



**THE WORKERS' COMPENSATION
RATING AND INSPECTION BUREAU**

September 29, 2006

CIRCULAR LETTER NO. 2033

To All Members and Subscribers of the Bureau:

**MASSACHUSETTS WORKERS' COMPENSATION VOLUNTARY MARKET
AND RESIDUAL MARKET POLICY PREMIUM ALGORITHMS**

The Division of Insurance has approved effective January 1, 2008, separate premium algorithms for Massachusetts workers' compensation policies written in the voluntary market and the residual market. Attached are copies of the revised Massachusetts Workers' Compensation and Employers Liability Insurance Manual and Massachusetts Workers' Compensation Statistical Plan pages that were approved by the Division of Insurance.

The algorithms were developed to provide insurance companies with the necessary detail required to calculate guaranteed cost workers' compensation premiums. The approval of these workers' compensation premium algorithms should result in the consistent calculation of workers' compensation premiums among all carriers in Massachusetts.

The premium algorithms are based on Bureau filed and approved rating programs. The repositioning of certain rating elements in the algorithm may differ from what is contained in the original Bureau filing of the rating program. Such is the case with small deductibles where the premium credit is now applied before the experience modification. In these instances, the repositioning of rating elements in the algorithm rules takes priority over the original filing.

Additionally, a number of independently filed rating elements are reflected in the Voluntary Market Premium Algorithm including:

- waiver of subrogation,
- scheduled rating,
- deviations, and
- credits for deductibles that apply to both Part I and Part II (traditionally large deductibles).

A carrier must file and get approval from the Massachusetts Division of Insurance before applying these independently filed rating elements in the voluntary market. The

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positioning of the independently filed rating elements is only advisory as the Massachusetts Division of Insurance may approve something different.

A thorough review of the Massachusetts Workers' Compensation & Employers Liability Insurance Manual (MA Manual), Experience Rating Plan Manual, and the Massachusetts Workers' Compensation Statistical Plan was conducted in order to identify manual page entries that were inconsistent or unclear when compared to approved rating program filings. As a result of this review, a number of manual page changes were recommended so that the above referenced manuals and the approved premium algorithms are consistent. The following premium elements were repositioned as a result of the review process:

- Loss Constant – moved outside of standard premium
- MA Benefits Deductible Program and MA Benefits Claim & Aggregate Deductible Program – moved inside of standard premium
- Short Rate Penalty - moved outside of standard premium

Also, because of the number of pages within the MA Manual that were being revised as a result of the approval of the algorithms the Bureau took this opportunity to eliminate the current two column format of the MA Manual. The MA Manual is now primarily accessed through the Bureau's website, and the two column format was not conducive to viewing the manual pages electronically. As such, we are introducing a new single column format for the MA Manual to allow for a more user friendly display of this manual on the Bureau's website.

It should be noted that the Bureau requested and received approval of an effective date of January 1, 2008 in order to allow sufficient time for companies to implement any required system changes that may come about as a result of the approval of these premium algorithms. The WCRIB is aware that some of our member companies are currently undergoing system rewrites that include a review of their premium calculation procedures. The future effective date does not preclude a company from implementing any changes consistent with the approved premium algorithms, prior to the January 1, 2008 effective date.

The revised manual pages reflecting the changes necessitated by approval of the premium algorithms will be distributed in due course. The Internet-based versions of the affected MA Manuals, accessible at www.wcribma.org and www.ncci.com, will be updated soon.

DANIEL M. CROWLEY, CPCU
Vice President - Customer Services

Attachment



COMMONWEALTH OF MASSACHUSETTS
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DIVISION OF INSURANCE

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September 22, 2006

Daniel M. Crowley, CPCU
Vice President, Customer Services
The Workers' Compensation Rating and
Inspection Bureau of Massachusetts
101 Arch Street, 5th Floor
Boston, MA 02110

**RE: Changes to the Massachusetts Manual of Workers' Compensation and
Employers' Liability and to the Massachusetts Workers' Compensation
Statistical Plan Necessitated by the Development of Workers'
Compensation Premium Algorithms**

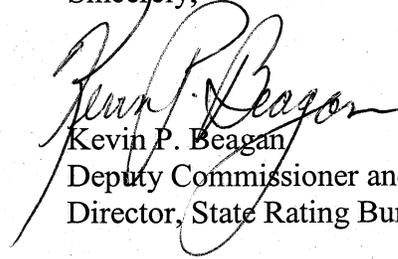
Dear Mr. Crowley:

I am writing to inform you of the Division's approval of your filing, originally dated July 7, 2006, and most recently revised by your email to Walter Horn of September 12, 2006, regarding the creation of premium algorithms for use in both the voluntary and residual markets, for writers of Massachusetts workers' compensation insurance. Such algorithms should help ensure that insurers and policyholders will be on level playing fields when they attempt either to sell or purchase workers' compensation coverage at particular prices. In addition, adherence to the algorithms can be expected to help insurers confirm that their reported premium data will be of ratemaking quality. This filing shall be effective January 1, 2008.

We appreciate the hard work the Bureau performed in attempting the very difficult job of producing voluntary and residual market algorithms that are

both self-consistent and clear. The Division looks forward to continuing to work with the Bureau to ensure that the data used to determine workers' compensation rates in Massachusetts will be of the highest possible quality.

Sincerely,



Kevin P. Beagan
Deputy Commissioner and
Director, State Rating Bureau



**THE WORKERS' COMPENSATION
RATING AND INSPECTION BUREAU**

September 12, 2006

Walter Horn, PhD
Massachusetts Division of Insurance
One South Station
Boston, Massachusetts 02110-2208

Re: **Premium Algorithm – Final Version**

Dear Walter:

Per our discussion, attached is a copy of the final version of the Massachusetts Workers' Compensation & Employers Liability Insurance Manual pages and Massachusetts Workers' Compensation Statistical Plan pages that were revised as a result of our filing premium algorithms for both the voluntary market and residual market. These pages incorporate all of the changes to our original July 7, 2006 premium algorithm filing that were requested by the State Rating Bureau.

The Bureau proposes an effective date of January 1, 2008 for the attached revised pages to the Massachusetts Workers' Compensation & Employers Liability Insurance Manual and Massachusetts Workers' Compensation Statistical Plan.

If you would like me to forward a copy of these attachments to anyone else at the State Rating Bureau or Division of Insurance, please let me know. Thank you for your attention to this matter.

Sincerely


Daniel M. Crowley, CPCU
Vice President Customer Services

cc:

Robert McCarthy, Vice President, Actuary

**MASSACHUSETTS
WORKERS COMPENSATION
AND EMPLOYERS LIABILITY
INSURANCE MANUAL**



**THE WORKERS' COMPENSATION
RATING AND INSPECTION BUREAU**

2008 EDITION

**THE WORKERS' COMPENSATION RATING AND INSPECTION BUREAU
OF MASSACHUSETTS**

101 Arch Street - 5th Floor, Boston, MA 02110

Original Printing

Effective January 1, 2008

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RULE I – GENERAL

A. WORKERS COMPENSATION

Workers compensation, as used in this manual with respect to Massachusetts, shall mean all obligations imposed upon the insurer by the provisions of The Workers Compensation Act (M.G.L. Chapter 152, as amended), including compensation, statutory medical aid, and loss from liability for damages on account of personal injuries sustained by any employee or employees of the insured under the provisions of Section 25 of said law.

B. STANDARD POLICY

Standard Policy means the Standard Provisions Workers Compensation and Employers Liability Insurance Policy and the Information Page filed by The Workers' Compensation Rating and Inspection Bureau of Massachusetts (MA Bureau), approved by the Commissioner of Insurance, and contained in The Forms Manual of Workers Compensation and Employers Liability Insurance (Policy and Endorsement Forms Manual) issued by the National Council on Compensation Insurance, Inc. (NCCI).

C. ENDORSEMENT FORMS

1. Definition

Endorsement forms mean standard and advisory endorsements contained in the Policy and Endorsement Forms Manual.

2. Standard Endorsements

A standard endorsement must be used in the form prescribed in that manual.

3. Advisory Endorsements

An advisory endorsement is subject to use as determined by the insurance carrier and the Commissioner of Insurance.

D. POLICY AND ENDORSEMENT FORMS MANUAL

Refer to the Policy and Endorsement Forms Manual for complete description of coverages and instructions on use of policy and endorsement forms.

E. APPLICATION OF MANUAL RULES

Rules apply separately to each policy, except as provided for by Rule VII - Premium Discount.

F. EFFECTIVE DATE

1. Manual

This manual applies only from the anniversary rating date which occurs on or after the effective date of this manual.

2. Changes

The effective date of a change in any rule, classification or rate is 12:01 A.M. on the date specified on the manual page. Any change will be issued on a reprinted page and will be designated *with highlighted, italicized text* and a reprint date and sequence number. Unless specified otherwise, each change applies only from the anniversary rating date which occurs on or after the effective date of the change.

G. ANNIVERSARY RATING DATE

1. Definition

The anniversary rating date is the effective month and day of the policy in effect and each annual anniversary thereafter unless a different date has been established by the MA Bureau or other licensed rating organization.

2. Rewritten Policies

If a policy is canceled and rewritten by the same or another carrier, all rules, classifications and rates of the rewriting carrier which were in effect as of the anniversary rating date shall apply to the rewritten policy until the next anniversary rating date, as established by the rating organization, has been reached. When necessary, use the Standard Anniversary Rating Date Endorsement (WC 00 04 02).

3. For Single Policy Risks

a. The rates effective on the normal anniversary rating date shall apply for the full term of:

- (1) the policy commencing on that date, or
- (2) any other policy commencing up to three months after that date.

For example, the rates effective 7-1-97 will apply to the policy effective 7-1-97 or to any policy with an effective date up to 10-1-97.

b. If a policy commences more than three months after the normal anniversary rating date, the following procedure shall apply:

- (1) The rates in effect as of the normal anniversary rating date shall apply to the new policy until the next normal anniversary rating date.
- (2) The rates in effect as of the next normal anniversary rating date shall apply to the new policy until the date the policy expires.
- (3) The rates in effect as of the new anniversary rating date shall apply annually thereafter as of the new normal anniversary rating date. This will be the date twelve months after the effective date of the new policy.

Example of 3.b. above:

Assume --
Rates effective.....7-1-97/98
New policy commences.....1-1-98/99

The 7-1-97 rates apply until 7-1-98.
The rates in effect as of 7-1-98 apply from 7-1-98 until 1-1-99.
The new normal anniversary rating date is 1-1-99.

4. For Multiple Policy Risks

If a risk is covered by two or more policies with varying effective dates, the following procedure shall apply:

- a. The rates in effect on the normal anniversary rating date shall apply until the next normal anniversary rating date. These rates shall apply to the portion of each policy falling within that twelve-month period, regardless of their effective and termination dates.
- b. The renewal rates shall apply to each policy as described in 4.a. above.

NOTE: The anniversary rating date is determined by the policy with the largest premium, unless otherwise established by the MA Bureau or other licensed rating organization.

Example of 4. above:

Assume --
 Rates effective 7-1-97/98
 Controlling Policy X effective..... 7-1-97/98
 Policy Y effective..... 10-1-97/98
 Policy Z effective 1-1-98/7-1-98

The 7-1-97 rates apply to Policy X for its full term;
 to Policy Y from 10-1-97 to 7-1-98;
 to Policy Z from 1-1-98 to its expiration 7-1-98.

New rates effective 7-1-98 will apply to the Policy X renewal for its full term;
 to Policy Y from 7-1-98 to 10-1-98, and to its renewal from 10-1-98 to 7-1-99;
 and to the Policy Z renewal from 7-1-98 to its expiration.

	7/1/97	7/1/98	7/1/99
Controlling Policy X	'97 Rates		'98 Rates
	10/1/97	10/1/98	
Policy Y	'97 Rates		'98 Rates
	1/1/98		
Policy Z	'97 Rates		'98 Rates

5. Long-Term Policies

For application of anniversary rating dates on policies issued for a term in excess of one year, refer to Rule III-C.

RULE II – EXPLANATION OF COVERAGES AND METHODS OF INSURING

A. PART ONE – WORKERS’ COMPENSATION INSURANCE

1. Description of Workers Compensation Coverage

Workers compensation insurance provides coverage for the statutory obligation of an employer to provide benefits for employees as required by:

- a. Workers compensation law or occupational disease law of Massachusetts or any state or territory of the United States, including the District of Columbia, and
- b. United States Longshore and Harbor Workers’ Compensation Act.

2. Massachusetts Coverage

Massachusetts workers compensation insurance may be provided only by the Standard Policy.

3. Longshore Coverage

U. S. Longshore and Harbor Workers’ Compensation Act insurance may be provided only by attaching the Longshore and Harbor Workers’ Compensation Act Coverage Endorsement (WC 00 01 06 A) to the Standard Policy. *Refer to Rule XII.*

B. PART TWO – EMPLOYERS’ LIABILITY INSURANCE

1. Description of Employers Liability Coverage

Employers’ liability insurance provides coverage for the legal obligation of an employer to pay damages because of bodily injury by accident or disease, including resulting death, sustained by an employee. Employers’ liability coverage applies only if the injury or death of an employee arises out of and in the course of employment and is sustained:

- a. In the United States of America, its territories or possessions, or Canada, or
- b. While temporarily outside the United States of America, its territories or possessions, or Canada, if the injured employee is a citizen or resident of the United States or Canada; but suits for damages and actions on judgments must be in or from a court of the United States, its territories or possessions or Canada.

2. Employers Liability Insurance for Diseases

Employers’ liability insurance for diseases not covered by M.G.L. Chapter 152, as amended, is not available in Massachusetts.

3. Admiralty Law or Federal Employers’ Liability Act

Employers’ liability insurance for liability of an employer under admiralty law or Federal Employers’ Liability Act is not provided by the Standard Policy. *Refer to Rule XIII for rules and endorsements to cover or limit this exposure.*

4. Employers’ Liability Insurance with Workers Compensation Insurance

Employers’ liability insurance written with workers compensation insurance is provided by the Standard Policy in Massachusetts and in other states where permitted.

5. Employers’ Liability Insurance without Workers Compensation Insurance

Employers’ liability insurance without workers compensation insurance is not available in Massachusetts.

C. PART THREE – OTHER STATES INSURANCE

1. Description of Other States Coverage

- a. Employers liability insurance and, where permitted by law, workers compensation insurance are provided in other states not listed in Item 3.A. of the Information Page by listing states where coverage is to be provided in Item 3.C. of the Information Page.
- b. If workers compensation insurance does not apply because the insured or carrier is unable to take the necessary action to bring the insured under a workers compensation law, the carrier will reimburse the insured for all compensation and other benefits required of the insured under such law.
- c. Massachusetts Limited Other States Insurance Endorsement (WC 20 03 06 A) must be attached to all policies issued through the Massachusetts Workers' Compensation Assigned Risk Pool.
- d. Part Three - Other States Insurance does not provide U.S. Longshore and Harbor Workers' Compensation Act Coverage. It may be afforded only in accordance with Rule XII.

2. States Where Not Available

Other States coverage is not available in states:

- a. With a monopolistic state fund, or
- b. Where the carrier elects not to write this coverage.

3. Restriction on Use

Coverage for operations known or expected to be performed in a state not listed in Item 3.A. of the Information Page shall not be provided under Part Three - Other States Insurance.

4. Premium

Premium developed for operations covered under Part Three - Other States Insurance shall be based on the workers compensation rules and rates that apply in those states.

D. VOLUNTARY COMPENSATION INSURANCE

1. Description of Voluntary Compensation Coverage

Voluntary compensation insurance does not provide workers compensation coverage and is not available for employments subject to M.G.L. Chapter 152, as amended. This insurance affords the benefits of M.G.L. Chapter 152, as amended, as if the affected employees were subject to that law, even though the law does not require payment of benefits to such employees.

Voluntary compensation insurance shall not provide compensation, medical or other benefits in excess of the statutory requirements in the M.G.L. Chapter 152, as amended, when designated in the Standard Voluntary Compensation and Employers Liability Coverage Endorsement.

2. How Provided

Voluntary Compensation Insurance is only provided in Massachusetts by attaching the Standard Voluntary Compensation and Employers Liability Coverage Endorsement (WC 00 03 11 A) to the Standard Policy. *Refer to Rule VIII-B. for rules and reference to rates.*

RULE III – POLICY PREPARATION – INSURED, POLICY PERIOD AND STATE OF OPERATIONS
Items 1., 2., and 3.A. of the Information Page

A. EXPLANATION OF TERMS

1. Employer

Employer may be an individual, partnership, joint venture, corporation, limited liability company, association, or a fiduciary such as a trustee, receiver or executor, or other legal entity.

2. Insured

Insured means the employer designated in Item 1 of the Information Page.

3. Majority Interest

Majority interest as defined in the Experience Rating Plan Manual applies in this manual. This phrase usually means:

- a. Majority of voting stock, or
- b. Majority of members or directors if there is no voting stock, or
- c. Majority participation of general partners in profits of a partnership.

4. Risk

Risk means all insured operations of one employer within a state.

B. NAME, ADDRESS AND OTHER WORKPLACES OF INSURED – ITEM 1.

1. Combination of Legal Entities

Separate legal entities may be insured in one policy only if the same person, or group of persons, owns the majority interest in such entities. Classifications shall be applied separately to each legal entity.

2. Single Location

All operations of any one employer at a single location shall be insured in one policy provided, however, it shall be permissible to exclude from the coverage afforded by the policy the following:

- a. Domestic servants for whom the provisions of M.G.L. Chapter 152, as amended, remain elective.
- b. Persons employed by the Commonwealth of Massachusetts or the various counties, cities, towns or districts as provided in Sections 69-75, inclusive, of M.G.L. Chapter 152, as amended.

3. Multiple Locations

All locations and operations of the employer in a state shall be insured in one policy if required by the state workers compensation law.

C. POLICY PERIOD – ITEM 2.

1. Normal Policy Period

The normal policy period is one year. A policy may be issued for any period not longer than three years.

2. Policy for One Year

- a. The manual rules are based on a policy period of one year.
- b. A policy issued for a period not longer than one year and 16 days is treated as a one year policy.

3. Policy Longer Than One Year

A policy issued for a period longer than one year and 16 days is treated as follows:

- a. The policy period is divided into consecutive 12-month units.
- b. If the policy period is not a multiple of 12 months, use the Policy Period Endorsement (WC 00 04 05) to specify the first or last unit of less than 12 months as a short-term policy.
- c. All manual rules and procedures apply to each such unit as if a separate policy had been issued for each unit.

4. Three Year Fixed-Rate Policy Option

If the estimated annual premium is not over \$700, a policy may be issued for a period of 3 years at a fixed manual rate. Such a policy shall not be issued if the risk is subject to the Experience Rating Plan on the effective date of the policy.

A policy issued under this option shall be known as a Three Year Fixed Rate Policy and shall be so designated on the Information Page. *Refer to Rule XI.*

D. STATE LAWS DESIGNATED IN THE POLICY – ITEM 3.A.

1. Listing of States

Insurance for operations conducted in Massachusetts, or any other state, is provided by listing Massachusetts, or the other state, in Item 3.A. of the Information Page.

2. Longshore Act

The U.S. Longshore and Harbor Workers' Compensation Act shall not be entered in Item 3.A. of the Information Page. *Refer to Rule XII.*

3. Additional States

A state may be added after the effective date of the policy. For the additional state operations, apply:

- a. Manual rates in effect on the anniversary rating date of the policy to which the state has been added,
- b. Any rate change which applies to outstanding policies for the state being added, and
- c. Any applicable experience rating modification for the policy to which the state has been added. *Refer to the Experience Rating Plan Manual for Workers Compensation and Employers Liability Insurance (Experience Rating Plan Manual) issued by the NCCI, Inc.*

RULE IV – CLASSIFICATIONS

Item 4. of the Information Page

A. GENERAL INFORMATION

The object of the classification system is to group employers into classifications so that the rate for each classification reflects the exposures common to those employers. Subject to certain exceptions described later in this rule, it is the business of the employer within a state that is classified, not the separate employments, occupations or operations within the business.

B. EXPLANATION OF CLASSIFICATIONS

1. Basic Classifications

All classifications in the manual are basic classifications, other than the standard exception classifications. Basic classifications describe the business of an employer, such as:

<u>Business</u>	<u>Classification</u>
Manufacture of a product	Furniture Mfg.
A process	Engraving
Construction or erection	Carpentry
A general type or character of business	Hardware Store
A service	Beauty Parlor

Classifications are listed alphabetically in Part Two of this manual. Notes following a classification are part of that classification.

2. Standard Exception Classifications

Some occupations are common to so many businesses that special classifications have been established for them. They are called standard exception classifications. Employees within the definition of a standard exception classification are not included in a basic classification unless the basic classification specifically includes those employees. The standard exception classifications are defined below:

- a. **Clerical Office Employees - Code 8810** - are employees engaged exclusively in bookkeeping, in record keeping, in correspondence, or in other office work where books and other records are kept or correspondence is conducted. This classification applies only to employees who work in areas physically separated from other operations by structural partitions and in which work of clerical office employees as defined in this rule is performed exclusively. If such an employee has any other duty, the total payroll of that employee shall be assigned to the highest rated classification of operations to which the employee is exposed.
- b. **Drafting Employees - Code 8810** - are employees engaged exclusively in drafting and confined to office work. The entire payroll of any such employees exposed to any other operations shall be assigned to the highest rated classification of operations to which they are exposed.
- c. **Drivers, Chauffeurs and Their Helpers - Code 7380** - are employees engaged in such duties on or in connection with a vehicle. This classification also includes garage employees and employees using bicycles in their operations.
- d. **Salespersons, Collectors or Messengers - Outside - Code 8742** - are employees engaged in such duties away from the employer's premises. This classification shall not apply to employees who deliver merchandise. Employees who deliver merchandise shall be assigned to the classification applicable in that risk to drivers even though they also collect or sell. If they walk or use public transportation, they shall be assigned to the governing classification.

Note: Automobile Salespersons – Code 8748 - are employees engaged in such duties on or away from the employer's premises. Such employees are treated as Salespersons, Collectors or Messengers - Outside for purposes of this rule, but are assigned to Code 8748.

3. General Inclusions:

- a. Some operations appear to be separate businesses, but they are included within the scope of all classifications other than the standard exception classifications. These operations are called general inclusions and are:
 - (1) Commissaries and restaurants for the insured's employees. Such operations shall be assigned to a separate classification if conducted in connection with construction, erection, lumbering or mining operations.
 - (2) Manufacture of containers such as bags, barrels, bottles, boxes, cans, cartons, or packing cases by the employer for use in the operations insured by the policy.
 - (3) Hospitals or medical facilities operated by the insured for its employees.
 - (4) Maintenance or repair of the insured's buildings or equipment by the insured's employees.
 - (5) Printing or lithographing by the insured on its own products.
- b. A general inclusion operation shall be separately classified only if:
 - (1) Such operation constitutes a separate and distinct business of the insured as provided in Rule IV-D. below, or
 - (2) It is specifically excluded by the classification wording, or
 - (3) The principal business is described by a standard exception classification.

4. General Exclusions

Some operations in a business are so unusual for the type of business described by the basic classification applicable to the business that they are separately classified. These operations are called general exclusions and are classified separately unless specifically included in the basic classification wording. General exclusions are:

- a. Aircraft operation - all operations of the flying and ground crews.
- b. New construction or alterations by the insured's employees.
- c. Stevedoring, including tallying and checking incidental to stevedoring.
- d. Sawmill operations - sawing logs into lumber by equipment such as circular carriage or band carriage saws, including operations incidental to the sawmill.
- e. Employer-operated day care service.

5. Governing Classification

The governing classification at a specific job or location is the classification, other than a standard exception classification, that produces the greatest amount of payroll.

C. CLASSIFICATION WORDING

1. Captions

Captions that precede related classifications are a part of the classification wording.

2. Notes

Notes following a classification are part of that classification and control its use.

Example of C.1. and C.2. above

Store: Fruit or Vegetable - Retail
No handling of fresh meats.

In this example, "Store: Fruit or Vegetable - Retail" is the caption and "No handling of fresh meats" is the note. Both are part of the classification wording.

3. Words and Phrases

- a. All Employees, All Other Employees, All Operations, or All Operations to Completion:**
If a classification includes any of these phrases, no other classification shall be assigned to that risk unless specifically directed by classification wording, even though some operations or employees are at a separate location.

Exceptions to 3.a. above

- (1) Operations described by Contractors' Permanent Yard, Code 8227 and Contractor - Executive Supervisor or Construction Superintendent, Code 5606.
- (2) Classifications describing an operation which is a standard exception or general exclusion shall apply.
- (3) Any separate and distinct business shall be separately classified when conditions of Rule IV-D. exist.

Example of Exception (1) to 3.a. above

Code 6217 - Excavation & Drivers
Code 8227 - Contractor's Permanent Yard

All work related to excavation shall be assigned to Code 6217.

Operations conducted with respect to materials stored or the maintenance and repair of excavator's own equipment performed at excavator's premises shall be assigned to Code 8227, subject to the following conditions. Employees must either work full-time in the permanent yard or interchange duties between excavation jobs and the yard. Excavator's records must contain an allocation of the payroll of each such employee. If separate payroll records are not maintained, the payroll of each such employee shall be assigned to Code 6217. In accordance with the classification phraseology for Code 8227, this code may only be used upon specific assignment by the MA Bureau. Code 8227 shall not be assigned if the phraseology of a classification specifically includes yard operations or provides for the assignment of yard operations to another classification.

Examples of 3.a. above

- (1) Code 9186 - Circus, Carnival or Amusement Device Operator - Traveling - All Employees & Drivers

All of the employees of such a risk shall be assigned to this classification.

- (2) Code 8385 - Bus Co. - Garage Employees Code 7382 - Bus Co. - All Other Employees & Drivers

All employees, other than garage employees, shall be assigned to Code 7382 in such a risk.

(3) Code 5402 - Greenhouse Erection - All Operations

All work for erection of a greenhouse shall be assigned to Code 5402.

(4) Code 6005 - Jetty or Breakwater Construction - All Operations to Completion & Drivers

All work for the construction of a jetty from beginning to end of the project shall be assigned to Code 6005.

These examples are subject to exceptions (1), (2), and (3) to 3.a. above.

- b. **Clerical** means clerical office employees and drafting employees as defined in Rule IV-B.2.a. and b.
- c. **Drivers** means drivers, chauffeurs and their helpers as defined in Rule IV-B.2.c.
- d. **Includes** or **&**: If a classification contains "Includes" or "&," the operations or employees that are so designated shall not be assigned to a separate classification even though such operations or employees are described by another classification or are at a separate location.

Example of 3.d. above

Code 5183 - Insulation - Steam Pipe or Boiler & Drivers
Includes shop.

This classification also applies to shop operations and drivers.

- e. **Local Manager** means the employee in direct charge of operative procedure in a yard and as such is normally subject to the hazards of the governing classification. Such an individual may appear in the organization as "manager" or otherwise or without title. The payroll of any local managers shall be assigned to the governing classification.
- f. **No** or **Not**: A classification which includes a restrictive phrase beginning with "no" or "not" shall not apply to any risk that conducts any operation described in the restrictive phrase.

Exceptions to 3.f. above

(1) For mercantile businesses, such as dealers or stores, or for mining businesses, this rule applies to each location.

(2) For construction operations, this rule applies to each job or location.

Example of 3.f. above

Code 8106 - Steel or Iron Merchant & Drivers
Not applicable to junk dealers or iron or steel scrap dealers.

This classification shall not be assigned to a steel merchant that also deals in junk. That risk shall be assigned to Code 8263 – Junk Dealers.

- g. **NOC** means Not Otherwise Classified. A classification designated "NOC" shall apply only if no other classification more specifically describes the insured business.
- h. **Or**: "Or" also means "and."

Example of 3.h. above

Code 2586 - Cleaning or dyeing
Cleaning or dyeing also means cleaning and dyeing.

- i. **Salespersons** means salespersons, collectors and messengers as defined in Rule IVB.2.d.

- j. Story in Height:** This manual contains several classifications that refer to "stories in height." A representative sampling of classifications of this nature includes:

Code 5037 - Painting: Metal Structures – Over Two Stories In Height - & Drivers

Code 5059 - Iron or Steel: Erection – Frame Structures Not Over Two Stories In Height

Code 5651 - Carpentry - Dwellings – Three Stories or Less

For structures, a "story" is defined as being fifteen (15) feet in height.

- k. To Be Separately Rated:** If a classification requires operations or employees "to be separately rated," all such operations or employees shall be separately classified when the conditions of Rule IV-D.4. exist.

Example of 3.k. above

Code 4131 - Mirror Mfg.

Mfg. of glass, frames, backs or handles to be separately rated.

In a risk which makes mirrors, the work of producing glass, or fabricating frames, backs or handles, shall be separately classified.

D. ASSIGNMENT OF CLASSIFICATIONS

1. Object of Classification Procedure

The object of the classification procedure is to assign the one basic classification that best describes the business of the employer within a state. Subject to certain exceptions described in this rule, each classification includes all the various types of labor found in a business. It is the business that is classified, not the individual employments, occupations or operations within a business. Additional classifications shall be assigned as provided below.

2. Classification of Separate Legal Entities

Each separate legal entity insured under a policy shall be assigned to the basic classification that describes its entire business within a state. This assignment procedure applies even if the business is conducted at more than one location.

3. Business Not Described by a Manual Classification

If there is no classification that describes the business, the classification that most closely describes the business shall be assigned. *Refer to Rule IV-F.2.*

4. Assignment of Additional Basic Classification

If a classification requires operations or employees to be separately rated or if an employer operates a secondary business within a state, an additional basic classification shall be assigned only if all the following conditions exist:

- a. The secondary business is conducted as a separate undertaking or enterprise. This condition does not apply if the classification wording requires the assignment of an additional classification for specified employees or operations. For example, some classifications direct that certain operations are to be separately rated.
- b. Separate payroll records are maintained for each business.
- c. Each business is physically separated by structural partitions and is conducted without interchange of labor.
- d. The assignment of the separate classification is not prohibited by wording of that classification or any other classification assigned to the policy.

If all of the above conditions do not exist:

- (1) All employees shall be assigned to the classification applicable to the principal business if the classification for the principal business carries a rate which is the same or higher than that for the classification of the secondary business.
 - (2) The secondary business shall be assigned to the classification which describes that business if such classification carries a rate higher than that applicable to the principal business.
 - (3) The principal business is the business with the greatest amount of payroll, excluding standard exception or general exclusion operations.
- e. Policies with more than one classification may involve employees working in connection with the several classifications. Payroll assignment for such employees is subject to Rule IV-E.

5. Classifications Limited to Separate Businesses

The assignment of certain classifications is limited by their notes to separate and distinct businesses because they describe an operation which frequently is an integral part of a business described by another classification.

Example of D.5. above

Code 4511 - Analytical Chemist

Includes laboratory and outside employees.

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

6. Standard Exception and General Exclusion Operations

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

7. Business Described by a Standard Exception Classification

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

Example of D.7 above.

The insured is a bank:

Employees

Clerical Office

Assignment

Code 8810 - Clerical Office Employees NOC

Maintenance, Security,
Elevator Operators

Code 9015 - Buildings - Operation By Owner or Lessee

Cafeteria or Restaurant

Code 9079 - Restaurant NOC

8. Construction or Erection Operations

Each distinct type of construction or erection operation at a job or location shall be assigned to the classification that specifically describes such operation 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 that applies to the job or location where the operation is performed.

A separate construction or erection classification shall not be assigned to any operation that is within the scope of another classification assigned to such a job or location.

a. Contracting Classifications – Insured Subcontractors

- (1) A subcontractor who performs a single type of work on a construction project or job shall be classified on the basis of the classification describing the particular type of work involved.

Example of 8.a.(1) above

The subcontractor who performs only excavation work in connection with the construction of a sewer would be classified under Excavation & Drivers, Code 6217, rather than under Sewer Construction – All Operations & Drivers, Code 6306

- (2) All operations in connection with concrete construction, including making and erecting forms, placing reinforcing steel and stripping forms, when done by subcontractors, shall be assigned to the appropriate concrete construction classification.

b. Contracting Classifications – Uninsured Subcontractors

Uninsured subcontractors covered under the principal contractor's policy, are classified on the basis of the classifications that would apply if the work were performed by the principal's own employees.

9. Farm Operations

For the purpose of the application of workers compensation rates, a farm is defined as any parcel(s) of land used for the purpose of agriculture, horticulture, viticulture, dairying, or stock or poultry raising, as a business or commercial venture. A division of payroll may be allowed for each separate and distinct type of commercial farm operation as described by the manual classifications described herein, provided that separate records of payroll are maintained. In the event that the payroll records do not reveal clearly an accurate segregation in accordance with the manual classifications described herein, the entire payroll for the farm must be segregated on the basis of proportionate acreages.

Each classification includes all employees, other than inside domestic workers, including drivers and all normal repair and maintenance of buildings or equipment performed by the employees of the insured. Such activities as the maintenance of cows, hogs or chickens for family use; a family orchard or truck garden; and hay or grain crop raised for the purpose of maintaining work animals on the farm must be considered usual and incidental to the operation of any type of farm.

10. Mercantile Businesses

For mercantile businesses, such as stores or dealers, the classification is determined separately for each location.

The assignment of a classification to a store is based upon:

- (a) *The type of merchandise sold, and*
(b) *Whether the operations are wholesale or retail.*

The following definitions and instructions are to be observed in determining the appropriate store classification:

a. 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" means more than 50% of the gross receipts.

Exceptions:

Combination Self-Service Gasoline Stations and Stores:

The appropriate store classification shall apply at each location when the following conditions exist:

- a. The sale of gasoline is controlled from within the store.
- b. The sale of merchandise, other than gasoline, exceeds 10% of the total annual receipts for the location.

If these conditions are not met, Code 8381 Gasoline Station - Retail - Self-Service shall apply.

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.

b. Wholesale vs. Retail

Retail - Applies to the sale of merchandise to the general public for personal or household consumption or use and not for resale.

Wholesale - Applies to the sale of merchandise for resale to others; or to the sale to manufacturers, builders, contractors, or others for use in their business, or as raw materials. All mail order sales are considered to be wholesale in nature and shall be assigned to the appropriate wholesale store classification.

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.

Exception - If MA Bureau determines that a store's sales are clearly retail in nature, the appropriate retail store classification may be assigned regardless of the above definition of retail. Examples of this type of situation would be stores selling artwork or art supplies in a shopping mall when the majority of sales are to artists who use the materials in their businesses or artwork purchased by businesses. In these cases, the stores would clearly be classified as retail except for the ultimate use or purchaser of the products. Under these or similar unusual circumstances, the appropriate retail store class assigned by MA Bureau shall apply.

11. Repair Operations

Risks having shop operations that involve the repair of a product for which there is no repair classification are to be assigned to the classification that applies to the manufacture of the product, unless such repair work is specifically referred to by another classification phraseology, footnote, or definition in this manual.

12. Premium for Leased Employees

Premium on the payroll of the client company reported to the insurer by the employee leasing company shall be based on the classifications and rates that would have applied if the employees leased to the client company had been direct employees of the client company.

E. PAYROLL ASSIGNMENT – MULTIPLE CLASSIFICATIONS – INTERCHANGE OF LABOR

1. Miscellaneous Employees

Miscellaneous employees are those who perform duties conducted in common for separate operations that are subject to more than one basic classification. The payroll of any miscellaneous employees shall be assigned to the governing classification. Such employees include general superintendents, maintenance or power plant employees, elevator operators, shipping or receiving clerks and yard workers.

Example of E.1. above

Four story factory - two floors general job machine shop and two floors plastic goods manufacturing:

Code 3632 - Machine Shop NOC applies to machine shop.

Code 4452 - Plastics Mfg. applies to plastic goods manufacturing.

The elevator operators, porters and cleaners serving all four floors shall be assigned to the governing classification for the location.

2. Interchange of Labor

Some employees, who are not miscellaneous employees, may perform duties directly related to more than one classification. An example is an employee who from time to time interchanges between operations subject to more than one classification. When there is such an interchange of labor, the entire payroll of employees who interchange shall be assigned to the highest rated classification representing any part of their work.

Exceptions to E.2. above

For construction, erection, stevedoring, part-time aircraft operations in connection with Code 7421 - Aircraft Operations, or trucking, when such operations constitute a secondary business conducted as a separate undertaking or enterprise, the payroll of an individual employee may be divided and allocated to more than one classification, provided the entries on the original records of the insured disclose an allocation of each such individual employee's payroll. An estimated or percentage allocation of payroll is not permitted.

Code 8810 - Clerical and Code 8742 – Outside Salespersons are not available for division of payroll under this rule.

F. HOW TO SHOW A CLASSIFICATION IN ITEM 4. OF THE INFORMATION PAGE

1. Business Described by a Classification

For a business described by a classification, show the classification wording, with or without notes, show any caption that precedes several related classifications and show the code number. Underlined, capitalized classification wording may be used instead of the entire wording.

2. Business Not Described by Any Classification

For a business not described by any classification, show wording that describes the business. With this wording, show the code number of the classification that most closely describes the business. Such an assignment is controlled by all of the rules applicable to the assigned classification.

Example of F.2. above

An employer manufactures flags. There is no classification in the manual that describes or mentions flag manufacturing. The classification in the manual that most closely describes flag manufacturing is Code 2501 - Furnishing Goods Mfg., which states in its footnote that it includes wearing apparel, draperies or household furnishings manufactured from textile

fabrics. Consequently, Code 2501 is applicable and, therefore, the Information Page shall show:

Flag Mfg. - from textiles – 2501

All of the rules pertaining to the assigned classification apply to such a business. For example, if drivers are included in the assigned classification, they shall be included in the wording used to describe the business.

G. CHANGES IN CLASSIFICATIONS OR RATES

Refer to Appendix A Bureau Rules and Procedures IV. Changes in Classifications or Rates.

RULE V – PREMIUM BASIS

Item 4. of the Information Page

A. BASIS OF PREMIUM – TOTAL REMUNERATION

Premium shall be computed on the basis of the total remuneration paid or payable by the insured for services of employees or other individuals who could receive workers compensation benefits pursuant to M. G. L. Chapter 152, as amended, for work-related injuries as provided for by the policy.

Exception

Some classifications have a different premium basis. For example, premium for domestic worker classifications is computed on a per capita basis. *Refer to Rule XIV.*

B. REMUNERATION – PAYROLL

1. Definition

Remuneration means money or substitutes for money.

2. Inclusions

Remuneration includes:

- a. Wages or salaries including retroactive wages or salaries;
- b. Total cash received by employees for commissions and draws against commissions;
- c. Bonuses including stock bonus plans;
- d. Extra pay for overtime work except as provided in Rule V-E;
- e. Pay for holidays, vacations or periods of sickness;
- f. Payment by an employer of amounts otherwise required by law to be paid by employees to statutory insurance or pension plans, such as the Federal Social Security Act;
- g. Payment to employees on any basis other than time worked, such as piecework, profit sharing or incentive plans;
- h. Payment or allowance for hand tools or power tools used by hand provided by employees either directly or through a third party and used in their work or operations for the insured;
- i. The rental value of an apartment or a house provided for an employee based on comparable accommodations;
- j. The value of lodging, other than an apartment or house, received by employees as part of their pay, to the extent shown in the insured's records;
- k. The value of meals received by employees as part of their pay to the extent shown in the insured's records;
- l. The value of store certificates, merchandise, credits or any other substitute for money received by employees as part of their pay (refer to exclusions below for certain fringe benefits [substitutes for money] not considered to be remuneration);
- m. Payments for salary reduction, retirement or cafeteria plans (IRC 125) that are made through deductions from the employee's gross pay;

- n. Davis-Bacon wages paid to employees or placed by an employer into third-party pension trusts;
- o. Annuity plans;
- p. Expense reimbursements to employees to the extent that an employer's records do not substantiate that the expense was incurred as a valid business expense;
- q. Payment for filming of commercials excluding subsequent residuals which are earned by the commercial's participant(s) each time the commercial appears in print or is broadcast.

3. Exclusions

Remuneration excludes:

- a. Tips and other gratuities received by employees;
- b. Payments by an employer to group insurance or group pension plans for employees, other than payments covered by Rule V-B. 2. f. and Rule V-B. 2. m.;
- c. The value of special rewards for individual invention or discovery;
- d. Dismissal or severance payments except for time worked or accrued vacation;
- e. Payments for active military duty;
- f. Employee discounts on goods purchased from the employee's employer;
- g. Expense reimbursements to employees to the extent that an employer's records substantiate that the expense was incurred as a valid business expense;

NOTE: Reimbursed expense and flat expense allowances, except for hand or power tools, paid to employees may be excluded from the audit, provided that all three of the following conditions are met:

- (1) The reimbursed expenses or expenses for which allowances were paid were incurred upon the business of the employer, and
 - (2) the amount of each employee's expense payments or allowances is shown separately in the records of the employer, and
 - (3) the amount of each expense reimbursement or allowance payment approximates the actual expenses incurred by the employee in the conduct of the employee's work.
- h. Supper money for late work;
 - i. Work uniform allowances;
 - j. Sick pay paid to an employee by a third party such as an insured's group insurance carrier that is paying disability income benefits to a disabled employee;
 - k. Employer provided perquisites (perks) such as:
 - (1) An automobile;
 - (2) An airplane flight;
 - (3) An incentive vacation (e.g., contest winner);
 - (4) A discount on property or services;

- (5) Club memberships;
- (6) Tickets to entertainment events.

4. Payroll

Payroll means remuneration.

C. ESTIMATED PAYROLLS

1. Estimated Payrolls by Classification

For each classification shown on the Information Page, the total estimated annual payroll shall be stated in the column headed "Premium Basis Total Estimated Annual Remuneration."

2. Determination of Estimated Payrolls

Estimated payrolls shown on the Information Page shall reflect actual remuneration anticipated by the insured during the policy period. Such estimates shall be subject to substantiation by the carrier through evaluation of records or inspections.

3. Approval of Estimated Payrolls

Adequacy of estimated payrolls is subject to approval by the MA Bureau or other licensed rating organization.

D. WHOLE DOLLARS - PAYROLLS

All payrolls shall be shown to the nearest dollar. A remainder of \$.50 or more shall be rounded to the next higher dollar.

E. OVERTIME

1. Definition

Overtime means those hours worked for which there is an increase in the rate of pay:

- a. For work in any day or in any week in excess of the number of hours normally worked, or
- b. For hours worked in excess of 8 hours in any day or 40 hours in any week, or
- c. For work on Saturdays, Sundays or holidays.

NOTE: Forms of incentive pay commonly referred to as "shift differential" or "premium pay" associated with working other than normal day shift hours during the standard workweek are not to be considered overtime.

In the case of guaranteed wage agreements, overtime means only those hours worked in excess of the number specified in such agreement

2. Exclusion of Overtime Payroll

a. Payroll Records

The extra pay for overtime shall be excluded from the payroll on which premium is computed as indicated in (1) or (2) below, provided the insured's books and records are maintained to show overtime pay separately by employee and in summary by classification.

- (1) If the records show separately the extra pay earned for overtime, the entire extra pay shall be excluded.
- (2) If the records show the total pay earned for overtime (regular pay plus overtime pay) in one combined amount, and time and one-half is paid for overtime, 1/3 of this total

pay shall be excluded. If double time is paid for overtime and the total pay for such overtime is recorded separately, 1/2 of the total pay for double time shall be excluded.

Exception to 2.a. above

Exclusion of overtime pay does not apply to payroll assigned to any classification under the caption "Stevedoring" with a code number followed by the letter "F."

b. Hours Worked

Except as otherwise provided herein, it is the intent of this rule that overtime remuneration shall be deductible only if the number of hours actually worked in the day or week exceeds the number of hours normal and usual to the particular risk or industry; however, regardless of the normal workday or workweek, overtime remuneration shall be deductible for the number of hours actually worked in excess of 8 hours per day or 40 hours per week. Only that portion of the overtime remuneration that is in excess of the wages which would have applied if such overtime were compensated at the regular rate of pay shall be deductible

Some businesses may have overtime wage agreements with employees under which the employee receives an hourly rate of pay for hours worked in excess of 40 hours per week, which is less than the hourly rate of pay for hours worked up to 40 hours per week. As there is no portion of this overtime rate which exceeds the regular hourly rate of pay, no deduction is permitted for any portion of these overtime wages.

c. Guaranteed Wages

In some industries guaranteed wage contracts or agreements exist under which the employee receives a guaranteed wage for work up to a specified number of hours per week, such as 50. The guaranteed wage, for example, is computed on the basis of 40 hours at straight time and 10 hours at 1 1/2 times the basic hourly wage. Under guaranteed wage plans of this general type, the full guaranteed wage shall be included in the premium computation for any hours that an employee works up to the maximum number of hours covered by the guaranteed wage, regardless of how such wage is computed. The overtime rule is applicable in the case of guaranteed wages only to earnings in excess of the guaranteed wages.

d. Premium Pay

It is also the intent of this rule that the basis of premium shall include all premium pay. Premium pay involves higher rates of pay generally because of night work, weekend work, or work under special conditions or at unusual hours and is the normal basic rate of remuneration for such work. There is no element of deductible overtime remuneration in premium pay since such higher rate of pay is the regular pay rather than overtime pay. However, in situations of this nature, when the employee has worked in excess of the number of hours required by the normal working period, or in any event in excess of 8 hours per day or 40 hours per week, the overtime rule is applicable.

Exception to 2.d. above

An exception to the basic principle stated above is that this rule applies with respect to higher rates of pay that are paid at the traditional overtime hourly rate of pay for work on Saturdays, Sundays or holidays, even though the employee has not worked the normal workweek, because work on such days had been regarded traditionally as overtime and not as part of the normal workweek.

The following examples have been developed to indicate how the foregoing principles shall be applied in specific circumstances and to illustrate the proper application of this rule in accordance with its basic intent.

Examples of E.2. above

- (1) The hourly rate of pay for a night-shift worker is \$15 while the hourly rate for the day shift is \$10.

The increase over the daytime rate of pay is premium pay. It should not be considered overtime and excluded.

- (2) A "swing shift" worker is paid at a premium rate for hours worked during odd hours although the total hours worked is within normal limits. Is there any deductible overtime?

There is no deductible overtime since premium pay is not overtime pay.

- (3) A night-shift worker works longer hours than usual and consequently receives an increase in rate of pay above the regular night shift rate for extra hours.

Provided such increase is paid at the traditional overtime rate of pay, the increased rate of pay over the regular night-shift rate for the extra hours is deductible.

- (4) For the first 4 hours of overtime the rate is time-and-a-half; thereafter, it is double time. If an employee continues to work after 12 hours total time, the employee is paid for an extra half hour as "supper money."

The extra remuneration earned for overtime, including the supper money, is deductible.

- (5) Work on Saturdays, Sundays and holidays is paid at increased rates of pay. The total hours worked in the week are (a) more than the normal workweek; (b) less than the normal workweek?

In each case, provided the employee was paid at the traditional overtime rate of pay, the increased rate of pay is treated as overtime. If the employee was paid only a "shift differential," the entire remuneration shall be audited as payroll.

- (6) An employee works during the employee's paid vacation period or on a paid holiday and receives straight time pay in addition to the employee's regular vacation or holiday pay.

No deduction is permissible because, under the basis of premium rule, unworked vacation pay or holiday pay must always be included in remuneration. In this case, only the actual pay during the worked vacation period, none of which constitutes overtime, is a factor

- (7) An employee is normally not required to work on a holiday but is paid for the holiday at the regular rate. If the employee does work on the holiday, the employee receives additional pay at time-and-a-half, the employee's total pay then being 2 ½ times regular pay.

One-fifth of the employee's total remuneration (being the "1/2" of the "2 1/2") is deductible. The basis of premium rule includes as remuneration any wages paid for unworked holidays. Also, that portion of the time-and-a-half pay that represents straight time contains no element of deductible overtime. The balance of this pay, however, is deductible because it falls within the scope of the exception to the basic principle pertaining to work performed on Saturdays, Sundays and holidays.

- (8) The normal working day is 7 hours. The hourly wage is \$10.00 for the first 6 hours and \$20.00 for the 7th hour. If any employee works more than 7 hours, that employee receives \$20.00 per extra hour.

- (a) An employee works 7 hours and receives \$80.00.

There is no deductible overtime.

- (b) An employee works 8 hours and receives \$100.00.

The deductible overtime is \$10.00, being the increment over the basic hourly wage of \$10.00 which is included in the wage paid for the 8th hour.

- (9) A guaranteed wage agreement provides for a normal work week of 50 hours, the guaranteed wage for which is \$550.00, computed on the basis of an hourly wage of \$10.00 per hour for the first 40 hours and \$15.00 per hour for the remaining 10 hours. Any work in excess of 50 hours is compensated at \$15.00 per hour.

- (a) An employee works 50 hours and receives a guaranteed wage of \$550.00.

There is no deductible overtime

- (b) An employee works only 40 hours but still receives a guaranteed wage of \$550.00.

There is no deductible overtime.

- (c) An employee works 55 hours and receives a total wage of \$625.00.

The deductible overtime is \$25.00, being the \$5.00 increment over the basic hourly wage of \$10.00, which is included in the wage paid for the hours worked in excess of those covered by the guaranteed wage.

- (10) An electric-meter reader is paid an hourly wage but also receives a bonus for reading a certain number of meters above a standard number. If the employee works overtime, the employee receives 1 1/2 times the employee's hourly rate and 1 1/2 times the regular bonus.

The extra half-time and extra portion of the bonus paid for work during the overtime hours is deductible.

- (11) In alternate weeks, an employee is available for emergency work, receiving an extra day's pay. If called upon for such work, the employee receives in addition time-and-a-half for the hours worked, with a minimum of 4 hours straight time even though the emergency work should take only 1/2 hour.

- (a) During one week, the employee performed no emergency work.

No deduction, because the extra pay for standby is part of the employee's regular remuneration.

- (b) During another week, 1/2 hour of emergency work was performed.

No deduction, because the 4 hours straight time received is a guaranteed wage.

- (c) During yet another week, 3 hours of emergency work was performed.

The excess over 4 hours at straight time is deductible; that is, 1/2 hour straight time.

- (12) An employee is paid on a piecework basis.

If the rate of pay per piece is increased after the employee works the normal number of hours, the excess portion above the regular piece rate, earned during the extra hours worked, should be treated as overtime. An increase in the piece rate for increased production within the normal working hours should not be treated as overtime.

- (13) An employee is paid an hourly wage, which is increased if the employee's production in normal work hours exceeds a specified standard.

The increase is not deductible as overtime.

F. PAYROLL LIMITATION

1. When Payroll Limitation Applies

Payroll limitation applies after any deductions of extra pay for overtime.

2. How Payroll Limitation Applies

For executive officers and classifications with notes which indicate payroll limitation, the payroll on which premium is based shall exclude that part of the employee's average weekly pay in excess of the applicable weekly limitation, provided:

- a. Books and records are maintained to show separately the total payroll earned by each employee whose average weekly pay for the total time employed during the policy period exceeds the weekly payroll limitation, and
- b. Separate records are maintained in summary by classification for such employees.

3. Partial Week

A part of a week shall be treated as a full week in determining average weekly pay.

4. Executive Officer's Payroll

- a. The remuneration of an executive officer shall not be included with the payroll of the risk for premium computation purposes, provided:
 - (1) That such officer is elected for the value of the officer's name or because of stock holdings, has no duties and does not come on the premises, except perhaps to attend directors' meeting, or
 - (2) That such officer ceases to perform any duties and does not come on the premises, except perhaps to attend directors' meetings.
 - (3) That such qualifying corporate officer or director has elected to be excluded from coverage. See Rule IX-A.2.
- b. The remuneration of an executive officer shall be included with the payroll of the risk for premium computation purposes, subject to the minimum and maximum limitations shown in Rule IX-A.3., provided:
 - (1) That such executive ceases to perform any duties, but, nevertheless, frequently visits the premises of the risk, or
 - (2) That such officer frequently visits the premises of the risk for business conference, directors' meetings or similar duties, although also an officer or employee of another risk in the operations of which an active interest is taken.
- c. Under the following conditions, the amount of remuneration of executive officers that shall be included with the payroll of the risk for premium computation purposes, subject to the minimum and maximum limitations shown in Rule IX-A.3, shall be as indicated below:
 - (1) Where the officer draws no salary in fact, but a regular salary is credited to the officer on the books, the amount so credited shall be included in the payroll of the risk as that officer's remuneration.

- (2) Where the officer draws no salary in fact, but a regular salary is credited to the officer on the books and subsequently charged back to such officer, the amount so credited shall be included in the payroll of the risk as that officer's remuneration regardless of such charge-off.
- (3) Where the officer draws no regular salary but draws such various sums as the officer needs or the conditions of the business dictate, the actual amount drawn shall be included in the payroll of the risk as that officer's remuneration.
- (4) Where the officer receives no salary in fact, either drawn or credited, or where the records presented to the auditor fail to disclose the salary, the amount to be included in the payroll of the risk shall be the applicable manual minimum per week.

5. Bonuses

For the purpose of applying this rule, bonuses paid during the policy term shall be considered as earned during the policy term and prorated for the period of employment during the policy term.

Example of F.5.:

Policy Period - 9/1/96 - 9/1/97

Period of Employment - 52 weeks

Amount of annual bonus declared in December, 1995 = \$1,560

Average weekly bonus to be added to average weekly wage = \$30

6. Period of Employment:

For the purpose of applying this rule, "total time employed during the policy period" of any employee shall be construed as the sum of the portions of all contracts of employment of such employee falling within the policy period.

G. WAGES FOR TIME NOT WORKED

1. Some employers pay employees for extra time not worked. No deduction shall be made for such amounts since no overtime work is involved.

Example of G.1. above

An insured's employees regularly work seven hours per day, five days a week. However, they are paid for an extra hour each day at the regular rate of pay.

2. The entire amount of wages paid for idle time shall be included as payroll.
3. Wages paid for idle time due to the following causes shall be assigned in their entirety to the classification that applied to the work normally performed by the employee involved.
 - a. Suspension or delay of work on account of weather conditions.
 - b. Delays while waiting for materials.
 - c. Delays while waiting for another contractor to complete certain work.
 - d. Delays arising from breakdown of equipment.
 - e. "Stand-by" time where employees such as operators of cranes, hoists, or other equipment are on the job but their active services are not required continuously.
 - f. Special union requirements or agreements between employer and employees calling for pay for idle time under specified circumstances.

- g. Time spent traveling to or from the job.
 - h. Other causes of similar nature.
4. 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 the classification applicable to the work that each employee actually performs during such period. If such work consists exclusively of drafting or other office work, or if such employee is completely idle, that employee's wages shall be assigned to Code 8810.
- Code 8810, however, is not available for office time of an executive supervisor who qualifies for Code 5606, since it is normally expected that such an employee will spend a considerable portion of that employee's time in office work.
5. The entire amount of wages paid for idle time to an employee engaged in work other than construction, erection or stevedoring must be assigned without division to the classification that normally applied to that employee.
6. Wages paid to employees who are not on strike but who are unable to perform their normal duties because of a strike shall be assigned to the classification applicable to the work usually performed by such employees, except that if any such employees perform absolutely no work for their employer and are not present on their employer's premises during such period, such wages shall be assigned to Code 8810 - Clerical Office Employees NOC, provided the facts are clearly disclosed by the employer's records.

RULE VI - RATES AND PREMIUM DETERMINATION

Item 4. of the Information Page

A. RATES

1. Definition

The rate is the amount of premium for each \$100 of payroll.

Exception

The premium for some classifications is not based upon payroll. For example, the rate for each domestic worker classification is the amount of premium for each domestic worker, that is, a per capita charge. *Refer to Rule XIV.*

2. Manual Rate

The manual rate for each classification is shown after its code number on the rate pages.

3. (a) Rates

When the applicable manual classification carries no specific rate, the MA Bureau shall, after investigation, establish the proper rate, identified as an (a) rate. The symbol (a) in the rate column on the rate pages means the rate for that classification shall be obtained from the MA Bureau.

4. Authorized Rate

Authorized rate means the manual rate or any other rate that has been established by the MA Bureau and approved by the Commissioner of Insurance.

5. Disease Loading

- a. The rate for a classification code number followed by the symbol "D" includes a disease loading. Such a loading may be removed upon approval of the MA Bureau.
- b. A supplemental disease loading may be applied upon approval of the MA Bureau. *Refer to Manual Supplement - Treatment of Disease Coverage.*

6. Show Rates in Item 4. of the Information Page

For each classification shown in Item 4., the manual rate or other authorized rate shall be stated in the column headed "Rate per \$100 of remuneration."

7. Non-Ratable Elements

Some classifications require a non-ratable element. A separate statistical code number is assigned for each non-ratable element. This statistical code and corresponding rate are applied in addition to the basic classification when determining premium.

B. PREMIUM DETERMINATION

Refer to Appendix E – Voluntary Market Premium Algorithm and Appendix F – Residual Market Premium Algorithm for a complete explanation of the premium calculation process.

C. WHOLE DOLLARS - PREMIUMS

All premiums shall be shown to the nearest dollar. A remainder of \$.50 or more shall be rounded to the next higher dollar.

D. LOSS CONSTANT

1. Explanation

The loss constant is a separate charge which shall be stated on the Information Page on an estimated basis. It is a part of the policy premium.

2. Application of Loss Constants

If the *Premium Subject to Loss Constant* for any state is less than \$500, a loss constant shall be charged. *Refer to Appendix E – Voluntary Market Premium Algorithm and Appendix F – Residual Market Premium Algorithm.*

3. Location of Loss Constants in Manual

The loss constant for each classification is shown after its code number on the rate pages. Certain classifications, such as those for domestic, admiralty or federal employments, do not have loss constants.

4. Loss Constants – When to Charge

- a. A separate loss constant shall be charged for each state where the *Premium Subject to Loss Constant* is less than \$500 *for that state.* *Refer to Appendix E – Voluntary Market Premium Algorithm and Appendix F – Residual Market Premium Algorithm.*
- b. If the addition of the loss constant increases the policy premium for a state to more than \$500, such loss constant shall be reduced to the amount which will bring the *sum of the loss constant and the Premium Subject to Loss Constant to \$500.*

5. Loss Constant – What to Charge

- a. If only one classification applies in a state, the loss constant for that classification shall be charged.
- b. If more than one classification applies in a state, use the loss constant for the classification which has the highest loss constant.
- c. *In the event of a policy cancellation, refer to Rule X. For short term policies, refer to Rule VI-J. For long term policies, refer to Rule III.*

6. Experience Rating

Loss constants are not subject to experience rating.

7. Adjustment Upon Audit

Loss constants are subject to adjustment upon audit. They shall be charged only on the basis of those classifications developing premium.

8. Minimum Premium

The minimum premium for each classification includes the loss constant.

E. EXPENSE CONSTANT

1. Explanation

The expense constant is a premium charge which applies to every policy in addition to the premium inclusive of loss constants. It covers expenses such as those for issuing, recording and auditing, which are common to all workers compensation policies regardless of premium size.

2. Amount of Expense Constant

The expense constant is shown on the rate pages. In the event of policy cancellation, *refer to Rule X.* *For short term policies, refer to Rule VI-J.* For long-term policies, *refer to Rule III.*

3. Application of Expense Constant

The expense constant is not subject to experience rating. *Refer to Appendix E – Voluntary Market Premium Algorithm and Appendix F – Residual Market Premium Algorithm.*

4. Minimum Premium

The expense constant is included in the minimum premium for each classification.

5. Information Page

The expense constant shall be shown on the Information Page.

F. MINIMUM PREMIUM

1. Explanation

The *Total Policy Minimum Premium* is the lowest premium required in order to provide insurance under the Standard Policy. The *Total Policy Minimum Premium* shall be stated on the Information Page on an estimated basis. It is the lowest total policy premium for a policy period not longer than one year and is the sum of the *Classification Minimum Premium*, the *Employers' Liability Increased Limits Minimum Premium*, and the *Admiralty or Federal Employers Liability Act Special Minimum Premium*. For short term policies, refer to Rule VI-J. For policies issued for a period over one year, refer to Rule III.

2. Location of Minimum Premiums in Manual

a. The *Classification Minimum Premium* for each classification is shown after its code number on the rate pages.

b. For the *Employers' Liability Increased Limits Minimum Premiums*, refer to Rule VIII.A.

c. For *Admiralty or Federal Employers' Liability Act Special Minimum Premiums*, refer to Rule XIII.D.

3. How Determined

a. The *Classification Minimum Premium* is the minimum premium found on the rate pages, or if applicable, the minimum premium found on the rate pages adjusted by the *USL&HW* factor (refer to Rule XII), and is determined as follows:

i. For a policy with only one classification, apply the minimum premium for that classification.

ii. For a policy with two or more classifications, apply the highest minimum premium for any classification on the policy.

b. The *Employers' Liability Increased Limits Minimum Premium* is determined by selecting the appropriate limit in the *Table for Increased Limits*. Refer to Rule VIII.A.

c. The *Admiralty or Federal Employers' Liability Act Special Minimum Premium* is determined in accordance with Rule XIII-D.

d. The *Total Policy Minimum Premium* is the sum of the *Classification Minimum Premium*, the *Employers' Liability Increased Limits Minimum Premium*, and the *Admiralty or Federal Employers' Liability Act Special Minimum Premium*.

