



Pennsylvania Compensation Rating Bureau

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September 20, 2016

PCRB CIRCULAR NO. 1667

To All Members of the PCRB:

Re: **MANUAL HOUSEKEEPING REVISIONS TO SECTIONS 1 AND 2
PCRB FILING NO. 278
APPROVED EFFECTIVE APRIL 1, 2017**

The Pennsylvania Insurance Commissioner has approved PCRB's filing regarding Manual housekeeping revisions to Sections 1 and 2. These revisions become effective for policies effective 12:01 a.m., April 1, 2017 or later. The housekeeping revisions are intended to make the Manual language clearer and less ambiguous. The revisions clarify existing classification procedures and update language defining certain classifications in order to align the verbiage used with that in other Manual provisions and/or to recognize ongoing technological or industrial changes. None of these Manual language changes will affect the loss costs for any Pennsylvania employer.

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

(1) Manual Revision to Section 2 - Retitled and Editorial Classification Change:

**Code 894: From - School for Disturbed (Or Delinquent) Children
To – Alternative School**

The retitling of Code 894 was prompted by a written request made by the representative for an educational facility classified to Code 894. The representative opined that the Code 894 classification title's use of "disturbed or delinquent" had a negative connotation and was not reflective of the compassionate nature of this type of facility. PCRB proposed retitling Code 894 to "Alternative School," which is defined as an educational setting designed to accommodate the educational and behavioral needs of children and adolescents that cannot be addressed in a traditional school environment. This would be reflective of the type of educational facility that Code 894 was created to classify. The Code 894 class description has also been updated to remove outdated or offensive terminology, to add an "Operations Also Included" segment and to delete the "Operations Not Included" segment.

(2) Manual Language Revisions to Section 1 – Clarification of Rule IV, Paragraph C.11 and Clarification of Rule XIV, Paragraph D.2

Rule IV, Paragraph C.11

This Rule, titled "Mercantile Businesses/Stores," currently states that the single applicable store or dealer classification shall be determined separately per location. The intention of this revision is to clarify this Rule by adding language delineating the methodology used to select that single applicable store or dealer classification. PCRB had previously placed such language in five selected mercantile classifications. Staff concluded that the appropriate placement of that language is in Rule IV, Section 1. Concurrent with the revision to Rule IV, Paragraph C.11, that language is deleted from the five selected mercantile classifications.

Rule XIV, Paragraph D.2

Rule XIV, Agricultural, Domestic Workers – Residences, Paragraph D.2, “Maintenance, Repair or Construction Operations” provides guidance on the classification applicable to maintenance, repair or construction operations depending upon who the employer may be. The intention of this revision is to clarify subparagraph 2.a. by substituting “personal residence” in place of “premises.” This will align 2.a. more closely with Rule XIV, C. “Name of Insured” that specifies only the resident owner, the estate of the owner or of a family member(s) of the same residence may be the named insured. Additionally, subparagraph 2.b is divided into four separate paragraphs to enhance readability.

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

Additions:

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

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

Revisions:

The Section 2 descriptions of seventeen classifications and fifteen Underwriting Guide entries spread over six classifications are revised.

Deletions:

Explanatory language and table of expected loss costs for the five “Employment Contractor – Temporary Staffing” classifications that were discontinued on December 1, 2010 are deleted.

Underwriting Guide – Nine Underwriting Guide entries spread across eight different classifications are deleted.

If there are any questions regarding this circular, please contact Dave Rawson, Technical Director, Classification & Field Operations, at (215) 320-4501, or at drawson@pcrb.com. Approved revisions to the Manual language are attached. The Basic Manual will be updated on PCRB’s website (www.pcrb.com) at a later date.

William V. Taylor
President

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

Proposed Effective April 1, 2017

INFORMATION PAGE remains unchanged.

PREFACE remains unchanged.

MEMBERSHIP remains unchanged.

SECTION 1 – Underwriting Rules through **SECTION 1 – Policy Preparation** remain unchanged.

SECTION 1 – UNDERWRITING RULES

Rule IV – CLASSIFICATIONS

C. 11. Mercantile Businesses/Stores

1. Where a store or dealer sells several types of merchandise, each of which may be subject to a different classification, such store or dealer shall be assigned on the basis of the principal category of merchandise sold. The term “principal” means more than 50 percent of the gross receipts. For mercantile businesses, such as stores or dealers, the single applicable store or dealer classification is determined separately for each location.

