:

1. The customer pumps the gasoline and otherwise services the vehicle.

2. The only employee subject to the code is the cashier situated in a physically separated structure, who controls the pumps from within the remote control and receives payment from the customer.

3. The employee engages in no other duties on or about the premises that are normal to the operations of a conventional gasoline station.

Gasoline stations which provide combined full service and self-service operations shall be assigned to Code 8387.

COMBINATION SELF-SERVICE GASOLINE STATIONS AND STORES
The appropriate store classification shall apply at each location when the following conditions exist:

1. The sale of gasoline is controlled from within the store.

2. The sale of merchandise, other than gasoline, exceeds 10% of the total annual receipts for the location.

Unless these conditions are met, Code 8381 shall apply; however, if the store classification carries a higher rate than Code 8381, the appropriate store classification will apply. When separate self-service gasoline station activities and store activities are conducted at a single location and employees do not interchange the self-service gasoline station classification and the appropriate store classification shall apply to each of the respective operations. Please note that this procedure applies only when the gasoline operations are entirely self-service. If any other gasoline operations are conducted, Code 8387 applies to the entire gasoline operation including cashiers.

Janitorial operations and repair and maintenance of the insured's building and grounds are assigned to Code 9015.

8387 AIR CONDITIONING: AUTOMOBILE, TRUCK OR TRAILER: SERVICE OR REPAIR; AUTOMOTIVE: CAR WASH, GLASS INSTALLATION,

RADIATOR REPAIR, SERVICE STATION; GASOLINE STATION – RETAIL; MOBILE HOME: DELIVERY: BY SPECIALIST CONTRACTOR WHO ALSO DOES HOOK UPS, SHOP REPAIR, SALES AGENCY, WINDSTORM TIE-DOWN INSTALLATION OR REPAIR BY DEALER

Include retail diesel stations.

Code 8387 applies to retail gasoline stations and to all automotive service work where the insured is not required to be a licensed repair facility under the state's auto repair licensing law. Insured doing the work for which licensing would be required except for the fact that they are working on only their own vehicles or the vehicles of only one other firm are assigned to Code 8395 for that type of work. Some of the auto servicing to which this code applies are car washes of all kinds, air conditioner repair, glass repair and replacement, quick oil changes, etc. If an insured is a licensed repair facility, all of it's service operation are assigned to Code 8395 except that retail gasoline sales are always assigned to Code 8387.

Mobile home sales operations are assigned to Code 8387. This includes installation, service and repair done by the dealer or by the delivery persons. Windstorm tie-down installation is assigned to Code 6400 when it is done by specialist contractors; however, it is included in Code 8387 when done as part of the whole installation process. Mobile home sales persons are assigned to Code 8748. The operation of mobile home parks is assigned to Code 9015.

Code 8387 includes equipment repair, cashiers, gas pumpers, service personnel and includes operations away from the shop as well as operation at the shop. Janitorial operations and repair and maintenance of the insured's building and grounds are assigned to Code 9015.

8392 AUTOMOBILE PARKING LOT, STORAGE GARAGE OR PARKING STATION

Code 8392 applies to the operations involved in the operation of automobile parking lots, garages or storage facilities. The operations vary depending upon the type of facility. Some are outdoor off-street parking lots while others are indoor parking garages. In either case, employees may be available to park customers' vehicles. Others are outdoor or indoor park and lock facilities where customers drive in and park and lock their own vehicles. The park and lock customers may either receive tickets upon entering the facilities or deposit coins in meters for the time their vehicles will be

parked. Sometimes parking fees will be billed by the month. Parking facilities may employ cashiers who will either hand out tickets, make change or collect fees. All of these employees, those who move vehicles and the cashiers, are subject to Code 8392. The cashiers are not to be classified under Code 8810.

Janitorial operations as well as repair or maintenance of the insured's building and grounds are assigned to Code 9015.

Code 8392 applies to valet parking services provided by restaurants, hotels or others. The code also applies to persons who direct traffic into parking spaces within parking lots. Examples of this operation are the persons who direct traffic into parking spaces at Greenfield Village *(The Henry Ford)* and the Detroit Zoo at busy times and persons who direct traffic to parking spaces at county fair grounds or other places where special events are held.

8393 AUTO BODY REPAIR; TRUCK OR TRAILER BODY REPAIR

Applies to the repair of automobile, bus, truck or trailer bodies and includes painting and interior upholstery work necessary for repair.

Code 8393 applies to the operations involved in the repair of vehicle bodies done by specialist repair shops and the body shops of automobile dealers. These operations may include removal of metal panels or other parts which often requires the use of an acetylene torch; realignment of bent frames by heating and bending with hydraulic equipment; hand forming of metal; welding of replacement parts to the bodies; repair or replacement of upholstery, replacement of broken glass; and sanding and painting of the repairs. Vehicles may be test driven after the repairs are completed to insure that the work has been done correctly. Van conversion operations which involve cutting openings into the metal sides and tops of the vans for installation of windows, portholes or vents; carpeting and upholstering the interior floors and walls; installation of couches, special lighting fixtures, refrigerators, etc.; and decorative painting are also assigned to this classification.

Code 8393 includes insured's that repair small dents in automobiles using a hand tool. A technician inserts the tool against the area to be repaired and using leverage, forces the dent out, putting the metal back in its original shape. Unlike typical automobile body shops, no power tools are used and no painting is performed. The procedure described above may be performed at the insured's shop or at a customer's premises.

Any mechanical repair operations are to be assigned to Code 8395. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015. Cashiers are included in Code 8393 and are not to be assigned to Code 8810. Tow truck operators are to be assigned to Code 7380.

8395 AUTOMOBILE RENTAL; COMPANY: GARAGE EMPLOYEES; AUTOMOBILE REPAIR FACILITY; BUS COMPANY: GARAGE EMPLOYEES; LIMOUSINE COMPANY: GARAGE EMPLOYEES; RAILROAD OPERATION: STREET: YARD EMPLOYEES; TAXICAB COMPANY: GARAGE EMPLOYEES; TRUCK RENTAL: GARAGE EMPLOYEES

Includes automobile sales and service agencies and all establishments providing repair services for which their employees must have State certification as automobile repair facility mechanics. Parts department employees are to be assigned to Code 8010 – Auto Parts Dealer.

Establishments engaged exclusively in repair of automobile bodies (metal, fiberglass or plastic) are to be assigned to Code 8393 – Auto Body Repair.

Operation of a gasoline station in connection with an auto repair facility is to be classified as either Code 8387 – Gasoline Station – Retail – NOC or Code 838l – Gasoline Station – Retail – Self Service. Service write-up personnel who indicate the repairs needed and quote prices to customers are to be assigned to Code 8401.

The operations included in Code 8395 are all of those operations performed by the licensed auto repair facility except for those which are specifically separately classified. For example, an auto dealership usually operates a body repair facility which is classified as Code 8393 and is not included in Code 8395. All of the repair services as well as the preparation work on new or used vehicles are include in Code 8395. Auto salespersons are assigned to Code 8748. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015. Porters who move vehicles around on the insured's premises are included in Code 8395, but drivers who may pick up or deliver vehicles are assigned to Code 7380.

8401 AUTO REPAIR FACILITY: WRITE-UP PERSONNEL

Applies to those persons who simply write up the service order for auto repair facilities. These persons are located outside of the actual shop area of the repair facility, and

their duties consist of writing up the service orders when customers bring their vehicles into the shop, explaining repairs, bills, etc. for the customer, calling the customer if further work need to be done, etc. They have no other duties except perhaps some clerical functions.

8601 ARCHITECT OR ENGINEER – CONSULTING; OIL OR GAS GEOLOGIST OR SCOUT; OIL OR GAS WELL: INSTRUMENT LOGGING OR SURVEY WORK; SURVEYOR; TIMBER CRUISER

Does not apply when engaged in actual construction.

Code 8601 applies to insured's engaged in architectural or engineering operations as consultants. Operations conducted usually include consultations with clients; research on behalf of clients; site inspections; and the compilation of information to enable recommendations to be made. These recommendations may be in the form of written or electronic media and include plans, maps, charts and specifications. Code 8601 includes, but is not limited to, architects and engineers such as mechanical, civil, electrical, chemical, mining metallurgical, marine, industrial and environmental. While its phraseology includes the term "consulting", Code 8601 is not applicable to firms engaged in consulting operations of a nature not described by or analogous to the operations described above.