4. Application of Minimum Premium

The *Employers' Liability Increased Limits Minimum Premium* is included in *Subject Premium* and *Standard Premium*. The *Admiralty or Federal Employers' Liability Act Special Minimum Premium* and the *Classification Minimum Premium* are not included in *Subject Premium* or *Standard Premium*. Refer to Appendix E – *Voluntary Market Premium Algorithm* and Appendix F – *Residual Market Premium Algorithm*.

5. Adjustment Upon Audit

If the final earned *Premium Subject to Total Policy Minimum Premium* is less than the *Total Policy Minimum Premium* as determined upon audit, that minimum premium shall be charged. (Refer to Appendix E – *Voluntary Market Premium Algorithm* and Appendix F – *Residual Market Premium Algorithm*.) The minimum premium is determined as stated in this Rule, subject to final adjustment on the following basis:

- a. If one or more classifications develop premium, the **Classification Minimum Premium** shall be the minimum premium of the one such classification with the highest minimum premium.
- b. If no classification develops premium, the minimum premium charged for the policy shall be the minimum premium of Code 8810.
- c. For cancelled policies, *refer to Rule X.*

G. DEPOSIT PREMIUM

1. Amount Payable

Adjustment of premium may be on an annual basis or the policy may provide for interim adjustment and payment of premium on a monthly, quarterly or semiannual basis. The amount of the deposit premium shall be established by the carrier.

2. When Credit Allowed

The deposit premium shall be credited in premium computation to the final earned premium adjustment or to the renewal policy. The deposit premium shall not be credited to any interim premium adjustment.

H. PREMIUM MODIFICATIONS – EXPERIENCE RATING PLAN

If the risk is subject to experience rating, the experience rating modification shall be shown in Item 4. of the Information Page and applied to the premium in accordance with the Experience Rating Plan Manual.

I. PREMIUM DETERMINATION FOR FEDERAL AND MARITIME INSURANCE

Additional rating procedures are in Rules XII and XIII for insurance for employers subject to the U. S. Longshore and Harbor Workers' Act, the Federal Employers' Liability Act and admiralty law.

J. SHORT-TERM POLICIES – PRORATING OF MINIMUM PREMIUMS, LOSS CONSTANTS AND EXPENSE CONSTANTS

The full minimum premiums, **full loss constants**, and full expense constants shall be charged for short-term policies, except that prorating of these items shall be permitted where the following conditions exist:

1. Where the short-term policy is issued to replace a binder.
2. Where the short-term policy is issued solely to establish concurrency with other policies of insurance.

The pro rata portion of the expense constant shall not be less than \$15.

RULE VII - PREMIUM DISCOUNT

Item 4. of the Information Page

A. EXPLANATION

Premium discount recognizes that the relative expense of issuing and servicing larger premium policies is less than for smaller premium policies.

B. ELECTION OF SYSTEM OF EXPENSES

In Massachusetts, a carrier **must** elect to use **either the Type A or Type B table**, subject to the following:

1. Election by Carrier

The carrier must advise the MA Bureau in writing, at least ten days in advance of the date that such election is to become effective.

2. Election Revocable

Such election shall be revocable after at least one year has elapsed since it became effective and shall not again be made for a period of at least one year after revocation, advising the MA Bureau in accordance with B.1. above.

3. Change in Premium Discount Percentages

In the event the premium discount percentages are changed, all elections shall terminate as of the effective date of the change and new elections must be made, advising the MA Bureau within the time frame set by the MA Bureau.

4. Notice to Division of Insurance

The MA Bureau shall advise the Massachusetts Division of Insurance of such elections as may be made under the provisions of Paragraphs B. 1., 2, and 3. above.

5. Retrospective Rating Plan Factors and Values

The carrier electing either the Type A or Type B table of premium discounts shall use corresponding retrospective rating plan factors and values.

6. Premium Discounts Not Applicable to Assigned Risks

All carriers, regardless of the type of premium discounts that they select for use on their voluntary policies, shall not use the Type A or Type B table of premium discounts for policies issued under the Massachusetts Workers' Compensation Assigned Risk Pool.

C. DEFINITIONS

1. Standard Premium

Standard Premium **includes**, for the purpose of this rule, Massachusetts premium determined on the basis of authorized rates, disease loadings, non-ratable elements, aircraft seat surcharges, premium for increased limits of liability **(including premium added to balance to the increased limits of liability minimum premium)**, **credits for Deductibles that only apply to workers compensation and not to employers liability**, experience **modification** or merit rating **adjustments**, **and** Massachusetts Construction Classification Premium Adjustment Program credits.

The following shall be excluded from the determination of Standard Premium: All Risk Adjustment Program [ARAP] **surcharges**, **credits for Deductibles that apply to both workers compensation and employers liability**, premium discounts, Qualified Loss Management Program [QLMP] **credits**, **premium added to balance to Admiralty and FELA minimum premiums**, **loss constants**, **expense constants**, Terrorism Risk Insurance Act of 2002 charges, as amended and extended by the Terrorism Risk Insurance Act of 2005, **short rate penalty**

premium, and premium added to balance to classification minimum premium. Refer to Appendix E – Voluntary Market Premium Algorithm and Appendix F – Residual Market Premium Algorithm.

NOTE: While the definition of Standard Premium found in Part I of the Massachusetts Workers Compensation Statistical Plan (Unit Statistical Reporting) agrees with this definition of Standard Premium, the definition of Standard Premium found in Part II (Aggregate Financial Reporting) differs.

2. Total Standard Premium

Total Standard Premium means the **sum of standard** premium for all states covered by the policy.

3. Insured

Insured means a single legal entity or two or more legal entities eligible for combination under the Experience Rating Plan Manual.

D. RETROSPECTIVE RATING

Any Standard Premium under a retrospective rating plan, as contained in the Retrospective Rating Plan Manual for Workers Compensation and Employers Liability Insurance (Retrospective Rating Plan Manual) issued by the NCCI, Inc. is not subject to premium discount.

E. DETERMINATION OF PREMIUM DISCOUNT

If a policy develops total Standard Premium in excess of \$10,000, the Standard Premium is subject to premium discount as follows:

1. Without Retrospective Rating

a. Single State Policy

If a policy provides coverage only in one state, the premium discount for that state shall be determined by applying the discount percentages on the state rate pages to the total Standard Premium.

b. Multiple State Policy

Premium discount applies on an interstate basis. It shall be determined by applying the discount percentages on the state rate pages to each state's portion of the first \$10,000, next \$190,000, next \$1,550,000 and the amount over \$1,750,000 of the total Standard Premium. Each state's portion of the foregoing divisions of total Standard Premium shall be computed by multiplying the total Standard Premium in each of the above divisions by the ratio of the state Standard Premium to the total Standard Premium.

Refer to Appendix C for methods of computing premium discount.

2. With Retrospective Rating

The portion of Standard Premium subject to a retrospective rating plan is not subject to premium discount. The remainder of that Standard Premium is subject to premium discount, which shall be computed as follows:

- a. Determine the discount as if none of the premium is subject to retrospective rating;
- b. Determine the discount on the basis of only that premium which is subject to retrospective rating;
- c. The difference between a. and b. is the premium discount.

The total premium discount shall be distributed by state in proportion to the Standard Premium which is subject to premium discount.

Refer to Appendix C for methods of computing premium discount.

F. COMBINATION OF POLICIES

1. Combination Permitted

Two or more policies issued to the same insured by one or more insurance carriers under the same management shall, unless the insured instructs the carrier otherwise, be combined for the purpose of computing the premium discount for that insured.

2. Combination Procedure

If such separate policies have different expiration dates, the combination for the purpose of 1. above is subject to the following:

- a. The MA Bureau or other licensed rating organization shall determine the effective date for the application of premium discount.
- b. All such policies in force prior to such effective date shall be cancelled and rewritten as of the effective date.
- c. All policies effective after the effective date of the combination shall be written to expire concurrently with other policies in the combination.

G. LARGE CONSTRUCTION PROJECTS

The following application of the premium discount is optional for large construction projects (*i.e., wrap-up projects or owner controlled insurance programs*) that are not under a retrospective rating plan:

Policies issued to two or more legal entities engaged in a construction, erection or demolition project may be combined for the purpose of computing premium discount, subject to the following conditions:

1. Insurance Carrier

All such policies must be issued by one or more insurance carriers under the same management.

2. Policy Limitation

The policies shall be limited to insurance on such large construction projects.

3. Eligible Entities

Entities eligible for combination shall be limited to the general contractor (including any owner or principal acting as a general contractor) and subcontractors performing work under contracts let on an ex-insurance basis. In addition, if the contract between the owner or principal and such general contractor is on an ex-insurance basis, the owner or principal shall be an eligible entity under this rule.

4. Premium Requirement

Estimated total Standard Premium for the project to be done by the combined entities must be \$500,000 or more.

5. Location Requirement

The project must be confined to operations at a single location. In connection with the building of roadways, tunnels, waterways or surface or under ground conduits, the entire job

or sections of the job shall be considered a single location if the construction work is performed by a single general contractor for a single owner or principal.

6. Duration Requirement

The project must be of definite duration involving work to be performed continuously to completion.

7. Advise MA Bureau

When it has been determined by the insurance carrier that the entities are eligible according to the above requirements, the carrier shall advise the MA Bureau, in writing, not later than 60 days after the beginning of the rating period, of such eligibility.

8. Experience Rating

Individual workers compensation policies shall be issued for each entity. The MA Bureau will promulgate an experience rating modification for each policy, which shall be applied to such policy in the normal manner.

For entities combined in accordance with this rule, the experience developed by each entity shall, subject to the rules of the Experience Rating Plan as to the use of experience, be included when calculating any future experience modification for such entity.

All rules of this manual, the Experience Rating Plan and Retrospective Rating Plan Manuals and the Massachusetts Unit Statistical Plan shall be applicable, except as they may be modified by special rules.

RULE VIII – LIMITS OF LIABILITY

Item 3.B. of the Information Page

This rule applies in Massachusetts except as follows:

No limit of liability stated in the Information Page or elsewhere in the policy shall be applicable to the company's liability to the insured under Section 25 of M.G.L. Chapter 152, as amended. This exception is expressed in the Massachusetts Limits of Liability Endorsement (WC 20 03 01) for use on all policies affording coverage under the Massachusetts Workers Compensation Act.

A. WORKERS COMPENSATION AND EMPLOYERS LIABILITY POLICY

1. Part One - Workers Compensation

There is no limit of liability in the Standard Policy for Part One-Workers Compensation. The policy provides all benefits required by any workers compensation law of a state listed in Item 3.A. of the Information Page.

2. Part Two - Employers Liability

a. Standard Limits

The standard limits of liability under Part Two are:

Bodily Injury by Accident:	\$100,000 - each accident
Bodily Injury by Disease:	\$100,000 - each employee
Bodily Injury by Disease:	\$500,000 - policy limit

b. Increased Limits

The limits under Part Two may be increased, subject to the following:

- (1) The limits of liability shall be the same for all states specified in Item 3.A. of the Information Page.
- (2) The additional premium for increased limits shall be determined by multiplying the **Manual Premium** by the percentage in the following Table for Increased Limits. It shall not be less than the minimum premium shown in the table.

TABLE FOR INCREASED LIMITS

Limits of Liability (000 Omitted)	Percentage	Minimum Premium for Increased Limits
\$ 100/100/1,000	.50%	\$ 75
100/100/2,500	.75%	100
100/100/5,000	1.00%	125
100/100/10,000	1.25%	150
500/500/500	1.00%	50
500/500/1,000	1.25%	75
500/500/2,500	1.50%	100
500/500/5,000	1.75%	125
500/500/10,000	2.00%	150
1,000/1,000/1,000	2.00%	75
1,000/1,000/2,500	2.25%	100
1,000/1,000/5,000	2.50%	125
1,000/1,000/10,000	2.75%	150

- (3) The premium for increased limits shall be **included in Subject Premium.**

- (4) Percentages for limits other than shown above are available upon application to the MA Bureau.

c. Accident Limit

The limit of liability under Part Two for Bodily Injury by Accident applies to all bodily injury arising out of any one accident.

d. Disease Limits

The limit of liability under Part Two for Bodily Injury by Disease – each employee – applies as a separate limit to bodily injury by disease to any one employee, and the limit of liability for Bodily Injury by Disease – policy limit – applies as an aggregate limit for all bodily injury by disease, regardless of the number of employees who sustain bodily injury by disease.

e. Show Limits on the Information Page

The limits of liability under Part Two must be stated in Item 3.B. of the Information Page.

B. VOLUNTARY COMPENSATION INSURANCE

1. Standard Limits

The standard limits of liability under Part Two - Employers Liability Insurance for employees subject to voluntary compensation insurance are:

Bodily Injury by Accident:	\$100,000 - each accident
Bodily Injury by Disease:	\$100,000 - each employee
Bodily Injury by Disease:	\$500,000 - policy limit

The limit of liability for Bodily Injury by Accident applies to all bodily injury arising out of any one accident.

The limit of liability for Bodily Injury by Disease - each employee applies as a separate limit to bodily injury by disease to any one employee, and the limit of liability for Bodily Injury by Disease - policy limit applies as an aggregate limit for all bodily injury by disease, regardless of the number of employees who sustain bodily injury by disease.

2. Increased Limits

The standard limits under Part Two – Employers Liability Insurance for employees subject to voluntary compensation insurance may be increased. The premium for the increased limits shall be determined on the basis of the factors in Rule VIII-A.2.b.

3. Premium Determination

Premium shall be determined on the basis of the workers compensation rules, classifications and rates in this manual for the state workers compensation law designated in the schedule in the Voluntary Compensation and Employers Liability Coverage Endorsement.

4. Payroll Records

When voluntary compensation insurance is provided for a group of employees, separate payroll records shall be maintained by the insured for the designated group of employees.

RULE IX – SPECIAL CONDITIONS OR OPERATIONS AFFECTING COVERAGE AND PREMIUM

A. EXECUTIVE OFFICERS

1. Definition

Executive officers of a corporation or an association are the president, vice president, secretary, treasurer, clerk or any other officer appointed in accordance with the charter or bylaws of such entity.

2. Law and Status

Executive officers of a corporation or an association are covered under M.G.L. Chapter 152, as amended.

Executive officers have the same status as employees under the policy.

Exceptions to A. 2. above

Corporate officers or directors who own at least 25% of the issued and outstanding shares of a corporation may elect to be excluded from coverage, pursuant to M.G.L. c. 152, § 1(4) as amended by Chapter 169 of the Acts of 2002. Remuneration of excluded corporate officers or directors shall not be included in premium determination.

To exclude coverage for qualifying corporate officers or directors that have elected and been approved in accordance with 452 CMR 8.06, attach the Partners, Officers and Others Exclusion Endorsement (WC 00 03 08).

3. Premium Determination

Premium for executive officers shall be based on their total payroll, subject to the following limitations and the requirements of Rule V-F.

- a. The minimum individual payroll for an executive officer is \$200 per week.
- b. The maximum individual payroll for an executive officer is \$1,000 per week.
- c. The payroll limitations in a. and b. apply to the average weekly payroll of each executive officer for the number of weeks the officer was employed during the policy period.

4. Spouses of Individuals, Co-Partners or Corporate Officers

If a spouse of an individual proprietor, or a member of a co-partnership, or of an officer of a corporation is employed by such entity to perform work in connection with the operations of the employer covered by the policy, the actual payroll of such spouse, as indicated by the insured's records, subject to a minimum individual payroll of \$200 per week, shall be included in the basis of premium computation. If the records fail to disclose payroll, the minimum specified above shall be included as payroll.

5. Elected or Appointed Officers of a City or Town

If under the provisions of Section 69 of M.G.L. Chapter 152, as amended by Chapter 401 of the Acts of 1966, an elected or appointed officer of a city or town has been designated as included within the term "laborers, workmen and mechanics," the actual payroll of such officer shall be included in the basis of premium computation, subject to a minimum individual payroll of \$200 per week and a maximum individual payroll of \$1,000 per week.

6. Assignment of Payroll

Payroll shall be assigned to the classification that applies to the principal operations in which the executive officer is engaged.

Exceptions to A.6. above

- a. Payroll of an executive officer who regularly and frequently engages in duties which are ordinarily performed by a superintendent, foreman or worker shall be assigned to the governing classification.
- b. Payroll of an executive officer who performs construction, erection or stevedoring operations shall be divided and assigned to the classifications which apply to the different types of operations of the executive officer, subject to the requirements of Rule IV-E.2.
- c. An executive officer may either receive a salary from only one or from several corporations insured under one policy. In other instances, several policies may be issued to cover several corporations and an executive officer may receive a salary from each of these corporations.

Where it is permissible to include more than one corporation on a single policy and such corporations are insured by a single carrier, whether under one or more policies, the several corporations shall be considered as a unit with respect to the application of the executive officers rule. In all other cases the rules shall apply on a policy basis.

7. Flight Duties

Payroll of an executive officer who is a pilot or member of the flying crew of an aircraft used in the insured's business shall be assigned as follows:

- a. For each week during which the executive officer did not perform flight duties, assign the officer's payroll as provided in Rule IX-A-6.
- b. For each week during which the executive officer performed flight duties, assign the officer's payroll for that week to Code 7421 – Aircraft Operation - Flying Crew. If an executive officer's non-flying duties in such a week are subject to a higher rated classification, that higher rated classification shall be assigned in that week.

Rules 7.a. and b. apply on the basis of the pilot's log book required under Federal regulations or other verifiable records.

If Code 7421 - Aircraft Operation – Flying Crew - applies and verifiable records are not maintained to indicate those weeks during which flying is performed by executive officers, their payroll shall be assigned to the highest rated classification which applies to any of their operations.

B. SOLE PROPRIETORS OR PARTNERS

1. Definition

Sole proprietors and partners of a legal partnership are employers under M.G.L. c. 152, § 1(5).

2. Law and Status

Sole proprietors and partners of a legal partnership are not covered under M.G.L. Chapter 152, as amended, and therefore, do not have the same status as employees covered under the policy.

Exceptions to B.2. above

Sole proprietors and partners of a legal partnership, pursuant to M. G. L. c. 152, § 1(4) as amended by Chapter 169 of the Acts of 2002, may elect to be treated as employees and obtain workers compensation insurance coverage.

To provide coverage for sole proprietors and partners of legal partnerships who have elected coverage in accordance with 452 CMR 8.07, attach the Sole Proprietors, Partners, Officers and Others Coverage Endorsement (WC 00 03 10).

3. Premium Determination

Premium for sole proprietors and partners of a legal partnership who have elected to be treated as employees and obtain workers compensation insurance coverage shall be based on the established fixed payroll amount.

- a. The fixed payroll amount for each sole proprietor or partner of a legal partnership is detailed in Part Three – Miscellaneous Values, page RA-5.
- b. The fixed payroll amount, as detailed in Part Three – Miscellaneous Values, page RA-5 shall be pro-rated for each sole proprietor or partner of a legal partnership for the number of weeks these individuals were covered during the policy period.

4. Assignment of Payroll

The fixed payroll amount shall be assigned to the classification that applies to the principal operations in which the individual sole proprietor or partner of a legal partnership is engaged.

Exceptions to B.4. above

The fixed payroll amount of a sole proprietor or partner of a legal partnership who regularly and frequently engages in duties which are ordinarily performed by a superintendent, foreman or worker shall be assigned to the governing classification.

The fixed payroll amount of a sole proprietor or partner of a legal partnership who performs construction, erection or stevedoring operations shall be divided and assigned to the classifications which apply to the different types of operations of the sole proprietor or partner of a legal partnership, subject to the requirements of Rule IV-E.2.

5. Flight Duties

The fixed payroll amount of a sole proprietor or partner of a legal partnership who is a pilot or member of the flying crew of an aircraft used in the insured's business shall be assigned as follows:

- a. For each week during which the sole proprietor or partner of a legal partnership did not perform flight duties, assign the fixed payroll amount as provided in Rule IX-B-4.
- b. For each week during which the sole proprietor or partner of a legal partnership performed flight duties, assign the fixed payroll amount for that week to Code 7421 - Aircraft Operation - Flying Crew. If a sole proprietor's or partner of a legal partnership's non-flying duties in such a week are subject to a higher rated classification, that higher rated classification shall be assigned in that week.

Rules 5.a. and b. apply on the basis of the pilot's log book required under Federal regulations or other verifiable records.

If Code 7421 - Aircraft Operation – Flying Crew - applies and verifiable records are not maintained to indicate those weeks during which flying is performed by a sole proprietor or partner of a legal partnership, their fixed payroll amount shall be assigned to the highest rated classification which applies to any of their operations.

C. UNINSURED CONTRACTORS OR UNINSURED INDEPENDENT CONTRACTORS WITH EMPLOYEES

1. Law on Uninsured Subcontractors or Uninsured Independent Contractors With Employees

Section 18 of M.G.L. Chapter 152, as amended, states the circumstances under which a contractor is responsible for the payment of compensation benefits to employees of its uninsured subcontractors or uninsured independent contractors with employees.

2. Coverage

This statutory responsibility is automatically insured by the Standard Policy issued to the contractor.

3. Premium for Uninsured Subcontractors or Uninsured Independent Contractors With Employees

The contractor shall furnish satisfactory evidence that the subcontractor or independent contractor with employees had workers compensation insurance in force covering the work performed for the contractor. For each such subcontractor or independent contractor for which such evidence is not furnished, additional premium shall be charged on the policy which insured the contractor as follows:

- a. The contractor shall provide a complete payroll record of the employees of each uninsured subcontractor or uninsured independent contractor. Premium on such payroll shall be based on the classifications which would have applied if the employees of the subcontractor or independent contractor had been the employees of the contractor.
- b. If the contractor does not supply the payroll records of its subcontractor or independent contractor, the full subcontract or independent contract price of the work performed during the policy period by the subcontractor or independent contractor shall be established as the payroll of the subcontractor's or independent contractor's employees. The additional premium shall be charged on that amount as payroll.

Exceptions to 3.b. above

If investigation on a specific job discloses that a definite amount of the subcontract or independent contract price represents payroll, such amount shall be the payroll for the additional premium computation. In contracts for:

- (1) mobile equipment with operators (such as but not limited to earth movers, graders, bulldozers, or log skidders), the payroll shall not be less than 33 1/3% of the subcontract or independent contract price.
 - (2) labor and material, the payroll shall not be less than 50% of the subcontract or independent contract price.
 - (3) labor only, the payroll shall be established as not less than 90% of the subcontract or independent contract price.
- c. If vehicles with drivers, chauffeurs or helpers are engaged under contract and the owner of such vehicles has not furnished evidence that the workers compensation obligation has been insured, the total payroll of such drivers, chauffeurs or helpers shall be included as payroll of the insured employer that contracted for such vehicles. Such payroll shall be assigned to the classification applicable in that risk to drivers. If that payroll cannot be obtained, 33 1/3% of the total contract price for the vehicles shall be considered as payroll of the drivers, chauffeurs or helpers. If the owner of a vehicle under contract also is a driver and is entitled to workers compensation benefits and has not furnished evidence that such workers compensation obligation has been insured, 33 1/3% of the contract price for that vehicle shall be included as payroll of the insured employer that contracted for the vehicle.

When the contract price does not include the cost of fuel, maintenance, or other services provided to the owner or owner-operator of a vehicle under contract, the value of such goods and services shall be added to the contract price before determining the 33 1/3% amount.

- d. If an experience modification has been established for the contractor, such experience modification shall be applied to the premium developed for the subcontractor or independent contractor.

4. Piecework, Drivers, Chauffeurs and Helpers Under Contract

The rule on uninsured subcontractors or uninsured independent contractors with employees does not apply to contracts for piecework, nor to drivers, chauffeurs or helpers on vehicles engaged under contract:

- a. The entire amount paid to pieceworkers shall be the payroll, as provided in Rule V.
- b. The rules on standard exception in Rule IV apply to drivers, chauffeurs or helpers on contract vehicles.

D. NONPROFIT ENTITY VOLUNTEERS

In Massachusetts, the word "employer" shall not include nonprofit entities, as defined by the Internal Revenue Code, that are exclusively staffed by volunteers.

E. EMPLOYEE LEASING ARRANGEMENTS

MA Regulation 211 CMR 111.00:

Workers Compensation Insurance Requirements Applicable to Employee Leasing Companies and Their Client Companies.

111.01 Purpose and Scope

The purpose of 211 CMR 111.00 is to ensure that any entity which is defined as an employee leasing company, as provided in 211 CMR 111.03, properly obtains workers' compensation insurance coverage for itself and all of its employees leased to another entity, and that premium paid for the coverage for such leased employees is commensurate with the exposure and anticipated claim experience.

111.02 Authority

211 CMR 111.00 is promulgated in accordance with the authority granted to the Commissioner of Insurance by M.G.L.c. 152, s. 14A, as added by St. 1991, c. 398, s. 38A.

111.03 Definitions

As used in 211 CMR 111.00, the following words will have the meanings indicated:

Client company means a person, association, partnership, corporation or other entity located or having operations in Massachusetts that utilizes workers provided by a lessor through an employee leasing arrangement.

Commissioner means the Commissioner of Insurance.

Employee leasing arrangement means an arrangement whereby one business entity provides workers to another business entity under a contract that retains for the lessor a substantial portion of personnel management functions, such as payroll, direction and control of workers, and the right to hire and fire those workers provided by such lessor; provided, however, that the leasing arrangement is long term and not an arrangement to provide the lessee temporary help services during seasonal or unusual conditions, such as temporary skill shortages or temporary special assignments and projects*.

* The phrase, "such as temporary skill shortages or temporary special assignments and projects," was added for purposes of clarification with the adoption of Regulation on a permanent basis on 6/19/92.

Employee leasing company means a sole proprietorship, partnership, corporation or other form of business entity whose business consists largely of providing workers to one or more client companies by means of employee leasing arrangements.

111.04 Responsibility for Purchase and Maintenance of Separate Policies

(1) It shall be the responsibility of the employee leasing company to purchase and maintain a separate policy providing standard workers' compensation and employers' liability insurance for each client company. The experience of all of the employees leased to a client company shall be combined with the experience of the employees of the client company for purposes of calculating an experience modification. The experience modification so calculated shall be applied to the client company's policy and all policies maintained for it by a leasing company or leasing companies. Each policy written to cover leased employees shall be issued to the employee leasing company as the named insured.

The client company shall be identified thereon by the attachment of an appropriate endorsement indicating that the policy provides coverage for leased employees in accordance with Massachusetts law. The endorsement shall, at a minimum, provide for the following:

- (a) Coverage under the policy shall be limited to the named insured's employees leased to the client company;
- (b) The experience of the employees leased to the particular client company shall be separately maintained;
- (c) Cancellation of the policy shall not affect the rights and obligations of the named insured as an employee leasing company with respect to any other workers' compensation and employers' liability policy issued to the named insured.

Use Massachusetts Employee Leasing Endorsement WC 20 03 04[†] when the named insured is an employee leasing company as defined in this regulation. This endorsement applies only with respect to those employees of the employee leasing company named in Item 1 of the Information Page of the policy provided to the client company shown in the Schedule of the endorsement, under an employee leasing arrangement.

Use Massachusetts Exclusion of Coverage for Leased Employees Endorsement (Employee Leasing Company) WC 20 03 05 when the named insured is an employee leasing company, as defined in this regulation, to restrict coverage to its own, non-leased employees. Such non-leased employees are protected under a separate policy.

(2)[‡] The requirements of 211 CMR 111.04 apply whenever any employee leasing arrangement is entered into, renewed, or extended on or after 6/19/92. These regulations also apply upon the effective date of any new or renewal policy occurring on or after 6/19/92, if such policy provides coverage for leased employees under any employee leasing arrangement in effect prior to 6/19/92.

[†] Use revised version Massachusetts Employee Leasing Endorsement 20 03 04 A on new and renewal policies effective on and after 12:01 A.M., June 19, 1992; and further revised version of this endorsement 20 03 04 B on new and renewal policies effective on and after 12:01 A.M., December 1, 1997.

[‡] This subsection was revised for purposes of clarification with the adoption of the Regulation on a permanent basis on 6/19/92.

111.05: Obligations of Employee Leasing Company to Insurer

- (1) The insurer or any rating organization licensed under M.G.L. C. 152, s. 52C may take all reasonable steps to ascertain exposure under each policy issued to the employee leasing company and collect the appropriate premium by requiring:
 - (a) A complete description of employee leasing company operations;
 - (b) Periodic reporting of client company payroll, classifications, experience rating modification factors, and jurisdictions with exposure. This reporting may be supplemented by a requirement to submit Internal Revenue Service Form 941 or its equivalent on a quarterly basis and such other payroll reporting forms as may be required by federal and state regulatory authority;
 - (c) Physical inspection of client company premises pursuant to M.G.L. c. 152, s. 64;
 - (d) Audit of employee leasing company operations.
- (2) The employee leasing company shall maintain and furnish to the insurer sufficient information to permit the calculation of an experience modification factor by the rating organization licensed under M.G.L. c. 152, s. 52C for each client company. Such information shall include:
 - (a) The client company's corporate or trade name and address;
 - (b) The client company's taxpayer or employer identification number;
 - (c) A listing of the names, addresses and Social Security numbers of all leased employees associated with each client company, the applicable classification code and payroll; and
 - (d) Claim information.

111.06: Obligation of Client Company

- (1) Nothing in 211 CMR 111.00 shall have any effect on the statutory obligation of a client company to secure workers' compensation coverage for employees not provided, supplied or maintained by an employee leasing company pursuant to an employee leasing arrangement.
- (2) A client company shall not be eligible for coverage pursuant to a workers' compensation policy issued to the employee leasing company if the client company owes its current or prior insurer any premium for workers' compensation insurance.

111.07: Policy Cancellation or Nonrenewal

- (1) Any violation of 211 CMR 111.04 or 111.05 shall be considered fraud or material misrepresentation pursuant to M.G.L. c. 152, s. 55A, as added by St. 1991, c. 398, s. 84, and grounds for cancellation or nonrenewal, provided that the employee leasing company has been provided 30 days to cure the violation.
- (2) With respect to any workers compensation insurance policy issued to or renewed by the employee leasing company prior to the effective date of 211 CMR 111.00, for which notice has been received that such policy will be canceled or nonrenewed, the leasing company shall notify by certified mail, within ten days of the receipt of such notice, any client company for which there is an employee leasing arrangement.

- (3) With respect to any workers compensation insurance policy issued or renewed pursuant to 211 CMR 111.04, for which notice has been received that such policy will be canceled or nonrenewed, the leasing company shall notify the client company of the receipt of such notice in the same manner as provided in 211 CMR 111.07 (2).

111.08: Insurer Audit

Insurers shall audit policies issued or renewed pursuant to 211 CMR 111.04 within 90 days of the policy effective date and may conduct interim audits hereafter. The purpose of the audit will be to determine whether all classification, experience modification factors and estimated payroll utilized with respect to the development of the premium charged to the employee leasing company are appropriate.

RULE X – CANCELLATION

A. WHO MAY CANCEL

The Cancellation Condition of the Standard Policy permits cancellation by the insured or by the insurance carrier. Most states regulate such cancellations. For Massachusetts, notices of issuance, termination and cancellation of the policy are regulated by Sections 63 and, relative to assigned risk policies only 65B, of M.G.L. Chapter 152, as amended. Additionally, midterm cancellation of the policy is regulated by Section 55A of Chapter 152. Massachusetts Cancellation Endorsement (WC 20 06 01) must be attached to a policy showing Massachusetts in Item 3.A. of the Information Page.

B. PRO RATA CANCELLATIONS

1. When to Cancel a Policy on a Pro Rata Basis

A policy should be cancelled on a Pro Rata basis in the following circumstances:

- a. The cancellation is initiated by the insurance company, or
- b. When an assigned risk policy is being cancelled because the insured has replaced coverage through the voluntary market, or
- c. The cancellation is initiated by the insured, and the insured is "retiring from business". For the purpose of this rule, "retiring from business" means one of the following situations:
 - i. The insured has retired from all business covered by the policy, or
 - ii. All work covered by the policy has been completed, or
 - iii. All interests in any business covered by the policy have been sold, or
 - iv. The insured is a corporation that can legally operate without workers compensation insurance because all the corporate officers and directors have exercised their right of exemption and are the only employees of the corporation, per 452 CMR 806.

Note: For the purpose of this rule, a material change in the ownership of a corporation which results in the elimination of experience under the rules of the Experience Rating Plan Manual does not constitute retiring from the business insured by the policy, or

- d. Any situation that is not subject to a Short Rate Cancellation in accordance with Rule X-C.

2. How to Cancel a Policy on a Pro Rata Basis

To determine the pro rata factor, either refer to Appendix D – Pro Rata Cancellation Table, or divide the number of days the policy was in force by the number of days for which the policy was issued.

- a. Rates and Payroll
Apply the authorized rates to the payroll developed during the period the policy was actually in effect.
- b. Experience Rating
Apply any experience rating modification in accordance with the rules of the Experience Rating Plan Manual. Refer to Rule VI-H.

c. Loss Constant

If the 'Premium Subject to Loss Constant' is less than \$500, and the policy is cancelled on a pro rata basis, the pro rata portion of the loss constant shall be charged. For policies issued on a short term basis for one of the reasons provided in Rule VI-J, and then cancelled on a pro rata basis, the loss constant shall be adjusted by both the short term pro rata factor and the pro rata cancellation factor. In either case, if the addition of the loss constant increases the premium to more than \$500, reduce the loss constant to the amount which will bring the 'Premium Subject to Loss Constant' plus the loss constant to \$500. Refer to Appendix E – Voluntary Market Premium Algorithm and Appendix F – Residual Market Premium Algorithm.

Refer to Rule VI-D for general information about loss constants.

d. Expense Constant

The pro rata portion of the expense constant, but not less than \$15, shall be charged. For policies issued on a short term basis for one of the reasons provided in Rule VI-J, and then cancelled on a pro rata basis, the expense constant shall be adjusted by both the short term pro rata factor and the pro rata cancellation factor. Refer to Appendix E – Voluntary Market Premium Algorithm and Appendix F – Residual Market Premium Algorithm.

Refer to Rule VI-E for general information about expense constants.

e. Minimum Premium

The full minimum premium shall be charged, except for policies issued on a short term basis for one of the reasons provided in Rule VI-J. In those cases, the minimum premium shall be adjusted by the short term pro rata factor.

Refer to Rule VI-F for general information about minimum premiums.

C. SHORT RATE CANCELLATIONS

1. When to Cancel a Policy on a Short Rate Basis

A policy should be cancelled on a Short Rate basis in the following circumstances:

a. The cancellation is initiated by the insured, except when retiring from business, or

b. The cancellation is initiated by a finance company or the producer of record pursuant to a legal and binding finance agreement that gives the finance company or producer of record the right to cancel the policy should the employer fail to meet a payment as required in the agreement.

2. How to Cancel a Policy on a Short Rate Basis

The premium for the cancelled policy shall be based on the Short Rate Cancellation Table (refer to Appendix D) and computed as follows:

a. Compute the Premium as provided in B (Pro Rata Cancellations)-2 (a-e) above.

b. Determine the Short Rate Penalty Factor

First, determine the pro rata percentage by dividing the number of days the policy was in force by the number of days for which the policy was issued. Calculate the extended number of days by multiplying the pro rata percentage by 365. For policies issued for a full year, the extended number of days will equal the number of days the policy was in force.

Use the extended number of days to obtain the Short Rate Percentage from the Short Rate Cancellation Table in Appendix D. Obtain the Short Rate Penalty Factor by subtracting the Pro Rata Factor from the Short Rate Percentage.

Example

A policy originally written for 250 days was cancelled on a short rate basis after 185 days.

Pro Rata Percentage:	$(185/250) = .74$
Extended Number of Days:	$(185/250) \times 365 = 270$
Short Rate Percentage (from table):	.80
Short Rate Penalty Factor:	$.80 - .74 = .06$

c. Short Rate Penalty Premium

For policies cancelled on a short rate basis, the short rate penalty premium shall be charged as follows:

- i. Determine the 'Short Rate Penalty Factor' as shown in Rule X-C-2-b.
- ii. Using the 'Short Rate Penalty Factor', the 'Premium Subject to Short Rate Penalty', and the 'Pro Rata Percentage', calculate the estimate the Short Rate Penalty as follows:

$$\text{Short Rate Penalty Premium} = \frac{\text{Premium Subject to Short Rate Penalty}}{\text{Pro Rata Percentage}} \times \text{Short Rate Penalty Factor}$$

Premium Subject to Short Rate Penalty is defined as Standard Premium plus ARAP Surcharge less Premium Credit for Deductibles Applicable to both Workers Compensation and Employers' Liability less Premium Discount less QLMP Adjustment plus Balance to Admiralty/FELA Minimum Premium plus Loss Constant plus Expense Constant plus Terrorism Premium.

All short rate penalty premiums should be reported under statistical code 0931.

Refer to Appendix E – Voluntary Market Premium Algorithm and Appendix F – Residual Market Premium Algorithm.

RULE XI – THREE YEAR FIXED POLICY OPTION

A. ELIGIBILITY

If the estimated premium is not over \$700 per year, a policy may be issued for a period of 3 years at a fixed-rate, provided the risk is not eligible for *an experience modification, as defined by the Experience Rating Plan Manual*, on the effective date of the policy.

If a policy is issued for a period of 3 years but is not a Three Year Fixed-Rate Policy, refer to Rule III-C-3.

B. DESTINATION ON THE INFORMATION PAGE

A policy issued under this rule shall be known as a Three Year Fixed-Rate Policy and shall be so designated on the Information Page.

C. RATES

The rates in force on the effective date of a Three Year Fixed-Rate Policy apply to such policy without change until its termination.

Exception

A single rate revision which requires an increase of 10% or more on outstanding policies shall apply to Three Year Fixed-Rate Policies.

D. MINIMUM PREMIUM

The minimum premium shall be the minimum premium for a 1 year policy, as determined by Rule VI-F, multiplied by 3, less

1. Two expense constants if the deposit premium is paid in advance, or
2. One expense constant if the deposit premium is paid in installments.

E. DEPOSIT PREMIUM

1. How Payable

The deposit premium may be paid in advance or in 3 equal annual installments.

2. Advance Payment

If paid in advance, the deposit premium shall be determined by applying the rates to the 3 year estimated payroll or other premium basis plus 3 loss constants and 1 expense constant.

3. Installment Payments

If paid in 3 equal annual installments, the deposit premium shall be determined by applying the rates to the 3 year estimated payroll or other premium basis plus 3 loss constants and 2 expense constants.

4. Minimum Premium

The deposit premium shall not be less than the minimum premium.

F. EARNED PREMIUM

1. Determination

The determination of the final earned premium may be deferred until termination of the policy.

2. Loss and Expense Constants

Loss and expense constants shall be charged in accordance with Rule VI-D and VI-E, regardless of the amount of earned premium.

G. EXPERIENCE RATING PLAN

1. Operations Not Eligible

None of the operations insured by a Three Year Fixed-Rate Policy shall be eligible for experience rating during the period such a policy is in force.

2. Policies Not Subject

A Three Year Fixed-Rate Policy shall not be subject to any experience rating modification nor combined with other policies under the Experience Rating Plan.

3. Experience Not Used

None of the experience under a Three Year Fixed-Rate Policy shall be used in experience rating.

H. CANCELLATION – PREMIUM DETERMINATION

1. Pro Rata Cancellations

If a Three Year Fixed-Rate Policy is cancelled *on a pro rata basis according to Rule X-B:*

a. Apply the rates to the payroll or other premium basis developed during the period the policy was in effect,

b. Add the pro rata portion of the loss constants and expense constants required by Rule XI-E.

The earned premium shall not be less than the *full* minimum premium required by Rule XI-D.

2. Short Rate Cancellations

If a Three Year Fixed-Rate Policy is cancelled on a short rate basis according to Rule X-C:

a. *Apply the rates to the payroll or other premium basis developed during the period the policy was in effect,*

b. *Add the pro rata portion of the loss constants and expense constants required by Rule XI-E.*

The earned premium shall not be less than the full minimum premium required by Rule XI-D.

RULE XII – U. S. LONGSHORE AND HARBOR WORKERS COMPENSATION ACT

A. GENERAL EXPLANATION

The U. S. Longshore and Harbor Workers Compensation Act (USL&HW Act) is a federal law which provides for payment of compensation and other benefits to employees such as longshoremen, harbor workers, ship repairmen, shipbuilders, shipbreakers and other employees engaged in loading, unloading, repairing or building a vessel. It applies to such employees while working on navigable waters of the United States and also while working on any adjoining pier, wharf, dry dock, terminal, building way, marine railway, or other area adjoining such navigable waters customarily used for loading, unloading, repairing or building a vessel. It does not cover masters or members of the crew of a vessel. For complete details, see U. S. Code (1946), Title 33, Sections 901-49, amended by Public Law 92-576.

B. WORKERS COMPENSATION INSURANCE – PART ONE

The standard policy is used to insure the statutory obligation of an employer to furnish benefits required by the USL&HW Act. Attach the Standard Longshore and Harbor Workers Compensation Act Coverage Endorsement (WC 00 01 06 A) to provide such insurance. Do not designate the USL&HW Act in Item 3.A. of the Information Page.

C. EMPLOYERS LIABILITY – PART TWO

For operations subject to the USL&HW Act, the standard limits of liability under Part Two are:

Bodily Injury by Accident:	\$100,000 - each accident
Bodily Injury by Disease:	\$100,000 - each employee
Bodily Injury by Disease:	\$500,000 - policy limit

Refer to Rule VIII.

D. CLASSIFICATIONS AND RATES

1. Classifications

Classifications for insurance under the USL&HW Act are listed in Part Two - Classifications of this manual.

2. Rates for Federal "F" Classifications

The manual rates for classification code numbers followed by the letter "F" include premium for operations subject to the USL&HW Act.

3. Rates for Non-Federal "Non-F" Classifications

The manual rates for classification code numbers not followed by the letter "F" do not include premium for operations subject to the USL&HW Act. If operations under such classifications involve some employees subject to USL&HW Act, the manual rates and minimum premiums for such classifications shall be increased by the U.S. Longshore and Harbor Workers' Compensation Coverage Percentage shown on the rate pages. Such percentage does not apply to loss and expense constants. Such increased rate shall apply only to payroll of employees engaged in operations subject to the USL&HW Act.

E. EXTENSTIONS OF THE USL&HW ACT

1. Defense Base Act

The Defense Base Act extends the provisions of the USL&HW Act to employers and their employees on overseas military bases and on other overseas locations under public works contracts being performed by contractors with agencies of the United States Government. Employees who are not United States citizens may be exempted from coverage upon approval

of a waiver by the Secretary of Labor. For complete details, see Defense Base Act, U.S. Code (1946) Title 42, Sections 1651-54, Public Law 208, 77th Congress.

To provide such insurance, attach the Standard Defense Base Act Coverage Endorsement (WC 00 01 01 A).

2. Outer Continental Shelf Lands Act

The Outer Continental Shelf Lands Act extends the provisions of the USL&HW Act to employers and their employees exploring for natural resources on the Outer Continental Shelf of the United States. That area is generally described as all submerged lands lying seaward and outside of the area of lands beneath navigable waters of the United States and subject to its jurisdiction. For complete details, see U.S. Code (1946) Title 33, Sections 901-49 as extended by the Act of August 7, 1953 (Public Law 212, 83rd Congress).

To provide such insurance, attach the Outer Continental Shelf Lands Act Coverage Endorsement (WC 00 01 09 A).

3. Civilian Employees of Nonappropriated Fund Instrumentalities Act

The Nonappropriated Fund Instrumentalities Act extends the provisions of the USL&HW Act to civilian employees of nonappropriated fund instrumentalities such as post exchanges and service clubs of the Armed Forces. For complete details, see U.S. Code (1970) Title 5, Section 8171 (Public Law 85-538, 85th Congress).

To provide such insurance attach the Standard Nonappropriated Fund Instrumentalities Act Coverage Endorsement (WC 00 01 08 A).

4. Premium Determination

For insurance under extensions of the USL&HW Act, determine premium as provided in Rule XII-D.

RULE XIII – THE ADMIRALTY LAW AND THE FEDERAL EMPLOYERS LIABILITY ACT

A. POLICY FORMS AND COVERAGE

To provide insurance against employers liability under admiralty jurisdiction for the operation of vessels or for dredging or marine wrecking, or under the Federal Employers Liability Act, for the operations of railroads engaged in interstate commerce, two alternative forms of coverage are available as follows:

Coverage I

A Standard Workers Compensation and Employers Liability Policy shall be used with limitation of the liability for damages to specified amounts. This form of policy provides coverage for the following obligations.

1. Such legal liability as may exist to pay workers compensation. (The policy may be extended by appropriate endorsement without additional charge to cover under the workers compensation laws of one or more states or the United States Longshore and Harbor Workers' Compensation Act.)
2. Liability to pay damages under the various laws of negligence restricted by limits as specified in the policy, excluding any liability imposed upon the employer arising from any obligation to provide transportation, wages, maintenance and cure.

Coverage II

A Standard Workers Compensation and Employers Liability Policy shall be used with provision for Voluntary Compensation under a single designated workers compensation law and with limitation of the liability for damages under the various laws of negligence restricted as specified in the policy, excluding any liability imposed upon the employer arising from any obligation to provide transportation, wages, maintenance and cure.

This form of policy provides coverage which goes beyond Coverage I in that it obligates the company to offer a settlement based strictly upon the statutory benefit provisions of the designated workers compensation law to the same extent as if claims were subject to adjustment under such workers compensation law rather than negligence liability.

In addition to the designation of a single workers compensation law in the Voluntary Compensation endorsements as the basis upon which voluntary compensation settlements shall be offered, it is permissible to endorse the policy to cover such legal liability as may exist under the same or any other workers compensation law or laws. In all cases, the rates to be charged on the entire payroll shall be the appropriate Coverage II rates for the workers compensation law designated in the Voluntary Compensation endorsement.

B. CLASSIFICATIONS AND RATES

Premium charges shall be determined in accordance with the following table of maritime classifications and rates.

ADMIRALTY - TABLE OF RATES *

CLASSIFICATIONS	COVERAGE I		COVERAGE II	
	Code (b)	Rate	Code (b)	Rate
Diving – Marine	7394	9.68	7395	12.37
Dredging - Excavation by means of suction dredges only – including loading or unloading †	7334	7.53	7336	8.85
Dredging - NOC	7333	7.53	7335	8.85
Vessels - Barges, Scows, Canal Boats or Lighters – not self-propelled ‡	7046	5.06	7098	5.95
Sailing Vessels – NOC	7036	3.55	7088	4.44
Boat Livery - Power, sail or rowboats used for fishing of pleasure purposes, limited to boats under 15 tons – including laying up of boats and putting into commission §	7038	3.55	7090	4.44
Ferries – Including dock employees	7019	1.88	7027	2.35
Fishing Vessels – Seagoing – motor boats or tugs, including net fishing or lobster hauling	7075	3.55	7093	4.44
Fishing Vessels – Pound fishing – including work on floats or shore of packing, curing or shipping fish or repairing nets or boats	7039	1.88	7091	2.35
Fishing Vessels – Not seagoing – motor boats or tugs – including net fishing or lobster hauling	7039	1.88	7091	2.35
Oystermen – Planting, harvesting, or operation of boats	7079	1.88	7097	2.35
Steamers – all kinds	7016	3.27	7024	4.09
Supply Boats – Supplying water or gasoline for shipping	7020	1.88	7028	2.35
Tugboats – All kinds	7020	1.88	7028	2.35
Yachts – Private – sail or power	7037	1.88	7089	2.35
Wrecking – Marine – including salvage operations	7394	9.68	7395	12.37

* **\$300 per week payroll limitation applies.**

† Payroll of all employees engaged in stevedoring operations who are not members of the crew of the vessels, shall be assigned to the appropriate stevedoring classification.

‡ Self propelled barges, scows and canal boats or lighters shall be assigned to Code 7016 – Steamers – all kinds.

A non-self-propelled barge, scow, canal boat or lighter having a regular master and a regular crew under his command, who are furnished living quarters aboard the same vessel, shall be assigned to Code 7036-Sailing Vessels – NOC.

The rates for Codes 7046 and 7098 – Vessels, Barges, etc. have been calculated to provide for coverage under the United States Longshore and Harbor Workers' Compensation Act. Every policy carrying these classifications shall be endorsed to provide coverage under such Act.

§ Vessels of 15 tons or over shall be assigned to Code 7016 – Steamers- all kinds, or Code 7036 – Sailing Vessels – NOC.

FEDERAL EMPLOYERS' LIABILITY ACT - TABLE OF RATES **

CLASSIFICATIONS	COVERAGE I		COVERAGE II	
	Code (b)	Rate	Code (b)	Rate
Railroads:				
Operations - All employees including Drivers, Chauffeurs and their helpers ^{††}	7151	8.26	7152	10.33
Clerical Office Employees - NOC	8814	.14	8815	.18
Salespersons, Collectors or Messengers - outside	8737	.35	8738	.44
Construction – All operations including Clerical Office Employees, Salespersons, Drivers, Chauffeurs and their helpers	6702	"a"	6703	"a"

** \$300 per week payroll limitation applies

†† This classification contemplates the normal operations of railroads including normal maintenance and repairs. All extraordinary repair work including such work as rebuilding of bridges, grade crossing elimination, laying or relaying of track, and all new construction operations shall be classified as Codes 6702 or 6703.

As respects the liability of the company for damages, the rates in the above *Admiralty – Table of Rates and the Federal Employers' Liability Act - Table of Rates* provide for a standard limit of \$5,000 for all damages arising out of bodily injuries or death of one person and, subject to the above provisions respecting one person, to a total limit of \$10,000 for all damages arising out of bodily injuries or death of two or more persons in any one accident. If higher limits are desired, the procedure provided under *XIII-C Limits of Liability* shall apply.

The rates for Coverage II as indicated in the above *Admiralty – Table of Rates and the Federal Employers' Liability Act - Table of Rates* shall be controlled by the workers compensation act designated in the endorsement.

C. LIMITS OF LIABILITY

No policy shall be written with limits less than the Standard Limits. If higher limits are desired the following procedure shall apply:

Coverage I

Increase the manual *Coverage I* rate by the appropriate factors indicated in the following limit table.

Coverage II

Add to the manual Coverage II rate for the classification involved, the net increase obtained by adjusting the corresponding manual Coverage I rate by the appropriate factor in the following limit table. *For example, increase the limits of liability to \$25,000/\$25,000 for Code 7093 as follows:*

Code 7093 is a Coverage II code. The corresponding Coverage I code is 7075.

Code 7075 rate x \$25,000/\$25,000 Factor from limit table

$$\$3.55 \times \$1.22 = \$4.33$$

Increase = \$4.33 – \$3.55 = \$0.78

Add increase to code 7093, Coverage II rate

$$\$4.44 + \$0.78 = \$5.22$$

ADMIRALTY AND FEDERAL LIABILITY LIMIT TABLE

Upper Limits (\$000)	Lower Limits (\$000)								
	5	7.5	10	15	20	25	30	40	50
10	1.00	1.07	1.10						
15	1.04	1.11	1.13	1.16					
20	1.06	1.13	1.15	1.18	1.20				
25	1.07	1.14	1.16	1.20	1.21	1.22			
30	1.08	1.15	1.17	1.21	1.22	1.23	1.24		
35	1.09	1.16	1.18	1.22	1.23	1.24	1.25		
40	1.10	1.17	1.19	1.23	1.24	1.25	1.26	1.27	
45	1.11	1.18	1.20	1.24	1.25	1.26	1.27	1.28	
50	1.12	1.19	1.21	1.25	1.26	1.27	1.28	1.29	1.30
70	1.13	1.20	1.22	1.26	1.27	1.28	1.29	1.30	1.31
100	1.14	1.21	1.23	1.27	1.28	1.29	1.30	1.31	1.32
150	1.15	1.22	1.24	1.28	1.29	1.30	1.31	1.32	1.33
200	1.16	1.23	1.25	1.29	1.30	1.31	1.32	1.33	1.34
250	1.17	1.24	1.26	1.30	1.31	1.32	1.33	1.34	1.35
300	1.18	1.25	1.27	1.31	1.32	1.33	1.34	1.35	1.36

D. MINIMUM PREMIUMS

A Special Minimum Premium (Symbol b) shall be charged for a policy providing coverage under admiralty law or the Federal Employers Liability Act. When written at Standard Limits, the limits are as follows:

Coverage I -	\$ 50.00
Coverage II -	\$ 100.00

When higher limits are desired the foregoing minimum premiums shall be increased in accordance with the appropriate percentage indicated in the Admiralty and Federal Liability Limit Table.

E. COVERAGE ON WATERS NOT UNDER ADMIRALTY JURISDICTION

To provide coverage for vessel, dredging or marine wrecking operations in waters not under admiralty jurisdiction, the Standard Workers Compensation and Employers Liability Policy (without Maritime Endorsement) shall be used. The rates applied shall be the Coverage II rates appropriate to the location of the operations. A Special Minimum Premium of \$50.00 shall be applied to such policies.

RULE XIV – DOMESTIC WORKERS – RESIDENCES

A. DEFINITIONS

1. Inside Domestic Workers

Domestic Workers - Inside are employees engaged exclusively in household or domestic work performed principally inside the residence. Examples include a cook, housekeeper, laundry worker, maid, butler, companion, nurse, babysitter and personal care assistant.

2. Outside Domestic Workers

Domestic Workers - Outside are employees engaged exclusively in household or domestic work performed principally outside the residence. Examples include a private chauffeur and a gardener.

3. Occasional Domestic Workers

Domestic Workers - Occasional are domestic workers, inside or outside, who are employed part-time. Any domestic worker employed more than 1/2 of the customary full-time shall be assigned and rated as a full-time domestic worker. Examples of occasional domestic workers are persons engaged on certain days for gardening, cleaning, laundering or baby-sitting.

B. COVERAGE

Workers Compensation and Employers Liability Insurance

Statutory workers compensation obligations of an employer of domestic workers in Massachusetts are insured by the Standard Policy.

C. NAME OF INSURED

One or more members of the same residence may be named as the insured, but only with respect to the employment of domestic workers in connection with such residence.

D. CLASSIFICATIONS

1. Domestic Workers

The following classifications apply to operations of domestic workers:

Domestic Workers – Inside – NOC - Code 0913

Applies to those domestic workers, however named, engaged in performing household tasks, including such things as meal preparation; laundry; shopping; housekeeping and care of the household's infants and children who are not disabled.

Domestic workers, however named, engaged in providing any physical assistance in the activities of daily living to the elderly or to persons who are convalescent, acutely or chronically ill, or physically or mentally disabled shall be assigned to Code 0918.

Domestic Workers – Inside – Occasional – NOC - Code 0908

Applies to those domestic workers, however named, engaged in performing household tasks, including such things as meal preparation; laundry; shopping; housekeeping and care of the household's infants and children, who are not disabled.

Domestic workers, however named, engaged in providing any physical assistance in the activities of daily living to the elderly or to persons who are convalescent, acutely or chronically ill, or physically or mentally disabled shall be assigned to Code 0918.

Domestic Workers – Inside – Physical Assistance - Code 0918

Applies to those domestic workers, however named, engaged in providing any physical assistance in the activities of daily living to the elderly or to persons who are convalescent, acutely or chronically ill, or physically or mentally disabled.

Domestic Workers - Outside – including private chauffeurs - Code 0912

Domestic Workers - Outside - Occasional -including occasional private chauffeurs - Code 0909

Exception to D-1 above:

If commercial farm operations are conducted, Codes 0912 and 0909 do not apply to any operations at the farm location. **Refer to Rule IV-D-9.**

2. Maintenance, Repair or Construction Operations

- a. Codes 0913, 0908, 0912, and 0909, and 0918 include ordinary repair or maintenance of the insured's premises or equipment by domestic workers.
- b. Building maintenance or repair by employees hired only for that purpose shall be assigned to Code 9015 - Buildings - Operation by Owner or Lessee.
- c. Extraordinary repairs, alterations, new construction, erection or demolition of structures shall be assigned to construction or erection classifications.

E. RATES AND PREMIUM

1. Rates

The rates for Codes 0913, 0908, 0912 and 0909 are per capita premium charges. The premium basis for Code 0918 is payroll, subject to manual rates.

Per capita classifications are not subject to premium under The Terrorism Risk Insurance Act of 2002, as amended and extended by the Terrorism Risk Insurance Extension Act of 2005.

2. Records Required

The insured shall maintain a record of the names, duties and period of service of each domestic worker. In addition, insureds assigned to Code 0918 shall maintain proper payroll records.

3. Full-Time Domestic Workers

Estimated premium for Codes 0912 and 0913 shall be computed on the estimated number of such domestic workers during the policy period. If additional domestic workers under Codes 0912 and 0913 are employed during the policy period or if some domestic workers are no longer employed and are not replaced, the per capita premium charges shall be prorated. Each pro rata charge shall be based on the period of employment but shall not be less than 25% of the per capita charge.

4. Occasional Domestic Workers

Premium for Codes 0908 and 0909 shall be computed on the estimated aggregate time of all occasional domestic workers who are to be employed during the policy period. Regardless of concurrent employment, a single per capita charge applies for each aggregate of employed time which is 1/2 of the customary full time of each such domestic worker. An additional per capita charge applies to any remainder less than 1/2 of full time.

F. MINIMUM PREMIUM

For a policy with two or more classifications, whether per capita rated or payroll rated, apply the highest minimum premium for any classification in the policy.

G. EXPENSE CONSTANT

For policies written only with per capita exposure, the expense constant is a function of the number of per capita employees, subject to a maximum. Refer to the Massachusetts Miscellaneous Rate pages. If a policy is written with both per capita and remuneration based exposure, only the larger of the per capita and standard expense constants is charged.

RULE XV – FINAL EARNED PREMIUM DETERMINATION

A. ACTUAL PAYROLL

Final earned premium for the policy shall be determined on actual, instead of estimated, payroll or other premium basis.

B. PREMIUM DETERMINATION

The determination of final earned premium is governed by the rules, classifications and rates in this manual, subject to modification by applicable rating plans.

C. AUDIT RIGHTS OF CARRIER

The insurance carrier has the right to compute earned premium based on an examination of original payroll records and books of account of the insured, in accordance with *Part Five - Premium of the Standard Policy*.

QUALIFIED LOSS MANAGEMENT PROGRAM (QLMP)
(Revised 4/93)

A. EFFECTIVE DATE

This program applies to new and renewal business written under the Massachusetts Workers' Compensation Assigned Risk Pool on and after 12:01 A.M., November 1, 1990.

Policyholders, including those policyholders subject to the Massachusetts Assigned Risk Rating Plan (MARRP), whose policies are effective on and after 12:01 A.M., January 1, 1993, who, while in the Pool, become credit eligible and subsequently move to the voluntary market, shall, if insured under a guaranteed cost plan, remain subject to the rules of the program and shall be entitled to receive whatever credit eligible policyholders on such plan in the Pool may receive; provided, however, that the combined period of assigned risk pool and voluntary market credit eligibility shall not exceed forty-eight months. Policyholders who, while in the Pool, immediately qualify for the application of a policy credit to deposit premium as provided by MARRP shall not be considered credit eligible unless they have actually participated in the QLMP for a period of not less than six months before moving to the voluntary market.

All new and renewal policies effective on and after 12:01 A.M., January 1, 1993, shall be subject to a maximum credit of 15%. *Refer to MA Bureau for additional details.*

B. PURPOSE

This program applies a credit to the premium of an assigned risk insured who subscribes to a qualified loss management program. The credit is given for a period of up to four (4) policy years, provided the insured remains in the program for a corresponding period of time.

C. BACKGROUND

A number of loss management firms have demonstrated an ability to significantly reduce workers' compensation losses for their client companies by implementing a loss control management program. Through the application of the experience rating plan, companies with improved experience are able to realize sizeable reductions in premium. However, because the experience rating plan requires three (3) years of experience and the evaluation of data six (6) months after expiration of the third policy year, such improved experience is not reflected in the premium charges for a considerable length of time. Utilization of this program can impact a subscribing employer's premium charges as early as the inception date of the first of three annual policy periods during which the subscribing employer completes a minimum of six (6) months participation in the program. The appropriate credits are applied to the premiums for these four (4) annual policy periods, at the conclusion of which, the credits then end and the subscribing employer enters into an experience rating period with anticipated improved experience.

1. Approval of Loss Management Program and Available Credit

A loss management program and the amount of allowable credit that can be offered by a sponsoring loss management firm to subscribing employers shall be subject to the approval of the MA Bureau. The credit shall be primarily determined by the loss reduction success experienced by all of the subscribing employers of the sponsoring loss management firm for the past seven (7) years. The approved credit is applied uniformly to the premiums of all subscribing employers.

2. Application of Credit To Subscriber's Policy

A credit is applied at policy audit to the *Premium Subject to QLMP* developed for a subscribing employer for up to four (4) policy years. *(Refer to Appendix E – Voluntary Market Premium Algorithm and Appendix F – Residual Market Premium Algorithm.)* The amount of the credit applied to a policy year is based on the credit factor assigned to the loss management firm on the effective date of the subscriber's credit eligible policy. The first year credit is applied

retroactively to the policy inception date on condition the employer participates in the program in the Assigned Risk Pool a minimum of six (6) months.