Rule XIV – AGRICULTURAL, DOMESTIC WORKERS - RESIDENCES

D. CLASSIFICATIONS

No change to Number 1

2. Maintenance, Repair Or Construction Operations

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

SECTION 1 – Final Earned Premium Determination through **SECTION 1 – Professional Employer Organizations** remain unchanged.

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SECTION 2 – DEFINITIONS

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

SECTION 2 – CLASSIFICATIONS

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

Applicable to plasticCode 227.

UNDERWRITING GUIDE

Artificial Marble Products Mfg.
Bag Mfg. - Plastic
Cable Mfg. - Insulated Electrical - Wire Drawing To
Be Separately Rated
Hose Mfg. - Plastic
Marble Products Mfg. – Artificial
Molding, Plastic - Of Any Product By Any Molding
Technique Other Than Injection Molding
Pipe Mfg. - Plastic
Plastic Articles Mfg., N.O.C.

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

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

UNDERWRITING GUIDE

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

Paper Finishing - By Paper Mill
Paper Mfg.
Paper Mill
Particle Board Mfg.
Photographic Film And Dry Plate Mfg.
Pipe Mfg., Fiber
Pulp (Paper) Mfg.
Roofing Paper Or Roofing Felt Mfg.
Sandpaper Mfg.

305 CARPENTRY SHOP, including Planing Mill

Includes but is for in this Manual.

OPERATIONS NOT INCLUDED:

No changes to Numbers 1 through 4

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UNDERWRITING GUIDE

Assembled Millwork Mfg.
Bark Peeling In Veneer Mill
Barrel Repair - Wood – By Specialist Contractor
Barrel Stock Mfg., No Sawmill Work
Basket Mfg. - Veneer
Box Or Box Shook Mfg.
Building Mfg., Portable - Wood
Carpentry Shop
Contract Packaging - Crating - In Shop
Crate Mfg. - Wood
Door Frame Or Sash Mfg. - Wood
Door Mfg. - Wood
Fence Mfg. - Wood, Shop Only
Flooring Mfg. - Wood
Furniture Stock Mfg. - Non-Turned - By Specialist Contractor
Hardwood Dimension And Flooring Mill, No Sawmill Operation
Keg Mfg. - Wood
Laminated Wood Building Beam And Column Mfg.
Last Block Mfg.
Millwork Plant
Modular Home Mfg.
Packaging, Contract - Crating - In Shop
Packing Case Mfg.
Pallet Mfg.
Panel Mfg. - Soft Wood Or Plywood

Planing Mill
Plywood Container Mfg.
Plywood Mfg., Including Veneer Mfg.
Porch Enclosure Mfg.
Prefabricated Building Mfg. - Wood, Shop Work
Railing Or Stair Mfg. - Wood
Sash Mfg. - Wood
Sash, Door Or Assembled Millwork Mfg.
Shingle Mfg. - Wood, Including In Shop Staining
Shingle Staining, In Shop, No Off-Premises Work
Shook Mfg.
Shuttle Mfg.
Silo Mfg. - Wood, Shop Only
Staircase Or Stair Mfg. - Wood
Stave Mfg. - Wood
Structural Members, Laminated Wood - Arches, Trusses, Timbers
Tank Building - Wood, Shop Only
Trellis Mfg. - Wood
Truss Mfg. - Wood
Veneer Container Mfg.
Veneer Mfg.
Wirebound Box And Crate Mfg.
Wood Floor Mfg.
Wooden Barrel Mfg.
Wooden Box Mfg., Except Cigar Boxes

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

Sheet metal shall or installation thereof.

UNDERWRITING GUIDE

Agate Or Enamel Ware Mfg.
Aluminum Ware Mfg. - From Sheet Aluminum
Automobile Parts Mfg., Miscellaneous Stamped Parts
Automobile Radiator Mfg.
Automobile Wheel Mfg.
Barrel Or Drum Mfg. - Metal
Barrel Or Drum Reconditioning Or Repairing - Metal
Bin Mfg. - Sheet Metal
Brass Products Mfg., N.O.C. - From Sheet Stock
Building Mfg., Portable - Metal, No Erection
Can Mfg., Seamed
Casing Mfg. - Sheet Metal
Chimney Flashing Mfg., No Installation Work
Cooking Utensil Mfg. - Steel Or Aluminum
Copper Products Mfg. - From Sheet Stock
Coppersmithing - Shop Only
Duct Fabrication - No Installation Work
Enamel Ware Mfg.
Flue Mfg., Stove Or Furnace - By Specialist Contractor
Hood Mfg., Range