Code 8601 also applies to oil or gas geologists or scouts who review court records, interview lease holders, secure prospective oil or gas producing land data, observe development and production of leases, etc. Geologists or others may be engaged in geophysical explorations. The more common methods of geophysical exploration are gravitational, electric, magnetic and seismic.

In the gravitational method, delicate pendulums and torsion balances capable of detecting differences in the gravity pull of the earth at various places enable the geologist to tell where oil is likely to be found.

There are two electrical methods, resistivity and inductive. In both methods measurements are taken on an ohmmeter which indicates the resistivity or conductivity of the subsurface formations enabling the geologist to determine the character of the subsurface being studied.

Code 8601 does not apply to those personnel whose duties are confined to the office. Such personnel are to be classified as Code 8810.

The magnetic method is done by means of a highly developed form of magnetic dipping needle with a telescope magnifier. The magnetic attraction exerted by magnetic rocks, formations, etc., causes the needle to deflect from its horizontal plane, thereby enabling a geologist to develop contour maps with lines of equal magnetic attraction.
The seismic method involves the drilling of holes, which is assigned to Code 6204, setting of explosive charges, and recording the impact of the explosions by means of a seismograph which is the same instrument used to measure earthquakes. The readings enable the engineer or geologist to map the structure of the surrounding subsurface.

The use of all of these methods is assigned to Code 8601.

Janitorial operations and repair and maintenance of the insured's building and grounds are assigned to Code 9015.

8709F INSPECTORS, SAMPLERS OR WEIGHERS OF MERCHANDISE ON VESSELS, DOCKS, RAILWAY STATIONS, OR WAREHOUSES: US ACT; STEAMSHIP LINE OR AGENCY: PORT EMPLOYEES: TALLIERS, CHECKING CLERKS AND EMPLOYEES ENGAGED IN MENDING OR REPACKING OF DAMAGED CONTAINERS: US ACT; STEVEDORING: TALLIER AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORING WORK: US ACT

This classification includes mending or repacking of damaged containers. Operations of warehouses to be separately rated.

Code 8709F provides coverage under the US Act for the operations involved in checking freight being loaded from docks onto vessels or unloaded from vessels onto docks to determine that the freight is in the amount or quality specified for the shipment. The employees engaged in these operations may also direct the stevedores as to where to place the freight on the dock. However, any talliers or checking clerks who handle freight, directly supervise stevedoring labor or perform stevedoring operations of any kind are assigned to the appropriate freight handling or stevedoring classification. Other operations included in Code 8709 inspections, sampling or weighing of merchandise on docks or vessels or in railway stations or warehouses. These operations are performed for the purpose of verifying that the correct amounts and quality of cargo are being loaded or unloaded. The mending of damaged containers and repacking good from damaged containers is also included in this classification.

Where coverage for these operations is provided under the State Act and not the US Act, Code 8292 applies.

8720 BOILER INSPECTION; INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES – NOC; ELEVATOR INSPECTING; MARINE APPRAISER OR SURVEYOR; RACE TRACK OPERATION: HORSE OR DOG: RACING OFFICIALS OTHER THAN STARTERS OR THEIR ASSISTANTS

Code 8720 applies to the operations involved in the inspection of boilers, elevators, real estate, vehicles, and other similar items or places for the purpose of placing a value on them or for the purpose of providing information to an insurance company. Marine appraisers or surveyors are engaged in appraising the value of cargo or vessels. The classification also applies to race track officials other than starters or their assistants. The operations generally consist of an examination of the item being evaluated. This may be an in-depth examination or may be only a superficial examination. The extent of the examination is determined by the situation. There will be outside operations as well as operations conducted in the office. Reports may be prepared which will analyze the situation inspected or which will compare the particular inspection with other similar situations. The inspection of boilers and elevators will include a report on any work which needs to be done to the boilers or elevators.

Code 8720 also applies to inventory services provided for others. The employees of the inventory company will come to the client's location and count the inventory. Code 8720 also applies to real estate appraisal and home inspection services.

Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

8726F STEAMSHIP LINE OR AGENCY: PORT EMPLOYEES: SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS OR THEIR ASSISTANTS, PAY CLERKS

Code 8726F applies to the port operations of steamship lines or agencies and provides coverage under the US Act. The port superintendent is in charge of stowage on vessels and stowage on docks pending loading and delivery; port captains supervise all deck work on vessels during their stay at port, port engineers are in charge of engines and all maintenance or repair work on vessels while in port; stewards or commissary

superintendents supervise the commissary of vessels, steward's department galleys, passenger quarters and inspection of stores; timekeepers and pay clerks check time on all daily help, both on the pier and aboard ship, and pay the wages of these employees.

8734M FELA OUTSIDE SALEPERSONS, MESSENGERS, COLLECTORS: PROGRAM II – STATE ACT

Code 8734 applies to outside salespersons, messengers and collectors employed by interstate railroads. See Code 7151 for an explanation of the different FELA coverages.

8737M FELA OUTSIDE SALESPERSONS, MESSENGERS, COLLECTORS: PROGRAM I

Code 8737 applies to outside salesperson, messengers and collectors employed by interstate railroads. See Code 7151 for an explanation of the different FELA coverages.

8738M FELA OUTSIDE SALESPERSONS, MESSENGERS, COLLECTORS: PROGRAM II – US ACT

Code 8738 applies to outside sales persons, messengers and collectors employed by interstate railroads. See Code 7151 for an explanation of the different FELA coverages.

8742 CLAIMS ADJUSTERS OR SPECIAL AGENTS; OUTSIDE COLLECTORS, MESSENGERS OR SALESPERSONS; REAL ESTATE AGENCY: OUTSIDE EMPLOYEES AND COLLECTORS

These are employees engaged in such duties away from the employer's premises. Employees who deliver merchandise in connection with outside sales, collections or operations as messengers shall be assigned to the appropriate code representing Drivers and/or Chauffeurs.

Employees with exposure to otherwise classified operations of the employer shall be assigned to classifications in accordance with Rule Four-E-2 "Interchange of Labor".

Note: Automobile Salesperson – Code 8748 – are employees engaged in such duties on and away from the employer's premises. Such employees are subject to treatment as Salespersons, Collectors or Messengers – Outside for purposes of the Special Classifications Rule, but are assigned to Code 8748.

Employees assigned to Code 8742 may be engaged in purchasing or selling operations, collection of rent or bills, or the delivery of messages such as telegrams, letters, or letter-sized documents. Estimators who will go to the customer's location to prepare a cost estimate of work to be done are assigned to Code 8742, as long as they do not visit the job site while the work is in progress. The 8742 estimator may visit the site after the job is completed to assess the customer's satisfaction. Process servers or servers of subpoenas are assigned to Code 7720. Outside social workers or welfare workers are assigned to Code 8835. Meter readers are assigned to the classifications representing the classification of the utility whose meters are being read.

Code 8742 does not apply to employees who do not leave the insured's site. Employees who deliver packages larger than letter-sized documents are assigned to Code 7380.

8745 NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS – NOT RETAIL STORES

Code 8745 applies to the operations of news agents or distributors of newspapers, magazines or periodicals to retails establishments. The material to be distributed is received in large bundles from the publishers, sorted, orders made up and bundled. These are then delivered to the retail establishments who are their customers. The delivery drivers are assigned to Code 7380. Janitorial operations and repair and maintenance of the insured's building and grounds are assigned to Code 9015. Repair and maintenance of over-the-road vehicles are assigned to Code 8395. Code 8745 does not apply to retail sales operations such as news stands, cigar stands, etc. as those operations are assigned to Code 8017. Code 8745 does not apply to house-to-house delivery of newspapers, magazines, telephone directories, advertising circulars, promotional materials, product samples, etc. Those operations may be assigned to Code 7380 if the employees are transported to the distribution location in vehicles, to the applicable basic classification if one applies to the business or to Code 8017 if no transportation is used and there is no other applicable basic classification which applies to the operations of the business.

8748 AUTOMOBILE OR TRUCK LEASING COMPANY: LONG TERM: SALES EMPLOYEES; AUTOMOBILE SALESPERSONS; MOBILE HOME: SALESPERSONS

Note that mobile home salespersons are not real estate salespersons. Since they are not licensed real estate salespersons or associate brokers, they are not eligible to be

considered "non-employees" under the law excluding licensed real estate persons and associate brokers from coverage under the workers' compensation law.