The amount of the credit applied to the second, third, and fourth policy years shall be based on the credit factor assigned to the qualifying loss management firm and in effect on each policy effective date, except that the applicable credit is halved in the third policy year, and one quarter of the otherwise applicable credit is applied in the **fourth** year of participation.

The subscribing employer may terminate participation in the program upon four (4) years of participation in the program, without penalty.

D. CHANGE OF FIRM OR TERMINATION OF ENROLLMENT IN PROGRAM

If an employer's enrollment in an approved program terminates, for any reason, before such employer becomes credit eligible and such employer subsequently becomes enrolled in another approved program, the employer's prior participation shall not be combined with the subsequent enrollment in order to comply with the required six months of participation to become credit eligible. In such case, the prior participation shall be disregarded and a new start-up date shall be applied. To the extent that the new startup date does not permit the employer to become credit eligible during the then current policy, the credit will be applied retroactively to the effective date of the renewal policy upon completion of the required six months of participation in the program of the new firm.

If an employer's enrollment in an approved program terminates, for any reason, after the employer becomes credit eligible, a pro-rata credit will be applied to the affected policy based on the total number of months that the subscriber has participated in the program. To the extent that the employer subsequently enrolls in another approved program within thirty days of such termination and such enrollment occurs within the same policy period during which the employer became credit eligible, a full credit will be applied to the policy year. The startup date of the employer's enrollment in the prior program shall be used to determine credit eligibility for the renewal policy, subject to any adjustment that may be required because of a difference in the level of the credit of the two involved firms.

In all other cases, the general rules to determine credit eligibility and calculation of credit shall apply.

E. ILLUSTRATIVE CALCULATIONS

In all examples, the loss management firm is assigned a credit factor (CF) of .10 effective January 1, 1993. Following re-evaluation, the firm is assigned a credit factor (CF) of .08 effective January 1, 1994 and subsequent years. **Premium Subject to QLMP (PSQ)** is \$5,000. Policy is effective April 1, 1993. Three (3) years of continuous participation in the loss management program is assumed.

Example #1 - Subscription Date: 7/1/93 (eligibility within policy term)

1st Year Credit Applied and Effective 4/1/93
(PSQ) (CF) = Credit or (5,000) x (.10) = 500

2nd Year Credit Applied and Effective 4/1/94
(PSQ) (CF) = Credit or (5,000) x (.08) = 400

3rd Year Credit Applied and Effective 4/1/95
(PSQ) (CF) = Credit or (5,000) x (.04) = 200

Example #2 - Subscription Date: 10/5/93 (eligibility outside policy term)

1st Year Credit Applied and Effective 4/1/94
(PSQ) (CF) = Credit or (5,000) x (.10) = 500 *

2nd Year Credit Applied and Effective 4/1/95
(PSQ) (CF) = Credit or (5,000) x (.08) = 400

3rd Year Credit Applied and Effective 4/1/96
(PSQ) (CF) = Credit or (5,000) x (.04) = 200 **

* Credit factor of .10 is "locked in" on subscription date.

** Credit factor in effect on policy effective date applies; credit is halved in 3rd year.

Reduction In Available Credit Due To Participation Prior To Program Effective Date

An employer who has subscribed to an existing program of a qualified loss management firm prior to November 1, 1990, shall be subject to a reduction in credit in accordance with the following table:

<u>Subscription Date</u>	<u>Extent of Credit</u>
05/01/90 or later	Full credit
11/01/89 to 04/30/90	2 Years
11/01/88 to 10/31/89	1 Year
Prior to 11/01/88	No credit

The Massachusetts Qualified Loss Management Program Endorsement (WC 20 04 02 A) must be attached to each Assigned Risk Policy for which a credit is given under this Program.

F. QUALIFICATIONS FOR LOSS MANAGEMENT FIRMS

Any loss management firm, which has demonstrated an ability to reduce losses for its client employers, may submit a Loss Management Program to the MA Bureau for approval, subject to its having met minimum qualifications. *Contact the MA Bureau for additional information.*

RESERVED FOR FUTURE USE

MASSACHUSETTS BENEFITS DEDUCTIBLE PROGRAM

This program is intended for insureds who, while not qualified as self-insureds, nevertheless have the financial ability to handle some losses they incur. This program will allow these insureds to establish an amount of loss they can absorb and purchase insurance only for losses above that predetermined deductible amount. This program is not available for insureds with retrospectively rated policies.

Medical and indemnity deductibles of \$500, \$1,000, \$2,000, and \$2,500 shall be made available by the Massachusetts Workers Compensation Assigned Risk Pool and insurers to every insured with a workers compensation policy which provides coverage in Massachusetts. In addition, an insurer or the Pool may offer to any employer providing collateral deemed adequate by such insurer, a medical and indemnity benefits deductible of \$5,000. The deductible shall apply separately to each claim for bodily injury by accident or disease. The insurer shall pay all benefits required under the provisions of M.G.L. 152 directly to the appropriate party. **This deductible does not apply to claims for employers' liability.** Subsequent to insurer payment of any amount which falls within the deductible limit on any claim, the insurer may seek reimbursement from the policyholder. Failure of the insured to make complete reimbursement for deductibles within thirty days of receipt of bill from the insurer shall constitute nonpayment of premium and be grounds for termination of the policy.

The premium reduction for deductible coverage is obtained by applying the appropriate premium reduction percentage to the *Manual Premium*. (Refer to Appendix E – Voluntary Market Premium Algorithm and Appendix F – Residual Market Premium Algorithm.)

Refer to the Miscellaneous Values section of Part Three - Rates for the Medical and Indemnity Deductible Amounts and corresponding Premium Reduction Percentages.

The premium credit amount under the Massachusetts Benefits Deductible Program shall be reported under statistical code **9664**. The credit amount is **included in Subject Premium**.

In order to maintain integrity in Experience Rating and Ratemaking data bases, losses for which the deductible applies shall be reported on a gross basis prior to the application of the deductible amount. This methodology applies for the reporting of data via the Workers' Compensation Statistical Plan, Detailed Claim Information, and the Aggregate Financial Call reporting.

Coverage under this program is to be effected by the attachment of the Massachusetts Benefits Deductible Endorsement (WC 20 06 02) to the Standard Workers' Compensation and Employers Policy.

RESERVED FOR FUTURE USE

MASSACHUSETTS BENEFITS CLAIM AND AGGREGATE DEDUCTIBLE PROGRAM

This program is intended for insureds who, while not qualified as self-insurers, nevertheless have the financial ability to handle some losses they incur, subject to an aggregate amount. This program will allow these insureds to elect an amount of loss per claim and an overall aggregate amount of all losses they can absorb and purchase insurance only for losses above those predetermined amounts. The amount of premium credit will vary by size of risk. The election must be made prior to the effective date of the policy. *This program shall be made available by the Massachusetts Workers Compensation Assigned Risk Pool and insurers to every insured with a workers compensation policy which provides coverage in Massachusetts.* This program is not available for insureds with retrospectively rated policies.

Deductible Amount per Claim

A \$2,500 per claim deductible amount shall apply separately to each claim for bodily injury by accident or disease, subject to the aggregate deductible amount. The insurer shall pay all benefits required under the provisions of law directly to the appropriate party. *This deductible does not apply to claims for employers' liability.* Subsequent to insurer payment of any amount which falls within the \$2,500 deductible limit on any claim, the insurer shall seek reimbursement from the policyholder.

Aggregate Deductible Limit for Policy

The aggregate deductible *limit* is the most that the policyholder must reimburse the insurer for the sum of all medical and indemnity benefits compensable under law for each policy period. Failure to make complete reimbursement for deductibles within thirty days of receipt of a bill from the insurer shall constitute non-payment of premium and be grounds for termination of the policy.

The basis for determining the aggregate deductible limit, applicable at policy inception, is calculated as follows:

Type of Insured	Basis for the Aggregate Limit at Policy Inception
Experience Rated	$\frac{\text{Adjusted Manual Premium Estimated at Policy Inception}}{\text{Experience Modification Factor}}$
Merit Rated	$\frac{\text{Adjusted Manual Premium Estimated at Policy Inception}}{\text{Merit Rating Factor}}$
Neither Experience Rated nor Merit Rated	Adjusted Manual Premium Estimated at Policy Inception

If the "Basis for the Aggregate Limit at Policy Inception" is less than or equal to \$200,000, an aggregate limit of \$10,000 is to be offered.

If the "Basis for the Aggregate Limit at Policy Inception" is greater than \$200,000, an aggregate limit equal to 5% of "Basis for the Aggregate Limit at Policy Inception" is to be offered. For example, if an employer has adjusted manual premium of \$240,000 and an experience modification factor of 1.25, the "Basis for the Aggregate Limit at Policy Inception" is \$300,000 (\$240,000 x 1.25) and an aggregate limit of \$15,000 (\$300,000 x .05) would apply.

Premium Credit Factor at Policy Inception

Use the "Basis for the Aggregate Limit" to determine the premium reduction percentage. The premium reduction for claim/aggregate deductible coverage is obtained by applying the appropriate premium reduction percentage to the insured's Adjusted Manual Premium, i.e., prior to the application of any experience modification or merit rating adjustment. These calculations are made prior to the application of any Premium Discount which is calculated using the Standard Premium.

Refer to the Miscellaneous Values section of Part Three - Basis for the Aggregate Limit, Claim Deductible and Aggregate Deductible amounts, and corresponding Premium Reduction Percentages.

The premium credit amount under this program shall be reported under statistical code 9664. The credit amount is included in Subject Premium.

Impact of Multiple Experience Modification Factors or Merit Rating Factors

If more than one experience modification factor applies to a policy period, calculate the "Basis for the Aggregate Limit" by doing the following:

- Step 1: For each experience modification factor, multiply the adjusted manual premium, associated with the experience modification, by the experience modification.
- Step 2: Sum the results from Step 1.

An analogous procedure would apply if multiple merit rating factors applied to a policy period.

Impact of a Revised Experience Modification or Merit Rating Factor

If an experience modification factor or a merit rating factor is revised, recalculate the "Basis for the Aggregate Limit at Policy Inception" using the adjusted manual premium estimated at policy inception and the revised experience modification factor or merit rating factor.

Impact of Premium Audit

If Adjusted Manual Premium **increases** as a consequence of an audit, recalculate the "Basis for the Aggregate Limit" using the new adjusted manual premium. Use the revised "Basis for the Aggregate Limit" to determine the applicable aggregate limit and the applicable deductible premium credit factor.

If the adjusted manual premium **decreases** as a consequence of an audit, no adjustment is made to the values determined at policy inception for the aggregate limit and the deductible premium credit factor.

The entire cost of all claims relative to a particular insured shall be included in the experience data used to determine the experience modification of that insured regardless of the requirement that reimbursement must be made for the deductible amount on any claim. In order to maintain integrity in experience and ratemaking data bases, losses for which the deductible applies shall be reported on a gross basis prior to the application of the deductible amount. This methodology applies for the reporting of data via the Workers' Compensation Unit Statistical Plan, Detailed Claim Information, and the Aggregate Financial Call reporting.

Coverage under this program is to be effected by the attachment of the Massachusetts Benefits Claim and Aggregate Deductible Endorsement (WC 20 06 03) to the Standard Workers Compensation and Employers Liability Insurance Policy.

MASSACHUSETTS CONSTRUCTION CREDIT PREMIUM ADJUSTMENT PROGRAM

The Massachusetts Construction Credit Premium Adjustment Program provides for a premium credit for a qualifying policy which contains one or more construction classifications. Only policies subject to experience rating are eligible for the program.

“Construction classifications” are those classifications subject to the following code numbers:

3365	5160	5437	5508	6003	7538
3724	5183	5443	5509	6005	7601
3726	5188	5445	5538	6204	7855
5020	5190	5462	5545	6217	8227
5022	5213	5472	5547	6229	9014
5037	5215	5473	5606	6233	9533
5040	5221	5474	5610	6251	9534
5057	5222	5478	5645	6252	
5059	5223	5479	5651	6306	
5069	5348	5480	5701	6319	
5102	5402	5506	5703	6325	
5146	5403	5507	5705	6400	

Carriers are required to provide initial written notice, at policy inception or during the policy term, to any insured who has a policy with one or more of the construction classifications, that may be eligible for a premium modification credit by sending them a “Workers’ Compensation Premium Credit Application” form. Refer to Exhibit 1 which illustrates a sample Application. Side One of the form on Page S-11 instructs the insured to complete and sign the application shown on the reverse side of the form, Side Two/Page S-12, and to return it to The Workers’ Compensation Rating and Inspection Bureau of Massachusetts. Upon its receipt of an insured’s properly completed application, the Bureau computes the premium credit factor, if applicable.

Carriers are required to use the approval form to notify all of their insureds who have one or more construction classifications on their policy that may be eligible for a premium modification credit.

The basis for determining the credit is the total payroll (excluding overtime premium pay) and hours worked for each construction classification for the third calendar quarter of the year preceding the policy inception date as reported to taxing authorities. If the insured did not engage in operations for the complete quarter, then the last complete quarter prior to the policy year inception shall be used. A credit may be determined for each construction classification by dividing the total payroll, excluding overtime premium pay, by the number of hours worked to arrive at the average hourly wage for the classification. In the absence of specific records for salaried employees, it will be assumed each such individual worked forty (40) hours per week. The credit for average hourly wage is listed below:

Average Hourly Wage		Credit From Manual Premium	Average Hourly Wage		Credit From Manual Premium
\$17.99	or less	0%	\$23.01	-	\$23.50 15%
\$18.00	-	\$18.50 5%	\$23.51	-	\$24.00 16%
\$18.51	-	\$19.00 6%	\$24.01	-	\$24.50 17%
\$19.01	-	\$19.50 7%	\$24.51	-	\$25.00 18%
\$19.51	-	\$20.00 8%	\$25.01	-	\$25.50 19%
\$20.01	-	\$20.50 9%	\$25.51	-	\$26.00 20%
\$20.51	-	\$21.00 10%	\$26.01	-	\$26.50 21%
\$21.01	-	\$21.50 11%	\$26.51	-	\$27.00 22%
\$21.51	-	\$22.00 12%	\$27.01	-	\$27.50 23%
\$22.01	-	\$22.50 13%	\$27.51	-	\$28.00 24%
\$22.51	-	\$23.00 14%	\$28.01	and over	25%

The total construction classification credit amount in dollars must be calculated and then divided by the total policy premium at manual rates – including construction and non-construction classifications. The result would be the percentage credit, which is to be applied to the qualifying policy. When calculating the total policy credit, the percentage shall be rounded to two decimal places. (As an example, .1547 rounded to .15 and .1551 rounded to .16.)

The carrier shall, upon audit, verify the information that was submitted by the insured and used in the calculation of the credit. If the carrier discovers an error in the original request for policy credit, the revised information must be submitted to the Workers' Compensation Rating and Inspection Bureau of Massachusetts for recalculation. If the insured does not furnish records to verify the payrolls and hours worked originally submitted and used in the calculation of the credit, there shall be no credit applied to the policy.

If the insured has not submitted a completed application for credit prior to policy audit, the auditor will request the insured to sign an "Acknowledgment of Receipt of Notice Form" with the understanding that a completed and signed original application must be submitted to the Bureau before the completion of the audit of the affected policy. *Refer to Exhibit 2 on Page S-13.* In any event, the completed and signed application must be received by the Bureau within six months of the expiration date of the affected policy, or within one month of the time the insured received written notice of the Program, whichever is later.

The Bureau will obtain additional inputs from the Experience Rating Plan Calculation Worksheet to administer offsets required to calculate the policy credit factor.

The credit authorized by The Workers' Compensation Rating and Inspection Bureau of Massachusetts shall appear on Item 4. of the Information Page of the policy. The policy credit factor is to be applied in the premium determination process directly after the application of experience modification. The premium adjustment is included in Standard Premium. *Refer to Appendix E – Voluntary Market Premium Algorithm and Appendix F – Residual Market Premium Algorithm.* If the credit is not available at the time of policy issuance, the carrier shall endorse the policy by use of Massachusetts Construction Classification Premium Adjustment Endorsement (WC 20 04 03) to provide this credit information.

(Name of Insured)
(Address)
(Town/City, State, Zip Code)

PART ONE
SPECIAL PROGRAMS
EXHIBIT 1
Side One
Page S-11

**MASSACHUSETTS CONSTRUCTION CLASSIFICATION
PREMIUM ADJUSTMENT PROGRAM
WORKERS' COMPENSATION PREMIUM CREDIT APPLICATION**

The Massachusetts Construction Classification Premium Adjustment Program has been proposed for employers engaged in construction operations and is applicable to policies eligible for experience rating.

A special premium calculation, which may result in a premium credit for you, will be based on average hourly pay rates for each classification of construction operations. In order that your premium may be correctly established, please return the completed premium credit application, as shown on the reverse side of this letter to: **The Workers' Compensation Rating and Inspection Bureau of Massachusetts, P. O. Box 55005, Boston, Massachusetts 02205, Attention: Customer Services.**

They will advise us of any premium credit applicable.

IMPORTANT: *Initial written notice of possible credit under this Program is given to you at policy inception or during the policy term. If you have not already submitted an application for credit prior to policy audit, you will be requested to sign a form acknowledging receipt of notice and, at the same time, requested to indicate whether you will apply for a credit. If you apply for a credit, you must submit a completed and signed application to the Bureau before the completion of the audit of the affected policy. In any event, the completed and signed application must be received by the Bureau within six months of the expiration date of the affected policy, or within one month of the time you receive written notice of the Program, whichever is later.*

For each applicable classification (both construction and non-construction) covering your company's operations in the State of Massachusetts, report the total Massachusetts payroll (excluding overtime premium pay) and the corresponding total number of hours worked for the third calendar quarter (July, August, September) as reported to taxing authorities.

Note #1: If you did not engage in construction operations during the most recent third calendar quarter, the requested information to be provided should then be for the last complete calendar quarter prior to the effective date of your workers' compensation policy.

Note #2: If you are a new business (no prior operations), or an existing business engaged in construction operations for the first time, submit the requested information for the first complete calendar quarter following the effective date of your workers' compensation policy when available.

Note #3: In the absence of specific records for salaried employees, you should assume that each individual worked forty (40) hours per week.

Please preserve your payroll records which formed the basis for this declaration as we will be required to verify the reported information in order for any premium credit to be applied.

Thank you for your cooperation.

Sincerely,

Turn Page Over for Premium Credit Application

**WORKERS' COMPENSATION
MASSACHUSETTS CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT
PROGRAM APPLICATION**

Insured: Sample Construction Co, Inc.

Federal Employers ID No.: 04-123456

123 Main Street
Address

City MA 02000
City State Zip

Policy # WC123456789 Effective Date 01/01/06

Carrier Abacus Insurance Company Issuing Office Boston, MA

Notice: Unless code(s), total wages paid, total hours worked, and calendar quarter reported are indicated and application is signed, it cannot be processed. Contact your agent if assistance is desired.

CLASSIFICATION(S)	CODE	TOTAL MASSACHUSETTS WAGES PAID ¹	TOTAL HOURS WORKED
Concrete Construction	5213	\$46,176	2,080
Carpentry	5403	32,339	1,560
Excavation	6217	23,639	1,040
Contractors Yard	8227	16,640	1,040
Executive Supervisor	5606	13,000	520
Salesmen	8742	45,000	1,560
Clerical	8810	19,500	2,600

The foregoing is based on actual wages and hours worked, as reflected in our payroll records, for the complete calendar quarter ending 09/30/05.

Signature _____ Position _____ Date _____

¹ Excluding overtime premium pay.

IMPORTANT NOTICE

PLEASE READ CAREFULLY

**THIS NOTICE FORM AND THE APPLICATION MUST
BE RETURNED BEFORE YOUR AUDIT CAN BE PROCESSED**

**MASSACHUSETTS CONSTRUCTION CLASSIFICATION
PREMIUM ADJUSTMENT PROGRAM**

ACKNOWLEDGMENT OF RECEIPT OF NOTICE FORM

I, the undersigned, acknowledge receipt of Massachusetts Workers' Compensation Premium Credit Application.

I understand that in order to receive a credit under this Program, I must submit a complete and signed original application, which must be received within the time frame stated in the application, to:

**The Workers' Compensation Rating and Inspection Bureau
of Massachusetts
P.O. Box 55005
Boston, Massachusetts 02205
Attention: Customer Services**

*Signature and Title
(Corporate Officer,
General Partner, or
Sole Proprietor)*

Employer's Name

Retain a copy of this form in your file.

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**MASSACHUSETTS SPECIAL PROGRAM FOR
TERRORISM RISK INSURANCE EXTENSION ACT OF 2005**

The Terrorism Risk Insurance Act of 2002 (TRIA 2002) was scheduled to expire on December 31, 2005. The Terrorism Risk Insurance Extension Act of 2005 ("Extension Act") extended TRIA 2002, with amendments, through 2007. Attach the Terrorism Risk Insurance Extension Act Endorsement (WC 00 01 13) to notify policyholders.

Premium for the Terrorism Risk Insurance Act of 2002, as amended and extended by the Terrorism Risk Insurance Extension Act of 2005, is calculated on the basis of total payroll according to Rule V. *Total payroll should not include per capita employee counts, seat counts for the aircraft seat surcharge, or exposures included only for supplemental rate charges.* A risk's total payroll is divided by units of \$100 and multiplied by the Terrorism Rate found on page RA-5 Miscellaneous Values. The calculation is expressed as [(Total Payroll/100) X Terrorism Rate = Premium]. This premium is applied after Standard Premium, *and it is included in Premium Subject to Short Rate Penalty and Premium Subject to Total Policy Minimum Premium.*

Premium developed under this act is:

1. not included in standard premium.
2. not subject to the DIA assessment.

Expense constant and per capita classifications are not subject to premium under this Act. *Refer to Appendix E – Voluntary Market Premium Algorithm and Appendix F – Residual Market Premium Algorithm.*

For new and renewal policies effective on or after January 1, 2006, the premium charged under TRIA 2002 and the Extension Act must be shown in item 4 of the policy Information Page.

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BUREAU RULES AND PROCEDURES

PREAMBLE

The following rules and those contained in the manuals adopted by The Workers' Compensation Rating and Inspection Bureau of Massachusetts and approved by the Insurance Commissioner of the Commonwealth of Massachusetts shall govern the writing of workers compensation insurance and the rating of risks in the Commonwealth of Massachusetts.

I. ESTABLISHMENT OF AUTHORIZED CLASSIFICATIONS

The MA Bureau shall have full authority to classify the workers compensation risks within the Commonwealth of Massachusetts. The MA Bureau shall have the right to inspect risks and determine the proper classifications in accordance with manual rules, and shall promulgate such classifications to the carrier of record. The classifications promulgated shall be used in writing any workers compensation insurance policy or policies for such risks.

Policies on risks not previously classified by the MA Bureau shall be written on the basis of classifications selected in accordance with the best judgment of the insurance carrier. Such classifications shall be subject to change in conformity with any classification promulgations by the MA Bureau.

II. MA BUREAU FILING REQUIREMENTS

A. Standard Policy Information Page and Non- Standard and Endorsement Forms

The insurance carrier shall file a specimen copy of the:

1. Standard Policy Information Page.
2. Non-standard endorsement forms, following approval by the Insurance Commissioner.

B. Specific Policy Information Page and Non- Standard Endorsements

For each policy issued, the insurance carrier shall file a copy of the:

1. Information Page
2. Non-standard endorsement forms

Standard endorsement forms contained in the Policy and Endorsement Forms Manual need not be attached to the policy Information Page filed with the MA Bureau, provided the policy indicates that such endorsements have been attached to the policy.

3. Cancellation or reinstatement notices.

III. POLICY WRITING PROCEDURE

A. Policy Numbers

The policy number designated by the carrier at policy issuance shall remain constant and shall be used on all endorsements, statistical reports and other documents related to that policy. If a portion of the policy number is designated at inception as the "key" policy number, such designation shall be clearly identified on the policy Information Page and the "key" number shall be used on all endorsements and other documents related to that policy. The policy number as reported on electronic submission cannot contain punctuation or imbedded blanks. Punctuation will not be entered into the MA Bureau records from hard copy.

B. Renewal Policy Numbers

The Information Page of each renewal policy shall identify the policy number of the policy which it renews, in accordance with III-A above. This procedure also applies to rewritten policies. The word "same" may be used to indicate that the same policy number has been used on renewal. The word "new" may be used to indicate a newly issued policy.

C. Policy Corrections

If the MA Bureau finds that a policy requires correction to conform to manual rules or classification, the carrier shall be notified. Such policy shall be corrected and a copy of the correction shall be submitted to the MA Bureau no later than thirty (30) days after notification.

IV. CHANGES IN CLASSIFICATIONS OR RATES

Unless an application to change classifications or rates on the ground that the risk has been improperly classified is filed directly with the MA Bureau by the insured or by the carrier during the term of the policy or within twelve months after the expiration of said policy, such application shall not be considered by the MA Bureau.

V. AUDIT OR REAUDIT OF POLICY BY CARRIER

As provided in the Standard Workers Compensation and Employers Liability policy, the insurance carrier is permitted to audit or reaudit within three years after termination of the policy. The revised audit may be for the purpose of reallocation or amendment of remuneration or other premium basis, in accordance with the rules, rates, and rating plans applicable under the manuals used by the carrier.

VI. EXPERIENCE RATING

A. Issuance of Intrastate Experience Rating Calculations

The MA Bureau has the responsibility of calculating and issuing experience rating calculations for those risks that have operations in Massachusetts.

The MA Bureau shall endeavor to calculate and issue experience rating calculations at least thirty (30) days prior to their effective date.

1. Present Carrier

The experience rating calculation for a risk shall be issued to the present carrier.

2. Other Than Present Carrier

The experience rating calculation for a risk shall be issued to a third party, other than the present carrier, upon receipt of a letter from the insured authorizing the release of the experience rating worksheet to such party.

B. Letter of Authority

If a letter of authority is submitted, the MA Bureau shall provide experience rating calculations as specified in the letter of authority. Such letter of authority shall be written on the insured's stationery, fax cover sheet, or e-mail identifiable as originating from the insured.

C. Charges for Rating Calculations

A charge shall be made by the MA Bureau for rating calculations, other than that provided to the present carrier.

VII. TEST AUDITS

The MA Bureau has authority to conduct test audits and to require corrections in accordance with the results of the test audit.

**TYPE A CARRIERS
PREMIUM DISCOUNT TABLE (IN PERCENT)**

<u>Standard Premium</u>			<u>Discount</u>	<u>Standard Premium</u>			<u>Discount</u>	<u>Standard Premium</u>			<u>Discount</u>
\$	0	- 10,055	0.0 %	\$	19,570	- 19,999	4.5 %	\$	225,958	- 235,999	9.0 %
	10,056	- 10,167	0.1		20,000	- 20,449	4.6		236,000	- 246,976	9.1
	10,168	- 10,282	0.2		20,450	- 20,919	4.7		246,977	- 259,024	9.2
	10,283	- 10,399	0.3		20,920	- 21,411	4.8		259,025	- 272,307	9.3
	10,400	- 10,520	0.4		21,412	- 21,927	4.9		272,308	- 287,027	9.4
	10,521	- 10,643	0.5		21,928	- 22,469	5.0		287,028	- 303,428	9.5
	10,644	- 10,769	0.6		22,470	- 23,037	5.1		303,429	- 321,818	9.6
	10,770	- 10,898	0.7		23,038	- 23,636	5.2		321,819	- 342,580	9.7
	10,899	- 11,030	0.8		23,637	- 24,266	5.3		342,581	- 366,206	9.8
	11,031	- 11,165	0.9		24,267	- 24,931	5.4		366,207	- 393,333	9.9
	11,166	- 11,304	1.0		24,932	- 25,633	5.5		393,334	- 424,799	10.0
	11,305	- 11,446	1.1		25,634	- 26,376	5.6		424,800	- 461,739	10.1
	11,447	- 11,592	1.2		26,377	- 27,164	5.7		461,740	- 505,714	10.2
	11,593	- 11,741	1.3		27,165	- 27,999	5.8		505,715	- 558,947	10.3
	11,742	- 11,895	1.4		28,000	- 28,888	5.9		558,948	- 624,705	10.4
	11,896	- 12,052	1.5		28,889	- 29,836	6.0		624,706	- 707,999	10.5
	12,053	- 12,215	1.6		29,837	- 30,847	6.1		708,000	- 816,923	10.6
	12,216	- 12,380	1.7		30,848	- 31,929	6.2		816,924	- 965,454	10.7
	12,381	- 12,551	1.8		31,930	- 33,090	6.3		965,455	- 1,179,999	10.8
	12,552	- 12,727	1.9		33,091	- 34,339	6.4		1,180,000	- 1,517,142	10.9
	12,728	- 12,907	2.0		34,340	- 35,686	6.5		1,517,143	- 1,824,799	11.0
	12,908	- 13,093	2.1		35,687	- 37,142	6.6		1,824,800	- 1,983,478	11.1
	13,094	- 13,284	2.2		37,143	- 38,723	6.7		1,983,479	- 2,172,380	11.2
	13,285	- 13,481	2.3		38,724	- 40,444	6.8		2,172,381	- 2,401,052	11.3
	13,482	- 13,684	2.4		40,445	- 42,325	6.9		2,401,053	- 2,683,529	11.4
	13,685	- 13,893	2.5		42,326	- 44,390	7.0		2,683,530	- 3,041,333	11.5
	13,894	- 14,108	2.6		44,391	- 46,666	7.1		3,041,334	- 3,509,230	11.6
	14,109	- 14,330	2.7		46,667	- 49,189	7.2		3,509,231	- 4,147,272	11.7
	14,331	- 14,559	2.8		49,190	- 51,999	7.3		4,147,273	- 5,068,888	11.8
	14,560	- 14,796	2.9		52,000	- 55,151	7.4		5,068,889	- 6,517,142	11.9
	14,797	- 15,041	3.0		55,152	- 58,709	7.5		6,517,143	- 9,123,999	12.0
	15,042	- 15,294	3.1		58,710	- 62,758	7.6		9,124,000	- 15,206,666	12.1
	15,295	- 15,555	3.2		62,759	- 67,407	7.7		15,206,667	- 45,619,999	12.2
	15,556	- 15,826	3.3		67,408	- 72,799	7.8		45,620,000	and over	12.3
	15,827	- 16,106	3.4		72,800	- 79,130	7.9				
	16,107	- 16,396	3.5		79,131	- 86,666	8.0				
	16,397	- 16,697	3.6		86,667	- 95,789	8.1				
	16,698	- 17,009	3.7		95,790	- 107,058	8.2				
	17,010	- 17,333	3.8		107,059	- 121,333	8.3				
	17,334	- 17,669	3.9		121,334	- 139,999	8.4				
	17,670	- 18,019	4.0		140,000	- 165,454	8.5				
	18,020	- 18,383	4.1		165,455	- 200,377	8.6				
	18,384	- 18,762	4.2		200,378	- 208,235	8.7				
	18,763	- 19,157	4.3		208,236	- 216,734	8.8				
	19,158	- 19,569	4.4		216,735	- 225,957	8.9				

The Above Table is Based
on the Following Discounts:

First	\$	10,000	0.0 %
Next	\$	190,000	9.1 %
Next	\$	1,550,000	11.3 %
Over	\$	1,750,000	12.3 %

**TYPE B CARRIERS
PREMIUM DISCOUNT TABLE (IN PERCENT)**

<u>Standard Premium</u>	<u>Discount</u>	<u>Standard Premium</u>	<u>Discount</u>	<u>Standard Premium</u>	<u>Discount</u>
\$ 0 - 10,099	0.0 %	\$ 23,721 - 24,878	3.0 %	\$ 601,819 - 735,555	6.0 %
10,100 - 10,303	0.1	24,879 - 26,153	3.1	735,556 - 945,714	6.1
10,304 - 10,515	0.2	26,154 - 27,567	3.2	945,715 - 1,323,999	6.2
10,516 - 10,735	0.3	27,568 - 29,142	3.3	1,324,000 - 1,809,565	6.3
10,737 - 10,967	0.4	29,143 - 30,909	3.4	1,809,566 - 1,981,904	6.4
10,968 - 11,208	0.5	30,910 - 32,903	3.5	1,981,905 - 2,190,526	6.5
11,209 - 11,460	0.6	32,904 - 35,172	3.6	2,190,527 - 2,448,235	6.6
11,461 - 11,724	0.7	35,173 - 37,777	3.7	2,448,236 - 2,774,666	6.7
11,725 - 11,999	0.8	37,778 - 40,799	3.8	2,774,667 - 3,201,538	6.8
12,000 - 12,289	0.9	40,800 - 44,347	3.9	3,201,539 - 3,783,636	6.9
12,290 - 12,592	1.0	44,348 - 48,571	4.0	3,783,637 - 4,624,444	7.0
12,593 - 12,911	1.1	48,572 - 53,684	4.1	4,624,445 - 5,945,714	7.1
12,912 - 13,246	1.2	53,685 - 59,999	4.2	5,945,715 - 8,323,999	7.2
13,247 - 13,599	1.3	60,000 - 67,999	4.3	8,324,000 - 13,873,333	7.3
13,600 - 13,972	1.4	68,000 - 78,461	4.4	13,873,334 - 41,619,999	7.4
13,973 - 14,366	1.5	78,462 - 92,727	4.5	41,620,000 - and over	7.5
14,367 - 14,782	1.6	92,728 - 113,333	4.6		
14,783 - 15,223	1.7	113,334 - 145,714	4.7		
15,224 - 15,692	1.8	145,715 - 200,606	4.8		
15,693 - 16,190	1.9	200,607 - 213,548	4.9		
16,191 - 16,721	2.0	213,549 - 228,275	5.0		
16,722 - 17,288	2.1	228,276 - 245,185	5.1		
17,289 - 17,894	2.2	245,186 - 264,799	5.2		
17,895 - 18,545	2.3	264,800 - 287,826	5.3		
18,546 - 19,245	2.4	287,827 - 315,238	5.4		
19,246 - 19,999	2.5	315,239 - 348,421	5.5		
20,000 - 20,816	2.6	348,422 - 389,411	5.6		
20,817 - 21,702	2.7	389,412 - 441,333	5.7		
21,703 - 22,666	2.8	441,334 - 509,230	5.8		
22,667 - 23,720	2.9	509,231 - 601,818	5.9		

The Above Table is Based
on the Following Discounts:

First	\$ 10,000	0.0 %
Next	\$ 190,000	5.1 %
Next	\$ 1,550,000	6.5 %
Over	\$ 1,750,000	7.5 %

PREMIUM DISCOUNT EXAMPLES

EXAMPLE 1 – NO PART OF STANDARD PREMIUM SUBJECT TO RETROSPECTIVE RATING

(Assume MA and State "S" each use the same Type of Discount.)

DISTRIBUTION OF TOTAL STANDARD PREMIUM								
(1) State	(2) Standard Premium	(3) First \$5,000	(4) Next \$5,000	(5) Next \$90,000	(6) Next \$100,000	(7) Next \$300,000	(8) Next \$1,250,000	(9) Over \$1,750,000
MA	1,300,000	2,826	2,826	50,870	56,522	169,565	706,522	310,870
S	<u>1,000,000</u>	<u>2,174</u>	<u>2,174</u>	<u>39,130</u>	<u>43,478</u>	<u>130,435</u>	<u>543,478</u>	<u>239,130</u>
Total	2,300,000	5,000	5,000	90,000	100,000	300,000	1,250,000	550,000

DISCOUNT PERCENT								
	(10) 5,000 – 10,000		(11) 10,000 – 100,000		(12) 100,000 - 200,000		(13) 200,000 - 500,000	
State	Type A	Type B	Type A	Type B	Type A	Type B	Type A	Type B
MA	0.0%	0.0%	9.1%	5.1%	11.3%	6.5%	11.3%	6.5%
S	0.0%	0.0%	9.1%	5.1%	11.3%	6.5%	11.3%	6.5%

DISCOUNT PERCENT				
	(14) 500,000 – 1,750,000		(15) Over 1,750,000	
State	Type A	Type B	Type A	Type B
MA	11.3%	6.5%	12.3%	7.5%
S	11.3%	6.5%	12.3%	7.5%

AMOUNT OF DISCOUNT			FINAL PREMIUM	
	(16)		(17)	
State	Type A	Type B	Type A	Type B
MA	148,251	86,529	1,151,749	1,213,471
S	<u>114,039</u>	<u>66,561</u>	<u>885,961</u>	<u>933,439</u>
Total	262,290	153,090	2,037,710	2,146,910

State "S" is any non-Massachusetts state.

Note: (16) = [(4) x (10)] + [(5) x (11)] + [(6) x (12)] + [(7) x (13)] + [(8) x (14)] + [(9) x (15)]
(17) = (2) – (16)

EXAMPLE 2 – NO PART OF STANDARD PREMIUM SUBJECT TO RETROSPECTIVE RATING

(Assume MA uses Type A Discounts and State "S" uses Type B Discounts.)

DISTRIBUTION OF TOTAL STANDARD PREMIUM								
(1) State	(2) Standard Premium	(3) First \$5,000	(4) Next \$5,000	(5) Next \$90,000	(6) Next \$100,000	(7) Next \$300,000	(8) Next \$1,250,000	(9) Over \$1,750,000
MA	1,300,000	2,826	2,826	50,870	56,522	169,565	706,522	310,870
S	<u>1,000,000</u>	<u>2,174</u>	<u>2,174</u>	<u>39,130</u>	<u>43,478</u>	<u>130,435</u>	<u>543,478</u>	<u>239,130</u>
Total	2,300,000	5,000	5,000	90,000	100,000	300,000	1,250,000	550,000

DISCOUNT PERCENT								
State	(10) 5,000 – 10,000 Type A	Type B	(11) 10,000 – 100,000 Type A	Type B	(12) 100,000 - 200,000 Type A	Type B	(13) 200,000 - 500,000 Type A	Type B
MA	0.0%	-	9.1%	-	11.3%	-	11.3%	-
S	-	0.0%	-	5.1%	-	6.5%	-	6.5%

DISCOUNT PERCENT				
State	(14) 500,000 – 1,750,000 Type A	Type B	(15) Over 1,750,000 Type A	Type B
MA	11.3%	-	12.3%	-
S	-	6.5%	-	7.5%

AMOUNT OF DISCOUNT				FINAL PREMIUM	
State	(16)		(17)		
State	Type A	Type B	Type A	Type B	
MA	148,251	-	1,151,749	-	
S	-	66,561	-	933,439	
Sub Total	148,251	66,561	1,151,749	933,439	
Total		214,812			2,085,188

State "S" is any non-Massachusetts state.

Note: (16) = [(4) x (10)] + [(5) x (11)] + [(6) x (12)] + [(7) x (13)] + [(8) x (14)] + [(9) x (15)]
(17) = (2) – (16)

EXAMPLE 3 – PART OF STANDARD PREMIUM SUBJECT TO RETROSPECTIVE RATING

(Assume MA and State "S" use same Type of Discount.)

TOTAL STANDARD PREMIUM			
(1) State	(2) Subject to Retro	(3) Subject to Discount	(4) Total
MA	1,000,000	300,000	1,300,000
S	<u>800,000</u>	<u>200,000</u>	<u>1,000,000</u>
Total	1,800,000	500,000	2,300,000

DISCOUNT PERCENT								
State	(5) 5,000 – 10,000		(6) 10,000 – 100,000		(7) 100,000 - 200,000		(8) 200,000 - 500,000	
	Type A	Type B	Type A	Type B	Type A	Type B	Type A	Type B
MA	0.0%	0.0%	9.1%	5.1%	11.3%	6.5%	11.3%	6.5%
S	0.0%	0.0%	9.1%	5.1%	11.3%	6.5%	11.3%	6.5%

DISCOUNT PERCENT				
State	(9) 500,000 – 1,750,000		(10) Over 1,750,000	
	Type A	Type B	Type A	Type B
MA	11.3%	6.5%	12.3%	7.5%
S	11.3%	6.5%	12.3%	7.5%

State	(11) Amount of Discount of Total Premium		(12) Amount of Discount of Subject to Retro Premium		(13) Net Discount	
	Type A	Type B	Type A	Type B	Type A	Type B
MA	148,251	86,529	111,550	64,216	36,900	22,500
S	<u>114,039</u>	<u>66,561</u>	<u>89,240</u>	<u>51,374</u>	<u>24,600</u>	<u>15,000</u>
Total	262,290	153,090	200,790	115,590	61,500	37,500

State "S" is any non-Massachusetts state.

- Note: (4) = (2) + (3)
 (11) Calculated using multi-state premium discount method assuming column (4) premium.
 (12) Calculated using multi-state premium discount method assuming column (2) premium.
 (13) Total = (11) Total – (12) Total (for Type A and B, respectively)
 (13) MA = [(3) MA / (3) Total] x (13) Total (for Type A and B, respectively)
 (13) S = [(3) S / (3) Total] x (13) Total (for Type A and B, respectively)

RESERVED FOR FUTURE USE

PRO RATA CANCELLATION TABLE

JANUARY			FEBRUARY			MARCH			APRIL			MAY		
Day of Month	Day of Year No. of Days	Ratios	Day of Month	Day of Year No. of Days	Ratios	Day of Month	Day of Year No. of Days	Ratios	Day of Month	Day of Year No. of Days	Ratios	Day of Month	Day of Year No. of Days	Ratios
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405
29	29	.079				29	88	.241	29	119	.326	29	149	.408
30	30	.082				30	89	.244	30	120	.329	30	150	.411
31	31	.085				31	90	.247				31	151	.414

PRO RATA CANCELLATION TABLE

JUNE			JULY			AUGUST			SEPTEMBER			OCTOBER		
Day of Month	Day of Year No. of Days	Ratios	Day of Month	Day of Year No. of Days	Ratios	Day of Month	Day of Year No. of Days	Ratios	Day of Month	Day of Year No. of Days	Ratios	Day of Month	Day of Year No. of Days	Ratios
1	152	.416	1	182	.499	1	213	.584	1	244	.668	1	274	.751
2	153	.419	2	183	.501	2	214	.586	2	245	.671	2	275	.753
3	154	.422	3	184	.504	3	215	.589	3	246	.674	3	276	.756
4	155	.425	4	185	.507	4	216	.592	4	247	.677	4	277	.759
5	156	.427	5	186	.510	5	217	.595	5	248	.679	5	278	.762
6	157	.430	6	187	.512	6	218	.597	6	249	.682	6	279	.764
7	158	.433	7	188	.515	7	219	.600	7	250	.685	7	280	.767
8	159	.436	8	189	.518	8	220	.603	8	251	.688	8	281	.770
9	160	.438	9	190	.521	9	221	.605	9	252	.690	9	282	.773
10	161	.441	10	191	.523	10	222	.608	10	253	.693	10	283	.775
11	162	.444	11	192	.526	11	223	.611	11	254	.696	11	284	.778
12	163	.447	12	193	.529	12	224	.614	12	255	.699	12	285	.781
13	164	.449	13	194	.532	13	225	.616	13	256	.701	13	286	.784
14	165	.452	14	195	.534	14	226	.619	14	257	.704	14	287	.786
15	166	.455	15	196	.537	15	227	.622	15	258	.707	15	288	.789
16	167	.458	16	197	.540	16	228	.625	16	259	.710	16	289	.792
17	168	.460	17	198	.542	17	229	.627	17	260	.712	17	290	.795
18	169	.463	18	199	.545	18	230	.630	18	261	.715	18	291	.797
19	170	.466	19	200	.548	19	231	.633	19	262	.718	19	292	.800
20	171	.468	20	201	.551	20	232	.636	20	263	.721	20	293	.803
21	172	.471	21	202	.553	21	233	.638	21	264	.723	21	294	.805
22	173	.474	22	203	.556	22	234	.641	22	265	.726	22	295	.808
23	174	.477	23	204	.559	23	235	.644	23	266	.729	23	296	.811
24	175	.479	24	205	.562	24	236	.647	24	267	.732	24	297	.814
25	176	.482	25	206	.564	25	237	.649	25	268	.734	25	298	.816
26	177	.485	26	207	.567	26	238	.652	26	269	.737	26	299	.819
27	178	.488	27	208	.570	27	239	.655	27	270	.740	27	300	.822
28	179	.490	28	209	.573	28	240	.658	28	271	.742	28	301	.825
29	180	.493	29	210	.575	29	241	.660	29	272	.745	29	302	.827
30	181	.496	30	211	.578	30	242	.663	30	273	.748	30	303	.830
			31	212	.581	31	243	.666				31	304	.833

PRO RATA CANCELLATION TABLE

NOVEMBER			DECEMBER		
Day of Month	Day of Year No. of Days	Ratios	Day of Month	Day of Year No. of Days	Ratios
1	305	.836	1	335	.918
2	306	.838	2	336	.921
3	307	.841	3	337	.923
4	308	.844	4	338	.926
5	309	.847	5	339	.929
6	310	.849	6	340	.932
7	311	.852	7	341	.934
8	312	.855	8	342	.937
9	313	.858	9	343	.940
10	314	.860	10	344	.942
11	315	.863	11	345	.945
12	316	.866	12	346	.948
13	317	.868	13	347	.951
14	318	.871	14	348	.953
15	319	.874	15	349	.956
16	320	.877	16	350	.959
17	321	.879	17	351	.962
18	322	.882	18	352	.964
19	323	.885	19	353	.967
20	324	.888	20	354	.970
21	325	.890	21	355	.973
22	326	.893	22	356	.975
23	327	.896	23	357	.978
24	328	.899	24	358	.981
25	329	.901	25	359	.984
26	330	.904	26	360	.986
27	331	.907	27	361	.989
28	332	.910	28	362	.992
29	333	.912	29	363	.995
30	334	.915	30	364	.997
			31	365	1.000

SHORT RATE CANCELLATION TABLE

Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect
1	.05	18.2482	43	.22	1.8674	85	.34	1.4600
2	.06	10.9489	44	.23	1.9079	86	.34	1.4430
3	.07	8.5158	45	.23	1.8655	87	.34	1.4264
4	.07	6.3869	46	.23	1.8250	88	.35	1.4517
5	.08	5.8394	47	.23	1.7861	89	.35	1.4354
6	.08	4.8662	48	.24	1.8250	90	.35	1.4194
7	.09	4.6924	49	.24	1.7877	91	.35	1.4038
8	.09	4.1058	50	.24	1.7520	92	.36	1.4283
9	.10	4.0552	51	.24	1.7176	93	.36	1.4129
10	.10	3.6496	52	.25	1.7548	94	.36	1.3979
11	.11	3.6496	53	.25	1.7216	95	.37	1.4216
12	.11	3.3455	54	.25	1.6899	96	.37	1.4068
13	.12	3.3689	55	.26	1.7255	97	.37	1.3923
14	.12	3.1283	56	.26	1.6947	98	.37	1.3781
15	.13	3.1630	57	.26	1.6650	99	.38	1.4010
16	.13	2.9653	58	.26	1.6362	100	.38	1.3870
17	.14	3.0056	59	.27	1.6704	101	.38	1.3733
18	.14	2.8386	60	.27	1.6425	102	.38	1.3598
19	.15	2.8818	61	.27	1.6156	103	.39	1.3820
20	.15	2.7377	62	.27	1.5895	104	.39	1.3688
21	.16	2.7812	63	.28	1.6222	105	.39	1.3557
22	.16	2.6547	64	.28	1.5969	106	.40	1.3774
23	.17	2.6980	65	.28	1.5723	107	.40	1.3645
24	.17	2.5856	66	.29	1.6038	108	.40	1.3519
25	.17	2.4821	67	.29	1.5799	109	.40	1.3395
26	.18	2.5270	68	.29	1.5566	110	.41	1.3605
27	.18	2.4334	69	.29	1.5341	111	.41	1.3482
28	.18	2.3465	70	.30	1.5643	112	.41	1.3362
29	.18	2.2656	71	.30	1.5423	113	.41	1.3243
30	.19	2.3117	72	.30	1.5208	114	.42	1.3447
31	.19	2.2371	73	.30	1.5000	115	.42	1.3330
32	.19	2.1672	74	.31	1.5291	116	.42	1.3215
33	.20	2.2121	75	.31	1.5087	117	.43	1.3414
34	.20	2.1471	76	.31	1.4888	118	.43	1.3301
35	.20	2.0857	77	.32	1.5169	119	.43	1.3189
36	.20	2.0278	78	.32	1.4974	120	.43	1.3079
37	.21	2.0716	79	.32	1.4785	121	.44	1.3273
38	.21	2.0171	80	.32	1.4600	122	.44	1.3164
39	.21	1.9654	81	.33	1.4870	123	.44	1.3057
40	.21	1.9162	82	.33	1.4689	124	.44	1.2951
41	.22	1.9585	83	.33	1.4512	125	.45	1.3140
42	.22	1.9119	84	.34	1.4774	126	.45	1.3036

SHORT RATE CANCELLATION TABLE

Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect
127	.45	1.2933	169	.57	1.2311	211	.67	1.1590
128	.46	1.3117	170	.57	1.2238	212	.67	1.1535
129	.46	1.3016	171	.57	1.2167	213	.67	1.1481
130	.46	1.2916	172	.58	1.2308	214	.67	1.1428
131	.46	1.2817	173	.58	1.2237	215	.68	1.1544
132	.47	1.2996	174	.58	1.2167	216	.68	1.1491
133	.47	1.2899	175	.58	1.2097	217	.68	1.1438
134	.47	1.2802	176	.59	1.2236	218	.68	1.1385
135	.47	1.2708	177	.59	1.2167	219	.69	1.1500
136	.48	1.2882	178	.59	1.2098	220	.69	1.1448
137	.48	1.2788	179	.60	1.2235	221	.69	1.1396
138	.48	1.2696	180	.60	1.2167	222	.69	1.1345
139	.49	1.2867	181	.60	1.2099	223	.69	1.1294
140	.49	1.2775	182	.60	1.2033	224	.70	1.1406
141	.49	1.2684	183	.61	1.2167	225	.70	1.1356
142	.49	1.2595	184	.61	1.2101	226	.70	1.1305
143	.50	1.2762	185	.61	1.2035	227	.70	1.1255
144	.50	1.2674	186	.61	1.1970	228	.70	1.1206
145	.50	1.2586	187	.61	1.1906	229	.71	1.1317
146	.50	1.2500	188	.62	1.2037	230	.71	1.1267
147	.51	1.2663	189	.62	1.1974	231	.71	1.1219
148	.51	1.2578	190	.62	1.1910	232	.71	1.1170
149	.51	1.2493	191	.62	1.1848	233	.72	1.1279
150	.52	1.2653	192	.63	1.1977	234	.72	1.1231
151	.52	1.2569	193	.63	1.1914	235	.72	1.1183
152	.52	1.2487	194	.63	1.1853	236	.72	1.1136
153	.52	1.2405	195	.63	1.1792	237	.72	1.1089
154	.53	1.2562	196	.63	1.1732	238	.73	1.1195
155	.53	1.2481	197	.64	1.1858	239	.73	1.1149
156	.53	1.2401	198	.64	1.1798	240	.73	1.1102
157	.54	1.2554	199	.64	1.1739	241	.73	1.1056
158	.54	1.2475	200	.64	1.1680	242	.74	1.1161
159	.54	1.2396	201	.65	1.1804	243	.74	1.1115
160	.54	1.2319	202	.65	1.1745	244	.74	1.1070
161	.55	1.2469	203	.65	1.1687	245	.74	1.1025
162	.55	1.2392	204	.65	1.1630	246	.74	1.0980
163	.55	1.2316	205	.65	1.1573	247	.75	1.1083
164	.55	1.2241	206	.66	1.1694	248	.75	1.1038
165	.56	1.2388	207	.66	1.1638	249	.75	1.0994
166	.56	1.2313	208	.66	1.1582	250	.75	1.0950
167	.56	1.2240	209	.66	1.1526	251	.76	1.1052
168	.57	1.2384	210	.67	1.1645	252	.76	1.1008

SHORT RATE CANCELLATION TABLE

Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect
253	.76	1.0964	295	.85	1.0517	337	.94	1.0181
254	.76	1.0921	296	.85	1.0481	338	.95	1.0259
255	.76	1.0878	297	.86	1.0569	339	.95	1.0229
256	.77	1.0979	298	.86	1.0534	340	.95	1.0198
257	.77	1.0936	299	.86	1.0498	341	.95	1.0169
258	.77	1.0893	300	.86	1.0463	342	.95	1.0139
259	.77	1.0851	301	.86	1.0429	343	.96	1.0216
260	.77	1.0810	302	.87	1.0515	344	.96	1.0186
261	.78	1.0908	303	.87	1.0480	345	.96	1.0156
262	.78	1.0866	304	.87	1.0446	346	.96	1.0127
263	.78	1.0825	305	.87	1.0411	347	.97	1.0203
264	.78	1.0784	306	.88	1.0497	348	.97	1.0174
265	.79	1.0881	307	.88	1.0462	349	.97	1.0145
266	.79	1.0840	308	.88	1.0429	350	.97	1.0116
267	.79	1.0800	309	.88	1.0395	351	.97	1.0087
268	.79	1.0759	310	.88	1.0361	352	.98	1.0162
269	.79	1.0719	311	.89	1.0445	353	.98	1.0133
270	.80	1.0815	312	.89	1.0412	354	.98	1.0105
271	.80	1.0775	313	.89	1.0379	355	.98	1.0076
272	.80	1.0735	314	.89	1.0346	356	.99	1.0150
273	.80	1.0696	315	.90	1.0429	357	.99	1.0122
274	.81	1.0790	316	.90	1.0396	358	.99	1.0094
275	.81	1.0751	317	.90	1.0363	359	.99	1.0065
276	.81	1.0712	318	.90	1.0330	360	.99	1.0038
277	.81	1.0673	319	.90	1.0298	361	1.00	1.0111
278	.81	1.0635	320	.91	1.0380	362	1.00	1.0083
279	.82	1.0728	321	.91	1.0347	363	1.00	1.0055
280	.82	1.0689	322	.91	1.0315	364	1.00	1.0027
281	.82	1.0651	323	.91	1.0283	365	1.00	1.0000
282	.82	1.0614	324	.92	1.0364			
283	.83	1.0705	325	.92	1.0332			
284	.83	1.0667	326	.92	1.0301			
285	.83	1.0630	327	.92	1.0269			
286	.83	1.0593	328	.92	1.0238			
287	.83	1.0556	329	.93	1.0318			
288	.84	1.0646	330	.93	1.0286			
289	.84	1.0609	331	.93	1.0255			
290	.84	1.0572	332	.93	1.0224			
291	.84	1.0536	333	.94	1.0303			
292	.85	1.0625	334	.94	1.0272			
293	.85	1.0589	335	.94	1.0242			
294	.85	1.0553	336	.94	1.0211			

**MASSACHUSETTS VOLUNTARY MARKET
PREMIUM ALGORITHM**

The following details the calculation of workers' compensation premiums for Massachusetts. This calculation applies to guaranteed cost workers' compensation policies, including policies with deductibles. This calculation does not apply to retrospectively rated workers' compensation policies. See the NCCI Retrospective Rating Plan Manual for details on retrospective rating.

The calculations are based on Bureau filed and approved rating programs. Additionally, independently filed rating elements such as waiver of subrogation, deductible credits applicable to both Part I and Part II, schedule rating and deviations are included in the calculations.

To facilitate the presentation, the calculation has been broken into distinct parts:

- Part I Calculation of Adjusted Manual Premium
- Part II Calculation of Standard Premium plus ARAP Surcharge
- Part III Calculation of Total Premium
- Part IV Calculation of DIA Assessment

Part I describes the calculation of adjusted manual premium for six distinct categories of class and statistical codes. The sum of the adjusted manual premiums for the various class categories is the adjusted manual premium for the policy.

Part II is reliant on Part I for adjusted manual premium inputs. Fewer class category columns are carried in Part II when compared to Part I because the adjusted manual premiums from Part I, Columns B, C, D, and E may be summarized (to eliminate some detail) for purposes of calculating standard premium and ARAP surcharges. Likewise, Part I, Columns F and G may be summarized.

In Part III, the distinction between premiums subject to experience rating and those not subject to experience rating is no longer needed. Consequently, Part III begins with fewer class category columns than Part II because Part I, Columns B and C have been combined.

Later in Part III, when the need to maintain a separate premium for Admiralty/FELA classes no longer exists, the remaining two class category columns are collapsed into a single column for the balance of the calculation.

Part IV describes the calculation of the DIA assessment. Note that the DIA assessment is not impacted by a number of the rating elements contained in the premium algorithm, including, among others, deviations and schedule rating. Also, the DIA assessment does not apply to class codes with federally defined benefits, including class codes whose rates have been adjusted to reflect USL&HW Act benefits.

Within the algorithm, the following notations are used:

-  Rating element applicable to the column
-  Rating element applicable to multiple columns that use the same rating value.
-  Rating element not applicable to the column

Shaded Rows - Premium amounts or the DIA assessment
Unshaded Rows - Rating factors including minimum premiums

Note: The existence of this algorithm is not intended to suggest that all available rating elements appear on the rating schedule contained in a policy. Most policies will involve only a subset of the elements detailed in the algorithm, and only these elements, applied in a manner consistent with this algorithm, are required to be included on the rating schedule contained in a policy.

Experience rating, merit rating, and ARAP surcharges do not apply to all class codes. Consequently, separate manual premium totals need to be maintained for those classes subject to either merit or experience rating and those not subject to either merit or experience rating. Additionally, the minimum premium applicable to Admiralty and FELA requires maintaining a separate premium total for Admiralty and FELA until the Admiralty/FELA minimum has been applied.

¹ Note that all supplemental disease codes for Massachusetts are subject to experience rating. Massachusetts does not have asbestosis related disease loads which are not subject to experience rating as in most states.

² Unlike most other states, aircraft seat charges are subject to experience rating.

³ Class code 9985 (Atomic Energy: Radiation Exposure NOC) allows for a supplemental rate to apply to exposures having exposure to atomic radiation when the business operations are not performed under the direction of the Nuclear Regulatory Commission or any government agency. Note that the Bureau is providing no guidance with respect to class code 9984 (Atomic Energy: Project Work) because the rating for this class is dependent upon the agreement of the carrier, the insured, and the Nuclear Regulatory Commission or government agency.

⁴ Note that the most prevalent exposure base is **payroll in hundreds of dollars** (not just payroll). Use the actual exposure developed during the period the policy was in effect.

⁵ Carriers may independently file a waiver of subrogation charge. When a policy is endorsed to waive the right to subrogate, the carrier can not pursue subrogation recoveries from a third party. Waiver of subrogation may apply to a policy in total or to a specific job covered by the policy. Since the waiver of subrogation may apply to a just a portion of the policy's exposure, it is necessary to capture both the exposure subject to waiver of subrogation and the exposure not subject to waiver of subrogation.

⁶ This rate should reflect any adjustment for the removal of a disease load or the election of increased limits of employer's liability limits applicable to Admiralty and FELA.

⁷ If USL&HW Act benefits are to apply to exposures whose class rates reflect Massachusetts benefits, the USL&HW Act factor should be applied to adjust the class rates to reflect benefit and assessment differentials associated with USL&HW Act coverage. Do not apply the USL&HW Act factor to F – Classes because rates for F – Classes already reflect the benefit costs associated with the USL&HW Act.

If the USL&HW Act factor does not apply, use a factor of one.

⁸ Deviations are independently filed and allow carriers to offer rates other than the Bureau's filed and approved rates. In Massachusetts, deviations may only be filed that reduce rates below the Bureau filed and approved rate.

Consequently, if a rate deviation applies, the rate deviation factor should be a negative number. If a rate deviation does not apply, use a value of zero.

Typically deviations apply to all class codes in a like manner. However, carriers may file deviation programs where the percentage reduction in the Bureau filed and approved rate varies by class code.

⁹ The rate deviation adjustment is a negative value in the algorithm. For purposes of Unit Statistical Reporting, the value is assumed to be negative.

¹⁰ Schedule rating plans are independently filed in Massachusetts. Schedule rating plans in Massachusetts allow carriers to provide discounts to insureds based on objective measures that

must be filed and approved by the Massachusetts Division of Insurance. For Massachusetts exposures, schedule rating is to be retrospective in nature and the insurer, subsequent to the policy period, determines the appropriate credit and adjusts the premium accordingly. For purposes of Unit Statistical Reporting, the value is assumed to be negative.

Note that Massachusetts only allows schedule rating adjustments that reduce the premium otherwise charged. Consequently, if a rate deviation applies, the rate deviation factor should be a negative number. If a rate deviation does not apply, use a value of zero.

Consequently, if schedule rating applies, the schedule rating factor should be a negative number. If schedule rating does not apply, use a value of zero.

¹¹ The schedule rating adjustment is a negative value in the algorithm. For purposes of Unit Statistical Reporting, the value is assumed to be negative.