Hotel Kitchen Equipment Mfg.
Household Cooking Utensil Mfg.
Machine Guard Mfg. - Sheet Metal
Metal Can Mfg., Seamed
Metal Shipping Barrels, Drums, Kegs Or Pails - Used, Dealer
Metal Spinnings Mfg.
Metal Stampings Mfg.
Metal, Sheet Goods Mfg., N.O.C.
Perforated Metal Mfg.
Radiator Mfg., Auto
Restaurant Kitchen Equipment Mfg.
Sheet Metal Products Fabrication, N.O.C., Shop Only
Sign Mfg. - Metal, Shop Only - No Erection
Silo Building - Metal, Shop Only
Steel Barrel Or Drum Mfg.
Steel Drum Or Barrel Dealer, Secondhand
Window Or Window Sash Mfg. - Metal Or Vinyl
Ventilator Mfg. - Sheet Metal
Wheelbarrow Mfg. - Metal

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

Sheet metal shallassigned to Code 327.

UNDERWRITING GUIDE

Air Conditioner Or Air Conditioner Equipment Mfg. - Home Window Unit Or Central Air, Commercial Or Industrial Aluminum Awning Mfg. Aluminum Venetian Blind Mfg. Appliance Mfg., Major Household Or For Commercial Establishments, Kitchen Or Laundry Awning Mfg. - Metal, No Erection Bedstead Mfg. - Metal Bookcase Mfg. - Metal Brass Bed Mfg. Cabinet Mfg. - Sheet Metal Chair Mfg. - Metal Clothes Dryer Mfg., Commercial Or Household Coffin Mfg. - Metal Door Mfg. - Metal File Cabinet Mfg. Fireproof Equipment Mfg. - Metal Freezer Mfg., Commercial Or Household Furniture Mfg. - Metal Garment Rack Mfg. - Metal Golf Club Mfg. - Metal	Ice Cream Cabinet Mfg. Incubator Mfg. - Metal Jalousie Or Jalousie Screen Mfg. - Metal Or Glass Ladder Mfg. - Metal Locker Mfg. - Metal Metal Furniture Mfg. Office Furniture Mfg. - Metal Oven Mfg. - Metal Industrial Drying Ovens Radiator Cabinet Or Shield Mfg. - Metal Refrigerator Mfg., Commercial Or Household Sheet Metal Aircraft Parts Mfg. Shelving Mfg. - Metal Showcase Mfg. - Metal Ski Mfg. - Metal Soda Fountain Mfg. Stove Mfg. - Sheet Metal, Commercial Or Household Tennis Racquet Mfg. - Metal Trash Compactor Mfg. Venetian Blind Mfg. - Aluminum Ventilation Equipment Mfg. Washing Machine Mfg., Commercial Or Household
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608 FLAT CEMENT WORK

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

OPERATIONS ALSO INCLUDED:

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

OPERATIONS NOT INCLUDED:

No Change to Numbers 1 through 9

651 CARPENTRY – COMMERCIAL Structures

OPERATIONS NOT INCLUDED:

No change to Number 1

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UNDERWRITING GUIDE

Aluminum Awning Erection - Commercial
Aluminum Siding Installation - Commercial
Aluminum Storm Sash Installation - Commercial
Asbestos - Encapsulation Or Removal (Not Pipe Insulation)
Boarding Up Of Abandoned Buildings (Including Those Designed For Dwelling Occupancy)
Bridge Building - Wood
Carpentry, N.O.C. Excluding Concrete Form Building
Cooling Tower Erection, Prefabricated – Wood
Door Installation – Commercial – All Types Except Overhead Doors
Fence Erection – Wood – Commercial Or Residential
General Construction - Commercial
Grandstand Or Bleacher, Erection By Contractor - Portable - Wood
Greenhouse Erection

Insulation (Asbestos) - Encapsulation Or Removal (Except Pipe Insulation)
Interior Stripping/Gutting Of Buildings
Jalousie Or Jalousie Screen - Metal Or Glass, Erection Of – Commercial
Lead Paint Removal (From Any Non-Pipe Surface) - By Contractor
Metal Storm Sash Installation - Commercial
Prefabricated Wooden Building And Structural Member Erection
Siding Installation (Aluminum, Vinyl Or Wood) - Commercial Structures
Silo Erection - Wood
Storm Window Or Storm Door, Installation - Wood Or Metal - Commercial
Tank Erection - Wooden
Vinyl Fence Installation – Commercial or Residential
Window Screen Or Screen Door Installation - Metal Or Wood - Commercial