Code 8748 is a Special Classification as it is an extension of Code 8742. It does allow the salespersons to provide demonstration operations since that is a normal part of their duties. These salespersons do have numerous duties inside the sales office, but they also show products to the customers and may provide demonstration rides.

8755 LABOR UNION

Includes business agents and organizers.

Code 8755 applies to the operations of labor unions and encompasses those employees who have both inside and outside duties or who are primarily outside employees. The classification applies to employees, including officers, of the union and not to the members of the union unless they are directly paid by the union to perform some function. The classification includes union officials, business agents, organizers, etc.

Maintenance and repair of the insured's building and grounds are assigned to Code 9015.

8800 ADDRESSING OR MAILING COMPANY

Code 8800 applies to the operations of concerns that prepare mailing lists and arrange for or engage in the mailing and addressing of material with respect to such lists. Such concerns have employees who accumulate names and assign them to specific mailing lists in addition to the actual addressing and mailing of materials such as, but not limited to, newspapers, magazines, letters, coupons, advertising media and circulars. In addition to the addressing operations, the code also includes envelope stuffing operations. Some concerns may also conduct polls, contests and consumer surveys for their clients. Occasionally, this will also involve the mailing of small samples of the client's product along with advertising brochures, catalogs, etc.

Printing of letters, advertising materials, etc. is to be separated rated as Code 4299.

All of the operations involving the addressing and mailing of whatever is being sent out are included in Code 8800, even though they may appear to be clerical-type functions. Because Code 8810 applies only to the office employees who keep books and records and conduct correspondence of the insured's own business, it cannot be used for other

operations involving client mailings. Code 8810 may be used for the insured's own clerical office employees who are engaged in the insured's own record keeping, bookkeeping and correspondence. Outside salespersons and solicitors who seek new clients and confer with current clients are assigned to Code 8742. Maintenance and repair of the insured's building and grounds are assigned to Code 9015. The maintenance and repair of the insured's equipment, other than printing equipment used to print client's letters, etc. which falls under Code 4299, are assigned to Code 8800.

8803 ACCOUNTANT, AUDITOR, FACTORY COST OR OFFICE SYSTEMATIZER - TRAVELING

Code 8803 applies to the operations involved in providing accounting, auditing, efficiency programs, etc. by means of traveling personnel. These personnel will go to the client's location, or perhaps to the client's accountant, and perform basically clerical functions in providing these services. Code 8803 does not apply to computer programming operations. The programming of office computers is assigned to Code 8810, while the programming of computer controlled machining centers is assigned to 5191. Code 5191 is restricted to the programming of the electronic device devoted to controlling the machine. Any installation or service involving the mechanical aspects of the machine are assigned to code 3724.

Auditors and accountants may sometimes conduct actual physical inventories in connection with the auditing or record keeping they are doing. However, firms which provide contract inventory service are not assigned to Code 8803 but are assigned to Code 8720.

Office systematizers will go into the office and observe the way things are done and develop better ways to handle the workload. They will then prepare a report for the client which will detail the changes which they think should be made to make the office more efficient. Factory cost accountants will do the same things except that they will be looking at the factory operations rather than the office operations.

Code 8803 applies to the traveling personnel. Persons who have office duties only such as drafting, clerical office work, etc. are assigned to Code 8810. Janitorial operations and repair and maintenance of the insured's building and grounds are assigned to Code 9015.

8805M FELA CLERICAL OFFICE EMPLOYEES – PROGRAM II – STATE ACT

Code 8805 applies to clerical office employees of interstate railroads. See Code 7151 for an explanation of FELA coverages.

8810 BANKS, CREDIT UNIONS AND TRUST COMPANIES; CLERICAL OFFICE EMPLOYEES; DRAFTING EMPLOYEES; PUBLIC LIBRARY OR MUSEUM: PROFESSIONAL EMPLOYEES; RACE TRACK OPERATION: HORSE OR DOG: PARI-MUTUAL CLERKS AND CASHIERS

Clerical office employees are defined in the Basic Manual Rule Four – Classifications B.2.a. as employees engaged exclusively in bookkeeping, in record keeping, in correspondence, in computer composition, in technical drafting or in other office work in clerical offices where books and other records are kept or correspondence or drafting is conducted. This classification applies only to employees who work in areas physically separated from other operations by floors or by floor-to-ceiling walls.

A clerical office excludes work or service areas, areas where inventory is located, products are displayed for sale or to which the purchaser customarily brings the product from another area for payment.

Employees with exposure to otherwise classified operations of the employer shall be assigned to classification(s) in accordance with Rule Four-E-2 "Interchange of Labor".

Please note that Code 8810 is not available for the division of a single employee's payroll with other classifications except for the following three (3) instances:

1. An employee's job is permanently changed from an otherwise classified position to a strictly clerical office position, or

2. Wages paid to key employees of construction, erection, or stevedoring risks, such as superintendents, foremen, or engineers, for periods during which no jobs are in progress, shall be assigned to Code 8810 if such employee is completely idle or if the work they do consists exclusively of drafting or other office work, or

3. When the executive office or other employee is normally a clerical office employee who will perform flying crew duties under Code 7421 as periodic

intervals, the flight time is assigned to Code 7421 and the balance of the time is assigned to Code 8810.

In addition to clerical office employees as defined above, Code 8810 also specifically applies to banks, credit unions and trust companies; library and museum professional employees; and to race track pari-mutual clerks and cashiers. These are specifically assigned operations and may not be extended by analogy to apply to any other operations. Other employees of these types of businesses may be assigned to codes such as 9015, 9058, 8017, 5191, etc. The Appeals Committee of the Facility has ruled that non-banking financial institutions such as free-standing check chasing or payday advance businesses may also be classified under Code 8810. This treatment is only allowed where these financial transactions are to the only operations being conducted on the premises.

While receptionists for clerical office operations are included in Code 8810, receptionists for otherwise classified operations are included in the other classifications. For example, the receptionist of a doctor's office is assigned to code 8832 and the receptionist for a lawyer's office is assigned to Code 8820. Persons who accept payments for services or goods are also not included in Code 8810 but are assigned to the appropriate classification representing the business for which they are collecting the payments. For example, restaurant cashiers are assigned to Code 9058 and store cashiers are assigned to the appropriate store classification.

Other employees properly assigned to Code 8810 include artists who produce two-dimensional pictures, designers, proof-readers, drafting personnel, computerized photographic composition personnel, and airline, bus, ferry, or helicopter ticket sellers in kiosk-type locations away from the terminal locations. Also assigned to code 8810 by special assignment are professional employees of libraries and museums including librarians, their assistants, and pages as well as curators, their assistants, administrators, tour directors , lecturers, and museum professionals who engage in the preparation of various types of exhibits and the restoration of art work or other museum displays. Other employees of libraries and museums are assigned to Code 9101 or other codes such as 9015, 9058, 8017,7380, etc.

8814M FELA CLERICAL – PROGRAM I

Code 8814 applies to clerical office employees of interstate railroads. See Code 7151 for and explanation of FELA coverages.

8815M FELA CLERICAL – PROGRAM II – US ACT

Code 8815 applies to clerical office employees of interstate railroads. See Code 7151 for an explanation of FELA coverages.

8820 ATTORNEY; LAW OFFICE

Code 8820 applies to the operations of attorneys both inside and outside of the office. It encompasses trial attorneys and attorneys, paralegals and other employees involved in investigative work but does not include private detectives who are classified under Code 7720. It may be used for attorneys employed by other types of companies to be their staff attorneys. Legal firm messengers who deliver papers to courts, etc. are assigned to Code 8742, except for those who serve subpoenas who are assigned to Code 7720. Janitorial operations and repair and maintenance of the insured's building and grounds are assigned to Code 9015. Court reporters who record depositions and courtroom testimony are assigned to Code 8810.