Part II

MASSACHUSETTS WORKERS' COMPENSATION VOLUNTARY MARKET STANDARD PREMIUM PLUS ARAP CALCULATION					
■ - Indicates that the given Rating Element applies to the column.					
Rating Element	Statistical Code	Class Categories			Calculation
		Experience Rated		Not Subject to Experience Rating (C) ¹⁴	
		Admiralty/FELA (A) ¹²	Non – Admiralty/FELA (B) ¹³		
(1) Adjusted Manual Premium Subject to Waiver of Subrogation		■	■	■	Part I, (14)
(2) Waiver of Subrogation Factor	0930		■		
(3) Waiver of Subrogation Charge	0930	■	■	■	(1) x (2)
(4) Adjusted Manual Premium		■	■	■	Part I, (12)
(5) Employer Liability Increased Limits Factor ¹⁵	9803-9816			■	If not applicable, use a factor of zero.
(6) Employer Liability Increased Limits Charge	9803-9816		■	■	(4) x (5)
(7) Short Term Policy Pro Rata Factor ¹⁶			■		If not applicable, use a factor of 1.000.
(8) Employers Liability Increased Limits Minimum Premium	9848			■	If not applicable, use a factor of zero.
(9) Balance to Minimum Premium for Employers Liability Increased Limits ¹⁷	9848		■		If [(6B) + (6C)] < [(7) x (8)] and (5) > 0 then (9B) = [(7) x (8)] – [(6B) + (6C)], else zero.
(10) Premium Reduction Factor for Deductibles that apply only to Workers' Compensation and <u>not</u> to Employer's Liability	9664		■		If not applicable, use a factor of zero.
(11) Premium Adjustment for Deductibles that apply only to Workers' Compensation and <u>not</u> to Employer's Liability ¹⁸	9664	■	■	■	-1.000 x (4) x (10)
(12) Subject Premium		■	■	■	(3) + (4) + (6) + (9) + (11)
(13) Experience Modification Factor			■		If not applicable, use a factor of 1.000.
(14) Experience Modification Premium Adjustment		■	■		Col (A): (12) x [(13) – 1.000] Col (B): (12) x [(13) – 1.000] Col (C): Not Applicable
(15) Merit Rating Factor	9885 9886		■		If not applicable, use a factor of 1.000.
(16) Merit Rating Adjustment ¹⁹	9885 9886	■	■		Col (A): (12) x [(15) – 1.000] Col (B): (12) x [(15) – 1.000] Col (C): Not Applicable
(17) Modified Premium		■	■	■	Col (A): (12) + (14) + (16) Col (B): (12) + (14) + (16) Col (C): (12)
(18) MA CCPAP Factor	9046		■		If not applicable, use a factor of zero.
(19) MA CCPAP Premium Adjustment ²⁰	9046	■	■	■	-1.000 x (17) x (18)

Part II (Continued)

MASSACHUSETTS WORKERS' COMPENSATION VOLUNTARY MARKET STANDARD PREMIUM PLUS ARAP CALCULATION						
■ - Indicates that the given Rating Element applies to the column.						
(20)	Standard Premium ²¹		■	■	■	(17) + (19)
(21)	ARAP Surcharge Factor	0277		■		If not applicable, use a factor of 1.000.
(22)	ARAP Surcharge ²²	0277	■	■		Col (A): (20) x [(21) - 1.000] Col (B): (20) x [(21) - 1.000] Col (C): Not Applicable
(23)	Standard Premium Plus ARAP Surcharge	0277	■	■	■	Col (A): (20) + (22) Col (B): (20) + (22) Col (C): (20)

¹² Part I, Column A

¹³ Part I, Columns B + C + D + E

¹⁴ Part I, Columns F + G

¹⁵ Increased limits of employer's liability would not apply to Admiralty/FELA because the rate used in the calculation of adjusted manual premium for Admiralty/FELA reflects the increased limits of liability. See Rule XIII of the *Massachusetts Workers' Compensation and Employer's Liability Insurance Manual*.

¹⁶ Under certain conditions loss constants, expense constants, and minimum premiums are subject to a Short Term Policy Pro Rata Factor based on the policy term in accordance with Rule VI-J. Such is the case when:

- a short-term policy is issued to replace a binder, or
- a short-term policy is issued solely to establish concurrency with other policies of insurance,

¹⁷ The balance to the employer's liability increased limits minimum premium is experience rated. Note that the sum of the increased limits premium charge for both Columns B and C is used to determine the balance to employer's liability increased limits minimum premium, which is carried in Column B.

¹⁸ Both the MA Benefits Deductible Program and the MA Benefits Claim and Aggregate Deductible Program (small deductibles) currently apply only to the insurance provided by Part One (Workers' Compensation) of the policy.

The deductible premium adjustment is a negative value in the algorithm. For purposes of Unit Statistical Reporting, the value is assumed to be negative.

¹⁹ If merit rating results in a premium reduction then report using statistical code 9885. Conversely, if merit rating results in a premium increase then report using statistical code 9886. Note that for purposes of Unit Statistical Reporting, values reported under statistical code 9885 are assumed negative.

²⁰ The Massachusetts CCPAP premium adjustment is a negative value in the algorithm. For purposes of Unit Statistical Reporting, the value is assumed to be negative.

²¹ The standard premium at designated statistical rate level (DSR) used for Aggregate Financial reporting is defined somewhat differently than the standard premium in the algorithm because of its intended use in ratemaking. "Standard premium at DSR" includes expense constants and loss constants. Also, "standard premium at DSR" excludes the premium credits for deductibles, deviations, and schedule rating. Standard premium as reported on Unit Reports for policies effective after January 1, 2008 is defined consistently with the algorithm's standard premium.

²² In Massachusetts, ARAP (All Risk Adjustment Plan) applies to both the voluntary and residual markets. Note that some other states have Assigned Risk Adjustment Programs that are also referred to as ARAP.

Part III

MASSACHUSETTS WORKERS' COMPENSATION VOLUNTARY MARKET TOTAL PREMIUM CALCULATION				
■ - Indicates that the given Rating Element applies to the column.				
Rating Element	Statistical Code	Class Categories		Calculation
		Admiralty/ FELA (A) ²³	Non – Admiralty/ FELA (B) ²⁴	
(1) Standard Premium		■	■	Part II, (20)
(2) ARAP Surcharge		■	■	Part II, (22)
(3) Premium Reduction Factor for Deductibles that apply to both Workers' Compensation and Employer's Liability	See Endnote 25.		■	If not applicable, use a factor of zero.
(4) Premium Adjustment for Deductibles that apply to both Workers' Compensation and Employer's Liability ²⁵	See Endnote 25.	■	■	$-1.000 \times [(1A) + (1B) + (2A) + (2B)] \times (3)$
(5) Short Term Policy Pro Rata Factor ²⁶			■	Part II, (7)
(6) Premium Discount Factor ²⁷	0063, 0064		■	Based on Sum of (1A) + (1B)
(7) Premium Discount	0063, 0064	■	■	$(1) \times (6)$
(8) Premium Subject to QLMP		■	■	$(1) + (2) - (7)$
(9) QLMP Credit Factor ²⁸	9880		■	If not applicable, use a factor of zero.
(10) QLMP Premium Adjustment ²⁹	9880	■	■	$-1.000 \times (8) \times (9)$
(11) Admiralty/FELA Minimum Premium ³⁰	9849	■		If not applicable, use a value of zero.
(12) Balance to Admiralty/FELA Minimum Premium	9849	■		If $[(5) \times (11)] > [(8) + (10)]$, then $[(5) \times (11)] - [(8) + (10)]$, else zero

Part III (Continued)

MASSACHUSETTS WORKERS' COMPENSATION VOLUNTARY MARKET TOTAL PREMIUM CALCULATION				
■ - Indicates that the given Rating Element applies to the column.				
Rating Element	Statistical Code	All Classes		Calculation
(13) Premium Subject to Loss Constant		■		$(8A) + (8B) + (10A) + (10B) + (12A)$
(14) Ratio of Actual to Original Policy Term ³¹		■		
(15) Loss Constant ³²		■		
(16) Loss Constant Premium	0032	■		If $(13) < \$500$, then the lesser of $[(5) \times (14) \times (15)]$ or $[\$500 - (13)]$, else 0
(17) Expense Constant ³³		■		
(18) Expense Constant Premium	0900	■		$(5) \times (14) \times (17)$
(19) Balance to Minimum Expense Constant	0900	■		If $(18) < \$15$ then $[\$15 - (18)]$, else 0
(20) Payroll in \$100s ³⁴		■		Do not include payroll for supplemental rates or the non-ratable classes. Do not include per capita or aircraft seat exposures.
(21) TRIA Premium Factor	9740	■		TRIA Value
(22) TRIA Premium	9740	■		$(20) \times (21)$

Part III (Continued)

MASSACHUSETTS WORKERS' COMPENSATION VOLUNTARY MARKET TOTAL PREMIUM CALCULATION			
■ - Indicates that the given Rating Element applies to the column.			
Rating Element	Statistical Code	All Classes	Calculation
(23) Premium Subject to Short Rate Penalty		■	(13) + (16) + (18) + (19) + (22)
(24) Short Rate Penalty Factor	0931	■	Table look up based on (14) x 365 days
(25) Short Rate Penalty Premium	0931	■	[(23) / (14)] x [(24) - (14)]
(26) Premium Subject to Total Policy Minimum Premium		■	(23) + (25)
(27) Employers Liability Increased Limits Minimum Premium	9848	■	Part II, (8)
(28) Admiralty/FELA Minimum Premium	9849	■	(11)
(29) Class Minimum Premium ³⁵	0990	■	
(30) Total Policy Minimum Premium		■	(5) x [(27) + (28) + (29)]
(31) Balance to Total Policy Minimum Premium	0990	■	If (26) < (30) then [(30) - (26)], else 0
(32) Total Premium		■	(26) + (31)

²³ Part II, Column A

²⁴ Part II, Columns B + C

²⁵ Traditionally, Large Deductibles apply to losses under both Part One (Workers' Compensation) and Part Two (Employers' Liability) of the policy, therefore, the premium adjustment for these types of deductibles enter the algorithm here. Large Deductible Credits are reported under codes 9859 through 9869.

²⁶ See endnote 16.

²⁷ If the policy is written on a multi-state basis, the discount factor will be based on the sum of the applicable premiums across all states.

For Large Construction Projects the discount factor will be based on the sum of the premiums for the combined project-related policies.

For the purpose of calculating premium discount for two or more policies that are issued to the same insured by one or more carriers that are under the same management, the total standard premium for those policies must be combined unless the insured instructs the carrier otherwise.

Premium Discount is not applicable to policies written with Large Deductibles.

²⁸ The QLMP Program relates to residual market risks and is available for a period of four years for a given insured. However, if a carrier voluntarily insures a risk previously written in the residual market that was paying a reduced premium because of the application of a QLMP credit factor, the carrier must continue to apply the QLMP factor for the balance of the four year eligibility period for those policies written on a guaranteed cost basis.

QLMP is not applicable to policies written with Large Deductibles.

²⁹ The QLMP premium adjustment is a negative value in the algorithm. For purposes of Unit Statistical Reporting, the value is assumed to be negative.

³⁰ When increased limits are purchased for Admiralty/FELA, adjust the Admiralty/FELA minimum by multiplying the basic limits Admiralty/FELA minimum by the applicable increased limits factor.

³¹ Note that for policies subject to a Short Term Policy Pro Rata Factor that are cancelled mid-term, the Short Term Policy Pro Rata Factor needs to be adjusted by the Ratio of Actual to Original Policy Term. Assume, for example, the following applies to a normal policy that remains in-force for its original duration of one year:

- Expense Constant \$240
- Loss Constant 50
- Minimum Premium 750

The table that follows, details the impact on the expense constant, loss constant, and minimum premium if the policy is written as a short term policy and/or if the policy is cancelled early.

Original Policy Duration	Actual Policy Duration	Policy Eligible for Short Term Policy Pro Rating	Short Term Policy Pro Rata Factor	Ratio of Actual to Original Policy Term (2) / (1)	Expense Constant \$240 x (4) x (5)	Loss Constant \$50 x (4) x (5)	Minimum Premium \$750 x (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
365	365	N	1.000	1.000	240	50	750
365	91	N	1.000	0.249	60	12	750
182	182	N	1.000	1.000	240	50	750
182	91	N	1.000	0.500	120	25	750
182	182	Y	0.499	1.000	120	25	374
182	91	Y	0.499	0.500	60	12	374

(4) - If (3) = "Y" then (1) / 365, else 1.000

Note that for policies that are cancelled early, the calculation for a policy subject to short rating and a policy subject to pro rating are the same. The impact of short rating comes later in the premium algorithm.

Also note that the minimum premium is never adjusted by the Ratio of the Actual to Original Policy Term.

³² If more than one classification applies for the state of Massachusetts, use the loss constant for the classification which has the highest loss constant. Note that loss constants do not apply to all class codes in Massachusetts.

³³ Expense constants in Massachusetts are a function of standard premium. Policies with standard premiums less than \$200 are subject to a lesser expense constant than policies with \$200 or more of standard premium. Additionally, a special rule applies for the expense constant for private residence per capita classifications.

³⁴ Only include payroll in \$100's for class categories from Part I, Columns A and B. Including the exposure for the supplemental rates, Part I, Columns D, F, and G, would effectively double count payrolls already included in Part I, Columns A and B.

³⁵ For a policy with two or more classifications, apply the highest minimum premium for any classification on the policy. Note that for a classification to which the USL&HW Act factor is applied, the classification minimum premium should be adjusted in a similar manner as the rate by multiplying the classification minimum by the USL&HW Act factor before determining the highest minimum premium for any classification on the policy.

Part IV

MASSACHUSETTS WORKERS' COMPENSATION DIA ASSESSMENT CALCULATION				
■ - Indicates that the given Rating Element applies to the column.				
Rating Element	Class Categories			
	Subject to Experience Rating			
	Non-Federal Payroll Classes ³⁶	Per Capita Classes	Supplemental Rate - Disease Classes	Aircraft Seat Surcharge Class
	(A)	(B)	(C)	(D)
(1) Class or Statistical Code	XXXX Too Many to List	0908 0909 0912 0913	0059 0065 0066 0067	0088
(2) Total Exposure	Payroll in \$100's	Number of Persons	Payroll in \$100's	Number of Air Seats
(3) Rate	■	■	■	■
(4) Manual Premium Used to Calculate DIA Assessment (2) x (3)	■	■	■	■

Part IV (Continued)

MASSACHUSETTS WORKERS' COMPENSATION DIA ASSESSMENT CALCULATION		
■ - Indicates that the given Rating Element applies to the column.		
Rating Element	All Classes	Calculation
(5) Manual Premium Used to Calculate DIA Assessment	■	Excludes: • Admiralty/FELA classifications • "F" classifications • Non-"F" classifications to which the USL&HWA factor has been applied [(4A) + (4B) + (4C) + (4D)]
(6) Experience Modification Factor	■	Part II, (13)
(7) Merit Rating Factor	■	Part II, (15)
(8) DIA Assessment Base	■	(5) x (6) x (7)
(9) DIA Assessment Rate	■	
(10) DIA Assessment	■	(8) x (9)

³⁶ DIA Assessment Rates are determined using the procedures outlined in M.G.L. c.152 § 65(4). The WCRIB annually issues a Circular Letter announcing the applicable assessment rates.

**MASSACHUSETTS RESIDUAL MARKET
PREMIUM ALGORITHM**

The following details the calculation of workers' compensation premiums for Massachusetts residual market policies. The residual market only offers guaranteed cost workers' compensation policies. This algorithm does not apply to retrospectively rated workers' compensation policies.

The calculations are based on Bureau filed and approved rating programs. Independent carrier filed rating elements such as schedule rating and deviations do not apply to residual market policies, even those residual market policies directly assigned under the Massachusetts Workers' Compensation Voluntary Direct Assignment Program.

To facilitate the presentation, the calculation has been broken into distinct parts:

- Part I - Calculation of Manual Premium
- Part II - Calculation of Standard Premium plus ARAP Surcharge
- Part III - Calculation of Total Premium
- Part IV - Calculation of DIA Assessment

Part I describes the calculation of manual premium for six distinct categories of class and statistical codes. The sum of the manual premiums for the various class categories is the manual premium for the policy.

Part II is reliant on Part I for manual premium inputs. Fewer class category columns are carried in Part II when compared to Part I because the manual premiums from Part I, Columns B, C, D, and E may be summarized (to eliminate some detail) for purposes of calculating standard premium and ARAP surcharges. Likewise, Part I, Columns F and G may be summarized.

In Part III, the distinction between premiums subject to experience rating and those not subject to experience rating is no longer needed. Consequently, Part III begins with fewer class category columns than Part II because Part I, Columns B and C have been combined.

Later in Part III, when the need to maintain a separate premium for Admiralty/FELA classes no longer exists, the remaining two class category columns are collapsed into a single column for the balance of the calculation.

Part IV describes the calculation of the DIA assessment. Note that the DIA assessment is not impacted by a number of the rating elements contained in the premium algorithm, including, among others, deviations and schedule rating. Also, the DIA assessment does not apply to class codes with federally defined benefits, including class codes whose rates have been adjusted to reflect USL&HW Act benefits.

Within the algorithm, the following notations are used:

-  Rating element applicable to the column
-  Rating element applicable to multiple columns that use the same rating value.
-  Rating element not applicable to the column

Shaded Rows - Premium amounts or the DIA assessment
Unshaded Rows - Rating factors including minimum premiums

Note: The existence of this algorithm is not intended to suggest that all available rating elements appear on the rating schedule contained in a policy. Most policies will involve only a subset of the elements detailed in the algorithm, and only these elements, applied in a manner consistent with this algorithm, are required to be included on the rating schedule contained in a policy.

Part I

MASSACHUSETTS WORKERS' COMPENSATION RESIDUAL MARKET MANUAL PREMIUM CALCULATION ■ - Indicates that the given Rating Element applies to the column.							
Rating Element	Class Categories						
	Subject to Experience Rating					Not Subject to Experience Rating	
	Admiralty /FELA	Non-Admiralty /FELA Payroll Classes	Per Capita Classes	Supplemental Rate - Disease Classes ¹	Aircraft Seat Surcharge Class ²	Supplemental Non-Ratable Classes	Supplemental Rate - Atomic Energy Exposure ³
	(A)	(B)	(C)	(D)	(E)	(F)	(G)
(1) Class or Statistical Code	XXXX Too Many to List	XXXX Too Many to List	0908 0909 0912 0913	0059 0065 0066 0067	0088	0770 0773 0774 0775 0776 0779 0799 7445 7453	9985
(2) Exposure ⁴ - Not Subject to Waiver of Subrogation	Payroll in \$100's	Payroll in \$100's	Number of Persons	Payroll in \$100's	Number of Air Seats	Payroll in \$100's	Payroll in \$100's
(3) Exposure – Subject to Waiver of Subrogation ⁵	Payroll in \$100's	Payroll in \$100's	Number of Persons	Payroll in \$100's	Number of Air Seats	Payroll in \$100's	Payroll in \$100's
(4) Total Exposure (2) + (3)	■	■	■	■	■	■	■
(5) Rate ⁶	■	■	■	■	■	■	■
(6) USL&HW Act Factor ⁷	■	■		■		■	■
(7) Manual Premium (4) x (5) x (6)	■	■	■	■	■	■	■
(8) Manual Premium Subject to Waiver of Subrogation (3) x (5) x (6)	■	■	■	■	■	■	■

Experience rating, merit rating, and ARAP surcharges do not apply to all class codes. Consequently, separate manual premium totals need to be maintained for those classes subject to either merit or experience rating and those not subject to either merit or experience rating. Additionally, the minimum premium applicable to Admiralty and FELA requires maintaining a separate premium total for Admiralty and FELA until the Admiralty/FELA minimum has been applied.

- ¹ Note that all supplemental disease codes for Massachusetts are subject to experience rating. Massachusetts does not have asbestosis related disease loads which are not subject to experience rating as in most states.
- ² Unlike most other states, aircraft seat charges are subject to experience rating.
- ³ Class code 9985 (Atomic Energy: Radiation Exposure NOC) allows for a supplemental rate to apply to exposures having exposure to atomic radiation when the business operations are not performed under the direction of the Nuclear Regulatory Commission or any government agency. Note that the Bureau is providing no guidance with respect to class code 9984 (Atomic Energy: Project Work) because the rating for this class is dependent upon the agreement of the carrier, the insured, and the Nuclear Regulatory Commission or government agency.
- ⁴ Note that the most prevalent exposure base is **payroll in hundreds of dollars** (not just payroll). Use the actual exposure developed during the period the policy was in effect.
- ⁵ When a policy is endorsed to waive the right to subrogate, the carrier can not pursue subrogation recoveries from a third party. Waiver of subrogation may apply to a policy in total or to a specific job covered by the policy. Since the waiver of subrogation may apply to a just a portion of the policy's exposure, it is necessary to capture both the exposure subject to waiver of subrogation and the exposure not subject to waiver of subrogation.
- ⁶ This rate should reflect any adjustment for the removal of a disease load or the election of increased limits of employer's liability limits applicable to Admiralty and FELA.
- ⁷ If USL&HW Act benefits are to apply to exposures whose class rates reflect Massachusetts benefits, the USL&HW Act factor should be applied to adjust the class rates to reflect benefit and assessment differentials associated with USL&HW Act coverage. Do not apply the USL&HW Act factor to F – Classes because rates for F – Classes already reflect the benefit costs associated with the USL&HW Act.

If the USL&HW Act factor does not apply, use a factor of one.

Part II

**MASSACHUSETTS WORKERS' COMPENSATION
RESIDUAL MARKET STANDARD PREMIUM PLUS ARAP CALCULATION**
■ - Indicates that the given Rating Element applies to the column.

Rating Element	Statistical Code	Class Categories			Calculation
		Experience Rated		Not Subject to Experience Rating (C) ¹⁰	
		Admiralty / FELA (A) ⁸	Non – Admiralty / FELA (B) ⁹		
(1) Manual Premium Subject to Waiver of Subrogation		■	■	■	Part I, (8)
(2) Waiver of Subrogation Factor	0930		■		
(3) Waiver of Subrogation Charge	0930	■	■	■	(1) x (2)
(4) Manual Premium		■	■	■	Part I, (7)
(5) Employer Liability Increased Limits Factor ¹¹	9803-9816	■		■	If not applicable, use a factor of zero.
(6) Employer Liability Increased Limits Charge	9803-9816	■	■	■	(4) x (5)
(7) Short Term Policy Pro Rata Factor ¹²			■		If not applicable, use a factor of 1.000.
(8) Employers Liability Increased Limits Minimum Premium	9848	■		■	If not applicable, use a value of zero.
(9) Balance to Minimum Premium for Employers Liability Increased Limits ¹³	9848	■	■	■	If [(6B) + (6C)] < [(7) x (8)] and (5) > 0, then (9B) = [(7) x (8)] – [(6B) + (6C)], else zero.
(10) Premium Reduction Factor for Deductibles that apply only to Workers' Compensation and <u>not</u> to Employer's Liability	9664		■		If not applicable, use a factor of zero.
(11) Premium Adjustment for Deductibles that apply only to Workers' Compensation and <u>not</u> to Employer's Liability ¹⁴	9664	■	■	■	-1.000 x (4) x (10)
(12) Subject Premium		■	■	■	(3) + (4) + (6) + (9) + (11)
(13) Experience Modification Factor			■	■	If not applicable, use a factor of 1.000.
(14) Experience Modification Premium Adjustment		■	■	■	Col (A): (12) x [(13) – 1.000] Col (B): (12) x [(13) – 1.000] Col (C): Not Applicable
(15) Merit Rating Factor	9885 9886		■	■	If not applicable, use a factor of 1.000.
(16) Merit Rating Adjustment ¹⁵	9885 9886	■	■	■	Col (A): (12) x [(15) – 1.000] Col (B): (12) x [(15) – 1.000] Col (C): Not Applicable
(17) Modified Premium		■	■	■	Col (A): (12) + (14) + (16) Col (B): (12) + (14) + (16) Col (C): (12)
(18) MA CCPAP Factor	9046		■		If not applicable, use a factor of zero.
(19) MA CCPAP Premium Adjustment ¹⁶	9046	■	■	■	-1.000 x (17) x (18)

Part II (Continued)

MASSACHUSETTS WORKERS' COMPENSATION RESIDUAL MARKET STANDARD PREMIUM PLUS ARAP CALCULATION					
■ - Indicates that the given Rating Element applies to the column.					
Rating Element	Statistical Code	Class Categories			Calculation
		Experience Rated		Not Subject to Experience Rating	
		Admiralty / FELA (A)	Non – Admiralty / FELA (B)		
(20) Standard Premium ¹⁷		■	■	■	(17) + (19)
(21) ARAP Surcharge Factor	0277	■			If not applicable, use a factor of 1.000.
(22) ARAP Surcharge ¹⁸	0277	■	■		Col (A): (20) x [(21) – 1.000] Col (B): (20) x [(21) – 1.000] Col (C): Not Applicable
(23) Standard Premium Plus ARAP Surcharge	0277	■	■	■	Col (A): (20) + (22) Col (B): (20) + (22) Col (C): (20)

⁸ Part I, Column A

⁹ Part I, Columns B + C + D + E

¹⁰ Part I, Columns F + G

¹¹ Increased limits of employer's liability would not apply to Admiralty/FELA because the rate used in the calculation of manual premium for Admiralty/FELA reflects the increased limits of liability. See Rule XIII of the *Massachusetts Workers' Compensation and Employer's Liability Insurance Manual*.

¹² Under certain conditions loss constants, expense constants, and minimum premiums are subject to a Short Term Policy Pro Rata Factor based on the policy term in accordance with Rule VI-J. Such is the case when:

- a short-term policy is issued to replace a binder, or
- a short-term policy is issued solely to establish concurrency with other policies of insurance,

¹³ The balance to the employer's liability increased limits minimum premium is experience rated. Note that the sum of the increased limits premium charge for both Columns B and C is used to determine the balance to employer's liability increased limits minimum premium, which is carried in Column B.

¹⁴ Both the MA Benefits Deductible Program and the MA Benefits Claim and Aggregate Deductible Program (small deductibles) currently apply only to the insurance provided by Part One (Workers' Compensation) of the policy. The deductible premium adjustment is a negative value in the algorithm. For purposes of Unit Statistical Reporting, the value is assumed to be negative.

¹⁵ If merit rating results in a premium reduction then report using statistical code 9885. Conversely, if merit rating results in a premium increase then report using statistical code 9886. Note that for purposes of Unit Statistical Reporting, values reported under statistical code 9885 are assumed negative.

¹⁶ The Massachusetts CCPAP premium adjustment is a negative value in the algorithm. For purposes of Unit Statistical Reporting, the value is assumed to be negative.

¹⁷ The standard premium at designated statistical rate level (DSR) used for Aggregate Financial reporting is defined somewhat differently than the standard premium in the algorithm because of its intended use in ratemaking. "Standard premium at DSR" includes expense constants and loss constants. Also, "standard premium at DSR" excludes premium credits for deductibles. Standard premium as reported on Unit Reports for policies effective after January 1, 2008 is defined consistently with the algorithm's standard premium.

¹⁸ In Massachusetts, ARAP (All Risk Adjustment Plan) applies to both the voluntary and residual markets. Note that some other states have Assigned Risk Adjustment Programs that are also referred to as ARAP.

Part III

MASSACHUSETTS WORKERS' COMPENSATION RESIDUAL MARKET TOTAL PREMIUM CALCULATION ■ - Indicates that the given Rating Element applies to the column.				
Rating Element	Statistical Code	Class Categories		Calculation
		Admiralty/ FELA (A) ¹⁹	Non – Admiralty/ FELA (B) ²⁰	
(1) Standard Premium		■	■	Part II, (20)
(2) ARAP Surcharge		■	■	Part II, (22)
(3) Short Term Policy Pro Rata Factor ²¹			■	If not applicable, use a factor of 1.000.
(4) Premium Subject to QLMP		■	■	(1) + (2)
(5) QLMP Credit Factor ²²	9880		■	If not applicable, use a factor of zero.
(6) QLMP Premium Adjustment ²³	9880	■	■	-1.000 x (4) x (5)
(7) Admiralty/FELA Minimum Premium ²⁴	9849	■		If not applicable, use a value of zero.
(8) Balance to Admiralty/FELA Minimum Premium	9849	■		If [(3) x (7)] > [(4) + (6)] then [(3) x (7)] – [(4) + (6)], else zero

Part III (Continued)

MASSACHUSETTS WORKERS' COMPENSATION RESIDUAL MARKET TOTAL PREMIUM CALCULATION ■ - Indicates that the given Rating Element applies to the column.			
Rating Element	Statistical Code	All Classes	Calculation
(9) Premium Subject to Loss Constant		■	(4A) + (4B) + (6A) + (6B) + (8A)
(10) Ratio of Actual to Original Policy Term ²⁵		■	
(11) Loss Constant ²⁶		■	
(12) Loss Constant Premium	0032	■	If (9) < \$500, then the lesser of [(3) x (10) x (11)] or [\$500 – (9)], else 0
(13) Expense Constant ²⁷		■	
(14) Expense Constant Premium	0900	■	(3) x (10) x (13)
(15) Balance to Minimum Expense Constant	0900	■	If (14) < \$15 then [\$15 – (14)], else 0
(16) Payroll in \$100s ²⁸		■	Do not include payroll for supplemental rates or the non-ratable classes. Do not include per capita or aircraft seat exposures.
(17) TRIA Premium Factor	9740	■	TRIA Value
(18) TRIA Premium	9740	■	(16) x (17)
(19) Premium Subject to Short Rate Penalty		■	(9) + (12) + (14) + (15) + (18)
(20) Short Rate Penalty Factor	0931	■	Table look up based on (10) x 365
(21) Short Rate Penalty Premium	0931	■	[(19) / (12)] x [(20) – (10)]
(22) Premium Subject to Total Policy Minimum Premium		■	(19) + (21)

The table that follows, details the impact on the expense constant, loss constant, and minimum premium if the policy is written as a short term policy and/or if the policy is cancelled early.

Original Policy Duration	Actual Policy Duration	Policy Eligible for Short Term Policy Pro Rating	Short Term Policy Pro Rata Factor	Ratio of Actual to Original Policy Term (2) / (1)	Expense Constant \$240 x (4) x (5)	Loss Constant \$50 x (4) x (5)	Minimum Premium \$750 x (4)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
365	365	N	1.000	1.000	240	50	750
365	91	N	1.000	0.249	60	12	750
182	182	N	1.000	1.000	240	50	750
182	91	N	1.000	0.500	120	25	750
182	182	Y	0.499	1.000	120	25	374
182	91	Y	0.499	0.500	60	12	374

(4) - If (3) = "Y" then (1) / 365, else 1.000

Note that for policies that are cancelled early, the calculation for a policy subject to short rating and a policy subject to pro rating are the same. The impact of short rating comes later in the premium algorithm.

Also note that the minimum premium is never adjusted by the Ratio of the Actual to Original Policy Term.

- 26 If more than one classification applies for the state of Massachusetts, use the loss constant for the classification which has the highest loss constant. Note that loss constants do not apply to all class codes in Massachusetts.
- 27 Expense constants in Massachusetts are a function of standard premium. Policies with standard premiums less than \$200 are subject to a lesser expense constant than policies with \$200 or more of standard premium. Additionally, a special rule applies for the expense constant for private residence per capita classifications.
- 28 Only include payroll in \$100's for class categories from Part I, Columns A and B. Including the exposure for the supplemental rates, Part I, Columns D, F, and G, would effectively double count payrolls already included in Part I, Columns A and B.
- 29 For a policy with two or more classifications, apply the highest minimum premium for any classification on the policy. Note that for a classification to which the USL&HW Act factor is applied, the classification minimum premium should be adjusted in a similar manner as the rate by multiplying the classification minimum by the USL&HW Act factor before determining the highest minimum premium for any classification on the policy.
- 30 See the **Premium Determination Endorsement - Former Self-Insurers-1 (WC 00 04 09)** for more details.

Part IV

MASSACHUSETTS WORKERS' COMPENSATION DIA ASSESSMENT CALCULATION ■ - Indicates that the given Rating Element applies to the column.				
Rating Element	Class Categories			
	Subject to Experience Rating			
	Non-Federal Payroll Classes ³¹ (A)	Per Capita Classes (B)	Supplemental Rate - Disease Classes (C)	Aircraft Seat Surcharge Class (D)
(1) Class or Statistical Code	XXXX Too Many to List	0908 0909 0912 0913	0059 0065 0066 0067	0088
(2) Total Exposure	Payroll in \$100's	Number of Persons	Payroll in \$100's	Number of Air Seats
(3) Rate	■	■	■	■
(4) Manual Premium Used to Calculate DIA Assessment (2) x (3)	■	■	■	■

Part IV (Continued)

MASSACHUSETTS WORKERS' COMPENSATION DIA ASSESSMENT CALCULATION ■ - Indicates that the given Rating Element applies to the column.		
Rating Element	All Classes	Calculation
(5) Manual Premium Used to Calculate DIA Assessment	■	Excludes: • Admiralty/FELA classifications • "F" classifications • Non-"F" classifications to which the USL&HWA factor has been applied [(4A) + (4B) + (4C) + (4D)]
(6) Experience Modification Factor	■	Part II, (13)
(7) Merit Rating Factor	■	Part II, (15)
(8) DIA Assessment Base	■	(5) x (6) x (7)
(9) DIA Assessment Rate	■	
(10) DIA Assessment	■	(8) x (9)

³¹ DIA Assessment Rates are determined using the procedures outlined in M.G.L. c.152 § 65(4). The WCRIB annually issues a Circular Letter announcing the applicable assessment rates.

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<u>Classification</u>	<u>Code Number</u>
ABRASIVE PAPER OR CLOTH PREPARATION	1860
Paper or cloth mfg. to be separately rated.	
ABRASIVE WHEEL MFG & DRIVERS	1748
Ore milling or the mfg. of artificial abrasives to be separately rated.	
ACCOUNTANT, AUDITOR OR FACTORY COST OR OFFICE SYSTEMATIZER – TRAVELING	8803
ACETATE TEXTILE FIBER MFG	2305
ACETYLENE GAS MACHINE INSTALLATION & DRIVERS	3724
ACETYLENE GAS MFG & DRIVERS	4635
Includes tank charging.	
ACETYLENE TORCH MFG	3634
ACID MFG - ALL OPERATIONS & DRIVERS	4829
ACOUSTICAL CEILING INSTALLATION – SUSPENDED ACOUSTICAL GRID TYPE	5020
ACOUSTICAL MATERIAL INSTALLATION & DRIVERS	5479
ADDRESSING OR MAILING CO & CLERICAL	8800
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8800 are conducted as a separate and distinct business.	
ADVERTISING CO & DRIVERS	9549
Applicable to outdoor advertising companies and includes shop operations; the erection, painting, repair, maintenance or removal of signs; sign painting or lettering in or upon buildings or structures. Bill posting to be separately rated as Code 9545.	
ADVERTISING DISPLAY SERVICE - FOR STORES	9521
ADVERTISING DISPLAY SERVICE – INSTALLATION OR REMOVAL OF ADVERTISING CARDS IN OR ON VEHICLES – & DRIVERS	9501
AGRICULTURAL IMPLEMENT STORES - NOT FARM MACHINERY	8010
AGRICULTURAL OR CONSTRUCTION MACHINERY MFG	3507
AGRICULTURAL TOOL MFG - HAND	3126z
AIR CONDITIONING SYSTEMS:	
AUTOMOBILE– INSTALLATION–SERVICE OR REPAIR & DRIVERS	8380
NON-PORTABLE:	
AIR FLOW TESTING AND BALANCING EXCLUSIVELY	8601

CLEANING, OILING OR ADJUSTING - & DRIVERS	5190
Installation, dismantling or overhauling of compressors, motors or other machinery to be separately rated.	
MACHINERY INSTALLATION OR REPAIR OF COMPRESSORS, MOTORS OR OTHER MACHINERY - & DRIVERS	3724
PLUMBING & DRIVERS	5183
SHEET METAL WORK & DRIVERS	5538
PORTABLE UNITS—INSTALLATION OR SERVICE & DRIVERS	9519
AIR PRESSURE OR STEAM GAUGE MFG	3571
AIRCRAFT ENGINE MFG	3826
AIRCRAFT LANDING MATS MFG - BY WELDING PROCESS - & DRIVERS	3040
AIRCRAFT OPERATIONS - FOREST FIRE FIGHTING	7420
AIRCRAFT OR AUTOMOBILE - PREPARING AND CRATING FOR SHIPMENT	7360
AIRCRAFT OR HELICOPTER OPERATION:	
AERIAL APPLICATION, SEEDING, HERDING OR SCINTILLOMETER SURVEYING:	
FLYING CREW	7409
ALL OTHER EMPLOYEES & DRIVERS	7423
AIR CARRIER - COMMUTER:	
Applies to commuter air carriers operating under Part 121, Part 127 or Part 135 of the Federal Aviation Regulations, that use aircraft seating 30 or fewer passengers or payloads less than 7,500 pounds and which conduct at least five round trips per week between two or more points and publish flight schedules that specify the times and days of the week and places between which such flights are performed. Ticket sellers and information clerks away from airport locations to be separately rated as Code 8810 clerical.	
FLYING CREW	7431
Code 7453 shall be assigned in conjunction with this code to reflect the non-ratable catastrophe loading. Premium generated by Code 7453 is not subject to experience rating or retrospective rating.	
ALL OTHER EMPLOYEES & DRIVERS	7423
AIR CARRIER - SCHEDULED OR SUPPLEMENTAL:	
Applies to scheduled or commercial air carriers, including cargo carriers, certified as such that conduct operations under Part 121 of the Federal Aviation Regulations and use aircraft that are capable of handling more than 30 passengers and/or a payload of 7,500 pounds or more. Ticket sellers and information clerks away from airport locations to be separately rated as Code 8810 clerical.	
FLYING CREW	7405
Code 7445 shall be assigned in conjunction with this code to reflect the non-ratable catastrophe loading. Premium generated by Code 7445 is not subject to experience rating or retrospective rating.	

ALL OTHER EMPLOYEES & DRIVERS	7403
AIRPORT OR HELIPORT OPERATOR - ALL EMPLOYEES & DRIVERS	7423
Ticket sellers or information clerks away from airport locations to be separately rated as Code 8810 clerical. Members of flying crew to be separately rated under the appropriate aircraft or helicopter operation classification.	
FLIGHT TESTING BY MFR - AIRCRAFT MANUFACTURED UNDER AN APPROVED TYPECERTIFICATE - FLYING CREW	7430z
FLIGHT TESTING BY MFR - PROTOTYPE OR EXPERIMENTAL AIRCRAFT – FLYING CREW:	
<i>Refer to the MA Bureau for the applicable classification.</i>	
NOC - HELICOPTERS:	
FLYING CREW	7425
ALL OTHER EMPLOYEES & DRIVERS	7423
As respects aerial photography, mapping or survey work, the payroll of the ground laboratory employees shall be assigned to Code 4361 photographer. Ticket sellers and information clerks away from airport locations to be separately rated as Code 8810 clerical.	
NOC - OTHER THAN HELICOPTERS:	
FLYING CREW	7422
ALL OTHER EMPLOYEES & DRIVERS	7423
As respects aerial photography, mapping or survey work, the payroll of the ground laboratory employees shall be assigned to Code 4361 photographer. Ticket sellers and information clerks away from airport locations to be separately rated as Code 8810 clerical.	
PATROL, PHOTOGRAPHY OTHER THAN MAPPING OR SURVEY WORK:	
FLYING CREW	7418
ALL OTHER EMPLOYEES & DRIVERS	7423
As respects aerial photography, other than mapping or survey work, the payroll of the ground laboratory employees shall be assigned to Code 4361 photographer.	
PUBLIC EXHIBITION INVOLVING STUNT FLYING, RACING OR PARACHUTE JUMPING:	
FLYING CREW	7420
ALL OTHER EMPLOYEES & DRIVERS	7423
SALES OR SERVICE AGENCY: TAXI OR SIGHTSEEING; STUDENT INSTRUCTION:	
FLYING CREW	7422
ALL OTHER EMPLOYEES & DRIVERS	7423
TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER’S BUSINESS:	
FLYING CREW	7421
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 in the conduct of the employer’s business. If the records of the employer clearly indicate the weeks in which flying is	

performed by such employees, (1) only the payroll for each week during any part of which the employee has engaged in flight duties shall be assigned to this classification unless the classification applicable to the employee's non-flying operations carries a higher rate in which event such classification shall apply and (2) the payroll for each week in which no flying has been done shall be assigned to those classifications which would otherwise apply. If the records of the employer do not clearly indicate the weeks in which flying is performed by such employees, the entire payroll for such employees shall be assigned to this classification unless the classification applicable to the employee's non-flying operations carries a higher rate in which event such classification shall apply.

A per passenger seat surcharge, subject to a maximum surcharge per aircraft, shall be charged in addition to the premium otherwise determined under this classification. These surcharges shall not be cumulative in the event of substitution of aircraft during the policy period; but these surcharges shall be cumulative in the event more than one aircraft is owned or operated during the same policy period. The premium for these surcharges shall be subject to any experience rating modification. These surcharges shall not be subject to pro rata or short rate adjustment except in the event of cancellation of the policy. These surcharges and losses to employees, other than members of flying crew, arising out of the operation of an aircraft, are to be reported under Code 0088. The per passenger seat surcharge and the maximum surcharge per aircraft are shown under Miscellaneous Values on the rate pages. Attach Aircraft Premium Endorsement (WC 00 04 01).

Commercial aircraft operation to be separately rated.

GROUND CREW & DRIVERS	7423
AIRPLANE MFG	3830
AIRPLANE PROPELLER MFG - WOOD	2790
AIRPLANE SUBASSEMBLIES MFG - METAL - COWLING, WING, TABS, AILERON, ETC.	3076
AIRPLANE SUBASSEMBLIES MFG - WOOD	2883
AIRPLANE WHEEL MFG	3803z
AIRPORT CONSTRUCTION - & DRIVERS:	
GRADING	6217
PAVING	5506
ALCOHOL DEALERS - BULK - & DRIVERS	8350
ALCOHOL MFG - GRAIN - ALL OPERATIONS	2130
ALCOHOL MFG - WOOD - & DRIVERS	4021
ALE OR BEER DEALER - WHOLESALE	8018

Codes 8018 and 2121 brewery shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

ALUMINUM SIDING INSTALLATION:

DETACHED ONE OR TWO FAMILY DWELLINGS.....	5645
DWELLINGS - THREE STORIES OR LESS.....	5651
ALL OTHER BUILDINGS OR STRUCTURES	5403

ALUMINUM WARE MFG..... 3227

Applies to goods manufactured from sheet aluminum. Rolling mills or smelting to be separately rated.

AMBULANCE SERVICE COMPANIES:

ALL EMPLOYEES OTHER THAN GARAGE EMPLOYEES - & DRIVERS	7370
GARAGE EMPLOYEES	8385

AMMONIA MFG NOC - ALL OPERATIONS & DRIVERS..... 4829

Applies to ammonia produced by the nitrogen hydrogen fixation process. Mfg. of nitric acid to be separately rated as Code 4829.

AMMONIUM NITRATE MFG NOC - ALL OPERATIONS & DRIVERS..... 4829

Includes dehydration and graining.

AMUSEMENT DEVICE OPERATION NOC - NOT TRAVELING - & DRIVERS..... 9180

Includes ticket sellers or collectors and applies to the operation and maintenance of merry-go-rounds, swings, roller coasters and similar amusement devices not otherwise classified.

AMUSEMENT DEVICE OPERATOR, CARNIVAL OR CIRCUS TRAVELING – ALL EMPLOYEES & DRIVERS..... 9186

The entire remuneration of all employees shall be included in computing premium, subject, however, to a maximum of an average of \$300 per week per employee.

AMUSEMENT PARK OR EXHIBITION OPERATION & DRIVERS..... 9016

Applies to the operation by owners or lessees and includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated.

The two foregoing classifications do not apply to amusements, exhibitions or other operations separately classified in this manual (such as bathhouses, billiard halls, boat livery, bowling lanes, dance halls, garages, restaurants, retail stores, theaters) whether operated by the owner or lessee of the exhibition or amusement park or through independent concession.

ANALYTICAL CHEMIST..... 4511

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

ANIMAL RAISING - See Farms

ANTI-TOXIN, SERUM OR VIRUS MFG & DRIVERS.....5951z

APIARIES & DRIVERS..... 0034

ARCHITECT OR ENGINEER - CONSULTING	8601
Does not apply when engaged in actual construction. May only be used upon specific assignment of MA Bureau. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8601 are conducted as a separate and distinct business.	
ARMS MFG NOC	3548
Steel making, forging, shell mfg. or shell loading to be separately rated.	
ARMS MFG - SMALL	3200
Applies to arms .50 caliber or under. Cartridge mfg. or cartridge loading to be separately rated - see explosives.	
ARTIFICIAL LIMB MFG	4693
ARTIFICIAL TEETH MFG	4692
ASBESTOS CEMENT OR ASBESTOS SHINGLE MFG	1852
ASBESTOS GOODS MFG	1852
Includes spinning or weaving.	
ASBESTOS PIPE COVERING MFG. - FROM SHEET ASBESTOS – NO ASBESTOS WEAVING	4250
ASBESTOS REMOVAL OPERATIONS:	
ASBESTOS CONTRACTOR - NOC & DRIVERS	5473
Employees engaged in asbestos removal, replacement, repair, enclosure or encapsulation.	
ASBESTOS CONTRACTOR - PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS	5472
Employees engaged in asbestos removal, replacement, repair, enclosure or encapsulation.	
ASHES, GARBAGE OR REFUSE COLLECTION & DRIVERS	9403
Reduction, rendering or fertilizer plants to be separately rated.	
ASPHALT LAYING ON TOP OF ALREADY CONSTRUCTED HIGHWAY – & DRIVERS	5506
ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS	4741
Includes the mfg. of products obtained from the distilling or refining of tar or asphalt and the saturation of paper or felt with tar or asphalt. Felt or paper mfg. or coke burning to be separately rated. Chemical works or manufacturers of dyes or products used as explosives to be separately rated.	
ASPHALT PAVING BRICKS MFG & DRIVERS	4021
ASPHALT WORKS & DRIVERS	1463
Includes grinding, pulverizing or mixing asphalt. Digging, mining or quarrying to be separately rated.	
ASPHALT - SPRAYING ROADS WITH LIQUID ASPHALT - & DRIVERS	5506

ASSAYING	4511
Includes laboratory and outside employees. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4511 are conducted as a separate and distinct business.	
ASYLUM:	
PROFESSIONAL EMPLOYEES	8833
ALL OTHER EMPLOYEES	9040
ATHLETIC TEAM OR PARK:	
CONTACT SPORTS	9179
Applies to players, coaches, managers or umpires and includes all players on salary list of insured, whether regularly played or not. Contact sports include football, hockey and roller derbies.	
The entire remuneration of all employees shall be included in computing premium, subject, however, to a minimum of \$500 per employee per season and a maximum of an average of \$300 per week per employee.	
NON-CONTACT SPORTS	9178
Applies to players, coaches, managers or umpires and includes all players on salary list of insured, whether regularly played or not. Non-contact sports include baseball, basketball, and soccer.	
The entire remuneration of all employees shall be included in computing premium, subject, however, to a minimum of \$500 per employee per season and a maximum of an average of \$300 per week per employee.	
OPERATIONS & DRIVERS	9182
Applies to all employees other than players, coaches, managers or umpires.	
ATOMIC ENERGY:	
PROJECT WORK	9984
All work, either construction or operation, performed for or under the direction of the Nuclear Regulatory Commission or any government agency, may be rated on an individual risk basis. The rate shall be agreed upon by the carrier, the contractor and the Nuclear Regulatory Commission or government agency.	
RADIATION EXPOSURE NOC	9985
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.	
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.	
ATTORNEY - ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS	8820
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8820 are conducted as a separate and distinct business.	
AUCTIONEERS	8017

Includes solicitors and appraisers. Not livestock sales stables. Includes inside salespersons.

AUDITORS, ACCOUNTANT OR FACTORY COST OR OFFICE SYSTEMATIZER - TRAVELING	8803
Includes insurance company premium auditors.	
AUTO BUMPER MFG.	3372
AUTO HAULAWAY OR DRIVEAWAY - & DRIVERS	7219
AUTO HORN MFG - ELECTRIC	3179
AUTO JACKS MFG - NOT STAMPED	3632
AUTO PARTS MFG - MISCELLANEOUS STAMPED PARTS, SUCH AS FENDERS	3400
AUTO PISTON MFG.	3632
AUTO TRAILER MFG. - HOME TYPE	3808
AUTO WINDOW AND TRIM MOULDING MFG.	3146
AUTOMATIC SCREW MACHINE PRODUCTS MFG	3145
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3145 are conducted as a separate and distinct business.	
AUTOMATIC SPRINKLER HEAD MFG	3634
AUTOMATIC SPRINKLER INSTALLATION & DRIVERS	5188
Applies to automatic sprinklers intended for fire extinguishing purposes. Lawn sprinkler installation to be separately rated as Code 5183.	
AUTOMATIC STOKER OR GAS OR OIL BURNER INSTALLATION – See Oil Burner Installation	
AUTOMOBILE ACCESSORY STORE - RETAIL - NOC & DRIVERS	8046
AUTOMOBILE BODY REPAIR	8393
Applies to the repair of metal, fiberglass, and plastic automobile bodies and includes upholstering and painting. Codes 8393 automobile body mfg., 3808 automobile mfg., and 8380 automobile service or repair center shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
AUTOMOBILE BUMPER STRAIGHTENING AND REPAIR	3372
AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG:	
DIE PRESSED STEEL	3822z
Includes bus, truck or trailer body repair or service. Codes 3822 and 3808 automobile mfg. shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
NOC	3808

Includes bus, truck or trailer body repair or service. Codes 3822 and 3808 automobile mfg. shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

PAINTING	9505
UPHOLSTERING	9522
AUTOMOBILE CAR WASH & DRIVERS	8380
Includes incidental greasing, polishing and servicing. Codes 8380 and 8392 automobile storage garage shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
AUTOMOBILE DISMANTLING & DRIVERS	3821
Includes store operations and the salvage or junking of parts.	
AUTOMOBILE ENGINE MFG	3827z
AUTOMOBILE LEASING COMPANY - LONG-TERM:	
SALES EMPLOYEES	8748
ALL OTHER EMPLOYEES & DRIVERS	8380
AUTOMOBILE MFG OR ASSEMBLY	3808
AUTOMOBILE PARKING LOT & DRIVERS	8392
AUTOMOBILE RADIATOR MFG	3807
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3807 are conducted as a separate and distinct business.	
AUTOMOBILE RENTAL CO:	
GARAGE EMPLOYEES	8385
Includes employees who check or change fluids, batteries, tires and clean or otherwise service automobile or garage equipment.	
ALL OTHER EMPLOYEES & COUNTER PERSONNEL, DRIVERS	8002
AUTOMOBILE SALES OR SERVICE AGENCY & PARTS DEPARTMENT EMPLOYEES, DRIVERS	
Automobile salespersons to be separately rated as Code 8748.	
AUTOMOBILE SALESPERSONS	8748
Subject to the Standard Exception manual rule, except as respects delivery of automobiles.	
AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS	8380
Includes parts department employees. Automobile salespersons to be separately rated as Code 8748. Codes 8380 and 8392 automobile storage garage shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
AUTOMOBILE STORAGE GARAGE OR PARKING STATION & DRIVERS	8392

AUTOMOBILE TOWING COS. & DRIVERS	7219
AUTOMOBILE WHEEL MFG - METAL - NOT CAST	3803z
AUTOMOTIVE LIGHTING, IGNITION APPARATUS MFG NOC.....	3648
AUTOMOTIVE MACHINE SHOPS - NO WORK ON CARS – INCLUDING CYLINDER REBORING, VALVE GRINDING, TURNING DOWN BRAKE DRUMS, REBABBITTING CONNECTING RODS	3632
AUTOMOTIVE REPLACEMENT PARTS DISTRIBUTORS - WHOLESALE.....	8010
AWNING MFG AND ERECTION - METAL	
1. MANUFACTURE BY AN INSURED ENGAGED IN THE MANUFACTURE OF CANVAS PRODUCTS	3076
2. ERECTION BY AN INSURED ENGAGED IN THE ERECTION OF CANVAS PRODUCTS	5102
3. MANUFACTURE AND ERECTION OF METAL AWNINGS EXCLUSIVELY - & DRIVERS.....	5538
4. MANUFACTURE OF METAL AWNINGS EXCLUSIVELY	3076
5. ERECTION OF METAL AWNINGS EXCLUSIVELY - & DRIVERS.....	5538
AWNING MFG - METAL - NO ERECTION	3076
AWNING OR TENT MFG - SHOP	2576
The installation, removal or repair of awnings, tents or other canvas products away from the shop shall be classified as Code 5102 awning erection. Unless payroll records are accurately maintained showing the amount of payroll expended for shop work, the entire payroll shall be assigned to Code 5102 awning erection.	
AWNING, TENT OR CANVAS GOODS ERECTION, REMOVAL OR REPAIR.....	5102
Applies to operations away from the shop.	
AX AND SLEDGE HAMMER MFG	3126z

<u>Classification</u>	<u>Code Number</u>
BABY CARRIAGE MFG	3841
BABYSITTING SERVICE	0917
BAG MFG - PAPER OR PLASTIC	4273
Paper and plastic mfg. to be separately rated.	
BAG OR SACK MFG - CLOTH	2578
Applies to the mfg. of cotton, burlap or gunny bags or sacks.	
BAG RENOVATING	2578
Applies to the renovating or repairing of cotton, burlap or gunny bags or sacks and includes sewing.	
BAKERY & DRIVERS, ROUTE SUPERVISORS	2003
BAKING POWDER MFG	6504
Mfg. of ingredients to be separately rated as Code 4829. Can mfg. to be separately rated as Code 3220.	
BALL OR ROLLER BEARING MFG	3638
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3638 are conducted as a separate and distinct business.	
BANDAGE MFG	4693
Weaving to be separately rated.	
BANKS AND TRUST COMPANIES:	
The basic and major operations of banks and trust companies are clerical in nature and assignable to Code 8810 which is a Standard Exception classification; therefore, the payroll of all employees not specifically included in the definition of clerical office employees shall be separately rated.	
The following indicates the appropriate assignment for miscellaneous employees of banks and trust companies:	
ARMORED CAR CREWS & DRIVERS	7380
Not applicable to contractors who provide such services.	
CAFETERIAS OR RESTAURANTS	9079
DISPENSARIES	8833
EMPLOYEES ENGAGED IN CARE, CUSTODY OR MAINTENANCE INCLUDING NIGHT WATCHGUARDS, ELEVATOR OPERATORS AND STARTERS	9015
EMPLOYEES OF CONTRACTING AGENCIES IN BANK SERVICE: GUARDS, PATROLS, MESSENGERS OR ARMORED CAR CREWS – & DRIVERS	7720
OFFICE MACHINE REPAIR	5191
PRINTING	4299
SPECIAL OFFICERS AND ARMED AND UNARMED ATTENDANTS, USHERS, DOOR ATTENDANTS, APPRAISERS, FIELD AUDITORS, RUNNERS OR MESSENGERS	8742

BAR, LOUNGE OR TAVERN	9079
Includes musicians and entertainers. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9079 are conducted as a separate and distinct business.	
BARBER SHOP, BEAUTY PARLOR OR HAIR STYLING SALON	9586
BARGES, SCOWS, CANAL BOATS OR LIGHTERS - NOT SELF-PROPELLED	
COVERAGE UNDER ADMIRALTY LAW:	
COVERAGE I	7046
COVERAGE II	7098
Payroll of all employees engaged in stevedoring operations who are not members of the crew of the vessels shall be assigned to the appropriate stevedoring classification.	
Self-propelled barges, scows, canal boats or lighters shall be assigned to Codes 7016 or 7024 steamers - all kinds.	
A non-self-propelled barge, scow, canal boat or lighter having a regular master and a regular crew under his command, who are furnished living quarters aboard the same vessel, shall be assigned to Codes 7036 or 7088 sailing vessels - NOC.	
BARK PEELING IN PAPER MILLS	4206z OR 4207z
BARKING MILLS	2710
BARREL ASSEMBLY.....	2747
Stock mfg. to be separately rated as Code 2741 cooperage stock mfg.	
BARREL DEALERS INCLUDING REPAIRING - WOOD	2747
BARREL MFG - WOOD VENEER – INCLUDING VENEER MFG.....	2915z
BARREL MFG - WOOD VENEER - NO VENEER MFG	2916z
BARREL OR DRUM MFG - STEEL	3400
BARREL OR DRUM - STEEL - RECONDITIONING OR REPAIR	3400
BARREL STOCK MFG	2741
Applies to the manufacture of heads, hoops or staves. Barrel assembly to be separately rated as Code 2747 cooperage assembly.	
BASEBALL BAT MFG.....	2841
BASEBALL MFG	4902
BASKET MFG - WILLOW WARE	2883
BASKET MFG - WOOD VENEER – INCLUDING VENEER MFG.....	2915z
BASKET MFG - WOOD VENEER - NO VENEER MFG	2916z
BATHHOUSE - BEACH	9015

BATTERY MFG - DRY	3642
BATTERY MFG - STORAGE	3647
BEACH CLEANING & DRIVERS	9402
BEAUTY PARLOR, BARBER SHOP OR HAIR STYLING SALON	9586
BED SPRING OR WIRE MATTRESS MFG	3300
Box spring mfg. to be separately rated as Code 2570.	
BEDSTEAD MFG OR ASSEMBLY - METAL	3076
BEER OR ALE DEALERS - RETAIL	8017
BEER AND SOFT DRINK DISPENSING EQUIPMENT, CLEANING & DRIVERS	5183
BEER OR ALE DEALER - WHOLESALE	8018
Codes 8018 and 2121 brewery shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
BEER VAT COATING WITH CHEMICALS	3726
BEET SUGAR MFG	2030z
BELL INSTALLATION - TOWER - & DRIVERS	9534
BERRY, FRUIT FARMS OR VINEYARDS - <i>See Farms</i>	
BEVERAGE MFG - CARBONATED - NOC & ROUTE SUPERVISORS, DRIVERS	2157
BICYCLE MFG OR ASSEMBLY	3841
BICYCLES - RETAIL SALE OR RENTAL - INCLUDING REPAIR	8010
BILL POSTING & DRIVERS	9545
Erection or repair of signs by outdoor advertising companies to be separately rated as Code 9549; other than outdoor advertising companies, Code 9552.	
BILLIARD HALL	9089
No bowling lanes. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9089 are conducted as a separate and distinct business.	
BILLIARD TABLE MFG	2883
Includes installation.	
BIOMEDICAL RESEARCH LABORATORIES - INCLUDING OUTSIDE OPERATIONS	4512
BLACKSMITH	3111
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3111 are conducted as a separate and distinct business.	
BLAST FURNACE ERECTION	5057

BLAST FURNACE OPERATION & DRIVERS	1438
Includes maintenance and repair of furnaces or operations incidental to storage or handling of materials or product. Mining, slag excavation, quarrying, coke mfg. or the erection of furnaces to be separately rated.	
BLAST FURNACE REPAIR AND RELINING - MASONRY	5022
BLASTING AGENTS - PREPARATION OR DISTRIBUTION - & DRIVERS	4777
Includes distribution of high explosives. Blasting operations to be separately rated as Code 6217. No high explosives manufacturing.	
BLASTING ROCK - SPECIALIST CONTRACTORS - & DRIVERS	6217
BLUEPRINT PAPER MFG	4923
BOARDING HOUSES - <i>See Rooming Houses</i>	
BOAT BUILDING OR REPAIR & DRIVERS:	
COVERAGE UNDER U.S. ACT	6824F
COVERAGE UNDER MA ACT ONLY	6834
These classifications include shop and yard work and are applicable to the construction or repair of wood, metal, fiberglass or plastic yachts, motor boats, sailboats or rowboats not exceeding 150 feet in length overall.	
These classifications shall not be limited to risks engaged solely in the construction or repair of pleasure craft but shall also be applicable to risks predominantly engaged in such operations and which may occasionally construct or repair commercial type boats within 150 feet in length.	
BOAT BUILDING - WOOD - NOC & DRIVERS:	
COVERAGE UNDER U.S. ACT	6801F
COVERAGE UNDER STATE ACT ONLY	6811
Includes shop and yard work.	
BOAT LIVERY - POWER, SAIL OR ROWBOATS USED FOR FISHING OR PLEASURE PURPOSES, LIMITED TO BOATS UNDER 15 TONS	
Including laying up of boats and putting into commission.	
COVERAGE UNDER ADMIRALTY LAW:	
COVERAGE I	7038
COVERAGE II	7090
Vessels of 15 tons or over shall be assigned to Code 7016 or 7024 steamers-all kinds or Codes 7036 or 7088 sailing vessels NOC.	
BOBBIN AND SPOOL MFG - WOOD	2841
BOILER BRICK WORK - INSTALLATION OR REPAIR	5022
BOILER - DOMESTIC - INSTALLATION OR REPAIR - & DRIVERS	5183
BOILER INSPECTION	8720

BOILER INSTALLATION OR REPAIR - STEAM	3726
Includes the construction or repair of foundations.	
BOILER OR STEAM PIPE INSULATING & DRIVERS	5183
Includes shop. Applies to the application of cork or other non-conducting materials.	
BOILER SCALING	3726
Shall not be assigned at a single job or location to a risk engaged in operations described by another classification.	
BOILERMAKING	3620
BOLT OR NUT MFG	3132
Steel making or rolling mill to be separately rated.	
BONE OR IVORY GOODS MFG	4452
BOOKBINDING	4307
BOOKBINDING OR PRINTING MACHINE MFG	3548
BOOT OR SHOE MACHINERY MFG	3558
BOOT OR SHOE MFG NOC	2660
BOOT OR SHOE MFG - RUBBER	4417
Includes combined rubber and fabric boots or shoes.	
BOOT OR SHOE PATTERN MFG	4282
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4282 are conducted as a separate and distinct business.	
BORAX, POTASH OR SALT PROCURING OR REFINING - & DRIVERS	4568z
Includes driving of wells and pumping. Mining to be separately rated as Code 1164z.	
BOTTLE CAP MFG OR REPAIR	3131
BOTTLE DEALER - USED - & DRIVERS	8264
No collecting or handling of scrap iron or steel. Notwithstanding the manual definition of the word "No," this classification includes beverage bottle or can recycling. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8264 are conducted as a separate and distinct business.	
BOTTLE RECYCLING - BEVERAGE - & DRIVERS	8264
BOTTLING NOC & ROUTE SUPERVISORS, DRIVERS	2157
Includes sign erection or repair.	
BOTTLING - NOT CARBONATED LIQUIDS OR SPIRITUOUS LIQUORS - & ROUTE SUPERVISORS, DRIVERS	2156
Includes sign erection or repair. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2156 are conducted as a separate and distinct business.	