655 IRON ERECTION

UNDERWRITING GUIDE

Bridge Building - Metal
Bridge Painting
Cell Tower Erection – Erection Of The Tower By Contractor
Cell Tower Erection – Antenna(s) Installation, Service And/Or Repair By Contractor
Chimney Cleaning - Industrial Smokestacks
Concrete, Pre-Stressed, Erection By Contractor
Corrosion Proofing Of Chemical Tanks
Fire Escape Installation By Contractor - Outside
Gas Holder Erection
Iron Erection
Iron Or Steel Erection, Structural
Metal Furring, By Contractor
Oil Field Tank Painting
Oil Rig Or Derrick Erecting And Dismantling

Painting Of: Bridges, Oil Field Tanks, Steel Structures Or Tanks Ski-Lift Erection
Smokestack Or Chimney Lining - Industrial
Steel Erection, N.O.C.
Steel Frame Structure Erection
Steel Structures Painting
Steel Tank Erector
Steel Tower Erection For Cross-Country Electric Or Telephone Lines
Swimming Pool Installation - Iron Or Steel
Tank Erection - Steel
Tank Painting
Water Tank Painting
Welding - Structural Steel
Windmill Erection - Metal

666 PLATE and Wire GLASS INSTALLATION

OPERATIONS NOT INCLUDED:

No change to Number 1

UNDERWRITING GUIDE

Glass Installer, Except Automobile
Glazier, Away From Shop
Glazing

Mirror Installation
Plate Glass Installation
Wire Glass Installation

675 MACHINERY or EQUIPMENT ERECTION or REPAIR

Applies to the or hoisting systems.

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<p>Acetylene Gas Machine Installation Conveyor Or Conveyor Belt Installation Conveyor Oven Installation, Service Or Repair Crane Or Derrick Installation, Service Or Repair – Permanently-Sited Dismantling, Installation Or Service Or Repair Of Machinery Or Industrial Equipment, By Contractor Door Installation, Overhead - Wood Or Metal Electrical Apparatus, Machinery Or Motor Installation Or Field Repair Elevator Erection, Service Or Repair Escalator Installation, Service Or Repair Gasoline Station Equipment Installation (Including Excavation) Or Repair Hoist Installation, Service Or Repair – Permanently-Sited Industrial Crane Installation, Service Or Repair – Permanently-Sited Installation Of Hod Hoists Installation Or Dismantling Of Machinery And Industrial Equipment, By Contractor Laundry Equipment Installation, Service Or Repair - Industrial</p>	<p>Machine Belting Installation Or Repair Machinery Erection Service Or Repair Machinery Or Industrial Equipment Installation, Service Or Repair Or Dismantling, By Contractor Millwrighting Monorail System Installation (Except For Public Transportation) Oven (Conveyor) Installation, Service Or Repair Overhead Door Installation Pipefitting, Installation Of Apparatus Or Machinery Outside Of Buildings Pump Installation, Service Stations Pump, Air And Gas Compressor, And Pumping Equipment - Installation, Service Or Repair Safe Installation Scaffold Sale, Rental Or Erection, By Specialist Contractor Scale Installation Or Adjustment, Platform Or Beam Type Tank Installation, Gas Stations Textile Machinery Installation, Service Or Repair</p>
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759 CABLE TELEVISION OPERATIONS

Applicable to FCC.....to subscribing customers.

OPERATIONS ALSO INCLUDED:

No Change to Number 1

OPERATIONS NOT INCLUDED:

1. Assign Code 936 to separately staffing broadcasting studios and/or separate crews engaged in the presentation and/or filming of news and events.
2. Separately classify contractors.....as follows:
 No Changes to a or b.
 c. Assign Code 660 to payroll developed in the hooking up or servicing a customer (including installing or replacing the lateral line) from the pole to the customer's building and/or running cable in the customer's building).
3. Assign Code 757 to a business principally engaged in providing telephone services.

801 STABLE, Livestock commission merchant or stockyard not associated with slaughterhouses

UNDERWRITING GUIDE

<p>Auctioneer, Livestock Boarding Stable Breeding Farm - Horse Carriage Tours Or Taxis (Horse Driven) Cattle Auctioneer Cattle Dealer Farrier (Horse Shoeing By Specialist Contractor) Horse Breeding Farm Or Boarding/Training Stable Horse Driven Carriage Tours Or Taxis Horse Shoeing By Specialist Contractor</p>	<p>Jockey - Employed By A Horse Breeding Farm Or Boarding/Training Stable Livestock Commission Merchant Livestock Dealer Racing Stable Riding Academy Sales Stable Stable Stockyard Therapeutic Riding Center</p>
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855 LUMBER and/or BUILDING MATERIAL DEALER

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

OPERATIONS ALSO INCLUDED:

- No Change to Numbers 1 or 2.
- 3. The sale and mounting of door hardware onto a door by a door distributor.
- No Change to Numbers 4 or 5.