8829 NURSING OR CONVALESCENT HOME

Code 8829 applies to the operation of nursing or convalescent homes but not to homes for the aged or adult foster care facilities which are classified under Code 9053. Nursing or convalescent homes may be "stand alone" facilities, or they may be operated in connection with hospitals, homes for the aged or senior citizen housing establishments. At locations where there are different operations being conducted, each operation is separately classified. For example, a single location which is either one building or several buildings may provide senior citizen housing which is Code 9015, provide assisted living or home for the aged housing which is Code 9053, and also provide nursing home care which is Code 8829. For all of these operations the food service operation is assigned to Code 9058, the janitorial and building and grounds maintenance are Code 9015, and transportation drivers are Code 7380.

Code 8829 applies to the employees who interact with the residents such as nurses, aides, orderlies, social activities personnel, etc. Food service operations are assigned to Code 9058. Janitorial operations and repairs and maintenance of the insured's building and grounds are assigned to Code 9015.

8831 ARTIFICIAL INSEMINATION OF CATTLE; DOG SHOW: KENNEL EMPLOYEES; HOSPITAL – VETERINARY; KENNELS – BOARDING OR BREEDING – DOG OR CAT; PET GROOMING

Code 8831 applies to the operations of veterinary hospitals, private veterinary practices, boarding or breeding kennels, artificial insemination of cattle or other animals, and pet grooming services as well as animal trainers and municipal animal control departments. The common exposure of all of these operations is the exposure to the animals. There is no distinction made between large and small animals as they are all included in the classification. Cleaning of the animal cages, stalls or quarters is included in Code 8831. The operations as well as simply caring for animals or raising them.

8832 BANKS OR TRUST COMPANIES: DISPENSARIES, COUNSELING AT INSURED'S PREMISES; DENTIST; PHYSICIAN

Does not apply where inpatient overnight care is provided.

Code 8832 applies to the operation of physician's offices, dental offices, clinics, first-aid or dispensaries operated by non-medical risks, counseling offices, x-ray services, physical therapy offices, other types of therapy offices such as speech or occupational therapy, and other physical or mental health service provided locations which are not otherwise classified. It includes doctors, dentists, assistants, nurses, therapists, receptionists, aides and technical personnel. These locations will treat patients on an out-patient basis at the locations.

Only physicians may make house calls and visit their patients at any location and are still classified under Code 8832. Physicians are only subject to other classifications if they are directly employed by some other kind of entity. For example, physicians who are employees of a hospital are classified as Code 8833. Physicians directly employed by a nursing home would be classified as Code 8829. Other medical personnel providing home health services are assigned to Code 8835 for that part of their operation. Mobile x-ray services are assigned to Code 8832. Physician services which operate hospital emergency rooms are also assigned to Code 8832 as they are not the hospital entity. However, organizations which provide doctors or other health personnel to hospitals are assigned to Code 8833.

Ophthalmologists and optometrists are also assigned to Code 8832 when they have their own practice or are employed by optical service providers who provide glasses or

contact lenses for their customers. The persons who advise about and fit frames are assigned to Code 8013.

8833 ASYLUM: PROFESSIONAL EMPLOYEES; HOSPITAL: PROFESSIONAL EMPLOYEES; SANITARIUM: PROFESSIONAL EMPLOYEES

This classification applies only to risks that qualify as hospitals under the state statute controlling the licensing of hospitals. A risk cannot qualify for Code 8833 and/or Code 9040 unless such license is in force. Nursing or convalescent homes and county medical care facilities are to be separately rated as Code 8829. This classification is also assigned to employees of temporary employment services supplying temporary help to hospitals.

Code 8833 includes all persons directly caring the patients such as doctors, nurses, aides, orderlies, x-ray personnel and lab personnel involved with taking samples.

Code 8833 also applies to asylums and thus includes children's homes, orphanages and mental hospitals. For these types of operations, Code 8833 includes all persons directly caring for the residents or patients. Children's homes may employ teachers to teach classroom subjects, and these teachers are assigned to Code 8868.

For all of these facilities, the food service operations are assigned to Code 9058. Gift shops are assigned to Code 8017. Other not specifically described operations are assigned to Code 9040. These other operations may include the laundry, central supply departments, cleaning of patients' or residents' rooms and changing of linens, and specialized cleaning of operating rooms, etc. Normal janitorial operations which include cleaning of the common areas and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

Code 8833 includes the operation of out-patient facilities by the hospital at the hospital's location. Free-standing clinics, out-patient surgical facilities and other out-patient facilities located away from the hospital location are assigned to Code 8832. Home health care services provided by the hospital are included in Code 8833, unless the hospital operates a separate home health care service business in which case such services are assigned to Code 8835.

8835 BABY SITTING SERVICE; COUNSELING – SOCIAL WORK – AWAY FROM INSURED'S PREMISES; HOMEMAKER SERVICE; PUBLIC HEALTH NURSING ASSOCIATION; RESIDENTIAL MAID SERVICE

Applies To organizations providing home help services to families with children, convalescent, aged, acutely or chronically ill or disabled persons.
Applies to commercial firms supplying personnel to households for performance of duties including, but not limited to, vacuuming, dusting, wall washing, window washing, and other interior house cleaning tasks.

Counseling done at school or church locations may be assigned to Code 8832.

Code 8835 applies to work performed by public or private, profit or non-profit organizations where the service is rendered to individuals in their homes. These services may consist of nursing care, cleaning services, babysitting, homemaker services, or counseling or social work. Generally home health care is provided by nurses, aides or therapists. When physicians make house calls, they are still assigned to Code 8832 providing that is the class to which they would normally be assigned.

Janitorial operations at the insured's location and repair and maintenance of the insured's building and grounds are assigned to Code 9015.

8837 CHARITABLE OR RELIGIOUS ORGANIZATION – WELFARE; SHELTERED WORKSHOPS

The operations normally assigned to Code 8837 are those of a sheltered workshop. The purpose of the sheltered workshop may be to provide sheltered work for mentally or physically handicapped individuals, to train injured workers to return to work or to provide some useful work experience for persons who receive assistance from the organization. Sheltered workshops pay their clients according to a pay scale which deviates from the state minimum wage by authorization from the state. Where the facility in question pays the state minimum wage or higher to their clients, Code 8837 does not apply, and the operations are classified according to the particular jobs which are being done. Code 8837 includes both the client and the job coach or teacher who will teach the client or help the client to learn or to do the job. The actual type of work activity may vary greatly from time to time or from organization to organization as it will depend upon the contracts available to the organization and also upon the type of work which the clients are capable of doing. Normally, a significant portion of the work is of a simple or repetitive nature, but it may be anything and may even include jobs done

away from the facility such as janitorial work. Operations may also include the repairing, restoring or refinishing of donated items especially in the case of charitable or religious organizations.

Charitable or religious organizations may also provide other services which are separately classified. Overnight lodging facilities are assigned to Code 9052; food service operations are assigned to code 9058; store operations involving the collection, sorting and sale of donated articles are assigned to Code 8017; food pantry operations are assigned to code 8006; in-office counseling operations are assigned to Code 8832; religious services or classroom teaching of academic subjects or daily living skills are assigned to Code 8868; and drivers who pick-up and deliver donated items or provide transportation for clients or staff are assigned to Code 7380.

Janitorial operations and repairs and maintenance of the insured's building and grounds are assigned to Code 9015.

8868 CHURCH: PROFESSIONAL EMPLOYEES; COLLEGE: PROFESSIONAL EMPLOYEES; DAY NURSERIES: PROFESSIONAL EMPLOYEES; SAFETY PATROL OFFICERS; SCHOOL: PROFESSIONAL EMPLOYEES

Includes clergy, assistants, musicians and choir members.

Code 8868 applies to the professional employees of schools including colleges and universities, and churches. This includes teachers, sport coaches, guidance counselors, administrators, professors, aides, teaching assistants, clergy, assistants, musicians, choir members, etc.

Schools may teach any number or kind of subjects and the teachers, etc. are still assigned to Code 8868. However, risks that are engaged in the teaching and practice of martial arts and physical exercise activities are assigned to Code 9063 – Health or Exercise Institute. Stores which provide instruction in the use of the products they sell will have the instruction included in the store class as they are not schools and the purpose of the instruction is to sell their products. The exception to this rule is that stores which provide music lessons may have the teachers assigned to Code 8868.

For religious organizations, it is the conducting of religious services which is the operation assigned to Code 8868. Such services include regular worship services, funerals, weddings, religious school classes, youth activities, etc. Other operations are separately classified. These other operations may include janitorial operations and

repair or maintenance of the insured's building and grounds which are assigned to Code 9015, transportation service which are assigned to Code 7380, vehicle maintenance or repair services which are assigned to Code 8395, food service operations which are assigned to Code 9058 and other not specifically classified operations which are assigned to Code 9101.