BOTTLING - SPIRITUOUS LIQUOR - NOT BEER OR WINE	2131
BOWLING LANE.....	9093
Includes bowling lanes with billiard halls.	
BOX MFG - CIGAR - WOOD	2883
BOX MFG - FOLDING PAPER - NOC	4243
Paper or paperboard mfg. to be separately rated.	
BOX MFG - SET-UP PAPER	4243
Paper or paperboard mfg. to be separately rated.	
BOX MFG - WOOD FRAMES FOR TRAVELING OR LUGGAGE BAGS	2841
BOX OR BOX SHOOK MFG & DRIVERS	2802
BOX OR CASE LINING MFG - FROM WATERPROOF PAPER FOR EXPORT PACK- ING.....	4279
BOX SPRING OR MATTRESS MFG.....	2570
Includes pillow, quilt or cushion mfg. Separately rate the mfg. of wire springs or excelsior.	
BOY AND GIRL SCOUT COUNCILS:	
CAMP OPERATIONS	9015
CLERICAL OFFICE EMPLOYEES.....	8810
EXECUTIVE SECRETARIES - OFFICE AND TRAVEL	8742
BRAID OR FRINGE MFG	2380
BRAKE FLUID MFG.....	4557
BRAKE SERVICE OR REPAIR & DRIVERS	8380
BRASS OR COPPER GOODS MFG	3315
BREAKFAST FOOD MFG.....	2016z
Applicable to the mfg. of prepared foods only, and is not available to concerns en- gaged in grain milling exclusively.	
BREAKWATER OR JETTY CONSTRUCTION - ALL OPERATIONS TO COMPLETION & DRIVERS	6005
Caisson, cofferdam work or pile driving to be separately rated.	
BREEDING FARM OR STABLE & DRIVERS	8279
Applies to the training of race horses, polo ponies and horses for exhibition pur- poses. Includes jockeys and trainers.	
BREWERY & DRIVERS	2121
Includes distributing stations.	
BRICK MFG - FIRE OR ENAMELED - & DRIVERS	4024
Applicable only to the mfg. of bricks from refractory clays with or without other re- fractory materials. Clay digging, mining or quarrying to be separately rated.	

BRICK OR CLAY PRODUCTS MFG NOC & DRIVERS	4021
Includes: construction or reconstruction of sheds or kilns; clay, shale or sand digging; the mfg. of common, face, pressed or repressed building or paving brick, sand-lime bricks, structural, fireproofing, drainage and roofing tiles, wall copings, glazed or unglazed sewer or drain pipes or conduits, or similar products. Underground mining or quarrying to be separately rated.	
BRIDGE CONSTRUCTION - WOOD	5403
Pile driving to be separately rated.	
BRIDGE OR VEHICULAR TUNNEL OPERATION -& DRIVERS	9019
Includes all employees on approaches. Structural alterations or repairs, or the painting of the bridge structure to be separately rated.	
BRUSH OR BROOM ASSEMBLY	2835
Applies to assembly only with no sawing, molding or turning of backs or handles.	
BRUSH OR BROOM HANDLE MFG	2841
Applies only to the sawing, molding or turning of backs or handles, with no assembling.	
BRUSH OR BROOM MFG NOC	2836
Includes assembling and sawing, molding or turning of backs and handles.	
BUFFING AND POLISHING COMPOUNDS MFG	4557
BUFFING OR POLISHING CLOTH, CLOTH DISKS OR CLOTH WHEEL MFG.....	2501
BUILDING CAULKING – Assign to the appropriate construction classification.	
BUILDING MAINTENANCE AND REPAIR BY REAL ESTATE MANAGING AGENTS.....	9015
The ordinary maintenance and repair of a building operated on behalf of the owner by a real estate managing agent, when performed by regular employees of the real estate managing agent, shall be assigned to Code 9015 Building - NOC - Operation by Owner or Lessee. Any such work performed by persons temporarily employed by the agent for specific jobs of this character, and all extraordinary maintenance or repairs, new construction or erection work, whether performed by regular or by temporary employees, shall be assigned to the appropriate construction or erection classification.	
BUILDING MATERIAL DEALER - NEW MATERIALS ONLY:	
STORE EMPLOYEES	8058
ALL OTHER EMPLOYEES & YARD, WAREHOUSE, DRIVERS.....	8232
BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS	8204
Applies to a dealer in used, or new and used, building materials. Wrecking or salvage operations to be separately rated.	
BUILDING MATERIAL YARDS - RECONDITIONING AND SALE OF SECONDHAND BUILDING MATERIALS INCLUDING DELIVERY; LOCAL MANAGERS; DRIVERS.....	8204
BUILDING OR ROOFING PAPER OR FELT PREPARATION - NO INSTALLATION.....	4283
Not applicable to asphalt or tar distillation or refining plants which include the saturating of paper or felt as part of their operations. Paper or felt mfg. to be separately rated.	

BUILDING RAISING OR MOVING & DRIVERS	5703
Includes incidental shoring, and removal or rebuilding of walls, foundations, columns or piers.	
BUILDINGS - OPERATION BY CONTRACTORS	9014
Includes window cleaning. Painting, maintenance or repair at any location where such contractor does not also perform janitorial services to be separately rated.	
This classification also applies to the power wash cleaning of the exterior of qualifying residential buildings and is restricted to non-masonry dwellings, not exceeding two stories in height.	
All other power wash cleaning shall be classified as Code 5213.	
BUILDINGS - OPERATION BY OWNER OR LESSEE	9015
Not applicable to an owner or lessee of a building who occupies the entire or major portion of the premises for mfg. or mercantile purposes. Maintenance or repair work at any location where such owner or lessee does not also perform janitorial services, operation or maintenance of amusement devices to be separately rated.	
BURGLAR ALARM INSTALLATION OR REPAIR & DRIVERS	7600
BURGLAR ALARM SYSTEM COMPANIES:	
OFFICE OR EXCHANGE EMPLOYEES & CLERICAL.....	8901
ALL OTHER EMPLOYEES & DRIVERS.....	7600
BURIAL GARMENT MFG AND CASKET OR COFFIN UPHOLSTERING	9522
BURIAL VAULT INSTALLATION - NO MANUFACTURE	5022
BURIAL VAULTS (CONCRETE) MANUFACTURE AND INSTALLATION - & DRIVERS	4034
BUS CO:	
GARAGE EMPLOYEES	8385
ALL OTHER EMPLOYEES & DRIVERS	7382
BUS TERMINALS - TICKET SELLERS.....	8810
This classification applies where the ticket sellers are physically separated and perform no other duties. This classification shall not apply to employees handling baggage.	
BUTCHERING	2081
Includes the handling of livestock, preparation of dressed meat, rendering, washing of casings, salting of hides or cooking of offal. Code 2081 and 2089 packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
BUTTER OR CHEESE MFG & ROUTE SUPERVISORS, DRIVERS.....	2070
BUTTER SUBSTITUTE MFG.....	4717z
Codes 4717 and 2089 packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
BUTTON MFG NOC	4484
BUTTON OR FASTENER MFG - METAL.....	3131

<u>Classification</u>	<u>Code Number</u>
CABINET MFG FOR AUDIO OR VIDEO DEVICE	2883
Includes installation of components.	
CABINET WORKS - NO POWER WOODWORKING MACHINERY	2883
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2883 are conducted as a separate and distinct business.	
CABLE INSTALLATION & DRIVERS	5190
Applies to cable installation in conduits or subways. Conduit construction to be separately rated as Code 6325.	
CABLE LAYING - BY SPECIALIST CONTRACTORS EMPLOYING AUTOMATIC EQUIPMENT WHICH, IN ONE OPERATION, OPENS THE TRENCH, LAYS THE CABLE AND BACKFILLS - & DRIVERS	6325
CABLE MFG - INSULATED ELECTRICAL	4470
Wire drawing to be separately rated as Codes 1924 or 3241.	
CABLE MFG OR WIRE DRAWING - NOT IRON OR STEEL	1924
CABLE OR WIRE ROPE MFG - IRON OR STEEL – NO WIRE DRAWING	3241
Mfg. of insulated electrical cable to be separately rated as Code 4470 cable mfg.	
CAISSON WORK - NOT PNEUMATIC - ALL OPERATIONS TO COMPLETION	6252
Includes pile driving, excavation, masonry or concrete work up to completion of substructure only.	
CAISSON WORK - PNEUMATIC - NOT FOUNDATIONS FOR BUILDINGS – ALL OPERATIONS TO COMPLETION	6257z
Includes all employees working under air pressure and all others engaged in or upon the caisson or the apparatus connected therewith; pile driving; excavation; masonry and concrete work.	
CALCIUM CARBIDE MFG & DRIVERS	1438
CAMERA OR PHOTOGRAPH SUPPLIES STORES - RETAIL	8017
CAMERA REPAIR:	
WORK INCIDENTAL TO A STORE OPERATION – <i>Assign to the appropriate store classification.</i>	
WORK PRINCIPALLY PERFORMED FOR OTHER DEALERS	3385
CAMOUFLAGE WORK - DECORATING	5102
CAMOUFLAGE WORK - PAINTING - & DRIVERS	5474
CAMP OPERATION NOC	9015
CAN MFG	3220
CAN RECYCLING - BEVERAGE - & DRIVERS	8264

CANDLE MFG	4557
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4557 are conducted as a separate and distinct business.	
CANNERY NOC.....	2111
Can mfg. to be separately rated as Code 3220.	
CANNING OR BOTTLING CARBONATED BEVERAGES - See Carbonated Beverage Mfg. NOC or Bottling NOC.	
CANOE BUILDING:	
COVERAGE UNDER U.S. ACT.....	6824F
COVERAGE UNDER MA ACT ONLY.....	6834
CANVAS GOODS, AWNING OR TENT ERECTION, REMOVAL OR REPAIR.....	5102
Applies to operations away from the shop.	
CANVAS GOODS MFG NOC - SHOP	2576
The installation, removal or repair of awnings, tents or other canvas products away from the shop shall be classified as Code 5102 canvas goods erection. Unless payroll records are accurately maintained, showing the amount of payroll expended for shop work, the entire payroll shall be assigned to Code 5102 canvas goods erection.	
CANVAS SIDEWALLS - ERECTION - AT BALL PARKS, ETC.....	5102
CAR MFG - RAILROAD - & DRIVERS.....	3881z
CAR WHEEL MFG - RAILROAD.....	3082
CARBON PAPER OR TYPEWRITER RIBBON MFG.....	4251
Paper mfg. to be separately rated as Code 4239.	
CARBONATED BEVERAGE MFG NOC & ROUTE SUPERVISORS, DRIVERS.....	2157
Includes sign erection or repair.	
CARBONIC ACID GAS MFG & DRIVERS	4635
Includes tank charging.	
CARBURETOR MFG	3581z
CARD CLOTHING MFG.....	3255
CARDBOARD BRISTOL BOARD AND PAPER BOARD MFG	4239
CARDBOARD MAILING TUBE MFG.....	4279
CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR - TRAVELING - ALL EMPLOYEES & DRIVERS.....	9186
The entire remuneration of all employees shall be included in computing premium, subject, however, to a maximum of an average of \$300 per week per employee.	
CARPENTRY - DETACHED ONE OR TWO FAMILY DWELLINGS	5645
Includes garages constructed in connection with the dwellings.	

CARPENTRY - DWELLINGS - THREE STORIES OR LESS	5651
Applicable only to buildings designed primarily for multiple dwelling occupancy and includes garages constructed in connection therewith. Carpentry in the construction of detached private dwellings for occupancy by one or two families to be separately rated as Code 5645 carpentry.	
CARPENTRY - INSTALLATION OF CABINET WORK OR INTERIOR TRIM	5437
Not applicable to the installation of interior carpentry other than cabinet work or trim. Structural or other carpentry installation operations shall be separately rated as Code 5403 carpentry NOC whether performed by the same or a different concern. Unless payroll records are accurately maintained showing the amount of payroll expended for cabinet work or interior trim installation, the entire payroll representing all carpentry work for the job shall be separately rated as Code 5403 carpentry NOC. Codes 5645 carpentry, etc., and 5651 carpentry - dwelling, etc., shall not be assigned at the same job or location to which Code 5437 applies.	
CARPENTRY - INSTALLATION OF FINISHED WOODEN FLOORING	5437
Includes installation of parquet flooring. Structural or other carpentry installation operations shall be separately rated as Code 5403 carpentry NOC whether performed by the same or a different concern. Unless payroll records are accurately maintained showing the amount of payroll expended for cabinet work or interior trim installation, the entire payroll representing all carpentry work for the job shall be separately rated as Code 5403 carpentry NOC. Codes 5645 carpentry, etc., and 5651 carpentry - dwelling, etc., shall not be assigned at the same job or location to which Code 5437 applies.	
CARPENTRY NOC	5403
CARPENTRY - SHOP ONLY - & DRIVERS	2802
Codes 2802 and 2731 planing or molding mill shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Commercial lumberyards, building materials dealers or fuel and material dealers to be separately rated. Where a risk deals in any lumber or building materials or in any fuel and materials in addition to performing carpentry shop operations, all yard operations, including all drivers, shall be rated in the appropriate yard classification, Code 8232.	
CARPET, LINOLEUM, VINYL, ASPHALT OR RUBBER FLOOR TILE INSTALLATION	5478
Stone, mosaic, terrazzo or ceramic tile work to be separately rated as Code 5348 if performed inside or Code 5022 if performed outside.	
CARPET, OR RUG MFG - JUTE OR HEMP	2220
CARPET OR RUG MFG NOC	2402
CARPET, RUG OR UPHOLSTERY CLEANING - SHOP OR OUTSIDE & DRIVERS	2585
CARRIAGE OR WAGON MFG OR ASSEMBLY	3808
Baby carriage mfg. to be separately rated as Code 3841.	
CARRIER SYSTEM - PNEUMATIC - INSTALLATION OR REPAIR & DRIVERS	5183
Applies to work inside of buildings. Installation of freight carrier systems rated as Code 3724 millwright work.	
CARTRIDGE MFG OR LOADING - See Explosives.	

CASH REGISTER MFG	3574
CASKET OR COFFIN MFG OR ASSEMBLY - METAL.....	3076
CASKET OR COFFIN MFG OR ASSEMBLY - WOOD.....	2883
Includes the mfg. of metal fittings.	
CASKET OR COFFIN UPHOLSTERING AND BURIAL GARMENT MFG.	9522
CASTINGS MFG - METAL - BY LOST WAX PROCESS.....	3336
CATERER.....	9079
Includes musicians or entertainers. Restaurants operated by a hotel or motel to be separately rated as Code 9058. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9079 are conducted as a separated and distinct business.	
CATHEDRAL OR ART GLASS WINDOW MFG	4133
Includes glass mfg.	
CATTLE DEALER & SALESPERSONS, DRIVERS.....	0083
Not operating farms or ranches.	
CATTLE OR LIVESTOCK FARMS OR RANCHES - <i>See Farms.</i>	
CAVES - EXCAVATION OF NEW AREAS FOR EXHIBITION PURPOSES - & DRIVERS	1164z
CAVES OR CAVERNS - OPERATION FOR EXHIBITION PURPOSES INCLUDING GUIDES, TICKET SELLERS, GATE ATTENDANTS, MAINTENANCE EMPLOYEES & DRIVERS	9016
CEDAR CHEST MFG.....	2883
CEILING INSTALLATION - SUSPENDED ACOUSTICAL GRID TYPE.....	5020
Insulation work to be separately rated.	
CEMENT BLOCK ERECTION	5022
CEMENT MFG.....	1701
Excavation or digging, dredging, mining or quarrying to be separately rated.	
CEMETERY OPERATION & DRIVERS.....	9220
CEMETERY REMOVAL - OPENING GRAVES, REMOVING AND REINTERRING REMAINS - & DRIVERS	9220
CESSPOOL CLEANING - SPECIALIST CONTRACTORS - & DRIVERS.....	9402
CHAIN MFG - FORGED	3110
CHAIN MFG - FORMED OR WELDED FROM WIRE.....	3257
CHAIN MFG - ROLL OR DRIVE TYPE.....	3632
CHARCOAL DEALERS - WHOLESALE - PACKAGED	8018

CHARCOAL MFG & DRIVERS	4021
Includes distillation.	
CHARITABLE OR WELFARE ORGANIZATION-ALL OPERATIONS & DRIVERS	8837
Includes stores and collecting, conditioning and resale of used donated articles of the household type.	
CHAUFFEURS, DRIVERS & THEIR HELPERS - NOC - COMMERCIAL	7380
Subject to the Standard Exception manual rule.	
CHEESE OR BUTTER MFG & ROUTE SUPERVISORS, DRIVERS	2070
CHEMICAL BLENDING OR MIXING NOC - ALL OPERATIONS & DRIVERS	4828
Shall not be assigned to a risk engaged in the manufacture of chemicals.	
CHEMICAL MFG NOC - ALL OPERATIONS & DRIVERS	4829
Includes blending or mixing. Shall not be assigned to a risk that is engaged exclusively in the blending or mixing of chemicals. The following is a partial list of chemical manufacturing processes contemplated by Code 4829: alcoholysis; alkylation; amination; calcination; carboxylation; compression of gases; distillation; esterification; halogentation; nitration; oxidation; reduction; sulphonation.	
CHENILLE PRODUCTS MFG:	
CHENILLE CARPET MFG	2402
CHENILLE CLOTH MFG	2220
CHENILLE PRODUCTS MFG FROM CHENILLE CLOTH – CUTTING, SEWING AND FINISHING	2501
CHEWING GUM MFG	2041
CHIMNEY CLEANING - INDUSTRIAL SMOKE STACKS	5222
CHIMNEY CLEANING - RESIDENCE - BY VACUUM SUCTION	9014
CHIMNEY CONSTRUCTION - NOT METAL	5222
Includes foundation and applies to stone, brick or concrete chimneys. Also includes guniting and lining operations.	
CHINA DECORATING - BY HAND	4352
CHOCOLATE OR COCOA MFG	2041
Applies to mfg. from cocoa beans.	
CHRISTMAS TREE HARVESTING EXCLUSIVELY - & DRIVERS	0106
CHRISTMAS TREE PLANTING, CULTIVATING AND HARVESTING – See Farms	
CHURCH – See Religious Organization.	
CIDER MFG	2143
CIGAR AND CIGARETTE LIGHTER MFG OR ASSEMBLING	3383
CIGAR MFG	2177z

CIGARETTE MFG	2172
CINDER DEALERS & DRIVERS	8232
CIRCUS, CARNIVAL OR AMUSEMENT DEVICE OPERATOR - TRAVELING - ALL EMPLOYEES & DRIVERS.....	9186
The entire remuneration of all employees shall be included in computing premium, subject, however, to a maximum of an average of \$300 per week per employee.	
CLAIM ADJUSTERS OR INSURANCE COMPANY SPECIAL AGENTS - TRAVELING	8742
Risks engaged in surveillance activities to be separately rated.	
CLAM DIGGING	2114
Applies to shore or dock work only. Includes sorting, shucking, washing or pack- ing. Codes 2114 or 2111 cannery shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
CLAY FLOWER POT MFG	4061
CLAY OR SHALE DIGGING & DRIVERS.....	4000
No canal, sewer or cellar excavation or underground mining. Includes construc- tion, repair and maintenance of all buildings, structures or equipment, and instal- lation of machinery.	
CLAY PRODUCTS OR BRICK MFG NOC & DRIVERS	4021
Includes construction or reconstruction of sheds or kilns; clay, shale or sand dig- ging; the mfg. 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. Under- ground mining or quarrying to be separately rated.	
CLEANER - DEBRIS REMOVAL.....	5610
Applies only in connection with construction or erection. Does not apply to the payroll for cleaners except when the payroll for watchguards, timekeepers, and cleaners is more than all other payroll of the insured which is subject to construc- tion or erection classifications at the same job or location.	
CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS.....	2586
Includes repairing or pressing. Not textile piece goods. Collecting or distributing stores, no cleaning or dyeing at the same location, to be rated as Code 8017 store - retail - NOC.	
CLEANING OR RENOVATING BUILDING EXTERIORS	5213
Not applicable to the powerwash cleaning of the exterior of non-masonry dwell- ings, not exceeding two stories in height. Such operations are to be separately rated as Code 9014.	
CLEANING RAILROAD FREIGHT CARS - NOT TANK	5610
CLEANING TANKS OR TANK CARS	3726
CLEARING OF RIGHT OF WAYS FOR ELECTRIC OR POWER LINES, TELEPHONE OR TELEGRAPH LINES, BURGLAR OR FIRE ALARM LINES - & DRIVERS:	
1. TREE REMOVAL USING HAND OR POWER TOOLS IN BUCKING, FALLING OR LIMBING OF STANDING TIMBER - NEW RIGHT OF WAYS	2702

2. CLEARING OR REMOVAL OF BRUSH USING MECHANICAL EQUIPMENT SUCH AS BULLDOZERS, HYDROAXES, ETC., INCLUDING STUMP REMOVAL--NEW OR EXISTING RIGHT OF WAYS.....	6217
3. TREE PRUNING, SPRAYING, TRIMMING USING HAND OR POWER TOOLS WITH OR WITHOUT AERIAL BUCKETS, INCLUDING INCIDENTAL TREE REMOVAL AND ALL OPERATIONS IN CONNECTION THEREWITH - EXISTING RIGHT OF WAYS	0106
4. BRUSH OR WEED CONTROL USING CHEMICALS DISPENSED FROM PORTABLE OR MECHANICAL GROUND SPRAYING EQUIPMENT - EXISTING RIGHT OF WAYS.....	0050

These classification assignments apply to those insureds contracting exclusively for the clearing of right of ways.

The clearing of right of ways by contractors also engaged in electric light or power line construction shall be classified as Code 7538. The clearing of right of ways by contractors also engaged in telephone, telegraph or alarm line construction shall be classified as Code 7601.

CLERICAL OFFICE EMPLOYEES NOC	8810
Subject to the Standard Exception manual rule.	

CLIPPINGS DEALER.....	8103
Applies to a dealer in new textile fabrics only. Not rag or paper stock dealers. Dealers in used fabrics shall be assigned to Code 8264 paper stock or rag dealer.	

CLOCK MFG	3385
Case mfg. to be separately rated as Code 3381.	

CLOTH PRINTING.....	2417
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2417 are conducted as a separate and distinct business.	

SILK SCREEN PROCESS:

HAND PRINTING - INCLUDES DRYING	2501
MACHINERY OPERATIONS - INCLUDES DRYING	2501

CLOTHES DRIERS - METAL - ERECTION ON ROOFS.....	5057
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CLOTHES DRIERS - WOOD - INSTALLATION IN APARTMENTS.....	9521
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CLOTHES POLE ERECTION - WOOD.....	5403
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CLOTHING MFG	2501
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CLUB - COUNTRY GOLF, FISHING, OR YACHT & CLERICAL	9060
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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 300 members per course of 18 holes, which limit shall be adjusted pro rata for larger or smaller courses; provided, however, that if the club is open to the public, 150 members per course of 18 holes shall constitute the minimum number of club members, which limit shall

be adjusted pro rata for large or smaller courses for the purpose of applying this rule.

CLUB NOC & CLERICAL	9061
CLUB - RIDING & DRIVERS	8279
CLUB - SHOOTING & DRIVERS	9180
CLUBS - & CLERICAL:	
NOTE: Clubs employing only clerical office employees shall be classified as Code 8810 - Clerical office employees.	
BEACH	9061
HEALTH	9063
SKI	9060
SOCIAL	9061
TENNIS, RACQUETBALL OR HANDBALL:	
INDOOR	9063
OUTDOOR	9060
COAL BILLET OR BRIQUETTE MFG & DRIVERS	4021
Mfg. of by-products to be separately rated.	
COAL DOCK OPERATION & STEVEDORING	7313F
Applies to coal docks using mechanical apparatus. Not applicable to contract stevedores or coal merchants operating yards.	
COAL MERCHANT & LOCAL MANAGERS, DRIVERS	8233
COAL MINING - SURFACE - & DRIVERS	1005z
Includes stripping or other preliminary work; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.	
COAT HANGER MFG - WOOD	2841
COCOA OR CHOCOLATE MFG	2041
Applies to mfg. from cocoa beans.	
COCONUT SHREDDING OR DRYING	6504
COD LIVER OIL MFG	4716z
COFFEE CLEANING, ROASTING OR GRINDING	6504
COFFEE SERVICE COMPANIES - ALL OPERATIONS & SALESPERSONS, DRIVERS	5192
Applies to the sale and delivery of coffee, tea, hot chocolate mixes, dehydrated soups, etc., to business establishments and the installation, service or repair of coffee makers and similar equipment. Includes storage, shop and outside operations. This classification does not apply to catering operations.	
COFFEE, TEA OR GROCERY DEALER - RETAIL & DRIVERS	8006
Applies to house-to-house sales of coffee, tea or groceries and includes incidental stores or warehouses.	

COFFERDAM WORK - NOT PNEUMATIC - ALL OPERATIONS TO COMPLETION	6252
Includes pile driving, excavation and masonry or concrete work up to completion of the substructure only.	
COFFIN AND CASKET MFG AND INSTALLATION - CONCRETE - & DRIVERS	4034
COFFIN OR CASKET MFG OR ASSEMBLY - METAL	3076
COFFIN OR CASKET MFG OR ASSEMBLY - WOOD	2883
Includes the mfg. of metal fittings.	
COFFIN OR CASKET UPHOLSTERING AND BURIAL GARMENT MFG	9522
COIN WRAPPERS AND CURRENCY STRAP MFG	4251
COLD STORAGE LOCKER - FROZEN FOODS	8031
Includes incidental preparation of meats and produce. Slaughtering to be separately rated as Code 2081.	
COLLAPSIBLE WHITE METAL TUBE AND CAP MFG	3334
COLLAR MFG	2501
COLLECTORS, MESSENGERS OR SALESPERSONS - OUTSIDE	8742
Subject to the Standard Exception manual rule.	
COLLEGE:	
PROFESSIONAL EMPLOYEES & CLERICAL	8868
ALL OTHER EMPLOYEES	9101
COLOR GRINDING, BLENDING OR TESTING	4558
Applies to operations involving dry materials with no handling of flammable, poisonous, caustic, corrosive or oxidizing materials. Not applicable to the mfg. of ingredients. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4558 are conducted as a separate and distinct business.	
COMMISSARY WORK:	
RESTAURANT EMPLOYEES	9058
ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS	9052
COMPUTER CHIP MFG	4150
COMPUTER DEVICE INSTALLATION, INSPECTION, SERVICE OR REPAIR	5191
Includes shop operations. Computer mfg to be separately rated as Code 3681.	
COMPUTER SYSTEM DESIGNERS OR PROGRAMMERS:	
EXCLUSIVELY OFFICE	8810
TRAVELING	8803
CONCESSIONS:	
BEACH CHAIRS AND UMBRELLAS	8017

BOATS IN PARKS - & DRIVERS	9016
CIGARETTE DISTRIBUTION	8017
DOOR ATTENDANTS.....	8017
HAT OR COAT CHECK ROOMS.....	8008
PARCEL OR LUGGAGE CHECK ROOMS.....	8017
PARKING LOTS - & DRIVERS	8392
ROLLING CHAIRS	8017
WASHROOM ATTENDANTS.....	8017
CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS	5222
Applies only when clearance is more than 10 feet at any point or entire distance between terminal abutments exceeds 20 feet. Includes making, setting up or taking down forms, scaffolds, false work or concrete distributing apparatus; the mfg. of concrete piles at the job location; and the pouring of concrete into hollow steel piles. Excavation, pile driving, all work in tunnels, subways, caissons or cofferdams to be separately rated.	
CONCRETE CONSTRUCTION NOC.....	5213
Includes foundations or the making, setting up or taking down forms, scaffolds, false work or concrete distributing apparatus. Excavation, pile driving, all work in sewers, tunnels, subways, caissons or cofferdams to be separately rated.	
Codes 5222 concrete construction in connection with bridges and culverts and 5506 and 5507 street or road construction shall not be assigned at the same job or location to which Code 5213 applies.	
CONCRETE CONSTRUCTION: RECONDITIONING AND LEASING FORMS FOR CONCRETE CONSTRUCTION	8227
Erection of forms to be separately rated.	
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. Reconditioning and leasing forms for concrete construction.	
CONCRETE IGLOO CONSTRUCTION - FOR EXPLOSIVES	5213
CONCRETE OR CEMENT DISTRIBUTING TOWERS - INSTALLATION, REPAIR OR REMOVAL - & DRIVERS.....	9533
Erection, repair or removal of concrete or cement distributing towers by contractors as an incidental part of their construction work shall be included in the classification with which the work is associated.	
CONCRETE OR CEMENT WORK - FLOORS, DRIVE-WAYS, YARDS OR SIDE-WALKS - & DRIVERS.....	5221
Codes 5215 concrete work incidental to the construction of private residences and 5222 concrete construction in connection with bridges and culverts shall not be assigned at the same job or location to which Code 5221 applies. Self-bearing floors, airport runways, warming aprons, street or road construction to be separately rated.	
CONCRETE PRE-CAST SLAB INSTALLATION - ROOFS AND FLOORS.....	5213

CONCRETE PRE-CAST STRUCTURAL BEAMS OR GIRDERS-ERECTION:

1. Erection by the concrete construction contractor casting the beams or girders at the job site or at a yard established for a specific job but at a different location - assign appropriate concrete construction classification.
2. Erection by a specialty contractor not casting the beams or **girders** - assign appropriate iron or steel erection classification.

CONCRETE PRE-CAST WALL PANEL INSTALLATION..... 5213

CONCRETE PRIVATE RESIDENCES CONSTRUCTION - MONOLITHIC 5213

CONCRETE PRIVATE RESIDENCES CONSTRUCTION - NOT MONOLITHIC 5215

CONCRETE PRODUCTS MFG & DRIVERS..... 4034

Applies to shop or yard work only. Includes the mfg. of concrete blocks, bricks, poles, piles, beams, sewer pipes, tile, or similar products, and may be applied only when the operations described are conducted as a commercial enterprise at a permanent location. Not available at a construction site or for any plant established or operated in connection with construction work.

CONCRETE - READY MIX DEALERS:

1. **TRUCKS OPERATED TO SUPPLY CONSTRUCTION WORK BY THE INSURED EITHER CARRYING PRE-MIXED CONCRETE OR MIXING THE INGREDIENTS DURING TRANSIT.**

(a) **DRIVER OR CHAUFFEURS - ASSIGN CODE 7380 UNLESS IN CONNECTION WITH WORK COVERED BY A CLASSIFICATION WHICH INCLUDES DRIVERS OR CHAUFFEURS AS IN THE CASE OF STREET OR ROAD CONSTRUCTION 7380**

(b) **EMPLOYEES AT A YARD ENGAGED IN MIXING THE CONCRETE PRIOR TO TRANSIT OR LOADING TRUCKS WITH INGREDIENTS TO BE MIXED DURING TRANSIT 8227**

2. **TRUCKS OPERATING TO SUPPLY CONSTRUCTION WORK UNDERTAKEN BY INDEPENDENT CONTRACTORS EITHER CARRYING PRE-MIXED CONCRETE OR MIXING THE INGREDIENTS DURING TRANSIT.**

(a) **Materials owned by the insured while in transit or in other words, where the insured's contract involves payment for materials, mixing and trucking: all operations incidental to the pre-mixing of the concrete or the loading of ingredients into trucks which will mix during transit and trucking to location 8232**

(b) **Materials not owned by insured either in storage or while in transit - where insured's contract involves only trucking of pre-mixed ingredients or trucking including the concurrent mixing in transit: all operations incidental to loading of trucks and delivery of concrete 7219**

CONCRETE WORK - INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE..... 5215

Applies only to buildings designed primarily for dwelling occupancy by one or two families and includes garages in connection therewith. No monolithic concrete building construction.

CONDENSED MILK MFG2065z

CONDOMINIUMS OR COOPERATIVES - ALL EMPLOYEES	9015
Applies to care, custody, and maintenance of premises or facilities.	
CONDUIT CONSTRUCTION - FOR CABLES OR WIRES - & DRIVERS	6325
CONFECTION MACHINE MFG	3559
CONFECTION MFG	2041
CONSTRUCTION ELEVATOR OR HOD HOIST INSTALLATION, REPAIR OR REMOVAL & DRIVERS	9533
Such operations performed by contractors who erect, repair or remove hod hoists or construction elevators as an incidental part of their construction work are to be included in the classification with which the work is associated:	
1. WOODEN BUILDINGS OR STRUCTURES INCLUDING THOSE DESIGNED FOR DWELLING OCCUPANCY	5403
2. CONCRETE OR CONCRETE ENCASED BUILDINGS OR STRUCTURES	5213
3. IRON OR STEEL BUILDINGS OR STRUCTURES	5057
4. MASONRY BUILDINGS OR STRUCTURES	5022
5. PIERS OR WHARFS & DRIVERS	6003
CONSTRUCTION MACHINERY, DREDGE OR STEAM SHOVEL MFG NOC	3507
CONSTRUCTION OR AGRICULTURAL MACHINERY MFG	3507
CONTAINER RECYCLING - BEVERAGE – BOTTLE OR CAN - & DRIVERS	8264
CONTRACTOR - EXECUTIVE SUPERVISOR OR CONSTRUCTION SUPERINTENDENT	5606
1. This classification is available only to executive supervisors or construction su- perintendents having administrative or managerial responsibility for construc- tion or erection projects.	
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 IV-D-8.	
4. Code 5606 is not available for division of a single employee's payroll with any other classification.	
CONTRACTORS' EQUIPMENT RENTAL & DRIVERS Applies to store and yard operations. Operations away from premises, other than demonstration, to be separately rated. Mobile crane leasing or rental shall be as- signed to Code 9534	8107
The operations of employers renting or leasing contractors' equipment to others shall be classified in the following manner:	

- (1) If no operator is provided - assign to Code 8107 Machinery Dealers.
- (2) If operators are provided - assign the operators to the classification which would apply if the work were performed by the lessee's own employees. Refer to Part Two - Classifications for Mobile Crane Leasing or Rental with operators.

CONTRACTORS' MACHINERY DEALER & DRIVERS

Applies to store or yard operations. Operations away from premises, other than demonstration, to be separately rated..... **8107**

CONTRACTORS' PERMANENT YARD 8227

Applies only to a permanent yard maintained by a contractor for the storage of material or the storage and maintenance of equipment. Not available at a construction site. May be used only upon specific assignment of the MA Bureau. Mill operations or fabrication to be separately rated.

CONVALESCENT OR NURSING HOME - ALL EMPLOYEES..... 8829

Applies to any institution, however named, whether conducted for charity or profit, which is advertised, announced or maintained for the express or implied purpose of caring for persons admitted thereto for the purpose of nursing or convalescent care.

Institutions categorized by the Commonwealth of Massachusetts Department of Public Health as Convalescent or Nursing Homes shall be rated as Code 8829.

Institutions categorized by the Commonwealth of Massachusetts Department of Public Health as Rest Homes shall be rated as professional employees Code 8833 and all other employees Code 9040.

COOKING UTENSILS MFG - STEEL 3227

**COOLING TOWER ERECTION - PREFABRICATED WOOD OR METAL –
& DRIVERS 3724**

COOPERAGE ASSEMBLY..... 2747

Stock mfg. to be separately rated as Code 2741 cooperage stock mfg.

COOPERAGE STOCK MFG 2741

Applies to the manufacture of heads, hoops or staves. Cooperage assembly to be separately rated as Code 2747.

COPPER OR BRASS GOODS MFG 3315

COPPERSMITH - SHOP 3066

CORD OR TWINE MFG - COTTON 2220

CORDAGE, ROPE OR TWINE MFG NOC 2220

CORK BOARD MFG AND CORK PRODUCTS MFG 2841

CORK CUTTING WORKS..... 2841

CORK PAPER MFG - NO PAPER MFG 4250

CORN PRODUCTS MFG4703z

CORRUGATED OR FIBERBOARD CONTAINER MFG 4244

Includes corrugating or laminating of paper. Paper or paperboard mfg. to be separately rated.

COSMETICS MFG - NOT MANUFACTURING INGREDIENTS.....	4611
COTTON BATTING, WADDING OR WASTE MFG	2211
COTTON COMPRESSING & DRIVERS.....	0400
Includes incidental warehouses. Codes 0400 and 0401 cotton gin shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct business.	
COTTON GIN MACHINE MFG.....	3507
COTTON GIN OPERATION & LOCAL MANAGERS, DRIVERS.....	0401
Applies during both ginning and dormant seasons. Includes installation or repair of equipment; yard workers, weighers, seed or fuel haulers.	
This classification also applies to additional operations, such as a feed mill, on the same premises or at a separate location conducted by the cotton gin employees during the ginning season. The additional operations shall be subject to a division of payroll if conducted as follows:	
1. On the same premises or at a separate location during the ginning season when performed by separate employees, physically separated from the cotton ginning operation without an interchange of labor.	
2. During the dormant season when performed by the cotton gin employees on the same premises or at a separate location.	
COTTON MERCHANT	8103
Includes warehouse or yard employees.	
COTTON SPINNING AND WEAVING	2220
COTTON STORAGE.....	8103
Applies to baled cotton. Includes warehouse or yard employees.	
COTTONSEED OIL REFINING.....	4683z
Cottonseed oil mfg. to be separately rated as Code 4670z or Code 4673z.	
COUGH DROP MFG.....	4611
COUNTY EMPLOYEES NOC – See Municipal.	
CRACKER MFG	2001
CRANBERRY GROWERS - See Farms	
CRANE OR DERRICK INSTALLATION	5057
CRAYON, PENCIL OR PENHOLDER MFG	2942
CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS	2070
Includes the mfg. of butter or cheese and the processing of raw milk. Ice-cream mfg. to be separately rated as Code 2039. Production of raw milk to be rated as Code 0036.	

CREMATORY OPERATION & DRIVERS	9620
CREOSOTE MFG & DRIVERS	4021
Applies to the mfg. of creosote from wood tar.	
CULM RECOVERY - & DRIVERS	4000
CULVERT MFG:	
PLATE	3620
SHEET METAL	3076
CURATOR – <i>See Public-Library or Museum</i>	
CUSHION, PILLOW OR QUILT MFG	2501
No mattress or box spring mfg.	
CUTLERY MFG NOC	3122

<u>Classification</u>	<u>Code Number</u>
DAIRY OR CREAMERY & ROUTE SUPERVISORS, DRIVERS	2070
Includes the mfg. of butter or cheese and the processing of raw milk. Ice cream mfg. to be separately rated as Code 2039. Production of raw milk to be rated as Code 0036.	
DAIRY FARM OPERATION - See Farm	
DAM OR LOCK CONSTRUCTION:	
CONCRETE WORK - ALL OPERATIONS	6017z
Includes work on foundations, or the making, setting up or taking down of forms, scaffolds, false work or concrete distributing apparatus. With respect to non-pneumatic caisson or non-pneumatic cofferdam operations, the appropriate caisson or cofferdam classification shall apply only to the construction, maintenance, or removal of the caisson or cofferdam. Excavation, pile driving, shaft sinking, tunneling, caisson or cofferdam work to be separately rated.	
EARTH MOVING OR PLACING - ALL OPERATIONS & DRIVERS	6018z
Includes excavation, burrowing, filling, backfilling or grading. With respect to non-pneumatic caisson or non-pneumatic cofferdam operations, the appropriate caisson or cofferdam classification shall apply to the construction, maintenance, or removal of the caisson or cofferdam. Mass rock excavation, pile driving, shaft sinking, tunneling, caisson or cofferdam work to be separately rated.	
TIMBER CUTTING AND REMOVAL & DRIVERS	2702
Includes incidental brush cutting and removal.	
DANCE HALL - ALL OPERATIONS	9079
DAY NURSERIES:	
PROFESSIONAL EMPLOYEES, TEACHERS & CLERICAL	8868
ALL OTHER EMPLOYEES	9101
DEALERS OF REINFORCING RODS OR BARS - & DRIVERS	8106
This classification applies to specialty concerns engaged principally in selling, to concrete contractors, reinforcing rods or bars. Some cutting and bending of the rods or bars is performed to meet the specifications of their customers.	
DEBURRING - METAL	3632
DECALCOMANIA TRANSFER MFG - NOT SILK SCREEN PROCESS	4299
DECORATING	5102
Applies to interior or exterior work, including the hanging of flags or bunting for conventions or celebrations.	
DEGREASING SKINS	2623
DEHYDRATING COFFEE OR TEA	6504
DEHYDRATING EGGS	6504
DEHYDRATING MEATS	2095
DEHYDRATING MILK	2065z

DEHYDRATING SOUP	6504
DEHYDRATING VEGETABLES	6504
DENTAL LABORATORY	4692
DENTAL SUPPLY DEALERS – Assign to the appropriate “NOC” store classification.	
DENTIST & CLERICAL	8832
Employees engaged in any type of service in or about premises, other than premises used for professional purposes, are to be separately rated.	
DEPARTMENT STORE - RETAIL	8039
Includes installation of house furnishings and shall apply to each location of a risk at which all of the following conditions exist:	
1. The payroll subject to this classification is at least \$75,000 per annum.	
2. The merchandise handled is principally Wearing Apparel and Textile Fabrics.	
3. The merchandise handled includes one or more of the following:	
House Furnishings (other than textile materials or floor coverings)	
Musical Instruments	
Kitchen Utensils	
Furniture	
DERRICK OR OIL RIG ERECTING OR DISMANTLING - ALL OPERATIONS:	
METAL	5057
WOOD.....	5403
The foregoing two classes include the construction of foundations or structures and the installation of equipment.	
DETECTIVE OR PATROL AGENCY & DRIVERS	7720
DETINNING	3372
Includes incidental mfg. of tin or tin compounds.	
DEXTRINE MFG	4703z
DIAMOND CUTTING OR POLISHING	8013
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8013 are conducted as a separate and distinct business.	
DIAPER SERVICE & ROUTE SUPERVISOR, DRIVERS	2585
Also applies to infant’s apparel laundry.	
DIE CASTING MFG.....	1925
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 1925 are conducted as a separate and distinct business.	
DIKE OR REVETMENT CONSTRUCTION & DRIVERS.....	6005
Applies to river work only and includes all operations to completion. Pile driving to be separately rated as Code 6003.	

DINNER THEATERS:

For the purpose of this interpretation a dinner theater is defined as an enterprise preparing and/or serving food and/or refreshments in conjunction with the presentation of theatrical performances by actors and actresses. While the dinner or theatrical performances may be available separately to the public, the dinner theater typically offers both the meal and play as an indivisible product.

The entire operation shall be classified under Code 9079 unless the theater operation predominates, that is, the payroll normally assignable to theater classifications (Codes 9154 and 9156) is more than 50% of the total payroll, then the following classification schedule shall apply:

FOOD PREPARATION AND SERVICE	9079
PLAYERS.....	9156
ALL OTHER EMPLOYEES	9154

DISMANTLING OF PREFABRICATED DWELLING - See Wrecking

DISPLAY MFG - CARDBOARD.....	4279
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DISPLAY MFG - PAPIER MÂCHÉ.....	4038
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DISPLAY SHOWROOMS – ALL TYPES.....	8747
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Applies solely to operations, whether retail or wholesale, selling from samples, sample boards, catalogs and/or displays.

All showroom operations, however named, with sales inventory storage areas, warehousing facilities or any over-the-counter and/or cash-and-carry sales shall be assigned to the appropriate store or dealer classification.

Code 8747 does not contemplate the demonstration of any type of industrial or mobile equipment. Additionally, the set-up or removal of samples, sample boards and displays must be handled by unrelated contractors or dedicated set-up employees working out of and assigned to separately rated locations.

Code 8747 shall not be assigned to any location where a store or dealer classification applies.

DISPLAY - WINDOW - INSTALLATION	9521
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DISTILLATION - WOOD - & DRIVERS.....	4021
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Includes distillation of alcohol or mfg. of creosote or acetates.

DISTILLERY - SPIRITUOUS LIQUOR.....	2130
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Includes grain alcohol mfg. warehousing, blending, rectifying or bottling to be separately rated as Code 2131 spirituous liquor bottling.

DISTRIBUTING COMPANIES & DRIVERS

APPLIES TO HOUSE-TO-HOUSE DELIVERY OF SAMPLES, ADVERTISING CIRCULARS, TELEPHONE DIRECTORIES, AND SIMILAR PRODUCTS WHEN EMPLOYEES ARE TRANSPORTED TO THE DELIVERY LOCATION IN VEHICLES	7380
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IF NO TRANSPORTATION, ASSIGN TO GOVERNING CLASS.

IF NO TRANSPORTATION OR GOVERNING CLASS.....	8017
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DIVING - MARINE

COVERAGE UNDER ADMIRALTY LAW:

COVERAGE I **7394**

COVERAGE II **7395**

DIVING - SUBMARINE - NOT MARINE WRECKING.

Refer to manual Rule XIII-The Admiralty Law and the Federal Employers' Liability Act.

DOG RACING - See Race Tracks

DOG SHOW:

KENNEL EMPLOYEES & DRIVERS **8279**

OPERATION BY OWNER OR LESSEE & DRIVERS..... **9016**

Includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as Code 9180 amusement device operation NOC.

DOLL OR DOLL PARTS MFG OR ASSEMBLY..... **4484**

Mfg. of glass, metal or cloth parts, cloth dolls, doll clothing or dressing of dolls to be separately rated.

DOLL CLOTHING, OR CLOTH DOLLS OR CLOTH PARTS MFG **2501**

Includes dressing of dolls.

DOMESTIC SERVICE CONTRACTOR - INSIDE **0917**

Applicable to employers furnishing employees under contract for domestic service performed inside customers' residence and includes operation of training schools.

DOMESTIC WORKERS - RESIDENCES

Refer to manual Rule XIV for classification phraseologies and applicable footnotes.

DOOR, DOOR FRAME OR SASH ERECTION – METAL OR METAL COVERED..... **5102**

Installation of storm doors or storm sash to be separately rated as Code 5645 carpentry. Overhead door installation to be separately rated as Code 3724 millwright work.

DOOR, DOOR FRAME OR SASH MFG - WOOD - METAL COVERED **3066**

DOOR INSTALLATION - METAL OR METAL COVERED - IN GARAGES - NOT OVERHEAD **5102**

DOOR INSTALLATION - OVERHEAD - & DRIVERS **3724**

DOOR MFG - METAL **3076**

DOOR, SASH OR ASSEMBLED MILLWORK MFG - WOOD & DRIVERS..... **2802**

Codes 2802 and 2731 planing or molding mills shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Commercial lumberyards, building material dealers or fuel and material dealers to be separately rated as Code 8204 building material yard or Code 8232 building material dealer. Where a risk deals in any lumber, building materials or fuel and materials in addition to products manufactured, all yard operations, including all drivers, shall be assigned to Code 8232.

DOUGHNUT MFG & DRIVERS	2003
DOUGHNUT SHOP - RETAIL	9079
Applies to shops engaged in the preparation and sale of doughnuts, coffee, or other items for consumption on, or away from, the premises.	
DRAFTING EMPLOYEES	8810
<i>Subject to the Standard Exception manual rule.</i>	
DRAINAGE OR IRRIGATION SYSTEM CONSTRUCTION - & DRIVERS	6229
Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.	
DRAPERIES OR CURTAINS:	
INSTALLATION IN PUBLIC BUILDINGS FROM FLOOR OR STEP LADDERS	9521
INSTALLATION IN PUBLIC BUILDINGS - NOC.....	5102
DRAPERIES OR CURTAIN MFG - FROM CLOTH, PAPER OR PLASTIC - CUTTING AND SEWING.....	2501
DREDGE, STEAM SHOVEL OR CONSTRUCTION MACHINERY MFG NOC.....	3507
DREDGING - EXCAVATION BY MEANS OF SUCTION DREDGES ONLY - INCLUDING LOADING OR UNLOADING	
COVERAGE UNDER ADMIRALTY LAW:	
COVERAGE I	7334
COVERAGE II	7336
DREDGING NOC	
COVERAGE UNDER ADMIRALTY LAW:	
COVERAGE I	7333
COVERAGE II	7335
DREDGING:	
1. DREDGING OF CHANNELS AS AN AID TO NAVIGATION REGARDLESS OF THE MATERIAL DREDGED	7333, 7334, 7335 OR 7336
2. DREDGING FOR PURPOSE OF FILLING IN LAND.....	7333, 7334, 7335 OR 7336
3. DREDGING LAKES, DRAINAGE CANALS	7333, 7334, 7335 OR 7336
4. DREDGING FOR MATERIALS ON NAVIGABLE WATERS.....	7333, 7334, 7335 OR 7336
5. DREDGING FOR MATERIALS – WITH INCIDENTAL SHORE OPERATIONS - ON NON-NAVIGABLE WATERS - & DRIVERS.....	4000
NOTE: For the purpose of clarification, the word "materials" cited in 4. and 5. above means sand and gravel for reprocessing and use elsewhere than at the point of deposit from the dredging operations.	
DRESS FORM MFG	4038
Applies to papier mâché or plaster forms.	

DRESS PATTERN MFG - PAPER	4282
Includes designers, drafting employees, cutters. Magazine printing to be separately rated as Code 4299 - Printing.	
DRESSING OR POLISH MFG.....	4557
Applies to shoe, stove, harness, furniture, automobile or metal polish or dressing mfg. Can mfg. to be separately rated as Code 3220.	
DRESSMAKING OR TAILORING - CUSTOM EXCLUSIVELY.....	2503
Not mfg. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2503 are conducted as a separate and distinct business.	
DRILLING NOC & DRIVERS	6204
Shall not be assigned at a single job or location to a risk engaged in operations described by another classification.	
DRIVERS, CHAUFFEURS AND THEIR HELPERS NOC – COMMERCIAL	7380
Subject to the Standard Exception manual rule.	
DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG & INCIDENTAL MFG. OF INGREDIENTS.....	4825
Codes 4825 and 4611 drug, medicine or pharmaceutical preparation and chemical mfg. NOC shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Mfg. of metal containers to be separately rated as Code 3220 can mfg.	
DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION - NO MFG OF INGREDIENTS.....	4611
Applies to compounding, blending or packing operations only. Codes 4611 and 4825 drug, medicine or pharmaceutical preparation and chemical mfg. NOC shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Metal container mfg. to be separately rated as Code 3220 can mfg.	
DRY DOCK CONSTRUCTION - FLOATING & DRIVERS	6872F
DRY DOCK OPERATION – <i>See Ship Repair or Conversion</i>	
DRY ICE DEALERS - WHOLESALE.....	8018
DUDE RANCHES - CATTLE RANCHES - & DRIVERS	0083
DYE OR DYE INTERMEDIATE MFG - ALL OPERATIONS & DRIVERS.....	4829
DYEING OR CLEANING & ROUTE SUPERVISORS, DRIVERS.....	2586
Includes repairing or pressing. Not textile piece goods. Collecting or distributing stores, no cleaning or dyeing at the same location, to be rated as Code 8017 store - retail - NOC.	

<u>Classification</u>	<u>Code Number</u>
EARTHENWARE OR TILE MFG NOC & DRIVERS	4021
Includes: construction or reconstruction of sheds or kilns; clay, shale or sand digging; the mfg. 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. Underground mining or quarrying to be separately rated.	
EGG DEALERS - INCLUDING GRADING, CANDLING, PACKING, DRIVERS - WHOLESALE	0034
EGG OR POULTRY PRODUCER - <i>See Farm</i>	
ELECTRIC LIGHT OR POWER CO NOC - ALL EMPLOYEES & DRIVERS.....	7539
Includes store employees, meter readers. Construction of buildings, dams or reservoirs to be separately rated.	
ELECTRIC LIGHT OR POWER COOPERATIVE - REA PROJECT ONLY - ALL EM- PLOYEES & DRIVERS	7540z
Includes store employees, meter readers. Construction of buildings, dams or reservoirs to be separately rated. Superintendents, easement solicitors and project coordinators from the time of project initiation to the energizing of any portion of the system to be assigned to Code 8742 real estate agency.	
ELECTRIC LIGHT OR POWER LINE CONSTRUCTION - & DRIVERS	7538
Codes 7539 electric light or power company and 7540z electric light or power cooperative shall not be assigned at the same job or location to which Code 7538 applies.	
ELECTRIC OR GAS LIGHTING FIXTURES MFG	3180
Codes 3180 and 3643 electric power or transmission equipment mfg. and 3179 electrical apparatus mfg. NOC shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG	3643
Includes the mfg. or repair of motors, generators, converters, transformers, switchboards, circuit breakers, switches or switchboard apparatus or incidental equipment.	
ELECTRIC RAZOR MFG OR REPAIR	3179
ELECTRICAL APPARATUS INSTALLATION OR REPAIR - & DRIVERS.....	3724
Code 3724 shall not be assigned to employees of insureds engaged in the installation or repair of electrical apparatus on the premises of the insured. Such payroll must be included in the governing classification. Erection of poles, stringing of wires, installation of service transformers on poles or on the outside of buildings or the making of service connections to be separately rated as Code 7538 electric light or power line construction.	
ELECTRICAL APPARATUS MFG NOC	3179
Includes electrical fixtures or appliances. Codes 3179 and 3643 electric power or transmission equipment mfg. shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	

ELECTRICAL CORD SET, RADIO OR IGNITION HARNESS ASSEMBLY.....	3681
ELECTRICAL HARDWARE STORES - WHOLESALE OR RETAIL	8010
ELECTRICAL WIRING - WITHIN BUILDINGS & DRIVERS	5190
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 electrical apparatus installation or repair.	
ELECTRO-PHYSICAL THERAPY EQUIPMENT MFG	3685
ELECTRONIC APPARATUS OR COMPONENT MFG OR ASSEMBLING NOC	3681
ELECTROPLATING	3372
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3372 are conducted as a separate and distinct business.	
ELECTROTYPING	4350
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4350 are conducted as a separate and distinct business.	
ELEVATOR DOOR BUCKS - INSTALLATION	5102
ELEVATOR ERECTION OR REPAIR.....	5160
ELEVATOR INSPECTING	8720
ELEVATOR OR ESCALATOR MFG.....	3042
ELEVATOR SERVICING - OILING, ADJUSTING AND MAINTENANCE	5160
EMBROIDERY MFG.....	2501
EMERY CLOTH MFG.....	1860
EMERY WORKS & DRIVERS	1747
Applies to crushing or grinding. Digging, mining or quarrying to be separately rated.	
ENGINE MFG - AIRCRAFT	3826
ENGINE MFG - AUTOMOBILE	3827z
ENGINE MFG NOC.....	3612
Foundry operations to be separately rated.	
ENGINE MFG - OUTBOARD MOTORS	3612
ENGINEER OR ARCHITECT - CONSULTING.....	8601
Does not apply when engaged in actual construction. May be used only upon specific assignments of the MA Bureau. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8601 are conducted as a separate and distinct business.	

ENGRAVING	4352
ENVELOPE MFG	4251
ESCALATOR OR ELEVATOR MFG.....	3042
ESSENTIAL OILS MFG & DISTILLATION	4825
ESTATE - PRIVATE <i>Refer to manual Rule XIV - Domestic Workers - Residences</i>	
EXCAVATION & DRIVERS	6217
Includes burrowing, filling or backfilling. Grading or excavation in connection with street or road construction, dam or lock construction, tunneling, pile driving, shaft sinking, caisson or cofferdam work to be separately rated.	
EXCELSIOR MFG	2710
EXERCISE OR HEALTH INSTITUTE & CLERICAL	9063
EXHIBITION - <i>See Amusement Park</i>	
EXPLOSIVES DISTRIBUTORS & DRIVERS	4777
Includes the preparation of blasting agents and the distribution of high explosives. Blasting operations to be separately rated as Code 6217. No high explosives manufacturing.	
EXPLOSIVES OR AMMUNITION: The following classifications apply to the handling of explosives:	
STEVEDORING - EXPLOSIVE MATERIALS - UNDER CONTRACT	7309F
Includes the handling of ammunition.	
FREIGHT HANDLING - PACKING, HANDLING OR SHIPPING EXPLOSIVES OR AMMUNITION - UNDER CONTRACT:	
COVERAGE UNDER U.S. ACT	7350F
COVERAGE UNDER MA ACT ONLY	7360
These classifications include freight checkers. Stevedoring of explosives or ammunition to be separately rated as Code 7309F stevedoring explosive materials; drivers to be separately rated as Code 7219 trucking - hauling explosives.	
TRUCKING - HAULING EXPLOSIVES OR AMMUNITION - ALL EMPLOYEES - & DRIVERS.....	7219
EXPLOSIVES OR AMMUNITION MFG:	
BAG LOADING - PROPELLANT CHARGES - & DRIVERS	4770
Code 0770 shall be assigned in conjunction with this code to reflect the non-ratable catastrophe loading. Premium generated by Code 0770 is not subject to experience rating or retrospective rating.	

- BLACK POWDER MFG & DRIVERS..... 4799**
Includes mixtures in which black powder is the principal ingredient. Code 0799 shall be assigned in conjunction with this code to reflect the non-ratable catastrophe loading. Premium generated by Code 0799 is not subject to experience rating or retrospective rating.
- CAP, PRIMER, FUSE, BOOSTER OR DETONATOR ASSEMBLY & DRIVERS..... 4779**
Includes mixtures in which black powder is the principal ingredient. Code 0799 shall be assigned in conjunction with this code to reflect the non-ratable catastrophe loading. Premium generated by Code 0799 is not subject to experience rating or retrospective rating.
- CARTRIDGE CHARGING OR LOADING & DRIVERS..... 4775**
Includes all operations involving the handling of explosives or mixing of fulminate. Explosive or fulminate mfg. to be separately rated. Code 0775 shall be assigned in conjunction with this code to reflect the non-ratable catastrophe loading. Premium generated by Code 0775 is not subject to experience rating or retrospective rating.
- CARTRIDGE MFG OR ASSEMBLY – SMALL ARMS..... 3574**
Includes mfg. of components, other than cartridge case mfg., mixing of fulminate, charging or loading. Explosives or fulminate mfg. to be separately rated.
- CARTRIDGE OR SHELL CASE MFG - METAL..... 3315**
Insertion of percussion caps or primers, loading or testing with explosives to be separately rated.
- FIREWORKS MFG & DRIVERS 4779**
Fireworks exhibitions to be separately rated as Code 9180.

Code 0779 shall be assigned in conjunction with this code to reflect the non-ratable catastrophe loading. Premium generated by Code 0779 is not subject to experience rating or retrospective rating.
- HIGH EXPLOSIVES MFG & DRIVERS..... 4773**
Includes the manufacture of explosives recognized by the Bureau of Explosives as "High Explosives" such as dinitrotoluol, double-base powders, dynamite, fulminates, nitroglycerin, nitro starch, picrates, picric acid, tetryl, and trinitrotoluol.

Code 0773 shall be assigned in conjunction with this code to reflect the non-ratable catastrophe loading. Premium generated by Code 0773 is not subject to experience rating or retrospective rating.
- PROJECTILE, BOMB, MINE OR GRENADE LOADING - & DRIVERS 4776**
Cap, primer, fuse, booster, or detonator assembly to be separately rated as Code 4779.

Code 0776 shall be assigned in conjunction with this code to reflect the non-ratable catastrophe loading. Premium generated by Code 0776 is not subject to experience rating or retrospective rating.
- PROJECTILE OR SHELL MFG.....3639z**
Includes incidental "nosing in." Not cartridge or shell case mfg. Forging or casting of shapes or loading or testing with explosives to be separately rated.
- SHELL CASE LOADING & DRIVERS..... 4775**
Applies to 20 mm. and over and includes assembling with loaded projectile. Projectile or primer loading to be separately rated.

Code 0775 shall be assigned in conjunction with this code to reflect the non-ratable catastrophe loading. Premium generated by Code 0775 is not subject to experience rating or retrospective rating.