OPERATIONS NOT INCLUDED:

No Change to Numbers 1 through 3.

UNDERWRITING GUIDE

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

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

OPERATIONS ALSO INCLUDED:

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

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894 ALTERNATIVE SCHOOL – all employees including office

Applicable to employers operating educational facilities for youth who cannot learn effectively in or who have been removed from the standard school setting. The students may be referred by school districts, youth services or other agencies because of intellectual and/or developmental disability or behavior problems (e. g., truancy, drug or alcohol abuse and/or violent or destructive behavior). The facility may be a day school or a boarding school.

Also applicable to employers who operate educational facilities for court adjudicated youth. An educational facility for court adjudicated youth is operated in a guarded environment with strict disciplinary rules. Attendance in such facility may be court mandated in lieu of a prison sentence.

Further included are employers who operate educational facilities for children diagnosed with an intellectual and/or developmental disability or psychological and behavior issues.

The academic curriculumhigh school diploma.

OPERATIONS ALSO INCLUDED:

1. Student dormitories and/or residential facilities operated at the same or contiguous location.

UNDERWRITING GUIDE

- Alternative School
- School For Court-Adjudicated Youths
- School For Children With Intellectual or Developmental Disability

907 FRUIT OR VEGETABLE DEALER – Wholesale

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

OPERATIONS NOT INCLUDED:

- No change to Numbers 1 or 2.

911 GROCERY – Wholesale

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

OPERATIONS NOT INCLUDED:

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

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917 GROCERY STORE – Retail.

Applicable to businesses.....defined below.

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

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

OPERATIONS ALSO INCLUDED:

No Change to Numbers 1 or 2

OPERATIONS NOT INCLUDED:

No Change to Numbers 1 or 2

919 FLORIST STORE – Retail or Wholesale

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

OPERATIONS NOT INCLUDED:

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

921 FURNITURE STORE – Wholesale

Applies to wholesale.....and related products.

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922 FURNITURE STORE – Retail – All Employees Except Office

Applies to a retail.....table sales – Retail.

923 PACKAGING – CONTRACT – NON-CRATING

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

OPERATIONS NOT INCLUDED:

1. Assign Code 305 to a specialist crating contractor or to payroll developed by separate staff in a physically separate department of a packaging contractor crating any type of merchandise for shipment.
2. Assign Code 813 to payroll developed by a contractor engaged in either crating or packaging of any type at customer locations.
3. Assign Code 4777 to payroll developed by a contractor packaging or repackaging explosives.

925 HARDWARE STORE – Retail

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

OPERATIONS ALSO INCLUDED:

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

OPERATIONS NOT INCLUDED:

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

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926 HARDWARE STORE – Wholesale

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

OPERATIONS NOT INCLUDED:

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

UNDERWRITING GUIDE

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

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

Please refer to the.....separate employee crew.

OPERATIONS NOT INCLUDED:

No Change

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UNDERWRITING GUIDE

Auto Parts Dealer - Wholesale
 Automobile Accessory Store
 Automobile Body Accessories Dealer
 Automobile Paint Dealer
 Automobile Parts Store

Automobile Paint Dealer
 Motor Vehicle Parts And Accessory Dealer
 Tire Dealer - Wholesale

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

OPERATIONS ALSO INCLUDED:

No change to Number 1

OPERATIONS NOT INCLUDED:

No change to Numbers 1 through 4

UNDERWRITING GUIDE

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

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

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

UNDERWRITING GUIDE

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

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

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

Applicable to academic..... and Schools.

OPERATIONS ALSO INCLUDED:

No change to Numbers 1 through 4

OPERATIONS NOT INCLUDED:

No change to Numbers 1 through 9

UNDERWRITING GUIDE

Academic Tutoring Service By Independent
Provider
Aircraft Trade School, Except Flying School
Charter School
College Or School, N.O.C.
Computer Training School
Cyber School
Dance Studio
English As A Second Language Courses By
Specialist Contractor
Foreign Language Courses By Specialist
Contractor

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

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

OPERATIONS ALSO INCLUDED:

No change to Numbers 1 or 2

OPERATIONS NOT INCLUDED:

No change to Numbers 1 through 6

UNDERWRITING GUIDE

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

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

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997 UNDERTAKERS

UNDERWRITING GUIDE

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

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

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

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

OPERATIONS NOT INCLUDED:

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

SECTION 2 – Underwriting Guide through **SECTION 6 – Merit Rating Plan** remain unchanged