Schools may also have other operations which are not specifically classified which are also assigned to Code 9101. Otherwise, classified operations include food service operations (Code 9058), book stores (Code 8017), transportation services (Code 7380), vehicle maintenance and repair (Code 8395) janitorial operations and repair and maintenance of the insured's building and grounds (Code 9015), and clinics or first aid stations (Code 8832).

8869 CHILD CARE CENTER

Children are cared for on a temporary basis such as while the parents work or have other activities that require care for the children. While child care services are normally provided during daytime hours, some centers are open 24 hours a day. Such services are still assigned to Code 8869, provided that particular children are there for only a portion of the time. Children may sleep there, but they do not live there. Facilities which provide care for children such that the children live at the facility are assigned to Code 8833 – Children's Home. Facilities which provide day care for handicapped or older adults are assigned to Code 9063. This code does not apply to schools. Food preparation, transportation and janitorial operations are to be separately rated.

8901 TELEPHONE, TELEGRAPH OR CABLE TELEVISION COMPANY: OFFICE OR EXCHANGE EMPLOYEES

Code 8901 applies to employees of telephone, telegraph or cable television companies who wait on customers to take payments (cashiers), process requests for service, or other such activities and to those who maintain or operate telecommunications equipment located inside the exchange. It does not include clerical office employees who are assigned to Code 8810. It also does not include those engaged in the production of television programs as that operation is assigned to Code 7610. Other operations of such companies are assigned to Code 7600 or to other specifically identified classifications such as Code 9015.

COMPENSATION ADVISORY ORGANIZATION OF MICHIGAN
MICHIGAN WORKERS' COMPENSATION PLACEMENT FACILITY

9015 AMUSEMENT DEVICE OPERATOR: CARNIVAL OR CIRCUS – TRAVELING OR STATIONARY; AMUSEMENT PART OR EXHIBITION OPERATION; ATHLETIC TEAM OR PARK: CONTACT OR NON-CONTACT SPORTS AND OPERATION; BANKS AND TRUST COMPANIES: EMPLOYEES ENGAGED IN CARE, CUSTODY OR MAINTENANCE; BATH HOUSE – BEACH; BRIDGE OR VEHICULAR TUNNEL OPERATION; BOY AND GIRL SCOUT COUNCILS: CAMP OPERATIONS; CAMP OPERATION – NOC; CARPET, RUG OR UPHOLSTERY CLEANING: COMMERCIAL OR RESIDENTIAL: AT CUSTOMER'S PREMISES; CAVES OR CAVERNS: OPERATION FOR EXHIBITION PURPOSES; CHIMNEY CLEANING – RESIDENTIAL; CLUBS: SHOOTING; CONCESSIONS: BOATS IN PARKS; CONDOMINIUMS OR COOPERATIVES: ALL EMPLOYEES ENGAGED IN CARE, CUSTODY AND MAINTENANCE OF PREMISES; DANCE HALL; DOG SHOW: OPERATION BY OWNER OR LESSEE; EXTERMINATOR; FIREWORKS EXHIBITION; FLOOR WAXING OR POLISHING; HORSE SHOW: OPERATION BY OWNER OR LESSEE; HOUSING AUTHORITY; JANITORIAL OPERATIONS AND CUSTODIAL CARE; MOBILE HOME: WINDSTORM TIE-DOWN INSTALLATION: BY TRAILER PARK OPERATOR; PARK – NOC; RACE TRACK OPERATION: HORSE, DOG OR AUTO: OTHER EMPLOYEES INCLUDING STARTERS AND THEIR ASSISTANTS; RECREATIONAL FACILITIES OR AMUSEMENT DEVICES: ARCHERY RANGES, BALL OR DART THROWING AT TARGETS, BASEBALL BATTING RANGES OR CAGES, GOLF COURSES – MINATURE, GOLF DRIVING RANGES, KIDDIE RIDES AT PERMANENT LOCATIONS, SHOOTING GALLERIES, TENNIS COURTS – PUBLIC, PONY RIDES, SKATING RINK OPERATION, SKI TOWS, SWIMMING POOLS – PUBLIC; RECREATIONAL VEHICLE; CAMPGROUND OR PARK; REFRIGERATOR CARS – PRE-ICING; TRAILER PARKS OR CAMPS; WINDOW CLEANING

Applies to janitorial operations consisting of care, custody, maintenance or repair of premises or facilities, whether performed as a contract service to others or by employees of an employer who leases space to others within a building or by an employer who occupies the building or premises. Includes security personnel employed by the building owner or occupant. Contract security services are to be separately rated as Code 7720. Painting or building repair shall be separately classified if performed at a location where the insured does not perform janitorial operations. Does not apply to maintenance or repair of machinery.

The maintenance and repair of a building operated on behalf of the owner by a real estate managing agent, when performed by regular or temporary employees of the real estate managing agent or uninsured subcontractors, shall be assigned to Code 9015 – Janitorial Operations and Custodial Care. New construction or erection or demolition work, whether performed by regular or temporary employees or uninsured subcontractors shall be assigned to the appropriate construction or erection classification.

Includes parks, fairgrounds, zoos, amusement parks, exhibition halls, etc. and applies to ticket sellers and ticket takers at such locations. Includes the operations of merry-go-rounds, swings, roller coasters and similar amusement devices at fixed locations. Also includes buildings, grounds, and equipment maintenance and repair. Concession or souvenir stands, food service operations, entertainers and parking operations are among the operations which are to be separately rated.

The entire remuneration of players, coaches, managers, or umpires including all players on salary list of insured, whether regularly played or not, shall be included in computing premium, subject, however, to a minimum of $500 per employee per season and a maximum equal to the maximum amount listed on the miscellaneous values page of the Basic Manual for Executive Officers, Active Members of an LLC, athletic teams and traveling carnivals. Payroll limitation does not apply to employees other than players, coaches, managers or umpires; however, the remuneration of employees assigned to "Amusement Device Operation, Carnival or Circus – Traveling" shall be subject to a minimum of $500 per employee per year and a maximum equal to the maximum amount listed on the miscellaneous values page of the Basic Manual for Executive Officers, Active Members of an LLC, athletic teams and traveling carnivals.

Includes termite control. Carpentry repair to be separately rated.

For Bridge or Vehicular Tunnel Operations: Includes all employees on approaches. Structural alterations or repairs to be separately rated.

Code 9015 applies to a wide range of insured's where the major factor is the operation of facility itself. It applies to janitorial operations which are general cleaning operations such as washing and waxing floors, vacuuming, dusting, emptying wastebaskets, washing windows, etc. whether done by cleaning services or employees of the insured. It also applies to repair and maintenance of buildings and grounds of the insured, security personnel, and persons have custody or control of buildings such as apartment managers and security/information desk personnel. Persons directing traffic, collecting

fees or otherwise engaged in the operation of parking lots or garages are assigned to Code 8392. Security personnel supplied by outside security firms are assigned to Code 7720. Code 9015 does not apply to industrial cleaning operations such as the cleaning of machinery or the cleaning of factory floors or walls or the cleaning of paint booths, etc. Those operations are assigned to Code 3724, when done by an outside service and to the appropriate manufacturing classification when done by employees of the manufacturer.

9040 ASYLUM; HOSPITAL; SANITARIUM

This classification applies only to risks that qualify as hospitals under the state statutes controlling the licensing of hospitals. A risk cannot qualify for Code 8833 and/or Code 9040 unless such license is in force. Nursing or convalescent homes and country medical care facilities are to be separately rated as Code 8829. This classification is also assigned to employees of temporary employment services supplying temporary help to hospitals.

Code 9040 applies to the not otherwise specifically classified operations of hospitals, asylums, sanitariums and children's homes. These operations may include laundries, central supply departments, and other miscellaneous operations not included in Code 8833 or separately classified as, for example, food service operations which are classified as Code 9058. Code 9040 does specifically apply to the cleaning of patient rooms and the changing of linens when those operations are not done by aides who also care for the patient.