SMOKELESS POWDER MFG - SINGLE BASE - & DRIVERS..... 4774

Includes the mfg. of pyro or nitro cotton. High explosives mfg. to be separately rated as Code 4773.

Code 0774 shall be assigned in conjunction with this code to reflect the non-ratable catastrophe loading. Premium generated by Code 0774 is not subject to experience rating or retrospective rating.

EXPRESS CO - *See Trucking*

EXTERMINATOR 9014

Includes termite control. Carpentry repair or use of poisonous gases to be separately rated.

EXTRACT MFG..... 4825

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

EYELET MFG 3270

<u>Classification</u>	<u>Code Number</u>
FABRIC COATING OR IMPREGNATING NOC	4493
Includes the coating or impregnating of fabrics with oils, varnishes, lacquers, plastics or rubber.	
FACTORY BUILT HOME ERECTION - WOOD – <i>Assign to the appropriate carpentry classification.</i> Construction work performed at the job site by other than the erection crew to be separately rated.	
FACTORY BUILT HOME MFG - WOOD - SHOP WORK - & DRIVERS	2802
FACTORY COST OR OFFICE SYSTEMATIZER, ACCOUNTANT OR AUDITOR - TRAVELING	8803
Includes insurance company premium auditors.	
FARM: <i>See manual Rule IV-D-9 – Classifications</i>	
The following classifications apply to farming and agricultural operations:	
ANIMAL RAISING & DRIVERS	0170
Applies to fur bearing animals.	
APIARY & DRIVERS	0034
BERRY OR VINEYARD & DRIVERS	0079
CATTLE OR LIVESTOCK RAISING NOC & DRIVERS	0083
DAIRY & DRIVERS	0036
Processing of raw milk and mfg. of butter, cheese and ice cream to be separately rated.	
EGG OR POULTRY PRODUCER & DRIVERS	0034
FIELD CROPS & DRIVERS	0037
FISH HATCHERY & DRIVERS	0113
FLORIST & DRIVERS	0035
Applies to cultivating or gardening.	
GARDENING - MARKET OR TRUCK - & DRIVERS	0008
GOAT OR SHEEP RAISING & DRIVERS	0083
LIVESTOCK OR CATTLE RAISING NOC & DRIVERS	0083
NURSERY EMPLOYEES & DRIVERS	0005
Includes incidental landscape gardening.	
ORCHARD & DRIVERS	0016
POULTRY OR EGG PRODUCER & DRIVERS	0034
SHEEP OR GOAT RAISING & DRIVERS	0083
VEGETABLE & DRIVERS	0008
VEGETABLE GROWING - HYDROPONIC & DRIVERS	0035
VINEYARD OR BERRY & DRIVERS	0079
NOC & DRIVERS	0037
FARM MACHINERY DEALER - ALL OPERATIONS & DRIVERS	8116
Includes demonstration.	

FARM MACHINERY OPERATION - BY CONTRACTOR - & DRIVERS 0050

FARM PRODUCTS:

The following farm products are listed alphabetically with the appropriate classification for that product.

PRODUCT	CODE	PRODUCT	CODE
ALFALFA	0037	MACADAMIA NUTS	0016
ANIMALS - FUR BEARING	0170	MELONS	0037
APPLES	0016	MILLET	0037
APRICOTS	0016	MINT	0037
ASPARAGUS	0008	MUSTARD	0037
BANANAS	0016	NECTARINES	0016
BARLEY	0037	NURSERY EMPLOYEES	0005
BEANS, DRY	0037	NUTS	0016
BEANS, GREEN	0008	OATS	0037
BEETS, TABLE	0008	ONIONS, DRY	0037
BEETS, SUGAR	0037	ONIONS, GREEN	0008
BERRIES	0079	ORCHARDS	0016
BLACK WALNUTS	0016	PAPAYS	0016
BROCCOLI	0008	PARSNIPS	0008
BRUSSELS SPROUTS	0008	PEACHES	0016
BULBS	0035	PEARS	0016
CABBAGE	0008	PEAS, DRY	0037
CANTALOUPE	0037	PEAS, GREEN	0008
CARROTS	0008	PEPPERMINT	0037
CATTLE	0083	PEPPERS	0008
CAULIFLOWER	0008	PINEAPPLES	0037
CELERY	0008	PLUMS	0016
CHERRIES	0016	POTATOES	0008
CHICKENS	0034	POULTRY	0034
CHRISTMAS TREES	0005	PRUNES	0016
CLOVER	0037	PUMPKINS	0008
COFFEE	0016	RADISHES	0008
CORN	0008	RHUBARB	0008
CRANBERRIES	0079	RICE	0037
CUCUMBERS	0008	RUTABAGAS	0008
CURRANTS	0079	RYE	0037
DAIRY FARMS	0036	SHEEP	0083
DILL	0037	SHRUBS	0005
ENGLISH WALNUTS	0016	SPINACH	0008
FIGS	0016	SQUASH	0008
FILBERTS	0016	STOCK FARMS	0083
FISH HATCHERIES	0113	STRAWBERRIES	0079
FLOWERS, FIELD GROWING	0035	SUGAR BEETS	0037
GARLIC	0037	SUGAR CANE	0037
GOATS	0083	TARO	0008
GRAIN	0037	TIMOTHY	0037
GRAPES	0079	TOBACCO	0008
GRASS SEED	0037	TOMATOES	0008
HAY	0037	TREE FARMS	0005
HOGS	0083	TRUCK FARMS	0008
HOLLY	0005	TURKEYS	0034
HOPS	0079	TURNIPS	0008
HORSERADISH	0008	VINEYARDS	0079
HORSES	0083	WALNUTS	0016
KALE	0008	WATERMELONS	0008
LETTUCE	0008	WHEAT	0037

FASTENER OR BUTTON MFG - METAL.....	3131
FEATHER OR FLOWER MFG - ARTIFICIAL	2534
FEATHER PILLOW MFG	2501
No mattress or box spring mfg.	
FEATHERS - WASHING, STEAMING, CLEANING, AND RENOVATING.....	8103
FEDERAL WAR HOUSING DISMANTLING OR WRECKING - See Wrecking	
FEED, HAY OR GRAIN DEALER & LOCAL MANAGERS, DRIVERS.....	8215
FEED MFG.....	2014
Includes the preparation of cereal or compound feeds for livestock.	
FELDSPAR MINING - & DRIVERS	1624
FELT OR BUILDING OR ROOFING PAPER PREPARATION - NO INSTALLATION.....	4283
Not applicable to asphalt or tar distillation or refining plants, which include the saturating of paper or felt as a part of their operations. Paper or felt mfg. to be separately rated.	
FELTING MFG	2288
FENCE ERECTION – ALL TYPES	6400
Off-site manufacturing, on-site fabrication from raw materials, and erection of stone walls or fences to be separately rated.	
FENCE MFG - WIRE.....	3257
FERRIES:	
Includes dock employees.	
COVERAGE UNDER ADMIRALTY LAW:	
COVERAGE I	7019
COVERAGE II	7027
FERTILIZER MFG & DRIVERS.....	4583
Not rendering or garbage works. Includes dry mixing plants. Codes 4583 and 2089 packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
FERTILIZER OR PESTICIDE APPLICATION - COMMERCIAL OR DOMESTIC DRIVERS.....	0046
Applies to the ground application of liquid or granular fertilizer, regardless of how the fertilizer is applied. Also applies to the ground application of liquid or granular pesticide, such as insecticide, fungicide, herbicide or common disinfectant, regardless of how the pesticide is applied, however, the individual pesticide applicator must be certified or licensed if required by law.	
Risks engaged in core aeration, thatching, slice-seeding, mowing and all other types of related lawn maintenance operations are properly assigned to Code 0042. Code 0046 does not allow such operations to be considered as incidental.	

Codes 0046 and 0042 may be assigned to the same risk. Landscape gardening or lawn maintenance operations shall be separately rated as Code 0042. Division of a single employee's payroll shall be allowed, provided payroll records are maintained showing separately the amount of payroll expended for fertilizer or pesticide application, landscape gardening or lawn maintenance operations.

Code 0046 shall not be assigned at the same job or location to which Code 0042 applies.

FIBER FURNITURE MFG	2883
FIBER GOODS MFG	4244
Fiberboard mfg. to be separately rated as Code 4239 paper mfg.	
FIBERBOARD CONTAINER MFG	4244
FIELD BONDED WAREHOUSING - ALL EMPLOYEES & CLERICAL	8710
No handling, moving or shipping of goods or merchandise at the field location. Includes clerical employees at such location.	
FILE MFG	3118
FILM EXCHANGE & CLERICAL	4362
Includes projection rooms. Film exchanges located at motion picture studios to be separately rated as Code 4360 motion picture.	
FILM PRINT SHOPS - ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS	4361
Includes developing and printing of film.	
FIRE ALARM INSTALLATION OR REPAIR - & DRIVERS	7600
FIRE ALARM SIREN MFG.....	3179
FIRE ALARM SYSTEM COMPANIES:	
OFFICE OR EXCHANGE EMPLOYEES & CLERICAL.....	8901
ALL OTHER EMPLOYEES & DRIVERS.....	7600
FIRE ALARM, TELEPHONE OR TELEGRAPH LINE CONSTRUCTION & DRIVERS.....	7601
Code 7600 telephone or telegraph company shall not be assigned at the same job or location to which Code 7601 applies.	
FIRE DOOR INSTALLATION	5102
FIRE ESCAPE INSTALLATION:	
INSIDE OF BUILDINGS	5102
OUTSIDE OF BUILDINGS	5040
FIRE EXTINGUISHING SYSTEMS - DRY CHEMICAL INSTALLATION AND SERVICE & DRIVERS.....	5188
FIRE PATROL OR PROTECTIVE CORPS & DRIVERS	7704
Not salvage operations.	

FIREFIGHTERS & DRIVERS	7704
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 \$300 per person per annum.	
FIREPLACE CONSTRUCTION	5022
FIREPROOF EQUIPMENT MFG	3076
Includes metal furniture, filing equipment and incidental woodworking. Separately rate mfg. of fireproof doors or shutters which are wood, covered with metal, or structural or reinforcing materials.	
FIREPROOF SHUTTER - ERECTION OR REPAIR	5040
FIREWORKS EXHIBITION & DRIVERS	9180
FIREWORKS MFG - <i>See Explosives</i>	
FISH CURING	2101
Applies to shore or dock work only.	
FISH HATCHERIES - <i>See Farms</i>	
FISH OIL MFG	4716z
FISHING ROD AND TACKLE MFG	4902
FISHING VESSELS - NOT SEAGOING - MOTOR BOATS OR TUGS Including net fishing or lobster hauling.	
COVERAGE UNDER ADMIRALTY LAW:	
COVERAGE I	7039
COVERAGE II	7091
FISHING VESSELS - POUND FISHING Including work on floats or shore of packing, curing or shipping fish or repairing nets or boats.	
COVERAGE UNDER ADMIRALTY LAW:	
COVERAGE I	7039
COVERAGE II	7091
FISHING VESSELS - SEAGOING - MOTOR BOATS OR TUGS Including net fishing or lobster hauling.	
COVERAGE UNDER ADMIRALTY LAW:	
COVERAGE I	7075
COVERAGE II	7093
FIXTURES OR FURNITURE INSTALLATION - PORTABLE - NOC	5146
Applies to installation in offices or stores.	
FLASHLIGHT MFG OR ASSEMBLING	3179

FLAX SPINNING AND WEAVING	2220
FLINT OR SPAR GRINDING & DRIVERS	1741z
Digging, mining or quarrying to be separately rated.	
FLOODLIGHTING OF STADIUMS, PARKS, ETC. - & DRIVERS	7538
FLOODLIGHTS - ERECTION OF TEMPORARY FLOODLIGHTS - & DRIVERS	3724
FLOOR COVERING - INSTALLATION	5478
Applies to the installation of carpet, linoleum, vinyl, asphalt or rubber floor tiling. Stone, mosaic, terrazzo or ceramic tile work to be separately rated as Code 5348 if performed inside or Code 5022 if performed outside.	
MASTIC FLOOR MIX & DRIVERS	5221
PARQUET	5437
FLOOR COVERINGS - CARPETS, RUGS, LINOLEUM:	
RETAIL	8017
WHOLESALE	8018
FLOOR SANDING OR SCRAPING - WOOD FLOORS	5437
FLOOR WAXING OR POLISHING	9014
FLOORING MFG - WOOD	2731
FLORIST - <i>See Farm</i>	
FLORIST - STORE - & DRIVERS	8001
Includes service away from store premises. Cultivating or gardening to be separately rated as Code 0035 farm -florist.	
FLOUR MIXING AND BLENDING - NO MILLING	6504
FLOWER OR FEATHER MFG - ARTIFICIAL	2534
FLUORSPAR MINING & DRIVERS	1164z
FLYING CREW DEFINITION - <i>See Members of Flying Crew</i>	
FOOD SUNDRIES MFG NOC - NO CEREAL MILLING	6504
Includes cleaning, grinding, sorting or mixing of coffee, sugars, confections, pastry flours, spices or nuts.	
FOREST FIRE FIGHTING & DRIVERS	7704
FOREST RANGERS & DRIVERS	7720
FORGING WORK - DROP OR MACHINE	3110
Includes trimming. The machining of forgings or die making operations shall be assigned to Code 3632 machine shop.	
FOUNDRY - FERROUS - NOC	3081

FOUNDRY - NON FERROUS	3085
FOUNDRY - STEEL CASTINGS	3082
FOUNTAIN PEN MFG.....	4432
FRATERNITY OR SORORITY HOUSES - & CLERICAL.....	9061
FREIGHT CARS - ICING	7360
FREIGHT HANDLING NOC:	
COVERAGE UNDER U.S. ACT.....	7350F
COVERAGE UNDER MA ACT ONLY.....	7360
These classifications include freight checkers. Stevedoring to be separately rated; drivers to be separately rated as Code 7219 trucking NOC.	
FREIGHT HANDLING - PACKING, HANDLING, OR SHIPPING EXPLOSIVES OR AMMUNITION - UNDER CONTRACT:	
COVERAGE UNDER U.S. ACT.....	7350F
COVERAGE UNDER MA ACT ONLY.....	7360
These classifications include freight checkers. Stevedoring of explosives or ammunition to be separately rated as Code 7309F stevedoring - explosive materials; drivers to be separately rated as Code 7219 trucking - hauling explosives.	
FRINGE OR BRAID MFG	2380
FRUIT EVAPORATING OR PRESERVING	6504
Includes jam, jelly or cooked fruit syrup mfg. No canneries. No fruit juice mfg. Can mfg. to be separately rated as Code 3220.	
FRUIT JUICE MFG.....	2143
Includes incidental fruit preserving or bottling. No bottling of carbonated liquids. Can mfg. to be separately rated as Code 3220.	
FRUIT PACKING	2105
Fruit evaporating or preserving to be separately rated as Code 6504. Canneries to be separately rated as Code 2111.	
FUEL AND MATERIAL DEALER NOC - NO SECOND-HAND BUILDING MATERIALS OR LUMBER - & LOCAL MANAGERS, DRIVERS	8232
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. Agricultural implements	
Grain elevator operation to be separately rated as Code 8304z.	
FUEL PUMP MFG - AUTO	3612
FUNERAL DIRECTOR & DRIVERS	9620
FUR CLOTHING MFG.....	2501

Preparation of skins to be separately rated.

FUR COAT AND JACKET MFG - CUSTOM MADE	2503
FUR DRESSING OR DYEING.....	2600z
FUR MFG - PREPARING SKINS.....	2600z
Hatters' fur mfg. to be separately rated as Code 2623.	
FUR PLATE MFG.....	2501
FUR POINTING.....	2534
FURNACE CLEANING - SUCTION METHOD	9014
FURNISHING GOODS MFG NOC	2501
Includes wearing apparel, draperies or household furnishings from textile fabrics.	
FURNITURE ASSEMBLY - WOOD - FROM MANUFACTURED PARTS.....	2883
Includes finishing. Codes 2883 furniture mfg. and Code 2802 furniture stock mfg. shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
FURNITURE MFG - METAL.....	3076
FURNITURE MFG - WOOD - NOC	2883
Includes assembling or finishing.	
FURNITURE MOVING & STORAGE, DRIVERS.....	8293
FURNITURE OR FIXTURES INSTALLATION - PORTABLE - NOC.....	5146
Applies to installation in offices or stores.	
FURNITURE UPHOLSTERING	9522
FURRIERS - REPAIRING OR REMODELING FUR GARMENTS	2501

<u>Classification</u>	<u>Code Number</u>
GALVANIZING OR TINNING - NOT ELECTROLYTIC	3373
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3373 are conducted as a separate and distinct business.	
GAMES - See Recreational Facilities	
GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS	9403
Reduction, rendering or fertilizer plants to be separately rated.	
GARBAGE WORKS	7590
Applies to reduction or incineration. Drivers to be separately rated as Code 9403 garbage collection.	
GARDENING - See Farm	
GARMENT RACK MFG - METAL	3076
GAS BENCH AND RETORT INSTALLATION - & DRIVERS	3724
GAS BURNER INSTALLATION - See Oil or Gas Burner	
GAS COMPANY:	
GAS CO - NATURAL GAS - LOCAL DISTRIBUTION & DRIVERS	7502
Applies to all operations including store employees and meter readers. Separately rate: drilling or operation of wells, construction or operation of cross-country pipelines or construction of buildings or gasholders.	
GAS WORKS & DRIVERS	7502
Applies to all operations including store employees and meter readers. Construction of buildings or gasholders to be separately rated.	
GAS DEALER - L.P.G. - & DRIVERS	8350
Applies to all operations including store employees: installation, servicing or repair of customers' equipment or appliances. Distribution by gas mains or piping from central tanks to be separately rated as Code 7502 gas distributing.	
GAS DISTRIBUTING - L.P.G. - LOCAL - & DRIVERS	7502
Applies to all operations including store employees and meter readers. Applies to distribution by means of gas mains or piping from central tanks. Separately rate: construction or operation of cross-country pipelines or construction of buildings or gasholders.	
GAS HOLDER ERECTION	5040
GAS MAIN OR CONNECTION CONSTRUCTION - & DRIVERS	6319
Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated. Separately rate: the construction of pipelines between natural gas producing fields and points of connection with local distributing systems. Such cross-country pipeline construction shall be rated as Code 6233 oil or gas pipeline construction.	
Code 7502 gas company shall not be assigned at the same job or location to which Code 6319 applies.	

GAS METER MFG	3574
GAS OR ELECTRIC LIGHTING FIXTURES MFG	3180
Codes 3180 and 3643 electric pover or transmission equipment mfg. or Code 3179 electrical apparatus mfg. NOC shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
GAS, STEAM AND HOT WATER APPARATUS SUPPLIES DEALERS - & DRIVERS	8111
GAS WELL OR PIPELINE - <i>See Oil or Gas</i>	
GASOLINE OR OIL DEALER & DRIVERS	8350
Retail gasoline stations to be separately rated as Codes 8381 or 8380 gasoline station.	
GASOLINE PUMP INSTALLATION & DRIVERS	3724
GASOLINE RECOVERY & DRIVERS	4740
Applies to recovery from casing head or natural gas.	
GASOLINE STATION - RETAIL - & DRIVERS NOC	8380
Includes retail diesel stations. Codes 8380 and 8392 automobile storage garage shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
GASOLINE STATION - RETAIL - SELF-SERVICE	8381
Codes 8381 and 8380 gasoline station NOC, automobile service or repair center or Code 8392 automobile storage garage shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
Applies to retail gasoline stations where the customer pumps the gasoline. The employee exposure is that of a cashier in a physically separate structure who controls the pumps by remote control and receives payment from the customer. Gasoline stations with both full service and self-service operations shall be assigned to Code 8380.	
GEAR MFG OR GRINDING	3635
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3635 are conducted as a separate and distinct business.	
GELATINE MFG:	
REFINED FOOD PRODUCT	6504
NOT FOOD	4653
GEOPHYSICAL EXPLORATION NOC - ALL EMPLOYEES & DRIVERS	7380
Core drilling to be separately rated as Code 6204 drilling NOC.	
GEOPHYSICAL EXPLORATION - SEISMIC - ALL EMPLOYEES & DRIVERS	8606z
GLASS MERCHANT	4130
Includes bending, grinding, beveling or silvering of plate glass.	
GLASS MFG - CUT	4113

GLASS MFG & DRIVERS	4101z
Includes the mfg. of blown sheet window, polished plate, ribbed, rolled, colored, figured or wire glass. Digging or quarrying to be separately rated.	
GLASS WINDOW MFG - STAINED	4133
Includes glass mfg.	
GLASSWARE MFG - NO AUTOMATIC BLOWING MACHINES	4113
Digging or quarrying to be separately rated.	
GLASSWARE MFG NOC	4114
Digging or quarrying to be separately rated.	
GLAZIER - AWAY FROM SHOP - & DRIVERS	5462
GLOVE LINING MFG	2501
GLOVE MFG - LEATHER OR TEXTILE	2501
Tanning of leather or mfg. of textile fabric to be separately rated.	
GLOVE OR MITTEN MFG - KNIT	2362
Yarn mfg. to be separately rated.	
GLUCOSE MFG	4703z
GLUE MFG & DRIVERS	4653
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4653 are conducted as a separate and distinct business.	
GOLD LEAF MFG	3383
GOLF CLUB HEADS OR SHAFTS MFG - WOOD	2841
GOLF CLUBS - MFG OR ASSEMBLING	4902
GOLF COURSE, NOT MINIATURE - PUBLIC OR PRIVATE - <i>See Club-Country, Golf, etc.</i>	
GRADING OF LAND NOC & DRIVERS	6217
Includes burrowing, filling or backfilling. Separately rate: mass rock excavation, grading or excavation in connection with street or road construction, pile driving, shaft sinking, caisson or cofferdam work.	
GRAIN, ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS	8304z
Floating elevators to be separately rated under the appropriate vessel classification.	
GRAIN, FEED OR HAY DEALER & LOCAL MANAGERS, DRIVERS	8215
GRAIN MILLING	2014
GRANDSTANDS OR BLEACHERS ERECTION - PORTABLE - WOOD OR METAL	5403
GRAPHITE MFG - NOT ARTIFICIAL - & DRIVERS	1452z

Artificial graphite mfg. to be separately rated as Code 1438 lead mfg.

GRATES – INSTALLING OR REPLACING IN STEAM BOILERS - BY SPECIALIST CONTRACTORS - & DRIVERS.....	3724
GRAVEL OR SAND DIGGING & DRIVERS.....	4000
Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. No canal, sewer or cellar excavation or underground mining.	
GREASE OR OIL MIXING OR BLENDING.....	4557
Codes 4557 and 4740 oil refining, or Code 8350 oil or gasoline dealer shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. No rendering or petroleum refining. Can mfg. to be separately rated as Code 3220.	
GREENHOUSE ERECTION - ALL OPERATIONS	5402
GRIST MILLS.....	2014
GROCERY, TEA OR COFFEE DEALER - RETAIL & DRIVERS	8006
Applies to house-to-house sale of coffee, tea or groceries and includes incidental stores or warehouses.	
GROUTING:	
DRILLING OF HOLES - & DRIVERS.....	6204
PLACING OF CEMENT OR PLASTIC COMPOUND.....	5213
GUNITING - NOT CHIMNEYS - ALL OPERATIONS.....	5213
Guniting on chimneys to be separately rated as Code 5222 chimney construction.	
GUNSTOCK MFG	2841

<u>Classification</u>	<u>Code Number</u>
HAIR GOODS MFG	2534
Applies to products made from human hair.	
HAIR - PREPARATION FOR BRUSH MFG	2600z
Dehairing to be separately rated.	
HAIR STYLING SALON, BEAUTY PARLOR OR BARBER SHOP	9586
HAND BILL DISTRIBUTION - <i>See Distributing Companies</i>	
HARDWARE MFG NOC	3146
HARNESS OR SADDLE MFG	4902
HAT BLOCK MFG - WOOD	2841
HAT CLEANING	8017
HAT FRAME MFG. - LADIES - FROM BUCKRAM	2501
HAT MFG	2501
Includes blowing, starting or forming of hat shapes. Hatters' fur mfg. to be separately rated as Code 2623.	
HATTERS' FUR MFG	2623
HAY BALING & DRIVERS	0050
HAY, GRAIN OR FEED DEALER & LOCAL MANAGERS, DRIVERS	8215
HEALTH OR EXERCISE INSTITUTE & CLERICAL	9063
HEALTH SPA OR STEAM BATH NOC & CLERICAL	9063
HEARING AID STORES	8013
HEAT TREATING - METAL	3111
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3111 are conducted as a separate and distinct business.	
HEATER OR RADIATOR MFG	3175z
Applies to cast iron heaters or radiators.	
HEATING AND AIR CONDITIONING DUCT WORK - SHOP AND OUTSIDE - & DRIVERS	5538
Applies to fabrication, erection, installation, or repair operations.	
HEEL MFG - WOOD	2841
Covering to be separately rated as Code 2660.	
HEMP OR JUTE SPINNING AND WEAVING	2220

**HIGHWAY OPERATIONS - TOLL ROADS - BY COUNTY OR MUNICIPAL
EMPLOYEES:**

BUILDING MAINTENANCE – *Assign governing classification.*

**EMPLOYEES ENGAGED IN MISCELLANEOUS OPERATIONS INCIDENTAL TO
THE MAINTENANCE OF TOLL ROADS: I.E., STREET CLEANING, SNOW
REMOVAL, WEED OR GRASS CUTTING, REMOVAL OF BRUSH, PLANTING
ON RIGHT OF WAY, REPAIR OR MAINTENANCE OF CULVERTS,
TARRING OR SANDING, PATCHING, ROAD MARKING, DRAGGING, DUST
LAYING, ERECTION OR REMOVAL OF SNOW FENCES, ROAD MARKERS,
SIGNS OR GUARDRAILS** 5509
Construction or reconstruction to be separately rated.

**EMPLOYEES WHOSE DUTIES ARE CONFINED TO KEEPING THE BOOKS OR
RECORDS OF THE INSURED, AND HAVING NO OTHER DUTY OF ANY
NATURE IN OR ABOUT THE EMPLOYER’S PREMISES** 8810

POLICE OFFICERS & DRIVERS 7720

RECEIPTS COLLECTORS - TRAVELING 7380

**SNOW REMOVAL PERFORMED BY EMPLOYEES HIRED SPECIFICALLY FOR
THIS PURPOSE - & DRIVERS** 5509

TOLL COLLECTORS 9410

**HOD HOIST OR CONSTRUCTION ELEVATOR INSTALLATION, REPAIR OR
REMOVAL & DRIVERS** 9533

*Such operations performed by contractors who erect, repair or remove hod hoists
or construction elevators as an incidental part of their construction work are to be
included in the classification with which the work is associated:*

1. **WOODEN BUILDINGS OR STRUCTURES INCLUDING THOSE DESIGNED
FOR DWELLING OCCUPANCY** 5403
2. **CONCRETE OR CONCRETE ENCASED BUILDINGS OF STRUCTURES** 5213
3. **IRON OR STEEL BUILDINGS OR STRUCTURES** 5057
4. **MASONRY BUILDINGS OR STRUCTURES** 5022
5. **PIERS OR WHARFS** 6003

HOME IMPROVEMENT CENTER - NEW MATERIALS ONLY:

STORE EMPLOYEES 8058

ALL OTHER EMPLOYEES & YARD, WAREHOUSE, DRIVERS 8232
*Home improvement centers are defined as building material dealers characterized
by an extensive store operation handling a wide variety of products in addition to
normal building materials and related hardware items. A home improvement
center contemplates both inside sales and outside yard operations.*

HOMEMAKER SERVICE 8835
*Applies to non-profit organizations providing home help services to families with
children, convalescent, aged, acutely or chronically ill or disabled persons. Clerical
office employees shall be separately rated as Code 8810 clerical and outside social
case workers as Code 8742 salespersons.*

HORN GOODS MFG - FABRICATED PRODUCTS MFG 4452
*Applies to the mfg. of horn goods by such operations as machining, bending,
buffing or polishing.*

HORSE SHOE MFG **3146**
Steel making or rolling mills to be separately rated.

HORSE SHOW:

OPERATION BY OWNER OR LESSEE & DRIVERS..... **9016**
Includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as Code 9180 amusement device operation NOC.

STABLE EMPLOYEES & DRIVERS **8279**

HOSE MFG - WOVEN FIRE HOSE FROM LINEN THREAD..... **2402**

HOSIERY DYEING AND FINISHING **2501**

HOSIERY MFG. **2501**
Yarn mfg. to be separately rated.

HOSPITAL:

PROFESSIONAL EMPLOYEES **8833**

ALL OTHER EMPLOYEES **9040**

HOSPITAL - VETERINARY - & DRIVERS **8831**

HOTEL:

RESTAURANT EMPLOYEES **9058**

ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS **9052**

The two classifications applicable to hotel operations, Codes 9058 - hotel: restaurant employees and 9052 hotel: all other employees, salespersons, drivers include only those workers directly employed by the hotel or motel and do not include employees of concessionaires or independent contractors operating on the premises.

Code 9058 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 managers, etc., and includes musicians and entertainers. All other employees of the hotel or motel, such as desk clerks, maids, housemen, telephone operators, inside and outside maintenance, store workers, barbers, laundry workers, etc., are to be assigned to Code 9052.

HOTEL AND RESTAURANT KITCHEN EQUIPMENT MFG - SHEET METAL **3066**

HOTHOUSE ERECTION - ALL OPERATIONS **5402**

HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING..... **9521**

Includes:

1. The installation of house furnishings such as slipcovers, curtains or draperies, window shades, venetian blinds and interior wooden shutters.
2. Upholstery operations performed away from shop if incidental to and in conjunction with house furnishings installation.

3. The installation of closet storage systems in residential dwellings. Carpentry to be separately rated.
4. Interior decorator operations when duties include installation.
5. Advertising display services.

HOUSEHOLD APPLIANCES - ELECTRICAL - INSTALLATION, SERVICE OR REPAIR & DRIVERS 9519
Includes shop or outside employees and incidental parts department employees.
Electrical wiring to be separately rated as Code 5190.

HOUSEHOLD FURNISHINGS OR WEARING APPAREL DEALER - RETAIL & DRIVERS..... 8006
Applies to the house-to-house sale of miscellaneous wearing apparel and household furnishings. Includes the collection of installment payments and incidental stores or warehouses. Also applies to the house-to-house sale of jewelry, furniture or appliances. However, if the principal business is the sale of furniture, stoves, ranges, refrigerators, separately rate as Code 8044 store - furniture.

HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DRIVERS 9033
Applies to all employees of housing authorities operating completed public housing projects. New construction and major alteration work to be separately rated.

HUB AND SPOKE MFG - WOOD 2841

HUMUS DIGGING AND BAGGING - & DRIVERS 4000

HYDROGEN OR OXYGEN MFG & DRIVERS 4635
Includes tank charging

<u>Classification</u>	<u>Code Number</u>
ICE CREAM CABINET MFG - METAL	3076
ICE CREAM CONE MFG.....	2001
ICE CREAM MFG & DRIVERS	2039
ICE DEALER & DRIVERS	8203
ICE HARVESTING & STORING, DRIVERS	8203
ICE MFG	2150
Drivers to be separately rated under Code 8203 ice dealer.	
ICING REFRIGERATOR CARS - <i>See Freight Cars</i>	
INCANDESCENT LAMP MFG	4112
INCENSE MFG	4825
INCUBATOR MFG - METAL	3076
INK MFG.....	4557
INKED RIBBON PREPARATION.....	4251
Paper mfg. to be separately rated as Code 4239.	
INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC	8720
INSPECTORS, SAMPLERS, OR WEIGHERS OF MERCHANDISE ON VESSELS OR DOCKS OR RAILWAY STATIONS OR WAREHOUSES:	
COVERAGE UNDER U.S. ACT.....	8709F
COVERAGE UNDER MA ACT ONLY.....	8719
These classifications include mending or repacking of damaged containers. Operation of warehouses to be separately rated.	
INSTRUMENT MFG - AIRPLANE	3685
INSTRUMENT MFG NOC	3685
Applies to professional or scientific instruments.	
INSTRUMENT MFG - SURVEYORS	3685
INSULATION - STEAM PIPE OR BOILER & DRIVERS	5183
Includes shop. Applies to the use of cork, asbestos or other non-conducting materials.	
INSULATION WORK NOC & DRIVERS	5479
Includes the installation or application of acoustical or thermal insulating materials in buildings or within building walls. Applies only when insulation or acoustical work is performed as a separate operation not part of, or incidental to, any other construction operation performed by the same contractor at the same job or location.	

INTERCOMMUNICATION SYSTEMS INSTALLATION OR REPAIR & DRIVERS.....	7600
INTERCOMMUNICATION SYSTEMS INSTALLATION - WITHIN BUILDING INCLUDING TELEPHONE INSTALLATION - NO EXCHANGE EMPLOYEES	5191
INTERIOR DECORATORS - HOUSE FURNISHINGS INSTALLATION	9521
IRON OR STEEL:	

Erection:

DOOR, DOOR FRAME OR SASH ERECTION - METAL OR METAL COVERED	5102
Installation of storm doors or storm sash to be separately rated as Code 5645 carpentry. Overhead door installation to be separately rated as Code 3724 millwright work.	
ERECTION - CONSTRUCTION OF DWELLINGS NOT OVER TWO STORIES IN HEIGHT.....	5069
ERECTION - FRAME STRUCTURES.....	5040
ERECTION - FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT.....	5059
Code 5040 iron or steel erection - frame structures shall not be assigned at the same job or location to which Code 5059 applies.	
ERECTION - IRON - EXTERIOR	5040
Includes work on balconies, fire escapes, staircases, fireproof shutters.	
ERECTION - METAL BRIDGES	5040
ERECTION - RADIO, TELEVISION OR WATER TOWERS, SMOKESTACKS OR GASHOLDERS	5040
ERECTION NOC	5057
IRON, BRASS OR BRONZE ERECTION - DECORATIVE OR ARTISTIC	5102
IRON, BRASS OR BRONZE ERECTION - NON-STRUCTURAL - INTERIOR.....	5102

Fabrication:

IRON OR STEEL WORKS - SHOP - STRUCTURAL- & DRIVERS.....	3030
Applies to fabricating or assembling structural iron or steel. Blast furnace or converter operation, casting of steel, or rolling mills to be separately rated.	
IRON WORKS - SHOP - DECORATIVE OR ARTISTIC - & FOUNDRIES, DRIVERS	3041
Applies to the mfg., fabricating or assembling of decorative or artistic brass, bronze or iron work, and may be used only upon specific assignment by the MA Bureau. Codes 3041 and 3040 iron works shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
IRON WORKS - SHOP - ORNAMENTAL - & DRIVERS	3040
Not fabricating or assembling structural iron or steel. includes fabricating, assembling or mfg. ornamental brass, bronze or iron work, railings, balconies, fire escapes, staircases, iron shutters or other non-structural iron or steel work. Blast furnace or converter operation, casting of steel, rolling mills to be separately rated.	

Manufacturing:

ROLLING MILL & DRIVERS	3018
Applies to cold rolling or cold drawing - shafting, tool steel or cold rolled strip steel - no wire drawing. Steel making, hot rolling, blast furnace operation or coke manufacturing to be separately rated.	
STEEL MAKING - & DRIVERS	3004z
Applies to electric or open hearth furnaces, bessemer or crucible processes. Includes blooming mills or forging or rolling mills. Blast furnace operation or coke mfg. to be separately rated.	
IRON OR STEEL MERCHANT & DRIVERS	8106
Not applicable to junk dealers or iron or steel scrap dealers.	
IRON OR STEEL SCRAP DEALER & DRIVERS	8265
Wrecking or salvaging to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8265 are conducted as a separate and distinct business.	
IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS	6229
Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.	
IRRIGATION WORKS OPERATION & DRIVERS	0251
Code 0251 and the farm classifications shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Irrigation system construction to be separately rated as Code 6229.	
IVORY OR BONE GOODS MFG	4452

<u>Classification</u>	<u>Code Number</u>
JALOUSIE OR JALOUSIE SCREEN MFG AND ERECTION - METAL OR GLASS:	
MANUFACTURE	3076
ERECTION	5645
JETTY OR BREAKWATER CONSTRUCTION - ALL OPERATIONS TO COMPLETION & DRIVERS	6005
Caisson, cofferdam work or pile driving to be separately rated.	
JEWELRY MFG.	3383
JUKE BOXES - INSTALLATION, SERVICE OR REPAIR - & SALESPERSONS, DRIVERS.....	5192
JUNK DEALER & DRIVERS	8263
Applicable only to those risks engaged in collecting or handling a miscellaneous line of secondhand materials, such as bottles, rags, paper, bones, rubber, non-ferrous scrap metals, and, in addition, ferrous scrap metals. Risks primarily engaged in collecting or handling ferrous scrap metals shall be assigned to Code 8265 iron or steel scrap dealer. Wrecking or salvaging to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8263 are conducted as a separate and distinct business.	
JUTE OR HEMP SPINNING AND WEAVING	2220

Classification

Code Number

KENNELS - BOARDING AND BREEDING - DOG AND CAT & DRIVERS..... 8831

KNIT GOODS MFG NOC..... 2362
Yarn mfg. to be separately rated.

<u>Classification</u>	<u>Code Number</u>
LABEL MFG - PAPER:	
PRINTING - ALL OPERATIONS	4299
GUMMING, VARNISHING AND CUTTING LITHOGRAPHED OR PRINTED SHEETS INTO LABELS	4251
LABEL MFG - WOVEN LABELS	2380
LABOR UNION:	
BUILDING MAINTENANCE EMPLOYEES	9015
CLERICAL OFFICE EMPLOYEES	8810
WALKING DELEGATES, BUSINESS AGENTS, DUES COLLECTORS OR SHOP STEWARDS	8720
LACE MFG	2501
LACQUER OR SPIRIT VARNISH MFG	4439
Includes mixing of thinners or solvents but no nitrocellulose mfg. Refer risks engaged in the mfg. of nitrocellulose, thinners or solvents to the MA Bureau.	
LADDER MFG - WOOD	2841
LAMP OR PORTABLE LANTERN MFG	3223
Shall not be assigned to a risk engaged in the operations described by another classification unless the operations subject to Code 3223 are conducted as a separate and distinct business.	
LAMP SHADE FRAME MFG - WIRE	3257
LAMP SHADE MFG - PARCHMENT OR TEXTILE	2501
Frame manufacturing to be separately rated.	
LANDSCAPE GARDENING & DRIVERS	0042
Includes laying out grounds, trees, shrubs, flowers or lawns. Codes 0042 and 9102 Park NOC may be assigned to the same risk, provided separate crews are maintained without interchange of labor and the operations described by these classifications are conducted as separate and distinct businesses. Excavation, filling or back-filling to be separately rated as 6217 Excavation NOC.	
LARD REFINING	4716z
Codes 4716z and 2089 packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
LAST BLOCK MFG	2741
LAST OR SHOE FORM MFG:	
FABRICATED	4452
MOLDED	4484
LATH MFG - WOOD	2710

LATHING & DRIVERS	5443
Metal lathing used as reinforcement for concrete shall be assigned to the appropriate concrete construction classification.	
LAUNDRY MACHINERY MFG - COMMERCIAL OR DOMESTIC TYPE	3632
LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS	2585
Collecting or distributing stores, no laundering at the same location, to be rated as Code 8017 store - retail - NOC.	
LAUNDRY - SELF SERVICE	8017
LAW OFFICE - ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS	8820
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8820 are conducted as a separate and distinct business.	
LAWN MAINTENANCE - COMMERCIAL OR DOMESTIC & DRIVERS	0042
Includes grass cutting, core aeration, thatching, slice-seeding and, with the exception of fertilizer or pesticide application, all other related operations.	
LAWN SPRINKLER SYSTEMS INSTALLATION - UNDERGROUND & DRIVERS	5183
Irrigation and drainage system construction to be classified as Code 6229.	
LEAD MFG & DRIVERS	1430
Includes red or white lead.	
LEAD PENCIL MFG	2942
LEAD WORKS & DRIVERS	3027
Includes sheet, pipe or shot. Smelting to be separately rated as Code 1430.	
LEATHER BELTING INSTALLATION OR REPAIR - & DRIVERS	3724
LEATHER BELTING MFG	2688
LEATHER DRESSING	2688
LEATHER EMBOSSING	2640
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2640 are conducted as a separate and distinct business.	
LEATHER GOODS MFG NOC	2688
LEATHER MFG - IMITATION	4493
LEATHER MFG - PATENT OR ENAMEL	2623
LEATHER SKIVING	2688
LENS MFG - GROUND	4150
LETTER SERVICE SHOP & CLERICAL	8800
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8800 are conducted as a separate and distinct business.	

LIBRARY - PUBLIC - *See Public Library*

LICORICE EXTRACT MFG 4825

LIGHT PRISMS IN SIDEWALKS - INSTALLATION OR REPAIR - & DRIVERS..... 5221

LIME MFG - QUARRY - SURFACE - & DRIVERS 1655

Includes construction, repair or maintenance of all buildings, structures or equipment, installation of machinery. Applicable only to surface quarries operated by lime manufacturers, provided that at least 75% of the stone quarried is used in the actual lime manufacture. If more than 25% of the quarry output is used for other than lime mfg., such operations shall then be classified under Code 1624 quarry NOC.

LIMOUSINE CO:

GARAGE EMPLOYEES 8385

ALL OTHER EMPLOYEES & DRIVERS:

NON-SCHEDULED 7370

SCHEDULED 7382

LINEN CLOTH MFG 2220

LINEN THREAD MFG 2220

LINGERIE MFG 2501

LINING MFG - HAT 2501

LININGS - SEWING INTO COATS BY HAND..... 2501

LINOLEUM MFG 4493

LINOTYPE OR HAND COMPOSITION..... 4308

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4308 are conducted as a separate and distinct business.

LIQUEFIED PETROLEUM GAS - *See Gas Distributing*

LITHOGRAPH MOUNTING AND FINISHING..... 4279

LITHOGRAPHING 4299

Includes 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 clerical. Reporters, advertising or circulation solicitors to be separately rated as Code 8742 salespersons.

LITHOGRAPHING STONE MFG & DRIVERS..... 1624

LIVERY CO - *See Limousine Company*

LIVERY OR BOARDING STABLE - NOT SALES

STABLE - & DRIVERS 8279

LIVESTOCK DEALER OR COMMISSION MERCHANT & SALESPERSONS, DRIVERS	0083
Not operating farms or ranches.	
LIVESTOCK SALES CO & SALESPERSONS, DRIVERS.....	0083
LOCAL MANAGERS - Refer to manual Rule IV-C.3.e.	
LOCK MFG	3146
LOCK OR DAM CONSTRUCTION - See Dam or Lock Construction	
LOCKS - INSTALLATION IN NEW BUILDINGS	8010
LOCKSMITH - INCLUDING SHOP	8010
LOCOMOTIVE WORKS.....	3507
LOGGING OR LUMBERING & DRIVERS.....	2702
Includes transportation of logs to mill, construction, operation, maintenance or extension of logging roads or logging railroads. Mill operations to be separately rated as Code 2710 sawmill.	
LOOM HARNESS OR REED MFG	3515
LOOSE - LEAF LEDGER OR NOTEBOOK MFG	4251
Mfg. of metal rings, posts, screws, separators or fittings to be separately rated.	
LUGGAGE MFG.....	2683
Applies to the mfg. of traveling bags and hand luggage. Trunk mfg. to be separately rated as Code 2883.	
LUGGAGE STORES - RETAIL.....	8017
LUMBER YARD - NEW MATERIALS ONLY	
STORE EMPLOYEES	8058
ALL OTHER EMPLOYEES INCLUDING YARD AND WAREHOUSE EMPLOYEES & DRIVERS.....	8232
This classification does not include employees engaged in grading, removing and sorting of lumber at the conveyors as it comes from the saws of a saw mill.	

<u>Classification</u>	<u>Code Number</u>
MACARONI MFG	2002
MACHINE MFG - CONFECTION	3559
MACHINE SHOP NOC	3632
Foundry operations to be separately rated.	
MACHINERY DEALER NOC - STORE OR YARD - & DRIVERS	8107
MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS	3724
Code 3724 shall not be assigned to employees of insureds engaged in such work on the premises of the insured. Such payroll must be included in the governing classification.	
MAGNESITE MFG	1701
MAGNESIUM METAL MFG - ALL OPERATIONS & DRIVERS	1438
Milling or grinding of magnesium metal, mining or quarrying to be separately rated.	
MAILING OR ADDRESSING CO & CLERICAL	8800
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8800 are conducted as a separate and distinct business.	
MALT HOUSE & DRIVERS	2121
MALTED MILK MFG:	
FROM POWDERED MILK, SUGAR, MALT, COCOA	6504
INCLUDING DEHYDRATION OF MILK	2065z
MANAGERS - LOCAL	
<i>Refer to manual Rule IV-C.3.e</i>	
MAP MFG - RELIEF - MADE OF PLASTER	4038
MARBLE OR STONE SETTING - INSIDE	5348
Applies to interior construction only.	
MARINA & DRIVERS:	
COVERAGE UNDER U.S. ACT	6826F
COVERAGE UNDER MA ACT ONLY	6836
Applicable to waterfront operations including the operation of boat docks, storage facilities, repair shops or marine railways. 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 except that the operation of showrooms in town, motels, restaurants, swimming pools, bowling lanes and other recreational facilities shall be separately rated. Boat building shall be separately rated as Code 6824F or Code 6834.	
MARINE APPRAISER OR SURVEYOR	8720

MARINE RAILWAY OPERATIONS & DRIVERS:

COVERAGE UNDER U.S. ACT	6872F
COVERAGE UNDER MA ACT ONLY	6882
MASONRY NOC	5022
MATCH MFG	4279
Lumbering operations to be separately rated as Code 2702 logging or lumbering.	
MATTRESS OR BOX SPRING MFG	2570
Includes pillow, quilt or cushion mfg. separately rate the mfg. of wire springs or excelsior.	
MAUSOLEUMS IN CEMETERIES - ERECTION ONLY	5022
MAYONNAISE MFG	6504
MEAT PRODUCTS MFG NOC	2095
Codes 2095 and 2089 packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Not butchering or handling of livestock.	
MEDICAL DIAGNOSTIC LAMP MFG ENTAILS EAR, NOSE, AND THROAT LAMPS	3685
MEDICINE, DRUG OR PHARMACEUTICAL PREPARATION MFG & INCIDENTAL MFG OF INGREDIENTS	4825
Codes 4825 and 4611 drug, medicine or pharmaceutical preparation and chemical mfg. NOC. Shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Mfg. of metal containers to be separately rated as Code 3220 can mfg.	
MEDICINE, DRUG OR PHARMACEUTICAL PREPARATION - NO MFG OF INGREDIENTS	4611
Applies to compounding, blending or packing operations only. Codes 4611 and 4825 drug, medicine or pharmaceutical preparation and chemical mfg. NOC shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Metal container mfg. to be separately rated as Code 3220 can mfg.	
MELBA TOAST MFG - NO BAKING OF BREAD	6504
MESSENGERS, COLLECTORS OR SALESPERSONS -OUTSIDE	8742
Subject to the Standard Exception manual rule.	
METAL CEILING OR WALL COVERING INSTALLATION & SHOP, DRIVERS	5538
METAL GOODS MFG NOC	3400
METAL SASH INSTALLATION	5102
METAL SCRAP DEALER & DRIVERS	8500
Includes the collection and reduction of non-ferrous scrap metals. No collecting or handling of scrap iron or steel. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8500 are conducted as a separate and distinct business.	

METAL SERVICE CENTERS & DRIVERS	8106
Not junk or scrap dealers.	
METAL STAMPING MFG	3400
Applicable to mass production manufacturing of stamped metal articles including, but not limited to, license plates, tags, toys, pie plates, buckets and wastebaskets.	
METAL TAG MFG - NON-FERROUS	3315
METAL TAG MFG - STAMPED - NOC	3400
METERS - ELECTRIC - INSTALLING, REPAIRING AND TESTING INCLUDING SHOP; DRIVERS	5190
MICA GOODS MFG & MICA PREPARING	1853
Mining to be separately rated.	
MICA GRINDING	1741z
MICA SPLITTING	1853
MILITARY RESERVATION CONSTRUCTION:	
1. THE FOLLOWING CLASSIFICATIONS ARE APPLICABLE ONLY TO THE CONSTRUCTION OR REPAIR OF BUILDINGS DESIGNED FOR THE HOUSING, WELFARE AND KEEP OF PERSONNEL:	
CARPENTRY	5651
CONCRETE CONSTRUCTION - NOT MONOLITHIC CONCRETE BUILDING CONSTRUCTION	5215
IRON OR STEEL ERECTION - NOT OVER TWO STORIES IN HEIGHT	5069
2. ALL OTHER OPERATIONS IN THE CONSTRUCTION OR REPAIR OF SUCH BUILDINGS AND ALL OTHER CONSTRUCTION OR REPAIR IN CONNECTION WITH MILITARY RESERVATIONS SHALL BE ASSIGNED TO APPROPRIATE MANUAL CLASSIFICATIONS.	
MILITARY RESERVATION DISMANTLING OR WRECKING - See Wrecking	
MILITARY TANK HULL MFG OR ASSEMBLY	3620
Includes armor plate cutting, forming or heat treating. Steel mfg. or foundries to be separately rated.	
MILK BOTTLE CAP MFG - PAPER - INCLUDING PRINTING	4279
MILK BOTTLE EXCHANGE - ALL EMPLOYEES & DRIVERS	2070
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2070 are conducted as a separate and distinct business.	
MILK DEPOT OR MILK DEALER & ROUTE SUPERVISORS, DRIVERS	2070
Includes preparation of products for distribution. Ice cream mfg. to be separately rated as Code 2039.	
MILK PRODUCTS MFG NOC	2065z

MILLINERY MFG	2501
Applies to ladies trimmed hats.	
MILLING GRAIN	2014
MILLWRIGHT WORK NOC & DRIVERS	3724
Applies to the erection or repair of machinery or equipment. Code 3724 shall not be assigned to employees of insureds engaged in millwright work on the premises of the insured. Such payroll must be included in the governing classification.	
MINING NOC - NOT COAL SURFACE & DRIVERS	1165z
Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Does not contemplate mining with shafts, tunnels or drifts. Codes 1165z and 1164z mining NOC underground shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
MINING NOC - NOT COAL - UNDERGROUND - & DRIVERS	1164z
Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Contemplates mining with shafts, tunnels or drifts.	
MINING OR ORE MILLING MACHINERY MFG	3507
MIRROR MFG	4114
Codes 4114 and 4130 glass merchant shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Mfg. of glass, frames, backs or handles to be separately rated.	
MITTEN OR GLOVE MFG - KNIT	2362
Yarn mfg. to be separately rated.	
MOBILE CRANE AND HOISTING SERVICE CONTRACTORS - NOC - ALL OPERATIONS - INCLUDING YARD EMPLOYEES & DRIVERS	9534
This classification shall apply to hoisting or lifting operations, requiring the use of mobile hoisting equipment, block and fall, jacks, shoring timbers, rollers, ropes and cables including transportation of such equipment to and from work sites.	
This pertains to risks who enter into contracts to perform hoisting or lifting operations exclusively. Such operations include, but are not limited to, the following:	
1. The hoisting of machinery and equipment into existing buildings.	
2. The hoisting of materials on construction and erection projects, and	
3. The use of mobile cranes to load or unload trucks or freight cars.	
The payroll developed by insureds performing the above described operations exclusively, shall be assigned to Code 9534 mobile crane and hoisting service contractors.	
An employer who performs both hoisting and construction operations on a particular project shall not be assigned Code 9534 mobile crane and hoisting service contractors, but shall have his entire payroll in connection with such project, including the payroll developed in the operation of the mobile crane, assigned to the applicable construction classification.	

MOBILE CRANE LEASING OR RENTAL – WITH OPERATORS - ALL OPERATIONS - INCLUDING YARD EMPLOYEES & DRIVERS.....	9534
MOLASSES OR SYRUP REFINING, BLENDING OR MFG. Not glucose or beet sugar mfg.	2021
MOP HEAD MFG - FROM COTTON WASTE	2220
MOP MFG - ASSEMBLY ONLY	2835
MOSAIC, STONE, TERRAZZO OR CERAMIC TILE WORK - INSIDE Applies to interior construction work only. Not fireproof tile construction. Installation of carpet, linoleum, vinyl, asphalt or rubber floor tile to be separately rated as Code 5478.	5348
MOTEL, MOTOR COURT, TOURIST COURT OR CABIN:	
RESTAURANT EMPLOYEES	9058
ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS	9052
MOTION PICTURE:	
DEVELOPMENT OF NEGATIVES, PRINTING AND ALL SUBSEQUENT OPERATIONS Marketing of the product through film exchanges at locations other than the studio to be separately rated as Code 4362 motion picture-film exchanges.	4360
FILM EXCHANGE & PROJECTION ROOMS, CLERICAL..... Applies to film exchanges not located at motion picture studios.	4362
PRODUCTION - IN STUDIOS OR OUTSIDE - ALL OPERATIONS UP TO THE DEVELOPMENT OF NEGATIVES, CLERICAL, & DRIVERS	7610
MOTORCYCLE MFG OR ASSEMBLY	3851z
MOULDS MFG - MACHINED METAL MOULDS FOR WHITE METAL CASTINGS.....	3113
MUCILAGE OR PASTE MFG.....	4557
MUFFLER INSTALLATION OR REPAIR - & DRIVERS	8380
MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEE NOC Includes employees engaged in laboratory work, inspectors of the Board of Health, electrical inspectors, building inspectors and similar operations. Workers, mechanics or others engaged in manual labor or supervisors of construction work to be separately rated. As other governmental employees may be assigned to codes other than Code 9410, the following is intended as a guide to those employments property assignable to Code 9410 and those to be assigned to classifications other than Code 9410.	9410
GOVERNMENTAL OCCUPATIONS ASSIGNED TO CODE 9410:	
BOARD OF HEALTH INSPECTORS	
BUILDING INSPECTORS	
CLERK OF THE WORKS	
DOG CATCHER (NOT POLICE OFFICER HAVING POWER OF ARREST)	
ELECTRICAL INSPECTORS	
ENGINEERS (NOT IN DIRECT CHARGE OF WORK)	

HOME ECONOMIST
LABORATORY WORK (NOT HOSPITAL EMPLOYEES)
MINE INSPECTORS
PLANNING BOARD - ENGINEER
TAX ASSESSORS
WELFARE WORKERS

MAJOR GOVERNMENTAL OCCUPATIONS ASSIGNED TO CLASSIFICATIONS

OTHER THAN CODE 9410:

ACCOUNTANT	8810	
ACCOUNTING CLERK	8810	
AGRICULTURE AGENT / EDUCATION.....	8868/9101**	
AIRPORT OPERATIONS:		
AIRPLANE CREW	7418	
GROUND CREW AND DRIVERS	7423	
HELICOPTER CREW	7425	
ATTENDANTS - JUVENILE HOME & DRIVERS	7720	
ATTORNEYS, ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS.....	8820	
AUDITOR:		
OFFICE	8810	
TRAVELING	8803	
BOARD OF COMMISSIONERS.....	8810	
BOOKMOBILE DRIVERS	7380	
BRIDGE OR VEHICULAR TUNNEL OPERATOR & DRIVERS	9019	
BUILDING MAINTENANCE	9015/GOV.	
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*** Secretary is classified by Code 8810 unless governing code includes clerical office employees (i.e. Code 8868).	
MUSHROOM RAISING - & DRIVERS	0035
MUSIC ROLL MFG - PERFORATED PAPER	4282
Paper mfg. to be separately rated as Code 4239.	
MUSICAL INSTRUMENT MFG - METAL - NOC	3383
MUSICAL INSTRUMENT MFG - WOOD - NOC	2923

<u>Classification</u>	<u>Code Number</u>
NAIL MFG.....	3270
Steel making or rolling mills to be separately rated.	
NAILHEAD ORNAMENTATION - ATTACHING NAIL HEADS OR SIMILAR ARTICLES TO TEXTILE FABRICS BY MEANS OF FOOT PRESSES	2501
NECKTIE MFG - KNITTED.....	2362
NEEDLE MFG.....	3119
NET MFG.....	2380
Not applicable to wire nets. Cordage or twine mfg. to be separately rated as Code 2220.	
NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS - NOT RETAIL DEALER & SALESPERSONS, DRIVERS.....	8745
NEWSPAPER PUBLISHING.....	4304
Artists, designers, proofreaders, editors or clerical office employees to be separately rated as Code 8810 clerical. Reporters, advertising or circulation solicitors to be separately rated as Code 8742 salespersons.	
News carriers shall be assigned to the governing classification of the risk by which they are employed, except that news carriers using motor vehicles or bicycles in connection with their operations shall be separately rated as Code 7380 drivers.	
Selling or delivering of newspapers to customers for their personal use and not for resale shall be separately rated!	
NOTEBOOK OR LOOSE-LEAF LEDGER MFG	4251
Mfg. of metal rings, posts, screws, separators or fittings to be separately rated.	
NURSERIES - DAY:	
PROFESSIONAL EMPLOYEES & CLERICAL	8868
ALL OTHER EMPLOYEES	9101
NURSERYPERSONS - See Farm	
NURSING - HOME HEALTH, PUBLIC AND TRAVELING - ALL EMPLOYEES.....	8835
NURSING OR CONVALESCENT HOME - ALL EMPLOYEES.....	8829
Applies to any institution, however named, whether conducted for charity or profit, which is advertised, announced or maintained for the express or implied purpose of caring for persons admitted thereto for the purpose of nursing or convalescent care.	
Institutions categorized by the Commonwealth of Massachusetts Department of Public Health as Nursing or Convalescent Homes shall be rated as Code 8829.	
Institutions categorized by the Commonwealth of Massachusetts Department of Public Health as Rest Homes shall be rated as professional employees - Code 8833 and all other employees - Code 9040.	
NUT CLEANING OR SHELLING	6504

NUT OR BOLT MFG..... 3132
Steel making or rolling mills to be separately rated.

NYLON TEXTILE FIBER MFG 2305
Applicable to the mfg. of rayon, acetate, nylon, polyester and similar synthetic
textile fibers. Pyroxylin mfg. to be separately rated as Code 4459.

<u>Classification</u>	<u>Code Number</u>
OFFICE MACHINE OR APPLIANCE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR	5191
Includes shop. Mfg. operations to be separately rated.	
OFFICE OR FACTORY COST SYSTEMATIZER, ACCOUNTANT OR AUDITOR - TRAVELING	8803
Exclusively office Code 8810	
OIL CLOTH MFG.	4493
OIL MFG - COTTONSEED - <i>See Cottonseed Oil Mfg.</i>	
OIL MFG - VEGETABLE - NOC	4683z
OIL MFG - VEGETABLE - SOLVENT EXTRACTION PROCESS	4686z
Mfg. of cottonseed oil to be separately rated as Code 4670z or Code 4683z.	
OIL OR GAS GEOLOGIST OR SCOUT	8601
Includes lease buyers who, as any part of their duty, perform work similar to that undertaken by oil or gas geologists or scouts.	
OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS	6233
Pile driving, dredging or tunneling to be separately rated.	
OIL OR GAS PIPELINE OPERATION & DRIVERS	7515
Construction, operation of wells, or oil refining to be separately rated.	
OIL OR GAS WELL:	
SUPPLIES OR EQUIPMENT DEALER - NEW - STORE OR YARD ONLY - & DRIVERS	8107
SUPPLIES OR EQUIPMENT DEALER - USED -& LOCAL MANAGERS, DRIVERS	8204
Includes incidental reconditioning or repairing. Installation, erection, dismantling or salvage operations to be separately rated.	
OIL OR GASOLINE DEALER & DRIVERS	8350
Operation of retail gasoline stations to be separately rated as Code 8381 gasoline station - retail - self-service or Code 8380 gasoline station - retail NOC - full service.	
OIL OR GREASE MIXING OR BLENDING	4557
Codes 4557 and 4740 oil refining or Code 8350 oil or gasoline dealer shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Rendering or petroleum refining to be separately rated. Can mfg. to be separately rated as Code 3220.	
OIL OR HONE STONE MFG	1624
Includes quarrying.	
OIL - RECLAIMING OF USED MOTOR OIL - & DRIVERS	8350
OIL REFINING - PETROLEUM - & DRIVERS	4740
Oil producing to be separately rated.	

OIL RIG OR DERRICK ERECTING OR DISMANTLING - ALL OPERATIONS:

METAL 5057
WOOD..... 5403

The foregoing two classes include the construction of foundations or structures and the installation of equipment.

OIL STILL ERECTION OR REPAIR 3726

Applies to the erection or repair of oil stills and incidental structures or connections which are integral parts of the distillation units such as control, pump and compressor houses. Separately rate the erection or repair of office buildings, warehouses, storage tanks, power plants, or other structures incidental to an oil refinery but not integral parts of the distillation units; chimney construction and pile driving.

OIL STILL PIPE INSULATION - & DRIVERS 5183

OIL WELL DRILLING RIG - WAREHOUSING AND SALE - & DRIVERS..... 8106

OPTICAL GOODS MFG NOC 4150

OPTICAL STORES 8013

Surface grinding of lens to be separately rated as Code 4150.