9052 DUDE RANCHES; HOTEL, MOTEL, TOURIST COURT OR CABIN

Code 9052 is applied to insureds engaged in the operation of hotels, motels, tourist courts or cabins. The operation of dude ranches and rooming or boarding houses also falls within the scope of this classification.

Code 9058 is applicable to employees engaged in food preparation and dining service, but it does not extend to those employees providing room service which is part of Code 9052. Those employees providing room service shall be assigned in accordance with the rule on division of a single employee's payroll.

Employees of concessionaires or independent contractors operating on the premises of the hotel are to be separately rated. Any employees working in both the hotel and

restaurant operations, such as bellhops engaged in room service shall be subject to the division of a single employee's payroll rule.

Code 9052 includes employees such as desk clerks, maids, housemen, etc.

Janitorial operations consisting of building and grounds maintenance, security and janitorial persons cleaning common areas are assigned to Code 9015. Employees engaged in cleaning rooms and changing linens are to be assigned to Code 9052. Gift shops are assigned to Code 8017. Bars and restaurants are assigned to Code 9058.

9053 ADULT FOSTER CARE FACILITY; ASSISTED LIVING FACILITY; AND HOME FOR THE AGED.

Code 9053 is applicable to enterprises which are operated under state license which identifies the holder as a "Home for the Aged", "Adult Foster Care Facility" or "Assisted Living Facility". Enterprises licensed as "Nursing or Convalescent Homes" are assigned to Code 8829. Code 9058 is used for food preparation. Janitorial operations, building and grounds maintenance, security, etc. are classified 9015.

9058 BANKS OR TRUST COMPANIES: CAFETERIA; BEER GARDEN, PARLOR OR TAVERN; CATERER; FOOD SERVICE OPERATIONS; RESTAURANT – NOC

Contemplates employees engaged in food service or beverage operations only, such as, but not limited to, waiters, waitresses and their assistants, cooks, kitchen help, bartenders, cashiers, restaurant mangers, etc.

Applicable to such operations when conducted for benefit of an employer's employees or when conducted as part of the operations of hospitals, nursing homes, homes for the aged, hotels, motels, schools, colleges, clubs, logging and lumbering or mining camps. Also applicable to restaurants and all other Food Service Operations.

Code 9058 applies to all types of food service operations. This classification would include school cafeterias, hospital food service operations, catering services, bars, lounges and every style of restaurant (from fast food to dine dining). Basically, the operations include preparing and cooking of food items, serving the food items, and cleaning of dishes, cooking apparatus, serving surfaces, etc. Operations may also include the preparation and serving of various drinks.

Concession operations which sell food items but which do no cooking other than perhaps to prepare hot dogs are not included in Code 9058, but are assigned to Code 8017.

Janitorial operations and maintenance and repair of the insured's building and grounds are assigned to Code 9015.

9060 CLUBS: COUNTRY, GOLF, FISHING OR YACHT; TENNIS, RACQUETBALL OR HANDBALL – OUTDOOR

The actual remuneration of all caddies shall be included with the payroll of the regular club employees in computing the premium for the risk. If the actual remuneration is not available, the payroll for caddies shall be taken at $40.00 per club member per season subject to a maximum of three hundred members per course of eighteen holes which limit shall be adjusted, pro rata, for larger or smaller courses; provided, however, that if the club is open to the public; one hundred fifty members per course of eighteen holes shall constitute the minimum number of club members, which limit shall be adjusted, pro rata, for larger or small courses for the purpose of applying this rule.

Code 9060 applies to the operation of clubs which are country, golf, fishing, yacht, or outdoor tennis, racquetball, or handball clubs. The classification applies to the operation of the facility, both indoor and outdoors, except that is does not include food service operations (Code 9058) or janitorial operations (Code 9015). The maintenance of the golf course, golf carts and other athletic facilities are included in Code 9060.

Clerical office employees are assigned to Code 8810.

9061 CLUBS – NOC; FRATERNITY OR SORORITY HOUSES

Code 9061 applies to the operation of clubs which are not otherwise classified. It does not include clerical office employees who are assigned to Code 8810, providing they meet the requirements of that classification. Food service operations are assigned to Code 9058 and janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015. These clubs may provide lodging for the members in addition to other services. The lodging operation is included in Code 9061.

9063 BATH – NOC; CLUBS: HEALTH; EXERCISE OR HEALTH INSTITUTE; YMCA, WYCA, YMHA AND YWHA INSTITUTION; GYMNASIUMS AND HEALTH CLUBS

Code 9063 applies to the operation of health or exercise clubs or institutes, YMCA's YWCA's, WMHA's, YWHA's, gyms, baths and senior citizen centers as well as to adult day care operations. Such facilities may provide classes or instruction in various subjects; recreation, social and educational programs; and instruction and activities such as swimming, sports clinics, self-defense or martial arts, various table or board games, dance, arts and crafts, and cultural, vocational, or educational courses. Some of these facilities such as the Y's may provide lodging also. All of these activities are included in Code 9063. Food service operations are assigned to Code 9058, while janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015. Transportation services are assigned to Code 7380 and any vehicle maintenance is assigned to Code 8395. Camp operations, other than day camps, are assigned to Code 9015.

9065 CLUBS: TENNIS, RACQUETBALL AND HANDBALL – INDOOR

Excludes health clubs, exercise clubs and swimming pool operations.

Code 9065 applies to the operation of indoor tennis, racquetball and handball clubs. It applies only to those facilities which provide indoor courts for these sports only and does not include any outdoor facilities. Food service operations are assigned to Code 9058.

Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

9093 BILLIARD HALL; BOWLING LANE

Include bowling lanes with billiard halls.

Code 9093 applies to the operation of billiard or pool halls and bowling alleys.

The operations include counter personnel who rent shoes, take money, give out score sheets and pencils, designate lanes or tables, activate lanes, etc. Instructors may be provided to teach beginner players the fundamentals. Employees may repair the equipment, keep tables in repair, clean balls and do other similar things. Food service

operations are assigned to Code 9058, child care services are assigned to Code 8869, and janitorial operations and repair or maintenance of the insured's buildings and ground are assigned to Code 9015.

9101 CHURCH; COLLEGES; PUBLIC LIBRARY OR MUSEUM; SCHOOL

Including trade or vocational schools.

Code 9101 applies to the employees of the above listed facilities who are not included in the operations which are otherwise specifically classified if there are any such employees.

9102 LAWN MAINTENANCE

This code applies to services who do lawn moving and lawn maintenance. Excavation, lawn construction, lawn irrigation system installation/repair, tree pruning and tree spraying to be separately rated. Incidental lawn spraying may be done under this code. A risk doing lawn spraying exclusively will use Code 0005. If an insured assigned to Code 9102 performs snow plowing in the winter months, snow plowing is to be separately rated as Code 9402.

9154 THEATER: DRIVE-IN OR NOC

Includes drive-in theaters. Includes managers, stage hands, box office employees, ushers or motion picture operators.

Code 9154 applies to the operations involved in the operations of theaters, whether motion picture or live performances. It includes those employees mentioned above as well as employees involved in the maintenance or repair of equipment and the making of stage sets. Concession stands are assigned to Code 8017. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

9156 ENTERTAINERS, PLAYERS OR MUSICIANS

Code 9156 applies to actors, players, entertainers and musicians who provide various types of entertainment at all kinds of locations. It does not apply to radio, television or motion production personnel employed directly by the station or production company as they are included in Code 7610. Please note that "players" does not refer to sports players, but rather to players in plays or other entertainments who are supporting personnel and not the main actors.

Entertainers, players or musicians may be individuals or may be members of groups such as opera or dance companies, orchestras, bands, or other musical groups or members of theater companies.

9220 CEMETERY OPERATIONS OR REMOVAL

Includes removal operations which involve opening grave, removing and re-interring remains.

Code 9220 applies to the operations involved in the operation of a cemetery. It will include digging graves, interring remains, landscape operations and day-to-day maintenance operations including lawn mowing, snow removal, etc. It also includes the operations involved in moving a cemetery or individual graves to another location. It includes the operation of a mausoleum but does not include crematory operations which are assigned to code 9620. Code 9220 includes the maintenance of equipment, grounds and buildings at the cemetery location.

9402 BEACH CLEANING; CESSPOOL CLEANING; SEWER CLEANING; SNOW REMOVAL; STREET CLEANING; WATER WELL CLEANING – CISTERN STYLE; SEWER OR WATER MAIN INSPECTION-PHOTOGRAPHIC METHOD

Cleaning from inside building or from building connections only to be separately rated as Code 5183.

Applies to clearing snow from streets, roads or parking lots.

Code 9402 applies to the operations involved in cleaning streets or roads including snow plowing and salting operations, cleaning beaches, water wells, cesspools or septic tanks, and sewers. It also includes other cleaning operations where waste liquid is pumped into tank trucks or disposal. Operations may be done mechanically or by

manual methods and may involve the use of vacuum trucks which pump the waste into a collection tank on the truck. Some sewer cleaning insureds also perform sewer inspection and crack sealing operations using a remote control method by which a grouting unit is fed into a sewer pipe and positioned at the point of seepage after the cracks first have been located by means of a closed circuit television inspection camera. The grouting unit's expandable diaphragm is then inflated to seal off the crack. These inspection and sealing operations properly fall within the scope of Code 9042. Code 9402 includes repair or maintenance of the cleaning equipment, except that maintenance or repair of over-the-road vehicles is assigned to Code 8395. For example, the repair of the collection tank or the pump would be included in Code 9402, but brake repair or oil changes on the truck are assigned to Code 8395.

Janitorial operations at the insured's location and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

9403 ASHES, GARBAGE OR REFUSE COLLECTION; MANURE DEALERS

Includes collecting in containers.

Code 9403 applies to the collection of ashes, garbage, or refuse by private or public entities. There is no distinction as to the types of garbage or refuse collected or as to whether it is commercial, industrial or residential or as to the type of collection service provided (i.e., emptying cans or drums manually, tossing plastic trash bags into trucks, or removing filled containers and leaving empty containers). Garbage may be transported to waste reduction or incinerator plants, rendering or fertilizer plants or dumps. It is the helpers or dumpers and loaders who are assigned to Code 9403. The drivers of the over-the-road collection vehicles are assigned to Code 7213.

9410 MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEES – NOC

When the employer elects *Waiver of Coordination of Benefits for Volunteer Civil Defense Workers*, use Code 7979. Refer to footnotes under Firefights, Safety Patrol Officers and Ambulance Service Company for the appropriate codes to use for those volunteers when this provision is elected.

Includes inspection of the Board of Health, electrical inspectors, building inspectors and similar governmental workers such as Mine inspectors, Tax Assessors and Welfare workers.

Major governmental operation which are assigned to codes other than 9410 follow:

7720	Attendants – Juvenile home
8820	Attorney
7380	Bookmobile driver
8810	City Manager
7720	Court officer
8832	Doctors – health department
8831	Dog catchers
8601	Engineers (not in charge of actual work)
7704 or	Firefighters
7904	(waiver of coordination of benefits-volunteers)
9403	Garage collectors
7213	Drivers
1438	Garbage works
9015	Janitors
8810	Judge
4511	Laboratory work
8810	Mayor & Commissioners
8395	Municipal garage
7720	Police officers
7720	Probation officers
9015	Recreation dept.
8810	School Board
7580	Sewage Treatment
6306	Sewer construction crew
5509	Snow removal
5509	Street cleaning
5506	Street construction crew
5509	Street dept. laborers – street cleaning
8835	Visiting nurses
7520	Waterworks operation

Code 9410 applies to employees of governmental entities for which no separate specific classification exists. It is restricted to employees of such entities although it is very rarely assigned to private employers who are operating under contract to provide a specific service to the governmental entity where there is no other classification to apply to the operation.

COMPENSATION ADVISORY ORGANIZATION OF MICHIGAN
MICHIGAN WORKERS' COMPENSATION PLACEMENT FACILITY

9501 ADVERTISING DISPLAY SERVICE: INSTALLATION OR REMOVAL OF ADVERTISING CARDS IN OR ON VEHICLES; BUILDING OR ROOFING PAPER OR FELT PREPARATION; FABRIC COATING OR IMPREGNATION – NOC; LEATHER MANUFACTURING: IMITATION; LINOLEUM MFG; OIL CLOTH MFG; PAINTING: AUTOMOBILE, BUS, TRUCK, TRAILER OR CARRIAGE BODIES, SHOP ONLY; SIGN PAINTING OR LETTERING: INSIDE OF BUILDINGS

Code 9501 applies to the operations involved in all kinds of shop painting situations. It applies to spray painting, brush painting, electrostatic painting, powder coating, dipping and coating processes as well as any other kind of painting done in the insured's shop. It also applies to the processes involved in coating or impregnating fabric and the making of linoleum or oil cloth. It also applies to the operations of insureds who do sign painting or lettering on the insides of buildings at their customers' locations and to the operations of insureds who offer advertising display services involving the installation or removal of advertising cards (signs) in or on vehicles.

The operations include preparation of the paint-receiving surface, which may involve degreasing, sanding or wire brushing, application of paint, and drying in ovens or in the air. Parts to be painted may be loaded on racks or in bins, painted, dried, and then unloaded and packed into boxes. The loading and unloading of the racks or bins is specifically included in the classification. Code 9501 applies to the painting of items manufactured by the insured as well as to painting items received from others.

Code 9501 also applies to the operations involved in the shop cleaning of parts or other items for others by washing. It also applies to the operations involved in coating parts with oil or other similar protective coatings. Code 9501 also applies to phosphate coating and other coating operations which do not involve an electrical current in solutions. Operations which do involve an electrical current in the solution or which involve a chemical reaction to deposit the coating are assigned to code 3372.

Sign lettering operations may involve painting with brushes or air brushes, use of computer generated vinyl letters, or use of other types of letters. All of these operations are included in Code 9501. However, operations which involve printing of signs are assigned to Code 4299.
Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015. Repair or maintenance of the equipment or machinery used in the painting operations is assigned to Code 9501. Code 9501 also includes packaging, shipping and receiving, material handling, storage of raw materials and finished products, inspections and packaging operations.

9519 AIR CONDITIONING SYSTEMS: PORTABLE: INSTALLATION, SERVICE OR REPAIR; HOUSEHOLD APPLIANCES INSTALLATION, SERVICE OR REPAIR; RADIO OR TELEVISION SET INSTALLATION, SERVICE OR REPAIR; REFRIGERATOR, STOVE, WASHING MACHINE, OR DRYER SERVICE OR REPAIR; VACUUM CLEANER SERVICE OR REPAIR

Electrical wiring or the installation of gas lines to be separately rated.

Code 9519 applies to the operations of insured's who install, service or repair of electrical or gas household appliances, televisions, radios, stereos, VCR's, etc. The classification applies to both shop and outside employees who service or repair small or large household or domestic-type appliances such as toasters, mixers, irons, fans, deep fryers, clocks, vacuum cleaners, stoves, refrigerators, freezers, portable air conditioners, washing machines, dryers, televisions, radios, stereo equipment, etc. This classification also applies to the installation, service or repair of the same type of appliances in commercial locations. For example, the installation or repair of cooking stoves is assigned to Code 9519, regardless of whether the place of installation or repair is a home or a restaurant.

Code 9519 includes counter personnel, parts department, warehousing, and service, installation, and repair personnel.

9521 ADVERTISING DISPLAY SERVICE FOR STORES; DISPLAY – WINDOW – INSTALLATION; DRAPERIES OR CURTAINS: INSTALLATION IN PUBLIC BUILDINGS FROM FLOOR OR STEP LADDER; FLOOR LAYING OR COVERING INSTALLATION: LINOLEUM, ASPHALT, RUBBER OR COMPOSITION TILE; HOUSE FURNISHINGS INSTALLATION; INTERIOR DECORATORS: HOUSE FURNISHINGS INSTALLATION; SALESPERSONS – TRIMMING WINDOWS; UPHOLSTERING – AWAY FROM SHOP; WINDOW SHADE INSTALLATION; WINDOW TRIMMING

Includes the installation of carpet, linoleum, resilient tile, curtains, drapes, blinds, etc. and upholstering done at the customer's location. Also applicable to the installation of mirrors and bathtub or shower enclosures.

Code 9521 applies to the installation of normal house furnishings such as those listed above whether done in houses or commercial buildings or industrial locations.

However, if the installation of window coverings or other items requires the use of equipment other than a step ladder to reach the required height, Code 9521 does not apply as that operation is assigned to Code 5538. Code 9521 also applies to upholstering operations done at the customer's location.