ORE DOCK OPERATION & STEVEDORING 7313F

Applies to operation by means of mechanical apparatus. Not applicable to contract stevedores.

ORE MILLING & DRIVERS..... 1452z

Includes concentration or amalgamation. Codes 1452z and 1430 smelting, sintering or refining - Lead & Drivers or 1438 smelting - Electric Process & Drivers shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

ORE MILLING OR MINING MACHINERY MFG 3507

ORGAN BUILDING & INSTALLATION 2923

ORNAMENT OR PLASTER STATUARY MFG 4038

OUTBOARD MOTOR MFG - *See Engine Mfg.*

OVEN MFG - METAL INDUSTRIAL DRYING OVENS 3076

OVERHEAD DOORS INSTALLATION - & DRIVERS..... 3724

OXYGEN OR HYDROGEN MFG & DRIVERS 4635

Includes tank charging.

OYSTERMEN 2114

Applies to shore or dock work only. Includes sorting, shucking, washing or packing. Codes 2114 and 2111 cannery NOC shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

OYSTERMEN - PLANTING; HARVESTING, OR OPERATION OF BOATS:

COVERAGE UNDER ADMIRALTY LAW:

COVERAGE I	7079
COVERAGE II	7097

PACKAGE OR PARCEL DELIVERY - See Trucking

PACKING HOUSE - ALL OPERATIONS 2089
Includes butchering or the handling of livestock. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2089 are conducted as a separate and distinct business.

PAINT MFG..... 4558
Pigment or lead compound mfg. to be separately rated.

PAINT STORES:

RETAIL 8017
WHOLESALE 8018

PAINTING:

AUTOMOBILE OR CARRIAGE BODIES 9505
Codes 9505 and 3808 automobile mfg. shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

METAL BRIDGES & SHOP OPERATIONS, DRIVERS 5037

METAL STRUCTURES - OVER TWO STORIES IN HEIGHT - & DRIVERS 5037
Includes shop operations. The painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash to be separately rated as Code 5474 painting NOC.

SHIP HULLS

COVERAGE UNDER U.S. ACT 6874F
COVERAGE UNDER MA ACT ONLY 6884

SHOP ONLY & DRIVERS 9501
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9501 are conducted as a separate and distinct business.

PAINTING OR PAPERHANGING NOC & SHOP OPERATIONS, DRIVERS..... 5474
Includes the painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash. Painting ship hulls, metal structures over two stories in height or bridges to be separately rated.

PAPER COATING..... 4250
Not building, roofing or felt preparation.

PAPER COATING, LAMINATING OR SATURATING USING ASPHALT OR TAR..... 4283

PAPER CORRUGATING OR LAMINATING..... 4250
Codes 4250 and 4244 corrugated or fiberboard container mfg. shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Paper mfg. to be separately rated as Code 4239.

PAPER CREPEING 4250
Paper mfg. to be separately rated as Code 4239.

PAPER GOODS MFG NOC	4279
Paper mfg. to be separately rated as Code 4239.	
PAPER HANGING & DRIVERS	5474
PAPER MÂCHÉ GOODS MFG	4038
PAPER MFG	4239
Includes card, bristol, paper, straw, fiber or leatherboard. Wood pulp mfg. to be separately rated as Code 4206z or Code 4207z pulp mfg.	
PAPER OILING, PARAFFINING, PARCHMENTIZING OR WAXING	4250
Paper mfg. to be separately rated as Code 4239.	
PAPER RULING	4299
PAPER SHEETING OR SLITTING AND WINDING	4279
PAPER STOCK OR RAG DEALER - USED - & DRIVERS	8264
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8264 are conducted as a separate and distinct business. Collecting or handling scrap iron or steel to be separately rated as Code 8265 iron or scrap dealer.	
Laundry operations performed by wiping cloth or rag dealers to be separately rated as Code 2585 laundry NOC.	
PAPER TWINE MFG	4279
PARACHUTE MFG	2501
Hardware mfg to be separately rated.	
PARCEL OR PACKAGE DELIVERY - See Trucking	
PARK NOC - ALL EMPLOYEES & DRIVERS	9102
Operation, care and maintenance of amusement devices to be separately rated as Code 9180 amusement device operation. Includes risks operating public or private parks under contract, providing such operations are conducted as a separate and distinct business, with separate crews that are engaged <u>exclusively</u> in park operation without interchange of labor.	
PARKING METERS INSTALLATION, SERVICE OR REPAIR - & DRIVERS	5221
Includes the breaking up of sidewalks or drilling of holes in sidewalks.	
PASTE OR MUCILAGE MFG	4557
PATROL OR DETECTIVE AGENCY & DRIVERS	7720
PATTERN - MAKING NOC	2790
Mfg. of metal jigs, fixtures, or dies to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2790 are conducted as a separate and distinct business.	
PAVING - See Street or Road	

PAVING OR REPAVING - FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS - & DRIVERS.....	5221
Codes 5215 concrete work incidental to the construction of private residences and 5222 concrete construction in connection with bridges or culverts shall not be assigned at the same job or location to which Code 5221 applies. Self-bearing floors, airport runways, warming aprons, street or road construction to be separately rated.	
PAVING - WOOD BLOCK - INTERIOR - & DRIVERS	5221
PAWN SHOPS	8017
PEANUT BUTTER MFG	6504
PEANUT HANDLING.....	8018
Applies to cleaning, grading or shelling. Hull grinding or mfg. of oil to be separately rated.	
PEAT DIGGING - & DRIVERS	4000
PEG AND SKEWER MFG - WOOD	2841
PEN MFG - FOUNTAIN OR BALL-POINT.....	4432
PEN POINT MFG	3119
PENCIL MFG - MECHANICAL	4432
PENCIL, PENHOLDER OR CRAYON MFG	2942
PENHOLDER, CRAYON OR PENCIL MFG	2942
PENICILLIN MFG	4825
PENNY ARCADES - <i>See Recreational Facilities</i>	
PET GROOMING & DRIVERS	8831
PET SHOPS - RETAIL	8017
PHARMACEUTICAL, DRUG OR MEDICINE PREPARATION MFG & INCIDENTAL MFG OF INGREDIENTS.....	4825
Codes 4825 and chemical mfg. NOC or 4611 drug, medicine or pharmaceutical preparation shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Metal container mfg. to be separately rated as Code 3220 can mfg.	
PHARMACEUTICAL, DRUG OR MEDICINE PREPARATION - NO MFG OF INGREDIENTS.....	4611
Applies to compounding, blending or packing operations only. Code 4611 and 4825 drug, medicine or pharmaceutical preparation mfg. or chemical mfg. NOC shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Metal container mfg. to be separately rated as Code 3220 can mfg.	
PHARMACEUTICAL OR SURGICAL GOODS MFG NOC	4693

PHARMACEUTICAL OR SURGICAL SUPPLY STORES - PRIMARILY SERVING WALK-IN TRADE	8017
PHONOGRAPH RECORD MFG	4431z
PHOSPHATE WORKS & DRIVERS	4581z
Mining to be separately rated as either Code 1164z or Code 1165z.	
PHOTO FILMS AND DRY PLATES MFG	4923
PHOTOENGRAVING	4351
PHOTOGRAPHER - ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS.....	4361
Includes incidental retail store and photo processing employees. As respects aerial photography, the payroll of all members of the flying crew and aircraft ground employees shall be assigned to the appropriate aircraft flying and ground classification.	
PHOTOGRAPHIC SUPPLIES MFG.....	4923
Chemical mfg. plants or concerns mfg. pyroxylin or pyroxylin plastic to be separately rated.	
PHYSICIAN & CLERICAL.....	8832
Employees engaged in any type of service in or about premises, other than premises used for professional purposes, are to be separately rated. Does not apply where inpatient overnight care is provided.	
PIANO CASE MFG	2883
Codes 2883 and 2923 piano mfg. shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
PIANO KEYS MFG	2923
PIANO MFG	2923
Includes assembling or finishing operations, and mfg. of the piano action. Also applies to player pianos.	
PIANO OR ORGAN DEALERS - & DRIVERS	8044
PIANO, STORES - & DRIVERS	8044
PIANO TUNING - AWAY FROM SHOP	5191
PICKLE MFG	6504
PICTURE FRAME ASSEMBLING - FROM MANUFACTURED PARTS	2883
PICTURE FRAME MOULDING MFG.....	2731
PILE DRIVING & DRIVERS	6003
Includes pile driving operations in connection with building foundations and timber wharf building. The mfg. of concrete piles at the job location or the pouring of concrete into hollow steel piles shall be rated as concrete construction. Pile driving operations performed in connection with caisson work to be separately rated as Code 6252.	

PILLOW, QUILT OR CUSHION MFG	2501
No mattress or box spring mfg.	
PIN BALL MACHINES - INSTALLATION, SERVICE OR REPAIR - & SALESPERSONS, DRIVERS	5192
PIN MFG	3270
PIPE BENDING AND CUTTING	3111
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3111 are conducted as a separate and distinct business.	
PIPE CLEANER MFG	2380
PIPE MFG - WOODEN, TOBACCO	2841
PIPE OR TUBE MFG - IRON OR STEEL - & DRIVERS	3028
Iron or steel making to be separately rated. Soil pipe foundries shall be rated as Code 3081 foundry-ferrous-NOC.	
PIPE OR TUBE MFG - LEAD & DRIVERS	3027
Smelting to be separately rated.	
PIPE OR TUBE MFG NOC & DRIVERS	3022
PIPE TESTING OR INSPECTION:	
Applicable to specialist contractors engaged exclusively in the testing or inspection of pipes or conduits, such as oil or gas pipelines; conduits for irrigation or drainage systems; sewer, gas, stream or water mains including building connections, etc.	
DESTRUCTIVE TESTING (INCLUDING OPERATIONS AT A JOB OR LOCATION IN WHICH DESTRUCTIVE, NON-DESTRUCTIVE OR RADIOGRAPHIC/X-RAY ANALYSIS METHODS ARE UTILIZED TOGETHER)	3365
TESTING OR INSPECTION INVOLVING RADIOGRAPHIC OR X-RAY ANALYSIS PROCESSES	3365
OTHER NON-DESTRUCTIVE TESTING OR INSPECTION	8720
A supplemental rate may be applied to any radiation exposure, subject to the approval of the MA Bureau, as provided by the procedure under "Atomic Energy" contained in Part Two - Classifications.	
Testing and inspection operations performed by employees of insureds also engaged in construction operations shall be assigned to the appropriate construction classification.	
NOTE: For workers compensation purposes, "destructive" pipe testing shall include testing methods performed with the intent to destroy the pipe. "Non-destructive" pipe testing or inspection shall mean testing or inspection methods employed with no intention of destroying the pipe.	
PIPELINE OR GAS WELL - See Oil or Gas	
PIPELINE RECLAMATION - OIL OR GAS - & DRIVERS	6233
PISTON PIN MFG	3635

PISTON RING MFG	3635
PLANING OR MOLDING MILL.....	2731
Applicable to risks whose principal product is dressed lumber, flooring or unassembled millwork. All yard operations including all drivers and their helpers shall be assigned to the appropriate yard classification, Code 8232. Lumberyards, building material dealers, or fuel and material dealers to be separately rated as Code 8232.	
PLANT PROTECTION - SPECIAL EMPLOYEES HIRED FOR PLANT PROTECTION DURING STRIKE PERIODS & DRIVERS.....	7720
PLASTER FORM MFG.....	4038
PLASTER MILL.....	1701
Quarrying to be separately rated as Code 1624.	
PLASTER OR STAFF MIXING & DRIVERS	4036
No crushing or grinding. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4036 are conducted as a separated and distinct business.	
PLASTER STATUARY OR ORNAMENT MFG	4038
PLASTERBOARD OR PLASTER BLOCK MFG - & DRIVERS	4036
Quarrying, crushing or grinding to be separately rated as Code 1624 quarry NOC.	
PLASTERING NOC & DRIVERS	5480
PLASTERING OR STUCCO WORK - ON OUTSIDE OF BUILDINGS	5022
PLASTIC ARMOR APPLICATION.....	5213
PLASTIC OR PAPER BAG MFG	4273
Paper and plastic mfg. to be separately rated.	
PLASTICS - LAMINATED MOLDED PRODUCTS MFG BY LAMINATING LIQUID PLASTIC IMPREGNATED FIBERS, WITH THE USE OF BRUSH OR SPRAY, EITHER IN OR OVER A MOLD OR FORM NOC	4484
PLASTICS MFG:	
FABRICATED PRODUCTS NOC	4452
Applicable to the mfg. 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 mfg. of plastic goods by a dipping process.	
MOLDED PRODUCTS NOC.....	4484
Applicable to the mfg. of plastic goods by injection or compression molding. Includes die making and all the machining, finishing, assembling and forming operations in connection with the molded products.	
SHEETS, RODS, OR TUBES	4459
Includes the mixing or grinding of molding materials.	
PLAYING CARDS MFG.....	4299
Paper or cardboard mfg. to be separately rated as 4239.	

PLEATING AND STITCHING OR TUCKING - WOMEN'S DRESS FABRICS OR TRIMMINGS - NOT CLOTHING MANUFACTURING.....	2501
PLUMBERS' SUPPLIES DEALER & DRIVERS.....	8111
No mfg. Applies to wholesale or retail dealers of gas, steam or hot water equipment. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8111 are conducted as a separate and distinct business.	
PLUMBERS' SUPPLIES MFG NOC.....	3188
Not applicable to any risk whose operations are substantially described by other classifications in this manual.	
PLUMBING NOC & DRIVERS	5183
Applicable to gas, steam, hot water or other types of pipe fitting. Includes house connections and shop operation. Automatic sprinkler installation to be separately rated as Code 5188.	
PLUSH OR VELVET MFG	2300z
PLYWOOD DEALERS & DRIVERS.....	8235
PLYWOOD MFG - INCLUDING VENEER MFG	2915z
PLYWOOD MFG - NO VENEER MFG.....	2916z
POCKETBOOK MFG	2688
Applies to the mfg. of leather or fabric pocketbooks.	
POLE, POST OR TIE YARD & DRIVERS	2960z
Includes preserving operations. Codes 2960z and 8232 lumberyard or Code 2702 logging or lumbering shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
POLICE OFFICERS & DRIVERS.....	7720
POLISH OR DRESSING MFG.....	4557
Applies to shoe, stove, harness, furniture, automobile or metal polish or dressing mfg. Can mfg. to be separately rated as Code 3220.	
POLISHING AND BUFFING - SMALL ARTICLES - SHOP ONLY - NO MFG	3632
POLYESTER TEXTILE FIBER MFG	2305
POPCORN MFG	6504
PORTABLE LANTERN OR LAMP MFG.....	3223
Shall not be assigned to a risk engaged in the operations described by another classification unless the operations subject to Code 3223 are conducted as a separate and distinct business.	
POTASH, BORAX OR SALT PRODUCING OR REFINING & DRIVERS	4568z
Includes driving of wells and pumping. Mining to be separately rated as Code 1164z.	

POTTERY MFG:

CHINA OR TABLEWARE..... 4053
Mining, quarrying or clay digging to be separately rated.

EARTHENWARE - GLAZED OR PORCELAIN - HAND MOLDED OR CAST 4061
Codes 4061 and 4062 pottery mfg.-porcelain ware-press forming shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Mining, quarrying or clay digging to be separately rated.

PORCELAIN WARE - MECHANICAL PRESS FORMING 4062
Mining, quarrying or clay digging to be separately rated.

POULTRY OR EGG PRODUCER - See Farm

POWDER PUFF MFG - FROM FABRICS OR DRESSED WOOL SKINS 2501

POWER PLOW OR TRACTION ENGINE MFG..... 3507

PRECAST CONCRETE - See Concrete Pre-Cast

PRECIOUS STONE SETTING..... 8013
Includes making of mountings. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8013 are conducted as a separate and distinct business.

PRECISION MACHINED PARTS MFG NOC..... 3629
Applies only to risk where the plans or specifications require that not less than 50% of all machining operations performed by the risk shall be held to final tolerances of .001" or closer. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3629 are conducted as a separate and distinct business.

PRECISION MEASURING TOOL MFG NOC..... 3127
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3127 are conducted as a separate and distinct business.

PRINTING..... 4299
Includes 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 clerical; reporters, advertising or circulation solicitors to be separately rated as Code 8742 salespersons.

This pertains to the classification treatment of new methods of automatic lithographic platemaking and photocomposition used in printing.

AUTOMATIC LITHOGRAPHIC PLATEMAKING:

This process involves the use of a completely enclosed automated plate processor which is similar in nature to a typical photocopy machine commonly found in offices. This plate processor utilizes aqueous, not-toxic solutions and thin gauge metal or similar material. It automatically develops, desensitizes, gums and dries in one operation. This operator does not come into contact with the solutions but merely feeds a plate into the processor. Once the plate processing is completed, the finished thin gauge plate exits the processor thoroughly dry.

Employees engaged in the above described operations, when performed in a physically separated department and with no interchange of labor beyond other clerical functions, shall be classified as Code 8810 artists, designers, clerical office employees.

Business concerns specializing in the operations described above as a service for others shall also be classified as Code 8810.

PHOTOGRAPHIC COMPOSITION:

Using an electric keyboard (with auxiliary push buttons and levers), the operator selects desired characters from a matrix and projects their images through a lens onto photographic film or paper. The photographic positive is developed, coated with adhesive on the reverse side, and is positioned by employees who work at drafting tables with simple tools, such as scissors or knives, assembling photocomposed materials into paste-ups.

A proof of the photocomposed sheet is prepared on a machine commonly used to reproduce blueprints. After the proof is accepted by the customer, the paste-up is sent to the engraving department.

Employees engaged in the above described operations, when performed in a physically separated department and with no interchange of labor beyond other clerical functions, shall be classified as Code 8810 artists, designers, clerical office employees-provided the otherwise applicable classification does not include clerical operations.

Business concerns specializing in the operations described above as a service for others shall also be classified as Code 8810.

The subsequent operations involving the transferring of the copy to a plate shall continue to be assigned to the governing classification, which usually would be either newspaper publishing Code 4304 or printing Code 4299.

PRINTING OR BOOKBINDING MACHINE MFG	3548
PRISON CELL ERECTION - STEEL	5102
PRIVATE ESTATE - <i>See manual Rule XIV-Domestic Workers - Residences</i>	
PROJECTILE OR SHELL MFG - <i>See Explosives</i>	
PROTECTIVE CORPS OR FIRE PATROL & DRIVERS	7704
Not salvage operations.	
PUBLIC LIBRARY OR MUSEUM:	
PROFESSIONAL EMPLOYEES & CLERICAL	8810
ALL OTHER EMPLOYEES	9101
PULLEY BLOCK MFG - WOOD	2841
PULP MFG - CHEMICAL PROCESS	4207z
Logging or lumbering to be separately rated.	
PULP MFG - GROUND WOOD PROCESS	4206z
Logging or lumbering to be separately rated.	
PUMP INSTALLATION:	
COMMERCIAL & DRIVERS	3724

DOMESTIC OR RESIDENTIAL & DRIVERS.....	5183
PUMP MFG.....	3612
Foundry operations to be separately rated.	
PUNCH MFG - FOR MARKING METAL.....	3113
PUTTY MFG.....	4558
PYROMETER MFG.....	3685
PYROXYLIN MFG	4459
Applicable to the nitration of cellulose to produce soluble cotton for the preparation of lacquers or pyroxylin plastics. The nitration of cellulose for the mfg. of explosives to be separately rated.	

Classification **Code Number**

QUARRY - CEMENT ROCK - SURFACE & DRIVERS..... 1624
Includes construction, repair or maintenance of all buildings, structures or equipment, installation of machinery.

QUARRY - LIMESTONE - SURFACE - & DRIVERS 1655
Includes construction, repair or maintenance of all buildings, structures or equipment, installation of machinery, and is applicable only to surface quarries operated by lime manufacturers, provided that at least 75% of the stone quarried is used in the actual lime mfg. If more than 25% of the quarry output is used for other than lime mfg., such operations shall then be classified under Code 1624 quarry NOC.

QUARRY NOC & DRIVERS 1624
Includes: operation of crushers; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.

QUILT, CUSHION OR PILLOW MFG 2501
No mattress or box spring mfg.

QUILTED CLOTH MFG - FOR GARMENTS AND GARMENT LININGS 2501

QUONSET TYPE BUILDINGS - ERECTION:

The following classification procedure applies for the erection of Quonset Type buildings on:

BARNs, WAREHOUSES AND OTHER COMMERCIAL BUILDINGS

FRAME WORK - CODE 5059 - IRON OR STEEL ERECTION - FRAME STRUCTURES

SHEET METAL SIDING - CODE 5538 – SHEET METAL WORK ERECTION - & DRIVERS

OTHER CONTRACTING OPERATIONS – Assign to the appropriate contracting classifications.

DWELLINGS

FRAME WORK - CODE 5069 - IRON OR STEEL ERECTION - DWELLINGS

SHEET METAL SIDING - CODE 5538 - SHEET METAL WORK ERECTION - & DRIVERS

OTHER CONTRACTING OPERATIONS - Assign to the appropriate contracting classifications.

FEDERAL WAR HOUSING OR MILITARY RESERVATION PROJECTS

FRAME WORK - CODE 5069 - IRON OR STEEL ERECTION

SHEET METAL SIDING - CODE 5538 - SHEET METAL WORK ERECTION - & DRIVERS

OTHER CONTRACTING OPERATIONS – Assign to the appropriate contracting classifications.

Classification **Code Number**

RACE TRACK OPERATION - HORSE OR DOG:

PARI-MUTUEL CLERKS AND CASHIERS AND CLERICAL OFFICE EMPLOYEES	8810
RACING OFFICIALS - OTHER THAN STARTERS OR THEIR ASSISTANTS.....	8720
STABLEHANDS OR KENNEL EMPLOYEES - & DRIVERS.....	8279
ALL OTHER EMPLOYEES-INCLUDING STARTERS AND THEIR ASSISTANTS; DRIVERS	9016

RADIATION EXPOSURE NOC..... 9985

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.

Exception: When 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

RADIATOR CABINET OR SHIELD MFG - METAL 3076

RADIATOR MFG - AUTOMOBILE..... 3807

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3807 are conducted as a separate and distinct business.

RADIATOR OR HEATER MFG3175z

Applies to cast iron radiators or heaters.

**RADIO OR TELEVISION BROADCASTING STATION - ALL EMPLOYEES &
CLERICAL, DRIVERS 7610**

Includes players, entertainers or musicians.

RADIO OR TELEVISION SET INSTALLATION, SERVICE OR REPAIR & DRIVERS 9519

Includes shop or outside employees, incidental parts department employees, erection of antennae. Electrical wiring or tower erection to be separately rated.

**RADIOGRAPHERS - TESTING OPERATIONS IN CONNECTION WITH OIL OR
GAS PIPE LINE CONSTRUCTION - & DRIVERS..... 3365**

NOTE: A supplemental rate may be applied for the radiation exposure, subject to the approval of the MA Bureau, as provided by the procedure for Atomic Energy contained in Part Two - Classifications.

RAG OR PAPER STOCK DEALER - USED - & DRIVERS 8264

Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8264 are conducted as a separate and distinct business. Collecting or handling scrap iron or steel to be separately rated as Code 8265 iron or scrap dealer. Laundry operations performed by wiping cloth or rag dealers to be separately rated as Code 2585 laundry NOC.

RAILROAD CONSTRUCTION:

**LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY BY
CONTRACTOR -NO WORK ON ELEVATED RAILROADS - & DRIVERS 7855**

The appropriate construction or erection classifications are assigned to railroad construction operations other than the laying or relaying of tracks.

Maintenance under Class Code 7855 extends to such operations as cutting of weeds from the right-of-way, the repairing of fences along the right-of-way, the digging of small drainage dikes, and the filling in of small washouts caused by heavy rains, etc.

RAILROAD OPERATION:

STREET:

YARD EMPLOYEES 8385

ALL OTHER EMPLOYEES & DRIVERS 7382

NOC - ALL EMPLOYEES & DRIVERS 7133

All employees connected with the operation or maintenance of automobile bus lines shall be rated as Codes 8385 and 7382 bus co.

RAILROAD - FEDERAL EMPLOYERS' LIABILITY ACT (FELA):

RAILROAD CONSTRUCTION:

**ALL OPERATIONS INCLUDING CLERICAL OFFICE EMPLOYEES;
SALESPERSONS; DRIVERS, CHAUFFEURS AND THEIR HELPERS**

COVERAGE I 6702

COVERAGE II 6703

RAILROAD OPERATION:

ALL EMPLOYEES INCLUDING DRIVERS, CHAUFFEURS AND THEIR HELPERS.

This classification contemplates the normal operations of railroads including normal maintenance and repairs. All extraordinary repair work including such work as rebuilding of bridges, grade crossing elimination, laying or relaying of track and all new construction operations shall be classified as Codes 6702 or 6703.

COVERAGE I 7151

COVERAGE II 7152

CLERICAL OFFICE EMPLOYEES NOC

COVERAGE I 8814

COVERAGE II 8815

SALESPERSONS, COLLECTORS OR MESSENGERS -OUTSIDE.

COVERAGE I 8737

COVERAGE II 8738

RANGERS - FOREST - & DRIVERS 7720

**RATTAN, WILLOW OR TWISTED FIBER PRODUCTS MFG INCLUDES
UPHOLSTERING 2883**

RAYON MFG..... 2305

Pyroxylin mfg. to be separately rated as Code 4459.

RAZOR BLADE MFG - SAFETY	3120
RAZOR MFG NOC	3122
RAZOR MFG OR REPAIR - ELECTRIC - See Electric Razor	
RAZOR MFG - SAFETY	3120
REAL ESTATE AGENCY - OUTSIDE EMPLOYEES - & COLLECTORS	8742
Care, custody and maintenance or construction work to be separately rated.	
REAL ESTATE APPRAISAL COMPANY - OUTSIDE EMPLOYEES	8721
RECORDING TAPE OR DISK MFG	4923
Phonograph record mfg. to be separately rated as Code 4431z.	
RECREATIONAL FACILITIES OR AMUSEMENT DEVICES:	
ARCHERY RANGES - & DRIVERS	9016
BALL OR DART THROWING AT TARGETS - & DRIVERS	9016
BASEBALL BATTING RANGES - & DRIVERS	9016
GOLF COURSES - MINIATURE - & DRIVERS	9016
GOLF DRIVING RANGES - & DRIVERS	9016
KIDDIE RIDES AT PERMANENT LOCATIONS - ALL OPERATIONS - & DRIVERS	9016
PENNY ARCADES - OPERATIONS	8017
PONY RIDES & DRIVERS	8279
SHOOTING GALLERIES - OPERATION USING AIR RIFLES - NO FIREARMS - & DRIVERS	9016
SKEET BALL ALLEYS - OPERATION	8017
REED OR LOOM HARNESS MFG	3515
REFRACTORY PRODUCTS MFG & DRIVERS	4024
Includes the mfg. of fire bricks, boiler or stoker tiles, special refractory shapes, enameled bricks, retorts, flue linings, muffles, crucibles and similar products manufactured from refractory clays with or without other refractory materials. Clay digging, mining or quarrying to be separately rated.	
REFRIGERATED SHOW CASE MFG - WOOD - & DRIVERS	2802
REFRIGERATION - COMMERCIAL OR DOMESTIC - PIPE FITTING - INCLUDING THE INSTALLATION OF TUBING; DRIVERS	5183
Installation or repair of compressors, motors or other machinery to be separately rated as Code 3724.	
REFRIGERATOR CAR LOADING OR UNLOADING	7360
Includes caring for freight in cars during transit. Stevedoring to be separately rated as Code 7309F. Drivers to be separately rated as Code 7219 trucking.	
REFRIGERATOR CARS - ICING OR RE-ICING	7360
REFRIGERATOR MFG - METAL - HOUSEHOLD OR COMMERCIAL:	
MANUFACTURING OR ASSEMBLING THE REFRIGERATING UNIT	3179
ALL OTHER OPERATIONS	3076

REFRIGERATOR, STOVE, WASHING MACHINE, SERVICE OR REPAIR - INCLUDING INCIDENTAL SHOP OPERATIONS; DRIVERS	9519
REFRIGERATOR, STOVE OR WASHING MACHINE STORES - & DRIVERS	8044
REFUSE, ASHES OR GARBAGE COLLECTION & DRIVERS	9403
Reduction, rendering or fertilizer plants to be separately rated.	
RELIGIOUS ORGANIZATION:	
PROFESSIONAL EMPLOYEES & CLERICAL	8868
Includes clergy, assistants, organist and choir members.	
ALL OTHER EMPLOYEES	9101
RENDERING WORKS NOC & DRIVERS.....	4665
No garbage reduction. Codes 4665 and 4583 fertilizer mfg. or Code 2089 packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
RESIDENCE - PRIVATE - Refer to manual Rule XIV -Domestic Workers - Residences	
RESTAURANT AND HOTEL KITCHEN EQUIPMENT MFG - SHEET METAL	3066
RESTAURANT NOC.....	9079
Includes musicians or entertainers. Restaurants operated by a hotel or motel to be separately rated as Code 9058. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9079 are conducted as a separate and distinct business.	
REST HOMES:	
PROFESSIONAL EMPLOYEES	8833
ALL OTHER EMPLOYEES	9040
Applies to any institution, however named, whether conducted for charity or profit, which is advertised, announced or maintained for the express or implied purpose of caring for persons admitted thereto for the purpose of rest home care.	
Institutions categorized by the Commonwealth of Massachusetts Department of Public Health as Rest Homes shall be rated as professional employees Code 8833 and all other employees Code 9040.	
Institutions categorized by the Commonwealth of Massachusetts Department of Public Health as Convalescent or Nursing Homes shall be rated as Code 8829.	
REVETMENT OR DIKE CONSTRUCTION & DRIVERS.....	6005
Applies to river work only and includes all operations to completion. Pile driving to be separately rated as Code 6003.	
RIBBON MFG - TEXTILE FABRICS	2302
RIDING ACADEMY OR CLUB & DRIVERS	8279

RIGGERS - TRUCKING:

The following classification procedure is to be followed for risks engaged in trucking or rigging operations:

1. Code 9534, mobile crane and hoisting service contractors - NOC - all operations - Including yard employees & drivers not only is applicable to such operations as described in the classification but also shall be applicable to such operations conducted as a separate operation pursuant to Rule IV-D.-8 Construction or Erection Operations.
2. Incidental rigging performed by trucking or other risks shall be subject to Code 7219, trucking, etc. or the classification applicable to such other risks.
3. When mobile crane and hoisting service work is performed by trucking or other risks and is not incidental to their usual operations, such operations shall be assigned to Code 9534, mobile crane and hoisting service contractors - NOC - all operations - including yard employees & drivers.

ROAD OR STREET MAKING MACHINERY MFG 3507

ROADS - OILING:

**DELIVERY AND SPREADING OF OIL IN CONJUNCTION WITH THE
SPREADING OF SAND OR GRAVEL BY OIL DISTRIBUTORS & DRIVERS..... 5506**

**DELIVERY AND SPREADING OF OIL ON ROADS BY OIL DISTRIBUTORS - &
DRIVERS 8350**

ROCK EXCAVATION & DRIVERS..... 6217
Not tunneling or street or road construction.

ROCKET OR MISSILE TESTING OR LAUNCHING & DRIVERS 9088

ROLLER OR BALL BEARING MFG 3638
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3638 are conducted as a separate and distinct business.

ROLLING MILL - IRON OR STEEL - See Iron or Steel

ROLLING MILL NOC & DRIVERS 3027
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.

ROOFING - BUILT UP - YARD EMPLOYEES & DRIVERS..... 5547
Includes the use of felt or paper and pitch or other plastic material with or without a finished surface of gravel or slag. Work on sloping roofs having a pitch greater than three inches to the foot to be separately rated as Code 5545 roofing NOC.

ROOFING NOC & YARD EMPLOYEES, DRIVERS 5545

ROOFING OR BUILDING PAPER OR FELT PREPARATION - NO INSTALLATION..... 4283
Not applicable to asphalt or tar distillation or refining plants, which include the saturating of paper or felt as a part of their operations. Paper or felt mfg. to be separately rated.

ROOFING PAPER OR ROOFING FELT MFG 4239

ROOFING SLATE MFG OR SLATE SPLITTING & DRIVERS	1624
Includes: quarrying; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.	
ROPE, CORDAGE OR TWINE MFG NOC	2220
RUBBER GOODS MFG NOC	4410
RUBBER FLOOR TILE INSTALLATION	5478
RUBBER RECLAIMING	4410
RUBBER STAMP MFG OR ASSEMBLY	4299
Mfg. of frames, backs or handles to be separately rated.	
RUBBER STOCK DEALER - USED - & DRIVERS	8264
No collecting or handling scrap iron or steel. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8264 are conducted as a separate and distinct business.	
RUBBER TIRE DEALER - RETAIL - & DRIVERS	8380
Includes repairing, vulcanizing, the adjustment of tires to vehicles away from the premises of insured. Codes 8380 and 8392 automobile storage garage shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
RUBBER TIRE MFG	4420z
Tire recapping to be separately rated.	
RUG, CARPET OR UPHOLSTERY CLEANING - SHOP OR OUTSIDE - & DRIVERS	2585
RUG MFG - BRAIDED RUGS	2402
RUG OR CARPET MFG - JUTE OR HEMP	2220
RUG OR CARPET MFG NOC	2402

<u>Classification</u>	<u>Code Number</u>
SACK OR BAG MFG - CLOTH	2578
Applies to the mfr. of cotton, burlap or gunny bags or sacks.	
SADDLE OR HARNESS MFG	4902
SADDLE SOAP MFG	4557
SAFE MFG OR REPAIRING	3507
SAIL MAKING	2576
Applies to shop operations.	
SAILING VESSELS NOC	
COVERAGE UNDER ADMIRALTY LAW:	
COVERAGE I	7036
COVERAGE II	7088
SALES STABLE & SALESPERSONS, DRIVERS	0083
SALESPERSONS, COLLECTORS OR MESSENGERS - OUTSIDE	8742
Subject to the Standard Exception manual rule.	
SALESPERSONS - TRIMMING WINDOWS	9521
SALT, BORAX OR POTASH PRODUCING OR REFINING & DRIVERS	4568z
Includes driving of wells and pumping. Mining to be separately rated as Code 1164z.	
SALVAGE OPERATION & INCIDENTAL WRECKING AND STRUCTURAL WORK - <i>See Wrecking</i>	
Includes clerical and salespersons at wrecking site. Also, includes the handling of machinery in damaged buildings. Drivers to be separately rated as Code 8204 building material yard.	
SALVAGE OPERATION - NO WRECKING OR ANY STRUCTURAL OPERATIONS	5705
Applies to the removing, sorting, reconditioning and distributing of merchandise in damaged buildings, including incidental operations away from such buildings.	
SAND OR GRAVEL DIGGING & DRIVERS	4000
Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. No canal, sewer or cellar excavation or underground mining.	
SAND PAPER MFG	1860
SANITARIUM:	
PROFESSIONAL EMPLOYEES	8833
ALL OTHER EMPLOYEES	9040

SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DRIVERS 8235

Includes incidental assembling, glazing or mfg. of special sizes. Applicable only to concerns which buy and sell finished millwork exclusively (including incidental assembling or glazing or incidental mfg. of special sizes), such as finished flooring, doors, frames, sash, screens, moldings, baseboards, stair trim, columns, paneling, cupboards, shelving or furniture such as kitchen cabinets, ironing boards, breakfast sets, window seats, mantels, wall cabinets or cases. Codes 8235 and 2802 carpentry or 8232 building material dealer shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

SASH, DOOR OR ASSEMBLED MILLWORK MFG - WOOD - & DRIVERS 2802

Codes 2802 and 2731 planing or molding mill shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Commercial lumberyards, building material dealers or fuel and material dealers to be separately rated as Code 8204 building material yard or Code 8232 building material dealer. Where a risk deals in any lumber, building materials or fuel and materials in addition to products manufactured, all yard operations, including all drivers, shall be assigned to Code 8232.

SAUERKRAUT:

CANNING 2111

MFG 6504

SAUSAGE CASING MFG:

WHOLESALE- INCLUDING CLEANING..... 2095

WHOLESALE - NO CLEANING OTHER THAN WASHING 8034

SAUSAGE OR SAUSAGE CASING MFG..... 2095

Codes 2095 and 2089 packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. No butchering or handling of livestock.

SAW MFG 3118

SAWDUST DEALERS 8018

SAWMILLS 2710

This classification includes employees engaged in grading, removing and sorting of lumber at the conveyors as it comes from the saws of a sawmill. Storage and subsequent handling of processed lumber to be separately rated as Code 8232 lumberyard.

SCAFFOLDING:

Contractors who erect, repair, or remove scaffolds or cement distributing towers, sidewalk bridges or hod hoists or construction elevators as an incidental part of their construction work to be separately rated. Such operations, when so performed, are to be included in the classification with which the work is associated.

EACH TYPE OF WORK UNDERTAKEN IS CLASSIFIED AS FOLLOWS:

**CONCRETE OR CEMENT DISTRIBUTING TOWERS - INSTALLATION,
REPAIR OR REMOVAL & DRIVERS..... 9533**

DELIVERY OF MATERIALS ONLY - NO INSTALLATION, REPAIR OR REMOVAL - NOC - ALL EMPLOYEES & DRIVERS.....	7219
Applies only to those jobs or locations in which the operations conducted are limited exclusively to the delivery of scaffolding and scaffolding related materials.	
Risks engaged in any installation, repair or removal of scaffold or scaffolding materials are to be separately rated.	
Any of the appropriate scaffolding or scaffolding materials related classification Codes, 7219, 5403, 9533 and 9534, may be assigned to the same risk. Division of a single employee's payroll shall be allowed, provided payroll records are maintained showing separately the amount of payroll expended by specific type of scaffolding work conducted.	
Code 7219 shall not be assigned at the same job or location to which Codes 5403, 9533 or 9534 apply.	
HOD HOIST OR CONSTRUCTION ELEVATOR INSTALLATION, REPAIR OR REMOVAL & DRIVERS	9533
OUTRIGGER SCAFFOLD INSTALLATION, REPAIR OR REMOVAL - NOC - ALL OPERATIONS INCLUDING YARD EMPLOYEES & DRIVERS	9534
SCAFFOLD INSTALLATION, REPAIR OR REMOVAL - BUILT UP FROM THE GROUND - NOT SUSPENDED OR SWINGING TYPE & DRIVERS	9533
SIDEWALK BRIDGES NOT OVER ONE STORY IN HEIGHT - NOC	5403
SUSPENDED OR SWINGING SCAFFOLD INSTALLATION, REPAIR OR REMOVAL - NOC - ALL OPERATIONS INCLUDING YARD EMPLOYEES & DRIVERS	9534
SCALES - INSTALLATION OR ADJUSTMENT:	
COIN OPERATED TYPE - & SALESPERSONS; DRIVERS.....	5192
COUNTER TYPE	5191
PLATFORM OR BEAM TYPE - & DRIVERS	3724
SCHOOL:	
PROFESSIONAL EMPLOYEES & CLERICAL	8868
ALL OTHER EMPLOYEES	9101
SCHOOLS - TRADE OR VOCATIONAL:	
PROFESSIONAL EMPLOYEES & CLERICAL	8868
ALL OTHER EMPLOYEES	9101
SCREEN MFG - WINDOW - WOOD - & DRIVERS	2802
SCREW MFG	3145
SEAFOOD PRODUCTS MFG NOC	2115
Applies to the mfg. of fish sticks, fish portions, seafood TV dinners, fish casseroles, scallops, or similar products prepared for consumer use by a precooking or freezing process. The use of this classification is subject to the provisions of the manual Rule IV-D.4.	
May be used only upon specific assignment by the MA Bureau.	

SEALING WAX MFG	4557
SECURITY ENFORCEMENT OR PROTECTION - CONTRACT & DRIVERS.....	7720
SEPTIC TANK INSTALLATION: BY SPECIALIST CONTRACTORS - & DRIVERS.....	6229
SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS	5951z
SEWAGE DISPOSAL PLANT OPERATION & DRIVERS.....	7580
SEWER CLEANING - BUILDING CONNECTIONS - USING PORTABLE EQUIPMENT - & DRIVERS	5183
SEWER CLEANING & DRIVERS.....	9402
SEWER CONSTRUCTION - ALL OPERATIONS & DRIVERS	6306
Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated as Code 6251 or Code 6260z. Surface restoration to be separately rated.	
SEWING MACHINE MFG	3574
SEWING MACHINES - COMMERCIAL:	
ELECTRICAL WIRING - AWAY FROM SHOP - & DRIVERS.....	5190
REPAIRING AND REBUILDING ELECTRIC MOTORS	3643
REPAIRING AND REBUILDING SEWING MACHINES, CUTTERS AND PARTS IN SHOP.....	3574
REPAIRING, INSTALLING AND DISMANTLING INSEWING PLANTS - & DRIVERS	3724
SHADE ROLLER MFG - WOOD	2841
Includes mfg. of metal parts.	
SHAFT SINKING - ALL OPERATIONS	6252
Includes pile driving, excavation, concrete work or lining.	
SHALE OR CLAY DIGGING & DRIVERS.....	4000
Includes construction, repair and maintenance of all buildings, structures or equipment, and installation of machinery. No canal, sewer or cellar excavation or underground mining.	
SHEEPSKIN PICKLING.....	2623
SHEET METAL COVERED STEEL FRAME BUILDING CONSTRUCTION:	
FRAME WORK - Assign to the appropriate iron or steel erection classification.	
STEEL METAL SIDING - & DRIVERS	5538
SHEET METAL DECKING - INSTALLATION FOR SUB-ROOFS OR FLOORS - & DRIVERS.....	5538
SHEET METAL WORK - SHOP	3066

SHEET METAL WORK - SHOP AND OUTSIDE NOC - & DRIVERS	5538
Applies to erection, installation or repair operations. Sheet metal roofing on sloping roofs having a pitch greater than three inches to the foot to be separately rated as Code 5545 roofing NOC.	
SHEET ROCK INSTALLATION - WITHIN BUILDINGS - & DRIVERS	5445
SHELL OR PROJECTILE MFG - See <i>Explosives</i>	
SHINGLE MFG - WOOD	2710
SHIP BUILDING - IRON OR STEEL - NOC & DRIVERS:	
COVERAGE UNDER U.S. ACT.....	6843F
COVERAGE UNDER MA ACT ONLY.....	6854
Codes 6843F, 6854 AND 6845Fz include fabrication or assembling of ship plates or frames, all yard operations and shops directly connected with the construction of hull. Subject to the rules for division of payroll the following classifications and no others are available for use in connection with Codes 6843F, 6845Fz and 6854.	
BOILERMAKING.....	3620
FOUNDRY - NON-FERROUS	3085
FOUNDRY - FERROUS - NOC.....	3081
MACHINE SHOP OTHER THAN MAINTENANCE MACHINE SHOP	3632
SHIP BUILDING - NAVAL & DRIVERS	6845Fz
<i>See footnotes immediately following Codes 6843F and 6854 above.</i>	
SHIP CLEANING - ALL OPERATIONS - & DRIVERS.....	6872F
SHIP REPAIR CONVERSION - ALL OPERATIONS & DRIVERS:	
COVERAGE UNDER U. S. ACT.....	6872F
COVERAGE UNDER MA ACT ONLY.....	6882
Includes shop or yard operations as well as the operation of dry docks and marine railways. 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.	
Refer to manual Rule XII - U. S. Longshore and Harbor Workers' Compensation Act for rate basis.	
SHIP SCALING:	
COVERAGE UNDER U. S. ACT.....	6874F
COVERAGE UNDER MA ACT ONLY.....	6884
SHIRT MFG.....	2501
SHODDY MFG	2211

SHOE OR BOOT MACHINERY MFG	3558
SHOE OR BOOT MFG NOC	2660
SHOE OR BOOT MFG - RUBBER OR COMBINED RUBBER AND FABRIC	4417
SHOE OR BOOT PATTERN MFG	4282
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4282 are conducted as a separate and distinct business.	
SHOE FINDINGS MFG	2651
Applies to the mfg. of tongues, linings or facings.	
SHOE FORM OR LAST MFG:	
FABRICATED	4452
MOLDED	4484
SHOE ORNAMENT MFG - FABRIC	2501
SHOE REPAIR STORE	8017
Includes shoe shining.	
SHOE SHINING ESTABLISHMENT	8017
SHOE STOCK MFG	2651
Includes counter, heel or sole cutting.	
SHOOTING GALLERY & DRIVERS	9180
SHOW CASE ERECTION AND INSTALLATION	5146
SHUTTLE MFG	2841
SIDING INSTALLATION - ALUMINUM OR VINYL:	
DETACHED ONE OR TWO FAMILY DWELLINGS	5645
DWELLINGS - THREE STORIES OR LESS	5651
ALL OTHER BUILDINGS OR STRUCTURES	5403
SIGN MANUFACTURING - PLASTIC OR VINYL - COMPUTER GENERATED OR GRAPHICS:	
DESIGN AND CUT LETTERS OR GRAPHICS	4299
Includes mounting on pre-manufactured and prepared surfaces of fabric, metal, plastic or wood. When any mounting surfaces are prepared by painting or using power machinery in the cutting, forming or molding, Code 9501 shall apply.	
DESIGN, CUT LETTERS OR GRAPHICS - INCLUDING MANUFACTURE OR PREPARATION OF MOUNTING SURFACES & DRIVERS	9501
Codes 4299 and 9501 shall not be used at the same location.	
SIGN MFG - ERECTION, REPAIR OR MAINTENANCE - & SHOP, DRIVERS	9552
Not outdoor advertising companies. Bill posting to be separately rated as Code 9545.	

SIGN MFG - METAL	3064
Codes 3064 and 9552 sign mfg. shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
SIGN PAINTING OR LETTERING - INSIDE OF BUILDINGS & DRIVERS.....	9501
Includes shop operations. Codes 9501 and 9549 advertising co., 9553 sign painting or lettering outside, 9552 sign mfg. or 5474 painting or paperhanging shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
SIGN PAINTING OR LETTERING - OUTSIDE OF BUILDINGS OR STRUCTURES - & DRIVERS	9553
Includes shop operations. Codes 9549 advertising co. and 9552 sign erection shall not be assigned at the same job or location to which Code 9553 applies.	
SILICA GRINDING & DRIVERS	1741z
Digging, mining or quarrying to be separately rated.	
SILK SCREEN PROCESS - CLOTH PRINTING:	
HAND PAINTING - INCLUDES DRYING.....	2501
MACHINERY OPERATIONS – INCLUDES DRYING	2501
SILK THREAD OR YARN MFG	2302
SILK THROWING AND WEAVING.....	2302
SILO ERECTION:	
CONCRETE	5213
GLASS FUSED TO STEEL.....	5057
MASONRY OR TILE.....	5022
METAL	5057
PRE-CAST CONCRETE STAVES.....	5213
WOOD.....	5403
SILVERWARE MFG.....	3381
SISAL GARNETTING	2211
SKATE MFG.....	3146
SKATING RINK OPERATION & DRIVERS.....	9016
Applies to the operation of ice or roller skating rinks by owners or lessees and includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as Code 9180 amusement device operation NOC.	
SKI MFG - WOOD.....	2841
Other than wood - assign appropriate classification based upon principal manufacturing process.	

SLAG DIGGING AND CRUSHING - & DRIVERS	1624
SLATE GRINDING	1741z
SLATE MILLING & DRIVERS	1624
Involves quarrying or mining operations.	
SLATE SPLITTING OR ROOFING SLATE MFG & DRIVERS	1624
Includes: quarrying; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.	
SLAUGHTERING	2081
Includes the handling of livestock, preparation of dressed meat, rendering, washing of casings, salting of hides or cooking of offal. Codes 2081 and 2089 packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
SLIPPER MFG	2660
SLOT MACHINE MFG - NOT VENDING MACHINES	3574
SMELTING - ELECTRIC PROCESS - & DRIVERS	1438
Includes the mfg. of artificial abrasives, carbon or graphite. Steel mfg. to be separately rated.	
SMELTING, SINTERING OR REFINING - LEAD - & DRIVERS.....	1430
SMELTING, SINTERING OR REFINING - METALS - NOT IRON OR LEAD - NOC & DRIVERS.....	1438
Insureds who recover lead in the process in any form or quantity to be separately rated as Code 1430 smelting - lead.	
SMOKESTACK OR CHIMNEY LINING - NOT METAL	5222
SNOW FENCE MFG:	
CUTTING LATH FROM LOGS	2710
WIRE TWISTING.....	3257
SNOW REMOVAL - CLEARING SNOW FROM STREETS OR ROADS - & DRIVERS.....	9402
Jobs consisting only of hauling snow under contract shall be assigned to Code 7219 - trucking NOC.	
SNOW REMOVAL PERFORMED BY MUNICIPAL EMPLOYEES	5509
SNUFF MFG	2172
SOAP DISPENSER - INSTALLATION AND INSPECTION	5191
SOAP OR SYNTHETIC DETERGENT MFG	4720
Contemplates the mfg. 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.	
SOAPSTONE OR SOAPSTONE PRODUCTS MFG & DRIVERS.....	1624
Includes quarrying operations.	

SOCIAL SERVICE AGENCIES:

ADULT DAY HABILITATION PROGRAMS:

PROFESSIONAL EMPLOYEES & CLERICAL..... 8868

ALL OTHER EMPLOYEES 9101

RESIDENTIAL PROGRAMS – STAFFED:

PROFESSIONAL EMPLOYEES & CLERICAL..... 8868

ALL OTHER EMPLOYEES 9101

SODA FOUNTAIN OR COUNTER INSTALLATION..... 5146
Plumbing or electrical wiring to be separately rated.

SODA WATER FOUNTAIN OR APPARATUS MFG..... 3076

SOFT DRINK DISTRIBUTORS - WHOLESALE – NO BOTTLING 8018

SOLVENTS DEALERS - BULK - & DRIVERS..... 8350

SORORITY OR FRATERNITY HOUSES - INCLUDING CLERICAL..... 9061

SOUND SYSTEMS INSTALLATION OR REPAIR - & DRIVERS..... 9519

SOUNDPROOFING - See Insulation Work NOC

SPAR OR FLINT GRINDING & DRIVERS1741z
Digging, mining or quarrying to be separately rated.

SPEEDOMETER OR TAXIMETER MFG3580z

SPICE MILLS 6504

SPIKE MFG 3132
Steel making or rolling mills to be separately rated.

SPIRIT VARNISH OR LACQUER MFG..... 4439
Includes mixing of thinners or solvents but no nitrocellulose mfg. Refer risks engaged in the mfg. of nitrocellulose to the MA Bureau.

SPIRITUOUS LIQUOR BOTTLING..... 2131
Includes warehousing, rectifying or blending. Distilling of spirituous liquor to be separately rated as Code 2130 spirituous liquor distillery.

SPIRITUOUS LIQUOR DISTILLERY..... 2130
Includes grain alcohol mfg. Warehousing, blending, rectifying or bottling to be separately rated as Code 2131 spirituous liquor bottling.

SPOOL MFG - WOOD..... 2841

SPORTING GOODS MFG NOC 4902

SPORTING GOODS - RETAIL..... 8017

SPRING MFG3303z
Not wire springs. The mfg. of wire springs shall be rated as Code 3257 wire goods mfg.

SPRINKLER HEAD MFG	3634
Applies to automatic sprinklers.	
SPRINKLER INSTALLATION & DRIVERS	5188
Applies to automatic sprinklers.	
STABLE OR BREEDING FARM & DRIVERS	8279
Applies to the training of race horses, polo ponies and horses for exhibition purposes. Includes jockeys and trainers.	
STAFF OR PLASTER MIXING & DRIVERS	4036
No crushing or grinding. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4036 are conducted as a separate and distinct business.	
STAIRBUILDING (WOODEN) - ERECTION – <i>Assign to the appropriate carpentry classification.</i>	
STARCH MFG	4703z
STATE EMPLOYEES NOC - <i>See Municipal</i>	
STATIONERY MFG	4251
Mfg. of metal rings, posts, screws, separators or fittings to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4251 are conducted as a separate and distinct business.	
STAVE MFG - WOOD	2741
STEAM HEATING OR POWER CO - ALL EMPLOYEES & DRIVERS	7539
Includes store employees and meter readers. Construction of buildings to be separately rated.	
STEAM MAINS OR CONNECTIONS CONSTRUCTION & DRIVERS	6319
Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated as Code 6251 or Code 6260z. Code 7539 steam heating or power company shall not be assigned at the same job or location to which Code 6319 applies.	
STEAM OR AIR PRESSURE GAUGE MFG	3571
STEAM PIPE OR BOILER INSULATING & DRIVERS	5183
Includes shop. Applies to the application of cork or other non-conducting materials.	
STEAM SHOVEL, DREDGE OR CONSTRUCTION MACHINERY MFG NOC	3507
STEAMERS - ALL KINDS	
COVERAGE UNDER ADMIRALTY LAW:	
COVERAGE I	7016
COVERAGE II	7024

STEAMSHIP LINE OR AGENCY - PORT EMPLOYEES:

SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS OR THEIR ASSISTANTS, PAY CLERKS 8726F

TALLIERS, CHECKING CLERKS AND EMPLOYEES ENGAGED IN MENDING OR REPACKING OF DAMAGED CONTAINERS:

COVERAGE UNDER U. S. ACT 8709F

COVERAGE UNDER MA ACT ONLY 8719

STEEL FRAME ERECTION - INTERIOR – LIGHT GAUGE STEEL:

BY CARPENTRY CONTRACTORS IN CONNECTION WITH THE CONSTRUCTION OF DETACHED ONE OR TWO FAMILY DWELLINGS 5645

BY CONTRACTORS ENGAGED IN WALLBOARD INSTALLATION & DRIVERS 5445

BY OTHER CARPENTRY CONTRACTORS 5403

BY SPECIALIST CONTRACTOR..... 5102

STEEL MFG FABRICATION OR ERECTION - *See Iron or Steel*

STEEL OR IRON MERCHANT & DRIVERS 8106
Not applicable to junk dealers or iron or steel scrap dealers.

STEEL OR IRON SCRAP DEALER & DRIVERS 8265
Wrecking or salvaging to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8265 are conducted as a separate and distinct business.

STEREOTYPING 4350

STEVEDORING:

Any or 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 stringpiece and point of deposit on dock or adjacent warehouses - including tiering, sorting and breaking down.
4. Operations of all mechanical equipment, including dock tractors, in connection with the above.

Any or all operations as above defined shall be assigned to Code 7309F stevedoring NOC if the operations described by Item 2. above, whether conducted by one or more concerns, require the use of hoisting equipment except as provided under Code 7327F stevedoring - containerized freight. All other operations shall be assigned to Code 7317F stevedoring - by hand. Drivers not conducting stevedoring operations as above defined shall be assigned to Code 7219 trucking NOC.

BY HAND OR HAND TRUCKS EXCLUSIVELY 7317F

Includes the incidental use of power driven escalators or conveyors, or operation of tractors and trailers through side ports. No use of hoisting equipment. Code 7317F shall not be assigned to the same risk in connection with a single vessel unless the operations described by this classification are conducted as a separate and distinct business. May be used only upon specific assignment of MA Bureau.

CONTAINERIZED FREIGHT & DRIVERS 7327F

Applies to ships designed for freight carrying containers. May be used only upon specific assignment of MA Bureau. No work in holds. Over-the-road trucking operations to be separately rated as Code 7219 trucking NOC. Code 7327F shall not be assigned to the same risk in connection with a single vessel unless the operations described by this classification are conducted as a separate and distinct business.

EXPLOSIVE MATERIALS - UNDER CONTRACT 7309F

Includes the handling of ammunition.

**FREIGHT HANDLING - PACKING, HANDLING OR SHIPPING EXPLOSIVES
OR AMMUNITION - UNDER CONTRACT:**

COVERAGE UNDER U. S. ACT 7350F

COVERAGE UNDER MA ACT ONLY 7360

These classifications include freight checkers. Stevedoring of explosives or ammunition to be separately rated as Code 7309F stevedoring - explosive materials; drivers to be separately rated as Code 7219 trucking - hauling explosives.

FREIGHT HANDLING NOC:

COVERAGE UNDER U. S. ACT 7350F

COVERAGE UNDER MA ACT ONLY 7360

These classifications include freight checkers. Stevedoring to be separately rated; drivers to be separately rated as Code 7219 trucking NOC.

NOC 7309F

When policies are issued covering both classifications Code 7317F and Code 7309F, no division of payroll shall be permitted in connection with the loading or unloading of any one vessel.

**TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STE-
VEDORE WORK:**

COVERAGE UNDER U. S. ACT 8709F

COVERAGE UNDER MA ACT ONLY 8719

**STEVEDORING OR FREIGHT HANDLING - STORAGE, MAINTENANCE OR RE-
PAIR OF EQUIPMENT:**

The storage, maintenance or repair of nets, slings, forklift trucks or other equipment shall be assigned to the governing classification even though such operations are conducted at a separate location.

STOCKYARD & BUTCHERING 2081

Includes preparation of dressed meat, rendering, washing of casings, salting of hides or cooking of offal. Codes 2081 and 2089 packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

STOCKYARD & SALESPERSONS, DRIVERS 0083
Codes 0083 and 2089 packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. No butchering.

STOKER INSTALLATION - See Oil or Gas Burner Installation

STOKER MFG 3632

STONE CRUSHING - BY ROAD BUILDING CONTRACTORS AS PART OF ROAD PROJECT & DRIVERS 5508

STONE CRUSHING & DRIVERS..... 1710
No quarrying. Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 1710 are conducted as a separate and distinct business.

STONE CUTTING OR POLISHING - & DRIVERS 1624

STONE, MOSAIC, TERRAZZO OR CERAMIC TILE WORK - INSIDE 5348
Applies to interior construction work only. Not fireproof tile construction. Installation of carpet, linoleum, vinyl, asphalt or rubber floor tile to be separately rated as Code 5478.

STONE OR MARBLE SETTING - INSIDE 5348
Applies to interior construction only.

STORAGE BATTERY SERVICE STATION & DRIVERS 8380
Codes 8380 and 8392 automobile storage garage shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

STORAGE WAREHOUSE - COLD 8291

STORAGE WAREHOUSE - FURNITURE - & DRIVERS 8293
Includes packing or handling household goods away from insured's premises.

STORAGE WAREHOUSE NOC 8292
Applies to general merchandise. Drivers to be separately rated as Code 7219 trucking.

STORE OPERATIONS: - *See manual Rule IV-D-10 – Classifications*

This interpretation is designed to assist in assigning "Store" classifications to specific insureds. The interpretation of each store classification is divided into the following two sections:

OPERATIONS COVERED:

This section includes a description of the types of merchandise sold, and 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 when such other operations are involved.

STORE:

AUTOMOBILE ACCESSORIES - RETAIL - NOC & DRIVERS..... 8046

OPERATIONS COVERED:

1. This classification applies to retail stores engaged principally in selling automobile parts and accessories, such as batteries, spark plugs, fuel pumps, oil filters, carburetors, ignition parts, mufflers, gaskets, tires, tubes, oils, lubricants, skid chains, luggage carriers, seat belts, seat covers, radios, windshield wipers, heaters, speed equipment, mirrors and lights.
2. Automobile accessory stores generally sell a minor amount of household electrical appliances, hardware items, garden tools and implements, paint, toys, sporting goods, and kitchen utensils.
3. In these stores most of the sales are over the counter, but as an accommodation to their customers they will install parts and accessories, such as windshield wipers, mirrors, batteries, tires and seat covers. However, such stores do not engage in general repair or service of motor vehicles as found in automobile repair garages or gasoline service stations.

OPERATIONS NOT COVERED:

1. Stores engaged principally in the wholesale selling of automobile parts and accessories shall be assigned to Code 8010 automotive replacement parts distributors - wholesale.
2. Risks engaged principally in the retail selling of tires and tubes, including installation, shall be assigned to Code 8380 rubber tire dealers.
3. Stores engaged principally in the retail sale of paint, toys, sporting goods or kitchen utensils shall be assigned to Code 8017 retail stores NOC.
4. Stores engaged principally in the retail sale of hardware and small household electrical appliances shall be assigned to Code 8010 hardware stores.

CLOTHING, WEARING APPAREL OR DRY GOODS - RETAIL..... 8008

OPERATIONS COVERED:

This classification applies to a store engaged principally in selling any or all of the following merchandise at retail:

1. Ready-to-wear clothing and wearing apparel, including suits, coats, dresses, knitwear, hats, shoes, rubbers, slippers, undergarments, sleeping and lounging clothes, ties, hosiery, haberdashery, gloves, scarves and aprons. This classification includes any incidental alteration work.
2. Dry goods, including piece goods, yard goods, embroideries, veilings, laces, textile trimmings, curtains, draperies, blankets, bedspreads, sheets, pillowcases, tablecloths, napkins, towels and handkerchiefs.
3. Miscellaneous sewing accessories, such as buttons, buckles, slides, tapes, buckram, yarn, thread, thimbles, needles, pins, hooks and eyes, dress shields, hat bodies, artificial flowers and zippers.

Other types of operations assigned to this classification are:

Coat or hat checkroom concessions.