Code 9521 is also applicable to the installation, maintenance, repair, removal or replacement of small signs within or on buildings when done from the floor or a step ladder, and the signs are of the exit, entrance, wall directory, restroom or directional variety.

Code 9521 also applies to the operations of an interior decorator who will direct or supervise the decorating process at the customer's location.

Operations conducted at the insured's location which include preparation of materials, storage of materials and equipment and maintenance of equipment are assigned to Code 9521. Where the insured is a store, the shop operations are assigned to the appropriate store location. However, the maintenance of installation equipment is assigned to Code 9521. Janitorial operations at the insured's location and maintenance and repair of the insured's building and grounds are assigned to Code 9015. Repair or maintenance of over-the-road vehicles is assigned to Code 8395.

9522 AUTOMOBILE, BUS, TRUCK OR TRAILER BODY: UPHOLSTERING; CASKET OR COFFIN UPHOLSTERING AND BURIAL GARMENT MFG; FURNITURE UPHOLSTERING

Upholstering done away from the shop to be separately classified as Code 9521.

Code 9522 applies to the operations involved in upholstering. Such operations include marking and cutting of materials such as fabrics, vinyl and leather; sewing materials together; using springs and padding materials to form the desired shapes; and attaching the upholstery to the product being made. The operations involved in upholstering caskets and making burial garments is similar to other upholstering operations although there is not usually as much padding or shaping done. The classification includes shipping and receiving, storage of raw materials and finished products, inspection, packaging operations, and repair or maintenance of equipment.

The manufacturing of slip covers or automobile seat covers is assigned to Code 2501 as is the manufacturing of mattresses and box springs. The manufacturing of furniture frames or casket bodies is assigned to the appropriate furniture manufacturing

classification. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

9529a CONCRETE OR CEMENT DISTRIBUTING TOWERS: INSTALLATION, REPAIR OR REMOVAL; CONSTRUCTION ELEVATOR OR HOD HOIST; INSTALLATION, REPAIR OR REMOVAL; SCAFFOLDS OR SIDEWALK BRIDGES; INSTALLATION, REPAIR OR REMOVAL

This code applies when such work is not performed by the construction contractor as an incidental part of the construction. It is rated on a per job basis as follows:

1. Suspend, swinging or outrigger scaffolds – assign rate of Code 9530.

2. Scaffolds built up from the ground – assign rate of Code 5057.

3. Sidewalk bridges not over one story in height – assign rate of Code 5403.

4. Concrete or cement distributing towers – assign rate of Code 5057.

Code 9529 applies to the operations of specialist contractors performing the above described operations. It is rated on a per job basis as described above. A single insured may have different rates which apply to different jobs within the same policy year.

A permanent yard where materials are stored or equipment is stored and maintained is assigned to Code 8227. Repair or maintenance of over-the-road vehicles is assigned to Code 8395. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

9530 BELL INSTALLATION: TOWER; BUILDING RAISING OR MOVING; RIGGING – NOC; UNDERPINNING BUILDINGS OR STRUCTURES

Code 9530 applies to the operations involved in moving, raising or underpinning buildings or structures as well as to the installation of bells in towers and rigging operations which are not otherwise classified. Rigging refers to the moving and hoisting of heavy articles from the ground to upper stories of buildings from the outside or vice versa by the use of cranes with long booms or block and tackle, chain, rope or wire cable. Code 9530 does not apply to employees of contractors engaged in construction projects, as 9530 is restricted to employers solely engaged in rigging services.

Code 9530 applies to the operations at the job site although it does not include operations involved in moving buildings from one site to another. If the driver of the vehicle which is engaged in moving the building has no other duties, he may be classified as Code 7380.

A permanent yard location where materials are stored and equipment is stored and maintained is assigned to Code 8227. Shop operations are separately classified. Janitorial operations at the insured's location and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

Entities that provide mobile crane services (machine and operator) are included in this classification. Crane rental only is code 8107.

9558 ADVERTISING COMPANY: OUTDOOR; BILL POSTING; SIGN ERECTION OR REPAIR: EMPLOYEES ENGAGED IN OUTSIDE OPERATIONS; SIGN PAINTING OR LETTERING: OUTSIDE OF BUILDINGS OR STRUCTURES

Code 9558 applies to the outside operations (those not done in the insured's shop) of companies who erect or repair signs. The operations include erection of signs, billboards, poster panels on buildings or in open spaces such as fields adjacent to highways, bill posting and repairs to those signed done at the signs' location. Erection and repair of permanently installed electrical signs is also included. The classification also includes sign painting or lettering done on the outside of buildings or structures.

The installation, maintenance, repair, removal or replacement of small signs on or within buildings such as exit signs, entrance signs, wall directories, restroom signs and directional signs is assigned to Code 9521. The installation of small metal signs such as speed limit signs, no parking signs, handicapped parking signs, etc. is assigned to Code 6400.

Maintenance or repair of sign installation equipment is assigned to Code 9558. However, repair or maintenance of over-the-road vehicles themselves is assigned to Code 8395.

9559 SIGN ERECTION OR REPAIR: EMPLOYEES ENGAGED IN SHOP OPERATIONS

Includes neon tube fabrication.

Code 9559 applies to the shop operations of sign erection or repair companies. These operations may include sign manufacture or repair, parts manufacture or repair, painting, fabrication of neon tubes for the signs, etc. as long as the insured also erects or repairs the signs. When the insured does not erect or repair signs, the manufacture or repair of the signs is assigned to the appropriate manufacturing classification depending on the type of sign manufactured or repaired. For example, an insured who manufactured wood signs would be assigned to Code 2802, while an insured who manufactured metal signs would be assigned to Code 3064.

Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015. Maintenance or repair of over-the-road vehicles is assigned to Code 8395.

9586 BARBER SHOP; BEAUTY PARLOR

Code 9586 applies to insureds which provide personal grooming services for both men and women involving hair, scalp, face and hands. The services include hair shampooing, dyeing, styling, cutting, shaping, straightening, setting, drying, permanent waving, wig or hairpiece fitting, facial massage, eyebrow tweezing, shaving, mustache and bead trimming, fingernail care and cosmetology. Indoor sun tanning operations when not done as part of a club or health or exercise institute are also assigned to Code 9586. Insured's who engaged in tattooing are also assigned to Code 9586. Massage operations are assigned to Code 9063. Beauty or barber schools are assigned to Code 8868 and Code 9101.

Code 9586 includes the barbers, beauticians, manicurists and other personnel who work on the clients, counter personnel, receptionists, etc. The operations include all of the different procedures which may be performed for the clients, laundry and cleaning of equipment. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

Code 9586 may also be used for beauty shops and barber shops maintained on the premises of nursing homes, homes for the aged and other similar facilities.

9620 CREMATORY OPERATIONS; FUNERAL DIRECTOR; UNDERTAKER

Applies to the operation of a funeral home.

Code 9620 encompasses the operations of funeral homes and crematories. These operations include embalming, preparation of the body for viewing, conducting visitation sessions, arranging for and providing the funeral and conveying the funeral party to the cemetery or crematory. Crematory operations involve the operation of the furnace used to reduce the body of the deceased to ashes which are then placed in a box or urn and returned to the family. The ashes may be buried in a cemetery, interred in a mausoleum or kept by the family. Employees who drive vehicles in connection with the funeral processions are part of Code 9620. However, employees who may operate hearses or ambulances in order to remove bodies from homes or hospitals to the funeral home and who have no other duties are to be assigned to Code 7380. Employees who operate ambulances as part of an ambulance service operated by the funeral home are to be assigned to Code 7380.

Cemetery or mausoleum to be separately rated as Code 9220.

Code 9620 includes storage operations and maintenance and repair to the insured's equipment except that maintenance or repairs to the insured's over-the-road vehicles is to be assigned to Code 8395. Janitorial operations and repair or maintenance of the insured's building and grounds are assigned to Code 9015. Organists, singers or other musicians employed by funeral homes are to be assigned to Code 9156.

9984 ATOMIC ENERGY: PROJECT WORK

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

9985 ATOMIC ENERGY: RADIATION EXPOSURE

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

EXCEPTION:
Where the radiation hazard involved arises from a reactor or is equivalent to the radiation hazard of a reactor, the rating provisions of Code 9984 will apply.