OPERATIONS NOT COVERED:

1. Dealers in ladies' handbags shall be assigned to Code 8017 retail stores NOC.
2. Stores principally engaged in selling sporting goods, such as camping, fishing, hunting, baseball, football, bowling or basketball equipment or supplies and incidental clothing, shall be assigned to Code 8017 sporting goods stores.
3. Stores engaged principally in the mail-order sales of clothing, wearing apparel, or dry goods to individuals shall be assigned to Code 8032 clothing stores wholesale.

CLOTHING, WEARING APPAREL OR DRY GOODS - WHOLESALE 8032

OPERATIONS COVERED:

This classification applies to a store engaged principally in selling any or all of the following merchandise at wholesale:

1. Ready-to-wear clothing and wearing apparel, including suits, coats, dresses, knitwear, hats, shoes, rubbers, slippers, undergarments, sleeping and lounging clothes, ties, hosiery, haberdashery, gloves, scarves, and aprons.
2. Dry goods including piece goods, yard goods, embroideries, veilings, laces, textile trimmings, curtains, draperies, blankets, bedspreads, sheets, pillowcases, tablecloths, napkins, towels, and handkerchiefs.
3. Miscellaneous sewing accessories, such as buttons, buckles, slides, tapes, buckram, yarn, thread, thimbles, needles, pins, hooks and eyes, dress shields, hat bodies, artificial flowers, and zippers.

Other types of wholesale operations assigned to this classification are:

1. Dealers in men's and women's belts
2. Dealers in hair nets
3. Stores engaged principally in the wholesale or retail mail order sales of clothing, wearing apparel or dry goods.

OPERATIONS NOT COVERED:

1. Dealers in ladies' handbags are assignable to Code 8018 wholesale stores NOC.
2. Dealers in secondhand clothing that is sorted, graded and baled for shipment shall be assigned to Code 8264 rag or paper stock dealer - used & drivers.

COFFEE, TEA OR SPICE - RETAIL 8006

COLD STORAGE LOCKER OPERATION - FROZEN FOODS 8031

This classification applies to the freezing and storing of meats, fruits or 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.

DAIRY PRODUCTS - RETAIL 8006

DELICATESSEN - RETAIL 8006

No selling of uncooked fresh meats.

DEPARTMENT - RETAIL 8039

Includes installation of house furnishings and shall apply to each location of a risk at which all of the following conditions exist:

1. The payroll subject to this classification is at least \$75,000 per annum.
2. The merchandise handled is principally Wearing Apparel and Textile Fabrics.
3. The merchandise handled includes one or more of the following:
House Furnishings (other than textile materials or floor coverings)
Musical Instruments
Kitchen Utensils
Furniture

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 air conditioners shall be assigned to Code 9519 household appliance installation.
3. The installation of automobile accessories, tires, air conditioners, and light repair work on automobiles shall be assigned to Code 8380 auto service or repair center & drivers.

DRUG - WHOLESALE 8018

OPERATIONS COVERED:

This classification applies to stores principally engaged in the wholesale distribution of drugs, medicines and pharmaceutical ingredients used for the compounding and dispensing of prescriptions.

In addition, such stores perform, as a minor and incidental operation, the selling of other merchandise such as cosmetics, hair preparations, combs, brushes, toothpaste, mouthwash, deodorants, disinfectants, soap, shampoo, baby products, bandages, dressings, cotton, fever thermometers, heating pads, vaporizers, sterilizers, elastic stockings, abdominal supports, splints, rubber water bottles, ice caps and shower caps.

OPERATIONS NOT COVERED:

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 drug, medicine or pharmaceutical preparations mfg.

DRY GOODS - RETAIL 8008

DRY GOODS - WHOLESALE 8032

FISH, MEAT OR POULTRY DEALER - WHOLESALE 8021

Codes 8021 and 2089 packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

OPERATIONS COVERED:

This classification applies to dealers principally engaged 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, clubs, hospitals, institutions and stores.

Meat, fish or poultry dealers may also distribute a minor and incidental amount of other miscellaneous products such as groceries, dairy products, fresh fruits or vegetables.

OPERATIONS NOT COVERED:

The slaughtering, processing and distribution of meat as performed by a packing house is included in Code 2089 packing houses and is not assignable to Code 8021.

FISH, MEAT OR POULTRY - RETAIL 8031

This classification includes the incidental preparation of meats and produce. Slaughtering to be separately rated.

OPERATIONS COVERED:

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, refer below to Item 1. in "Operations Not Covered."

OPERATIONS NOT COVERED:

1. If a store sells meat, fish or poultry as well as other items such as groceries or vegetables, and the insured's records show 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, such a store shall be assigned to Code 8033 meat, grocery and provision stores - retail.
2. If a meat store under Code 8031 has separate employees engaged exclusively in making sausage, frankfurters, or bologna, such operations shall be assigned to Code 2095 meat products mfg.
3. Slaughtering operations shall be assigned to Code 2081 slaughtering.
4. Freezing and storing of meats, fruits or vegetables for other than private individuals shall be assigned to Code 8291 storage warehouses - cold.

FIVE-AND-TEN CENT STORES 8050

OPERATIONS COVERED:

This classification applies to stores that sell a wide variety of merchandise, such as stationery, cosmetics, toilet articles, small 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. Separate sales clerks are assigned to each counter or area where they also serve as cashiers and wrappers. The merchandise is usually sold on a cash basis without any delivery service. This classification also includes the service of food on the premises.

Stores by this classification may or may not specifically call themselves Five-and-Ten Cent Stores.

OPERATIONS NOT COVERED:

Variety stores, including those that refer to themselves as Five-and Ten" Cent Stores, that do not sell their merchandise by employing separate sales clerks for each counter or area, shall be assigned to Code 8017 retail stores NOC.

FLORIST & DRIVERS..... 8001

Includes service away from store premises.

OPERATIONS COVERED:

This classification applies to a store principally engaged in the wholesale or retail 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.

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.

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 garden supply stores, whether the sales are to retail customers or wholesale customers.
2. The cultivating or gardening operations, which are to be separately rated under Code 0035 florists - cultivation or gardening, etc. 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 nursery employees.
3. Operations performed on the premises of customers, such as the planting or care of lawns, gardens, trees, shrubs, landscaping or other similar operations, are subject to Code 0042 landscape gardening, etc.

FROZEN OR FROSTED FOOD - RETAIL..... 8006

FRUIT OR VEGETABLE - RETAIL..... 8006

No handling of fresh meats.

FRUIT OR VEGETABLE - WHOLESALE..... 8048

OPERATIONS COVERED:

This classification applies to dealers engaged principally in the wholesale distribution of fresh fruits or vegetables. Such dealers as a part of their wholesale operations may also perform incidental repackaging of the merchandise into retail-size bunches, boxes, bags or similar containers. In addition, these dealers may also sell a minor amount of groceries, dairy products and frozen foods. This classification also applies to the freezing of fresh fruits and vegetables.

OPERATIONS NOT COVERED:

1. Risks engaged principally in packing fresh fruits and vegetables, including sorting, grading and washing of the fruit or vegetables, shall be assigned to Code 2105 fruit packing.
2. Dealers engaged principally in the wholesale distribution of groceries, dairy products and frozen foods with a minor amount of fresh fruits or vegetables shall also be assigned to Code 8034 grocery stores - wholesale.

FURNITURE & DRIVERS..... 8044

Applies to wholesale or retail stores and includes installation of house furnishings.

OPERATIONS COVERED:

1. This classification applies to wholesale dealers or retail stores principally engaged in selling furniture, including antique furniture, for homes, lawns, gardens, offices and hotels. This furniture may be sold directly from the floor of the store or ordered from catalogues 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, break-fronts, bookcases, pianos, organs and major household appliances (for example, refrigerators, stoves and washing machines).
2. 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.
3. This classification also includes (a) delivery and setting merchandise in place; (b) installation of home furnishings, such as draperies, pictures or mirrors; (c) polishing and minor repairing of furniture on the insured's premises or at the customer's location.

OPERATIONS NOT COVERED:

1. The installation of wall-to-wall carpets, linoleum and non-ceramic floor tile shall be assigned to Code 5478 Carpet, Linoleum, Vinyl, Asphalt or Rubber Floor Tile Installation.
2. Stores engaged principally in selling carpets, linoleum, lighting fixtures, lamps, pictures, phonographs, radio and television sets or kitchen cabinets shall be assigned to Code 8017 retail stores NOC or Code 8018 wholesale stores NOC depending upon whether sales are primarily retail or wholesale.
3. Dedicated furniture display showroom locations, that is, those locations selling furniture exclusively from samples, sample boards or displays, without sales inventory storage areas, warehousing facilities or any over-the-counter and/or cash-and-carry sales, having all set-up and removal of displays handled by unrelated contractors or designated employees from other separately rated locations are assigned to Code 8747.

GARDEN SUPPLIES OR NURSERY STOCK DEALERS - RETAIL SALES

This classification basis is applicable to the retail sale of nursery stock or garden supplies for the three types of risks shown below:

- A. Growers of nursery stock who sell some or all of the stock at retail shall be assigned to nurserymen, etc. - Code 0005.
- B. Dealers in nursery stock not grown by dealer, also selling miscellaneous garden supplies such as garden tools, fertilizer, seeds, bulbs, insecticides, lawn furniture, etc. shall be assigned to Code 8010 using descriptive phraseology garden supplies or nursery stock dealers - wholesale or retail. Cultivating or gardening to be separately rated.
- C. Combination growers and dealers, selling at retail both nursery stock grown by dealer, and other garden supplies purchased elsewhere. These risks may qualify for both classification Codes 0005 and 8010, subject to

the provisions of manual Rule IV-D.4, using the following descriptive phraseologies:

Retail Sales Department -

Garden supplies or nursery stock dealers - wholesale or retail.

All Other Employees -

Nurserymen - including incidental landscape gardening; drivers, chauffeurs and their helpers - Code 0005.

GROCERY STORES - RETAIL - NO HANDLING OF FRESH MEATS 8006

OPERATIONS COVERED:

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." Delicatessen stores may prepare salads and also cook meat, such as roast beef, Virginia ham, barbecued chickens and spareribs.

These stores may also sell a minor amount of other merchandise, such as soda, beer, household cleaning items, paper products, cigarettes and some drugstore items.

OPERATIONS NOT COVERED:

This classification is not applicable to any of the above stores that also have a meat department that sells fresh and cured meats, fish or poultry. Such combination stores shall be assigned to Code 8033 meat, grocery and provision stores - retail, 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 meat, fish or poultry stores - retail.

GROCERY STORES - WHOLESALE 8034

OPERATIONS COVERED:

This classification applies to dealers engaged principally in wholesale selling of groceries and frozen foods.

Such dealers may also sell at wholesale a minor amount of dairy products, fresh fruit, vegetables or other merchandise such as beer, soda, household cleaning supplies or paper products.

OPERATIONS NOT COVERED:

1. Wholesale dealers engaged principally in selling beer in bottles, cans, kegs or barrels shall be assigned to Code 8018 beer or ale dealers.
2. Wholesale dealers principally engaged in selling fresh fruits or vegetables shall be assigned to Code 8048 fruit or vegetable stores - wholesale.
3. Wholesale dealers principally engaged in selling soda, household cleaning supplies or paper products shall be assigned to Code 8018 wholesale stores NOC.

HARDWARE 8010

Applies to wholesale or retail stores.

OPERATIONS COVERED:

This classification applies to wholesale or retail 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 blowers.

In addition, hardware stores usually sell a wide variety of incidental "non-hardware" items, such as paint, wallpaper and allied supplies, household electrical appliances, phonographs, radios and television sets, kitchenware, china and glassware, sporting goods and automobile accessories or parts.

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

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 stores.

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

1. Stores selling parts and supplies for radio, television or phonograph equipment.
2. Bicycle Stores - including rental and incidental repair work.
3. Locksmiths - including installation, repair or replacement of locks

Stores engaged principally in the wholesale or retail mail order sales of hardware are included in this classification.

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

1. Radio or Television Parts
2. Automobile Parts and Accessories
3. Air Conditioning or Refrigerator Parts
4. Oil Burners and Parts
5. Sewing Machine Heads and Parts

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 retail stores NOC.
2. Stores engaged principally in the retail selling of automobile accessories or parts shall be assigned to Code 8046 automobile accessories stores - retail.
3. Repair or installation of household electrical appliances by separate employees at or away from the store shall be assigned to Code 9519 household appliances - installation, service or repair.
4. When a store has separate employees engaged in sharpening or repairing ice skates, lawn mowers or cutlery, such operations shall be assigned to Code 3632 machine shops NOC.
5. Wholesale or retail dealers principally engaged in selling plumbers' supplies, such as tubs, sinks, radiators, tanks, boilers, and other

plumbing fixtures or equipment, shall be assigned to Code 8111 plumbers' supplies dealers.

6. Wholesale or retail dealers principally engaged in selling wire, cable, or metal conduit shall be assigned to Code 8106 iron or steel merchants.
7. Wholesale dealers in welding supplies, such as tanks, torches, welding rods and face masks, shall be assigned to Code 8018 welding supplies stores - wholesale - NOC.
8. Stores engaged principally in the sale of major household electrical appliances shall be assigned to Code 8044 store: furniture.

HIDE OR LEATHER DEALERS OR STORES 8105

OPERATIONS COVERED:

This classification applies to wholesale or retail stores engaged principally in selling all kinds of raw or dressed animal hides, reptile skins and tanned leather.

Raw hides are usually received from slaughterhouses 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 leather are returned to the dealers, where they are graded, measured, edge-trimmed by hand where necessary, stocked and shipped.

OPERATIONS NOT COVERED:

1. Dealers in fur skins, such as those used for clothing, e. g., mink, ermine, sable, beaver, rabbit, fox and raccoon, are assigned to Code 8018 fur dealers - wholesale.
2. This classification does not include any processing operations (other than hand edge trimming mentioned above). If processing is performed, it is assigned as shown below:

Leather Splitting, Leather Finishing, Leather Dressing, Leather Skinning, Leather Coloring or Painting 2688

Leather Embossing 2640

JEWELRY STORES 8013

This classification applies to wholesale or retail stores.

OPERATIONS COVERED:

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 materials. All jewelry stores, whether wholesale or retail or a combination of both, are included in this classification.

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.

Risks engaged in cutting or polishing precious stones, such as diamonds, emeralds, rubies, and sapphires are assigned to Code 8013 diamond cutting or polishing.

The repair or engraving of jewelry and precious stone setting when performed by a retail jewelry store for individual customers is also within the scope of this classification.

Other types of risks included in this classification are stores that conduct the following operations, or deal in the article listed:

1. Optical Stores - including grinding of lenses to fit frames. However, the surface grinding of lenses to prescription is assignable to Code 4150 lens mfg.
2. Hearing Aids.

OPERATIONS NOT COVERED:

1. Dealers that 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, Code 8018.
2. Stores 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, Code 8018.
3. Stores principally engaged in selling coins, stamps and precious metals are assigned to the appropriate "NOC" classification, depending on whether the sales are principally to retail customers, Code 8017, or to wholesale customers Code 8018.
4. Repair work principally performed for other dealers shall be assigned as follows:

Repair of Jewelry	3383
Repair of Watches	3385
Repair of Clocks	3385

LEATHER OR HIDE DEALER	8105
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MAIL ORDER HOUSE:

Operations other than mfg. or retail store shall be assigned to the classification that would be used for a wholesale store dealing in the commodities handled.

MEAT, FISH OR POULTRY DEALER - WHOLESALE	8021
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Codes 8021 and 2089 packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

OPERATIONS COVERED:

This classification applies to dealers principally engaged 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, clubs, hospitals, institutions and stores.

Meat, fish or poultry dealers may also distribute a minor and incidental amount of other miscellaneous products such as groceries, dairy products, fresh fruits or vegetables.

OPERATIONS NOT COVERED:

The slaughtering, processing and distribution of meat as performed by a packing house is included in Code 2089 packing houses and is not assignable to Code 8021.

MEAT, FISH OR POULTRY - RETAIL 8031

MEAT, GROCERY AND PROVISION (COMBINED) RETAIL - NOC 8033

OPERATIONS COVERED:

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, and frozen foods, and in addition to a meat department that sells fresh and cured meats, fish or poultry.

Such stores also sell other merchandise, such as soda, 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. (Refer below to Item 1-Operations Not Covered).

OPERATIONS NOT COVERED:

1. Retail stores of the type described above, where the insured cannot satisfactorily establish that the cost of fresh and cured meats, poultry or fish constituted less than 65% of the total cost of all merchandise purchased during the policy period, the store shall be assigned to Code 8031 store-meat, fish or poultry - retail.
2. Retail stores selling groceries, fresh fruit, vegetables, dairy products, bakery products and frozen foods shall be assigned to Code 8006 grocery stores - retail, if they do not sell fresh and cured or smoked meats, fish or poultry.
3. When a combined meat, grocery and provision store has separate employees engaged exclusively in making sausage, frankfurters or bologna, such operations shall be assigned to Code 2095 meat products mfg.

RETAIL NOC 8017

OPERATIONS COVERED:

This classification applies to retail stores that are principally engaged in the selling of merchandise not described by a specialty retail store classification in the manual. Stores assigned to this classification sell such items as:

- Art Supplies
- Bakery Products
- Beer and Soft Drinks
- Books
- Computers - Personal or Home Type
- Cosmetics and Toilet Items
- Drugs and Medicines
- Floor Coverings
- Giftware
- Greeting Cards
- Housewares
- Lamps and Lighting Fixtures
- Musical Instruments

- Newspapers and Magazines
- Paint and Related Supplies
- Phonograph Records
- Photographic Supplies and Equipment
- Pocketbooks and Wallets
- Radios, Televisions, and Stereophonic or High Fidelity Equipment
- Stationery and related items
- Toys
- Typewriters and Office Machines
- Wines and Liquors

This classification also includes pawn shops, pet shops and stores that serve ice cream and soft drinks, as well as specialty stands or stores that sell frozen custard. (It applies to retail drugstores, cigar stores, confectionery stores, and other NOC retail stores that in addition to selling merchandise such as cigars, cigarettes, candy, stationery, drugs and medicines, also serve food (not merely ice cream or soft drinks). This classification applies only if the receipts from service of food are less than 50% of the gross receipts for the entire store.

Other types of operations assigned to this classification are:

1. Demonstrators in retail stores.
2. Concessions such as those which provide door attendants, cigarette vendors, parcel or luggage checkroom and washroom attendants, rolling chairs on boardwalks, beach chairs, and beach umbrellas.
3. Amusement device operations, such as those in "penny arcades," and skee ball alleys and similar games.

OPERATIONS NOT COVERED:

1. Code 8017 does not apply to any retail store that is described by one of the specialty store classifications..
2. Stores engaged principally in mail-order sales of merchandise, such as those described above, to individuals shall be assigned to Code 8018 wholesale stores NOC.
3. The installation, service or repair of household appliances by a retail store shall be assigned to Code 9519 household appliances installation, etc.
4. The installation of wall-to-wall carpets, linoleum and non-ceramic floor tile by a retail store shall be assigned to Code 5478 Carpet, Linoleum, Vinyl, Asphalt or Rubber Floor Tile Installation.

SHIP CHANDLERS - NO MFG	8010
SHOE - RETAIL.....	8008
SHOE - WHOLESALE.....	8032
SUPERMARKET - See Meat, Grocery and Provision (combined) - Retail - NOC	
VEGETABLE OR FRUIT - RETAIL	8006
No handling of fresh meat.	
VEGETABLE OR FRUIT - WHOLESALE	8048
WHOLESALE - NOC	8018

OPERATIONS COVERED:

This classification applies to stores engaged in the wholesale selling of merchandise not described by a specialty wholesale store classification in the manual. Stores assigned to this classification sell such items as:

- Art Supplies
- Books
- Candy
- Carpets and Linoleum
- Cigars and Cigarettes
- Computers - Personal or Home Type
- Cosmetic and Toilet Items
- Fur Skins
- Giftware
- Greeting Cards
- Hotel Supplies
- Household Appliances - Small
- Housewares
- Lamps and lighting fixtures
- Musical Instruments
- Paint and Related Supplies
- Phonograph Records
- Photographic Supplies and Equipment
- Radios, Televisions, and Stereophonic or High Fidelity Equipment
- Sheet Music
- Soft Drinks
- Stationery and related items
- Tires - no installation
- Toys
- Wines and Liquors

Store engaged principally in the wholesale or retail mail order sales of merchandise such as that described above are also included in this classification.

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.

Other types of operations assigned to this classification are:

1. Package Consolidators - receiving packages from other firms for sorting and consolidating.
2. Packing - receiving bulk merchandise for repackaging.
3. Storage of rugs and carpets.
4. Dealers in charcoal in bags.
5. Sawdust Dealers - no grinding operations.

OPERATIONS NOT COVERED:

1. This classification does not apply to any wholesale store that is described by one of the specialty store classifications.
2. Dealers engaged in the exclusive sale of plywood who do no handling of any other lumber, shall be assigned to Code 8235 plywood dealers.
3. Wholesale distribution of newspapers and magazines shall be assigned to Code 8745 news agents or distributors of magazines.

4. The installation of wall-to-wall carpets, linoleum or non-ceramic floor tile by a wholesale store shall be assigned to Code 5478 Carpet, Linoleum, Vinyl, Asphalt or Rubber Floor Tile Installation.
5. Stores engaged in the selling of the following articles shall be assigned to Code 8017 store retail NOC. If the sales are principally retail in nature, regardless of the definition of retail and the buyer or ultimate use of the merchandise sold:
 - a. Computers and allied supplies
 - b. Paint, wallpaper and allied supplies

STORM DOORS OR STORM SASH - INSTALLATION - WOOD OR METAL 5645

STOVE MFG 3169

STREET CLEANING & DRIVERS 9402

STREET OR ROAD CONSTRUCTION:

PAVING OR REPAVING & DRIVERS 5506

Applies to all kinds of paving or repaving, surfacing or resurfacing or scraping, including airport runways or warming aprons. Separately rate: clearing of right of way, earth or rock excavation, filling or grading, tunneling, bridge or culvert building, quarrying and stone crushing.

ROCK EXCAVATION & DRIVERS 5508

Includes incidental quarrying or stone crushing. No tunneling.

SUB-SURFACE WORK & DRIVERS..... 5507

Applies to clearing of right of way, earth excavation, filling or grading. Separately rate: rock excavation, tunneling, bridge or culvert building where clearance is more than 10 feet at any point or the entire distance between terminal abutments exceeds 20 feet; quarrying and stone crushing.

STREET OR ROAD MAINTENANCE BY COUNTY OR MUNICIPAL EMPLOYEES & DRIVERS..... 5509

Applies only to any or all of the following operations:

- Street cleaning
- Snow removal
- Weed or grass cutting
- Removal of brush
- Planting on right-of-way
- Repair or maintenance of culverts
- Tarring or sanding
- Patching
- Road marking
- Dragging
- Dust laying
- Erection or removal of snow fences, road markers, signs or guard rails
- Construction or reconstruction to be separately rated.

STREET OR ROAD MAKING MACHINERY MFG 3507

STUCCO OR PLASTERING WORK - ON OUTSIDE OF BUILDINGS 5022

SUBWAY CONSTRUCTION: - *Assign to the appropriate construction or erection classifications.*

SUGAR MFG - BEET	2030z
SUGAR REFINING - ALL OPERATIONS & DRIVERS.....	2021
SULPHUR REFINING - ALL OPERATIONS & DRIVERS.....	4829
SUPER CHARGER MFG	3612
SUPPLY BOATS - SUPPLYING WATER OR GASOLINE FOR SHIPPING	
COVERAGE UNDER ADMIRALTY LAW:	
COVERAGE I	7020
COVERAGE II	7028
SURGICAL OR PHARMACEUTICAL GOODS MFG NOC	4693
SURVEYOR	8601
Applies to land surveying. Not applicable when engaged in actual construction. May be used only upon specific assignment by the MA Bureau. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 8601 are conducted as a separate and distinct business.	
SUSPENDER MFG.....	2501
Buckle, webbing or leather parts mfg. to be separately rated.	
SWIMMING POOL CONSTRUCTION - NOT IRON OR STEEL & DRIVERS	5223
Code 5213 concrete construction NOC shall not be assigned at the same job or location to which Code 5223 applies.	
Excavation to be separately rated as Code 6217 excavation NOC. Construction of iron or steel pools to be separately rated as Code 5069 iron or steel erection. Maintenance work by contractors who do not undertake pool construction to be separately rated as Code 9014 buildings - operation.	
SWIMMING POOL - PUBLIC - OPERATION.....	9015
SYNTHETIC RUBBER INTERMEDIATE MFG – ALL OPERATIONS & DRIVERS	4829
SYRUP MFG - FRUIT - FOR SODA FOUNTAINS	6504
SYRUP OR MOLASSES REFINING, BLENDING OR MFG	2021
Not glucose mfg.	

<u>Classification</u>	<u>Code Number</u>
TABLE PAD MFG - FROM CARDBOARD AND FABRIC	4307
TACK MFG	3270
TAILOR SHOP.....	8017
A risk engaged exclusively in custom tailoring shall be assigned to Code 2503 tailoring.	
TAILORING OR DRESSMAKING - CUSTOM EXCLUSIVELY.....	2503
Not mfg. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2503 are conducted as a separate and distinct business.	
TALC MILL & DRIVERS	1747
Digging, mining or quarrying to be separately rated.	
TANK BUILDING - METAL - SHOP	3620
TANK BUILDING - WOOD - SHOP & DRIVERS.....	2802
TANK ERECTION OR REPAIR - METAL – WITHIN BUILDINGS EXCLUSIVELY.....	3726
Includes construction or repair of foundations.	
TANK ERECTION - WOODEN	5403
TANK INSTALLATION - GAS STATIONS - & DRIVERS	3724
TANNING	2623
TAR - See Asphalt or Tar	
TAXICAB CO:	
GARAGE EMPLOYEES	8385
ALL OTHER EMPLOYEES & DRIVERS.....	7370
The entire remuneration of all taxicab drivers shall be included in computing the premium.	
In the absence of verifiable payroll records, the premium charged will be determined on the basis of the amount per vehicle per policy year for employee-operated vehicles shown in the rate pages under Miscellaneous Values. This amount is subject to pro rata adjustment only when a vehicle is owned by the insured for a portion of the policy period.	
If the owner also leases or rents such vehicles to others, an additional premium shall be calculated on the basis of the amount per vehicle per policy year for leased or rented vehicles shown in the rate pages under Miscellaneous Values. This amount is subject to pro rata adjustment only when the lease is for a portion of the policy period.	
These amounts are in consideration of gratuities, multiple shifts, downtime, vacation time or other periods during which the vehicle is not in operation.	
TAXIMETER OR SPEEDOMETER MFG	3580z
TAXIMETERS - INSTALLATION OR REPAIR - & DRIVERS	8380

TEA, COFFEE OR GROCERY DEALER - RETAIL & DRIVERS	8006
Applicable to house-to-house sale of coffee, tea or groceries and includes incidental stores or warehouses.	
TELEPHONE BOOK DELIVERY - See Distribution Companies	
TELEPHONE OR TELEGRAPH APPARATUS MFG.....	3681
TELEPHONE OR TELEGRAPH CO:	
OFFICE OR EXCHANGE EMPLOYEES & CLERICAL.....	8901
ALL OTHER EMPLOYEES & DRIVERS.....	7600
Includes operation, maintenance, extension of lines and making of service connection.	
TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION & DRIVERS.....	7601
Code 7600 telephone or telegraph company shall not be assigned at the same job or location to which Code 7601 applies.	
TELESCOPE MFG - WITH LENS GRINDING	4150
TELEVISION OR RADIO BROADCASTING STATION - ALL EMPLOYEES & CLERICAL, DRIVERS	7610
Includes players, entertainers or musicians.	
TELEVISION OR RADIO SET INSTALLATION, SERVICE OR REPAIR & DRIVERS	9519
Includes shop or outside employees, incidental parts department employees, erection of antennae. Electrical wiring or tower erection to be separately rated.	
TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE MFG NOC	3681
TENT, AWNING OR CANVAS GOODS ERECTION, REMOVAL OR REPAIR.....	5102
Applies to operations away from the shop.	
TENT OR AWNING MFG - SHOP	2576
The installation, removal or repair of awnings, tents or other canvas products away from the shop shall be classified as Code 5102 tent erection. Unless payroll records are accurately maintained showing the amount of payroll expended for shop work, the entire payroll shall be assigned to Code 5102 tent erection.	
TERRA COTTA MFG	4054z
Applies to decorative or architectural terra cotta. Mining, quarrying or clay digging to be separately rated.	
TERRAZZO, MOSAIC, STONE OR CERAMIC TILE WORK - INSIDE	5348
Applies to interior construction work only. Not fireproof tile construction. Installation of carpet, linoleum, vinyl, asphalt or rubber floor tile to be separately rated as Code 5478.	
TEXTILE - BLEACHING, DYEING, MERCERIZING, FINISHING	2413
Applies to new goods. Not cleaning or dyeing of garments.	
TEXTILE FIBER MFG - SYNTHETIC	2305
Applicable to the manufacture of rayon, acetate, nylon, polyester and similar synthetic textile fibers. Pyroxylin manufacturing to be separately rated as Code 4459.	

TEXTILE MACHINERY MFG	3515
TEXTILE MENDING - INVISIBLE TEXTILE WEAVING OF WEARING APPAREL	2501
THEATER NOC:	
PLAYERS, ENTERTAINERS OR MUSICIANS	9156
ALL OTHER EMPLOYEES	9154
Includes managers, stage hands, box office employees, ushers or motion picture operators.	
THERMOMETER MFG	3685
THERMOSTAT INSTALLATION - ELECTRIC - & DRIVERS	5190
THERMOSTAT INSTALLATION - NOT ELECTRIC - & DRIVERS	5183
THREAD OR YARN DYEING OR FINISHING	2416
Thread or yarn mfg. to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2416 are conducted as a separate and distinct business.	
THREAD OR YARN MFG - COTTON	2220
THREAD OR YARN MFG - SILK	2302
TIE, POST OR POLE YARD & DRIVERS	2960z
Includes preserving operations. Codes 2960z and 8232 lumberyard or Code 2702 logging or lumbering shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
TILE - CERAMIC, STONE, MOSAIC OR TERRAZZO WORK - INSIDE	5348
Applies to interior construction work only. Not fireproof tile construction. Installation of carpet, linoleum, vinyl, asphalt or rubber floor tile to be separately rated as Code 5478.	
TILE OR EARTHENWARE MFG NOC & DRIVERS	4021
Includes: construction or reconstruction of sheds or kilns; clay, shale or sand digging; the mfg. 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. Underground mining or quarrying to be separately rated.	
TIMEKEEPERS - CONSTRUCTION OR ERECTION	5610
Not applicable to the payroll for timekeepers except when the payroll for watchguards, timekeepers and cleaners is more than all other payroll of the insured which is subject to construction or erection classifications at the same job or location.	
TINFOIL MFG	3334
TINNING OR GALVANIZING - NOT ELECTROLYTIC	3373
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 3373 are conducted as a separate and distinct business.	

TINWARE MFG - PIE PLATES, BUCKETS, PAILS, WASTEBASKETS, ASH CANS, DUSTPANS.....	3400
TOBACCO FARMS - <i>See Farms</i>	
TOBACCO MFG NOC	2172
Can mfg. to be separately rated as Code 3220.	
TOBACCO REHANDLING OR WAREHOUSING	2174
TOILET OR TOWEL SUPPLY CO & ROUTE SUPERVISORS, DRIVERS.....	2587
No laundry operations.	
TOOL MFG - AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL	3126z
TOOL MFG - DROP OR MACHINE FORGED - NOC:	
FORGING	3110
Includes trimming.	
MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS	3114
TOOL MFG - NOT DROP OR MACHINE FORGED - NOC.....	3113
TOOL SHARPENING - INDUSTRIAL TOOLS	3632
TOOTHPICK MFG	2841
TOWEL OR TOILET SUPPLY CO & ROUTE SUPERVISORS, DRIVERS.....	2587
No laundry operations.	
TOWING SERVICE - <i>See Auto Towing Companies</i>	
TOWNSHIP EMPLOYEE NOC - <i>See Municipal</i>	
TOY MFG - CLOTH STUFFED ANIMALS OR TOYS.....	2501
TOY MFG - WOOD.....	2841
TRACTION ENGINE OR POWER PLOW MFG	3507
TRACTOR MFG - CATERPILLAR TYPE	3507
TRAILER BODY MFG - NOT "HOME" TYPE	3808
The automobile body classification contemplates the complete manufacture and assembly of trailers, including chassis, body and installation of interior equipment. Service, maintenance and repair of trailers to be separately rated as Code 8380.	
TRAILER MFG - "HOME" TYPE.....	3808
TREE PRUNING, SPRAYING, REPAIRING, & DRIVERS.....	0106
TRIMMINGS - MANUFACTURING FANCY TRIMMINGS OR PIPING - NOT MANU- FACTURING BINDING, TAPE OR RIBBON	2501

TRIMMINGS OR RIBBONS - HAND SEWING ON FINISHED GARMENTS 2501

TRUCK LEASING COMPANY - LONG-TERM:

SALES EMPLOYEES 8748

ALL OTHER EMPLOYEES & DRIVERS..... 8380

TRUCK RENTAL:

GARAGE EMPLOYEES 8385

ALL OTHER EMPLOYEES & COUNTER PERSONNEL, DRIVERS 8002

TRUCKING:

Truckers engaged in hauling under contract, whether for one or more individuals or concerns, shall under no circumstances be classified and rated except in accordance with the appropriate trucking classification.

Exception:

When trucking operations are a secondary business and conducted as a separate undertaking or enterprise, the payroll of an individual employee may be divided and allocated to other than a trucking classification. Refer to manual Rule IV-E-2.

Each classification includes miscellaneous employees such as terminal employees, garage employees, and repairers.

HAULING EXPLOSIVES OR AMMUNITION - ALL EMPLOYEES & DRIVERS 7219

MAIL, PARCEL OR PACKAGE DELIVERY - ALL EMPLOYEES & DRIVERS 7231

Applies to risks engaged exclusively under contract in local delivery of mail, parcels or packages limited to 100 pounds or less and may be used only upon specific assignment of the MA Bureau.

“Mail, parcels or packages,” as shown in the classification phraseology, refers to those items where the delivery tariff or charge is allocable to the individual envelope, parcel or package. This classification is not applicable to truckers hauling packaged goods or merchandise where the haulage or transport charge is based on a truck load or partial truck load, the cumulative weight of the packages and/or parcels being transported or a flat contract price for the consignment.

The term “local” is intended to limit the radius of operations to that which would permit a driver to complete the assigned deliveries and return to the point of dispatch within the normal workday.

NOC - ALL EMPLOYEES & DRIVERS 7219

Storage warehouse employees to be separately rated.

PARCEL OR PACKAGE DELIVERY - ALL EMPLOYEES & DRIVERS 7230

Applies to risks engaged exclusively in delivery from retail stores under term contracts and may be used only upon specific assignment of the MA Bureau.

TRUCKING - RIGGERS:

The following classification procedure is to be followed for risks engaged in trucking or rigging operations:

1. Code 9534 mobile crane and hoisting service contractors NOC-all operations-including yard employees & drivers not only is applicable to such operations as described in the classification but also shall be applicable to such operations conducted as a separate operation pursuant to Rule IV-D-8. Construction or Erection Operations.
2. Incidental rigging performed by trucking or other risks shall be subject to Code 7219 trucking, etc. or the classification applicable to such other risks.
3. When mobile crane and hoisting service work is performed by trucking or other risks and is not incidental to their usual operations, such operations shall be assigned to Code 9534 mobile crane and hoisting service contractors NOC all operations including yard employees & drivers.

TRUNK MFG **2883**
Metal frames or fittings to be separately rated.

TUBE MFG - *See Pipe or Tube*

TUBE MFG - METAL - COLLAPSIBLE **3334**

TUBULAR METAL PRODUCTS MFG OR ASSEMBLY **3841**

TUCK POINTING **5022**

TUGBOATS - ALL KINDS

COVERAGE UNDER ADMIRALTY LAW:

COVERAGE I **7020**

COVERAGE II **7028**

TUNNEL (VEHICULAR) OR BRIDGE OPERATIONS & DRIVERS **9019**
Includes all employees on approaches. Structural alterations or repairs, or the painting of the bridge structures to be separately rated.

TUNNELING - NOT PNEUMATIC - ALL OPERATIONS **6251**
Includes lining. Subway construction to be separately rated.

TUNNELING - PNEUMATIC - ALL OPERATIONS **6260z**
Includes lining, all employees working under air pressure and all others working in the tunnel or in work on the apparatus connected therewith.

TURPENTINE FARM & DRIVERS **0016**
Includes the incidental distillation of turpentine or resin from tree gums. Removal of stumps, logging or lumbering, wood distillation to be separately rated.

TWINE, CORDAGE OR ROPE MFG NOC **2220**

TWINE OR CORD MFG - COTTON **2220**

TYPE FOUNDRY **3336**

TYPEWRITER MFG **3565z**

TYPEWRITER RIBBON OR CARBON PAPER MFG 4251
Paper mfg. to be separately rated as Code 4239.

<u>Classification</u>	<u>Code Number</u>
UMBRELLA MFG	2501
Mfg. of frames, handles or hardware to be separately rated.	
UNDERPINNING BUILDINGS OR STRUCTURES & DRIVERS	5703
Includes incidental shoring, removal or rebuilding of walls, foundations, columns or piers.	
UNDERTAKER & DRIVERS	9620
UNITED STATES ARMED SERVICE RISK - ALL EMPLOYEES & DRIVERS	9077F
Applicable to civilian employees of non-appropriated fund instrumentalities of the United States such as, but not limited to the following:	
(a) Post Exchanges, Ship's Service Department or Stores, Officers and Enlisted Personnel's Clubs and Messes, Welfare, Motion Picture and Recreation Funds.	
(b) Civilians' Clubs and Messes, Welfare, Motion Picture and Recreation Funds.	
UPHOLSTERING	9522
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 9522 are conducted as a separate and distinct business. This restriction does not apply in connection with coffin or casket mfg., automobile body mfg. or furniture mfg.	
UPHOLSTERING - AWAY FROM SHOP	9521
UPHOLSTERY, CARPET OR RUG CLEANING & DRIVERS	2585
Applies to shop or outside operations.	
U.S.O. ACTIVITIES:	
The following classification treatment is to be applied for U.S.O. activities performed by the participating charitable organizations:	
1. Operations at permanent locations-assign to YMCA and YWCA institutions, etc. and all employees and clerical Code 9063	
2. Mobile Units-assign on the basis of the operations performed at the various stops plus Code 7380-drivers, chauffeurs and their helpers, etc. For example, a mobile canteen unit would be classified under Codes 9079 caterers, etc. and 7380.	
3. All U.S.O. activities performed by the Travelers Aid Society-assign to salespersons, collectors or messengers Code 8742.	

<u>Classification</u>	<u>Code Number</u>
VALVE MFG.....	3634
VARNISH MFG - OLEO-RESINOUS..... Mfg. of solvents, spirit varnishes, lacquers or dopes to be separately rated.	4561
VARNISH MFG - SPIRIT - See <i>Lacquer or Spirit Varnish Mfg</i>	
Vault Construction or Installation..... Applies to fire or burglarproof vaults.	5057
VEGETABLE OIL MFG - See <i>Oil Mfg. - Vegetable</i>	
VEGETABLE PACKING & DRIVERS Not canneries. Applies to buying or collecting from growers, sorting, grading, packing or otherwise preparing vegetables for transportation to market and to buyers.	2105
VELVET OR PLUSH MFG	2300z
VENDING OR COIN OPERATED MACHINES - INSTALLATION, SERVICE OR REPAIR - & SALESPERSONS, DRIVERS..... Includes, storage, shop and outside operations.	5192
VENEER MFG	2714z
VENEER PRODUCTS MFG	2915z Includes veneer mfg.
VENEER PRODUCTS MFG - NO VENEER MFG	2916z
VENETIAN BLIND ASSEMBLY..... Applies to assembly from manufactured parts. Includes finishing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2883 are conducted as a separate and distinct business.	2883
VENETIAN BLIND INSTALLATION	9521
VENTILATING SYSTEM INSTALLATION - See <i>Air Conditioning</i>	
VESSEL: <i>Refer to manual Rule XIII - The Admiralty Law And The Federal Employers' Liability Act.</i>	
VIDEO, TELEVISION, RADIO AND AUDIO EQUIPMENT INSTALLATION, SERVICE OR REPAIR & DRIVERS	9519 Includes shop or outside employees, incidental parts department employees, erection of antennae. Electrical wiring or tower erection to be separately rated. Intercommunication system installation to be separately rated as Code 5191.
VINEGAR MFG	2143

VINYL SIDING INSTALLATION:

DETACHED ONE OR TWO FAMILY DWELLINGS	5645
DWELLINGS - THREE STORIES OR LESS.....	5651
ALL OTHER BUILDINGS OR STRUCTURES	5403
VIRUS, ANTI-TOXIN OR SERUM MFG & DRIVERS	5951z
VITRIOL MFG - ALL OPERATIONS & DRIVERS	4829
VOTING MACHINE MFG	3574

<u>Classification</u>	<u>Code Number</u>
WAGON or CARRIAGE MFG OR ASSEMBLY	3808
WALL COVERING OR METAL CEILING INSTALLATION & SHOP, DRIVERS	5538
WALLBOARD INSTALLATION - WITHIN BUILDINGS - & DRIVERS	5445
WALLPAPER MFG.....	4301
Includes designing, printing or finishing. Paper mfg. to be separately rated as Code 4239.	
WALLPAPER OR PAINT STORES:	
RETAIL	8017
WHOLESALE	8018
WAREHOUSING - COLD STORAGE.....	8291
WAREHOUSING - FURNITURE - & DRIVERS.....	8293
Includes packing or handling household goods away from insured's premises.	
WAREHOUSING NOC	8292
Applies to general merchandise. Drivers to be separately rated as Code 7219 trucking.	
WATCH CASE MFG.	3381
WATCH MFG	3385
WATCHGUARDS - CONSTRUCTION OR ERECTION.....	5610
Not applicable to the payroll for watchguards except when the payroll for watchguards, timekeepers and cleaners is more than all other payroll of the insured which is subject to construction or erection classifications at the same job or location.	
WATER MAIN OR CONNECTION CONSTRUCTION & DRIVERS	6319
Includes tunneling at street crossings when not performed under air pressure. Code 7520 waterworks operation shall not be assigned at the same job or location to which Code 6319 applies. All other tunneling to be separately rated.	
WATER METER MFG	3634
WATER SOFTENER - INSTALLATION OR SERVICE - DOMESTIC - & DRIVERS	5183
WATER WELL CLEANING - CISTERN TYPE -& DRIVERS.....	9402
WATERPROOFING:	
Waterproofing, other than roofing or subaqueous work, when performed as a separate operation not a part of, or incidental to, any other construction operation performed by the same contractor at the same job or location shall be classified in accordance with the following:	
1. Application by means of brush or hand pressured caulking gun - Code 5474 painting NOC.	

2. Application by means of trowel:
 - (a) interior of buildings - Code 5480 plastering NOC
 - (b) exterior of buildings - Code 5022 masonry NOC
3. Application of waterproofing material by means of spray gun, cement gun, concrete gun or other pressure apparatus - Code 5213 guniting, except as provided in (4) below.
4. Application of waterproofing material to exterior walls of foundations or subterranean structures by means of apparatus inserted in the ground - Code 9014 waterproofing - subterranean work only - application of waterproofing material by means of apparatus inserted in the ground.

Excavation incidental to waterproofing operations shall be separately classified as Code 6217 excavation.

WATERWORKS OPERATION & DRIVERS 7520
Includes store employees, meter readers. Construction of aqueducts, buildings, dams or reservoirs to be separately rated.

WAX MFG 4557

WAX PRODUCTS MFG 4557

WEARING APPAREL OR HOUSEHOLD FURNISHINGS DEALER - RETAIL & DRIVERS..... 8006
Applies to the house-to-house sale of miscellaneous wearing apparel and household furnishings. Includes the collection of installment payments and incidental stores or warehouses. Also applies to the house-to-house sale of jewelry, furniture or appliances. However, if the principal business is the sale of furniture, stoves, ranges, refrigerators, separately rate as Code 8044 store - furniture.

WEATHER STRIPPING INSTALLATION 5437

WEBBING MFG. 2380
Jute webbing mfg. to be separately rated as Code 2220 jute or hemp spinning.

WEIGHERS, SAMPLERS OR INSPECTORS OF MERCHANDISE ON VESSELS OR DOCKS OR AT RAILWAY STATIONS OR WAREHOUSES:
COVERAGE UNDER U.S. ACT 8709F
COVERAGE UNDER MA ACT ONLY 8719

These classifications include mending or repacking of damaged containers. Operation of warehouses to be separately rated.

WELDING OR CUTTING NOC & DRIVERS 3365
Applies to both shop and outside work and includes incidental machining operations. Shall not be assigned to a single job or location to a risk engaged in operations described by another classification. An exception exists in that work under air pressure shall be rated as Code 6252 shaft sinking or Code 6260z tunneling; work in connection with demolition jobs shall be rated as wrecking; work in connection with erection of iron or steel erection, shall be so rated; work in connection with oil or gas pipeline construction shall be rated as Code 6233 oil or gas pipeline construction.

WELDING ROD MFG 3257

WELDING SUPPLY DEALERS	8018
WELDING TORCH MFG	3634
WELFARE OR CHARITABLE ORGANIZATION - ALL OPERATIONS & DRIVERS	8837
Includes stores and collecting, conditioning and resale of used donated articles of the household type.	
WELL DRILLING & DRIVERS.....	6204
WELTING MFG - LEATHER, LATEX, BURLAP, PAPER, TWINE, ETC.....	2651
WHEEL OR CASTER MFG - WOOD.....	2841
WHEELBARROW MFG - METAL	3126z
WHIP MFG.....	4902
WHITING MFG	4558
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 4558 are conducted as a separate and distinct business.	
WILLOW, RATTAN OR TWISTED FIBER PRODUCTS MFG	2883
Includes upholstering.	
WILLOW WARE MFG	2883
WINDMILL ERECTION - METAL.....	5057
WINDOW SASH MFG - ALUMINUM.....	3076
WINDOW SHADE MFG	2501
Roller manufacturing to be separately rated either as Code 2841 or Code 3146.	
WINDOW SHADES - INSTALLATION.....	9521
WINDOW TRIMMING.....	9521
WINERY	2143
Applies to all operations including bottling. Distilling to be separately rated as Code 2130 spirituous liquor distillery.	
WIRE CLOTH MFG.....	3255
Wire drawing to be separately rated as Code 1924 or Code 3241.	
WIRE DRAWING - IRON OR STEEL	3241
Includes wire rope or cable mfg.	
WIRE DRAWING OR CABLE MFG - NOT IRON OR STEEL.....	1924
WIRE FENCE MFG	3257
WIRE GOODS MFG NOC	3257
Wire drawing to be separately rated as Code 1924 or Code 3241.	

WIRE INSULATING OR COVERING	4470
Includes incidental wire stranding. Wire drawing to be separately rated as Code 1924 or Code 3241.	
WIRE MATTRESS OR BED SPRING MFG	3300
Box spring mfg. to be separately rated as Code 2570.	
WOOD CARVING - BY HAND OR MACHINE	2790
WOOD DEALERS - KINDLING AND FIREWOOD - ALL OTHER EMPLOYEES & YARD, WAREHOUSE, DRIVERS	8232
WOOD FLOUR MFG	2014
WOOD PRESERVING & DRIVERS	2960z
Includes yard or incidental wood working operations.	
WOOD TURNED PRODUCTS MFG NOC	2841
WOODENWARE MFG NOC	2841
WOODWORKING MACHINE MFG	3632
WOOL COMBING OR SCOURING	2260
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2260 are conducted as a separate and distinct business.	
WOOL MERCHANT	8103
Includes warehouse. The dusting, blending or mechanical processing of wool to be separately rated.	
WOOL PULLING	2623
WOOL SEPARATING	2211
Applies to chemical separation of wool from cotton.	
WOOL SPINNING AND WEAVING	2286
WRECKING:	
BUILDING OR STRUCTURES - NOT MARINE - ALL OPERATIONS	5701
Includes salespersons and clerical at wrecking site. Drivers to be separately rated as Code 8204 building material yard.	
FEDERAL WAR HOUSING - ALL OPERATIONS	5701
Includes salespersons and clerical at wrecking site. Drivers to be separately rated as Code 8204 building material yard.	
MILITARY RESERVATIONS - ALL OPERATIONS	5701
Includes salespersons and clerical at wrecking site. Drivers to be separately rated as Code 8204 building material yard.	
PRE-FABRICATED DWELLINGS - THREE STORIES OR LESS FOR RE-ERECTION	5701
Drivers to be separately rated as Code 8204 building material yard.	

WRECKING - MARINE

Including salvage operations

COVERAGE UNDER ADMIRALTY LAW:

COVERAGE I	7394
COVERAGE II	7395

<u>Classification</u>	<u>Code Number</u>
X-RAY EQUIPMENT - INSTALLATION, SERVICE & REPAIR	5191
X-RAY TUBE MFG.....	4112
YACHT - PRIVATE - SAIL OR POWER	
COVERAGE UNDER ADMIRALTY LAW:	
COVERAGE I	7037
COVERAGE II	7089
YARN MFG - WOOL	2286
Codes 2286 and 2220 yarn or thread mfg. - cotton shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.	
YARN OR THREAD DYEING OR FINISHING	2416
No yarn or thread mfg. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2416 are conducted as a separate and distinct business.	
YARN OR THREAD MFG - COTTON	2220
YARN OR THREAD MFG - SILK	2302
YEAST MFG	6504
YMCA, YWCA, YMHA OR YWHA, INSTITUTION - ALL EMPLOYEES & CLERICAL	9063
Includes teachers and instructors. Camp operation to be separately rated as Code 9015 buildings NOC.	
ZIPPER MFG	3131

RESERVED FOR FUTURE USE

MANUAL SUPPLEMENT - TREATMENT OF DISEASE COVERAGE

I. RATES

Manual rates include premium for the disease exposures covered by the Standard Policy. *Refer to manual Rule II-A. and B. for an explanation of these coverages.*

II. SUPPLEMENTAL DISEASE LOADING

A supplemental disease loading may be added to a manual rate applicable to an individual risk. The supplemental disease loading proposed shall be based on the carrier's judgment after an evaluation of the operations and shall be subject to the approval of the MA Bureau.

III. SPECIFIC DISEASE LOADING

A. Explanation

The manual rates for classification code numbers followed by the symbol "D" on the rate pages include specific disease loadings. These loadings reflect specific disease hazards involved in the operations assigned to such classifications.

B. Removal from Manual Rate

If approved by the MA Bureau, the specific disease loading may be removed from a manual rate when the substance for which the disease loading was established is not present in the operations of the insured.

Exception

For silicosis, the specific disease loading may be removed when not more than 5% free silica is present.

C. Partial Application

Partial application of a specific disease loading is permissible only as provided below:

1. For Code 5508 - Street or Road Construction, the specific disease loading applies only to the payroll of employees engaged in rock drilling.
2. For Codes 6251 - Tunneling and 6252 - Shaft Sinking, the specific disease loading applies only to the payroll of employees engaged in rock drilling and to any others who are exposed to silica dust.
3. For Code 1624 - Stone Cutting or Polishing, the specific disease loading shall be reduced 50% when materials containing more than 5% free silica are restricted to sludge used for cutting or polishing.

IV. SUPPLEMENTARY DISEASE RATES

A. Explanation

Supplementary disease rates shown on the rate pages reflect hazards involved in foundry, abrasive or sandblasting operations.

B. Foundry Hazards

Supplementary disease rates for Codes 0065 - Incidental Foundries - steel, 0066 - Incidental Foundries - non-ferrous metals and 0067 - Incidental Foundries - iron shall be applied to the payroll of employees exposed to the foundry hazard, except employees assigned to Codes 3081, 3082, 3085, or 3175.

C. Abrasive or Sandblasting Hazards

The supplementary disease rate Code 0059 - Abrasive or Sandblasting shall be assigned to the payroll of employees exposed to such hazards.

MANUAL SUPPLEMENT - TREATMENT OF DISEASE COVERAGE
TABLE OF DISEASE ELEMENTS

Disease Symbol: S = Silica

Code #	Specific Disease Element	Disease Symbol
0059D†	.37	S
0065D†	.16	S
0066D†	.12	S
0067D†	.12	S
1624D*	.06	S
1710D*	.12	S
3081D*	.15	S
3082D*	.19	S
3085D*	.15	S
5508D*	.07	S
6251D*	.07	S
6252D*	.07	S

† See Section IV – Supplementary Disease Rate under Manual Supplement – Treatment of Disease Coverage

* The manual rates for these classifications include the specific disease element which is subject to removal. See Section III – Disease Loading under Manual Supplement – Treatment of Disease Coverage.

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3. Incurred Losses: Disease losses shall be identified in the type of loss field by the appropriate code for disease loss.

The total losses reported shall be the total of traumatic losses and disease losses incurred and shall exclude any allocated claim expense for coverage A, but shall include allocated claim expense for coverage B.

4. Reporting of Incidental Foundry, Abrasive or Sand Blasting Experience: The basic manual rules provide that the payroll of all employees exposed to (a) a foundry hazard (except payrolls properly assignable to certain specific codes) or (b) an abrasive or sand blasting hazard (except for employees rated under a classification where the manual rate provides coverage for silicosis) must be specifically stated and a special supplementary disease rate shall be charged on this payroll in addition to the manual rate. The payroll to which the supplementary disease rate is applicable, together with the manual premium derived from such charges, shall be assigned to the appropriate code-either 0065, 0066, 0067, or 0059. The payroll reported for code 0065, 0066, 0067 or 0059 shall be shown in parenthesis and shall not be added to the payrolls shown for other manual classifications in determining the standard exposure. However, the premium resulting from the application of such supplementary disease rate shall be included in the total premium reported in the standard premium.

Dust disease losses incurred in connection with payrolls reported under code 0065, 0066, 0067 or 0059 shall likewise be assigned to the same code and shall be further identified by the appropriate code for disease loss in the type of loss field. These losses shall also be included in the total losses reported.

M. Experience Under the National Defense Projects Rating Plan

The experience of policies written under the National Defense Projects Rating Plan shall not be reported on Unit Statistical Plan forms. In lieu thereof, file with the Bureau a "Computation of Earned Premium" at the same time information is sent to the insured.

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N. Radiation Exposure-Government Agency Atomic Energy Projects

Experience in connection with atomic energy projects performed for or under the direction in any government agency shall be reported under this plan. Code 9984 has been reserved for use in connection with the above type of projects.

O. Other Than Government Agency Atomic Energy Projects

The basic manual provides that a supplemental rate, subject to the approval of the Bureau, may be applied to operations involving research, manufacturing, handling, transportation, use of exposure to radioactive materials, where such operations are not performed for or under the directions of a Government Agency. The exposure to which such supplemental rate is applicable together with the premium derived from such charge shall be reported under code 9985. The exposure reported for code 9985 [REDACTED] shall not be added to the exposure shown for other manual classifications in determining the risk exposure total. The rate and premium reported under code 9985 shall be entered in the appropriate columns and the premium reported shall be included in the [REDACTED] total *standard premium*. Similarly, radiation losses on risk where a supplemental loading has been applied shall be assigned to code 9985. If no supplemental radiation loading has been applied to the risk, all losses shall be assigned to the appropriate industrial classifications.

P. Unemployment or Emergency Relief Employees

Where the basic manual provides for a specified weekly premium charge, on a per capita basis for unemployment or emergency relief employees report premiums and losses under classification 9408. No exposure shall be reported.

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SECTION IV – STATISTICAL CLASSES

A. Alphabetical List of Statistical Classes

Premium charges or credits and the corresponding losses are reported with statistical class codes. The codes and appropriate characteristics are listed first alphabetically by program name. Refer to IV, Part B for a numeric list of the statistical codes.

1. Aircraft Operation-Passenger Seat-Code 0088

Class code 0088 is used to report the passenger seat premium surcharge associated with aircraft operations and the losses to employees other than members of the flying crew. Class 0088 must be reported in conjunction with class code 7421 aircraft-transport employees. Exposure basis is number of seats.

The surcharge is subject to experience rating modifications, and is a component of standard premium. *Losses can not be coded to class Code 0088.*

2. All Risk Adjustment Program-Code 0277

The premium surcharge resulting from the All Risk Adjustment Program is to be reported with class code 0277. The ARAP premium is not subject to experience rating and is not added into the standard premium total. Losses can not be coded to class code 0277.

3. Construction Classification Premium Adjustment Program-Code 9046

The premium credit resulting from the Construction Classification Premium Adjustment Program is to be reported with class code 9046. This premium *adjustment* is assumed to be a negative. The construction credit is not subject to experience rating, but is a component of standard premium. Losses can not be coded to class code 9046.

4. Policies with Deductible-Class Codes 9663 and 9664

a. Small Deductible programs

i. Massachusetts Benefits Claim Deductible Program

Premium credits associated with the Massachusetts Benefits Deductible Program are to be reported with class code **9664**. The deductible amount (500, 1,000, 2,000, 2,500 or 5,000) is to be reported in the header record in the claim deductible amount. The deductible type is 0301 (electronic).

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ii. Massachusetts Benefits Claim and Aggregate Deductible Program

Premium credits associated with the Massachusetts Benefits Claim and Aggregate Deductible Program are to be reported with class code [REDACTED] **9664**. The deductible amount of \$2,500 is to be reported in the header record in the claim deductible amount. When the aggregate deductible amount is \$10,000, it is reported in the deductible amount aggregate and the deductible type is 0309 (electronic).

Small deductible premium credits are [REDACTED] subject to experience rating and are [REDACTED] a component of standard premium.

b. Large Deductible programs

i. Not subject to experience rating

The reduction in premium, prior to reimbursements, due to deductible programs where the reduction is not subject to experience rating, is reported with the statistical class code 9663.

The amount reported with class code 9663, large deductible programs not subject to experience rating, is not a component of standard premium.

ii. Subject to experience rating

The reduction in premium, prior to reimbursements, due to deductible programs, where the reduction is subject to experience rating, is reported with the statistical class code 9664.

The amount reported with class code 9664 is a component in standard premium.

c. All losses for claims incurred on a deductible policy are reported on a gross (first dollar) basis. The loss amounts are not reduced by employer reimbursement. Losses are coded to the manual classes.

d. The reduction in premium, prior to reimbursement is assumed to be a negative.

e. Losses can not be coded to class codes, 9663 and 9664.

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5. Premium Discount-Class Codes 0063-0064

- a. Effective May 1, 1996 the premium discount credit derived from type A discount selection is reported with class code 0063. The premium discount derived from type B discount selection is reported with class code 0064.
- b. The discount [REDACTED] *adjustment* is assumed to be a negative.
- c. Premium discount is not subject to experience rating, and is not a component of standard premium.
- d. Losses can not be coded to class codes 0063 or 0064.

6. Disease Classes-Codes 0059, 0065, 0066 and 0067 [REDACTED]

- a. The premium for supplementary disease rates and any resulting losses are reported as follows:

<u>Code</u>	<u>Description</u>
0059	Occupational Disease-Abrasive/Sand Blast
0065	Occupational Disease-Steel
0066	Occupational Disease-Non-Ferrous Metals
0067	Occupational Disease-Iron

- b. In Massachusetts the disease obligation of the employer comes under the Workers' Compensation Act and the Manual Rates include provision for disease coverage.
- c. The exposure, rates, and premium reported on the manual classification shall include the unmodified authorized rates and corresponding premium for complete coverage under both coverage A and coverage B of the policy including coverage for Diseases.
- d. Disease losses shall be identified in the "type of loss" code for disease loss.
- e. The payroll to which the supplementary disease rate is applicable is not added into the standard exposure total.
- f. The disease rate classes are subject to experience rating, and are a component of standard premium.

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7. Employers' Liability-Increased Limits-Class Codes 9803 through 9816 [REDACTED]

a. The premium charge for increased employers' liability limits on standard coverage is reported with the class code appropriate to the limits.

Code	Limits (000 Omitted) per accident each accident/ per disease each employee/ per disease each policy
[REDACTED]	[REDACTED]
9803	\$ 100/100/1,000
9804	\$ 100/100/2,500
9805	\$ 100/100/5,000
9806	\$ 100/100/10,000
9807	\$ 500/500/500
9808	\$ 500/500/1,000
9809	\$ 500/500/2,500
9810	\$ 500/500/5,000
9811	\$ 500/500/10,000
9812	\$ 1,000/1,000/1,000
9813	\$ 1,000/1,000/2,500
9814	\$ 1,000/1,000/5,000
9815	\$ 1,000/1,000/10,000
9816	\$ 1,000/1,000/10,000
9848	Over Increased Limits, additional premium to balance to minimum premium.

b. The employers' liability increased limits codes are subject to experience rating and are a component of standard premium.

c. Losses can not be assigned to class codes [REDACTED]
9803-9816 or 9848.

8. Expense Constant-Class Code 0900

The policy charge (expense constant) is reported with class code 0900. The expense constant is not subject to experience rating, and is not a component of standard premium. Losses can not be coded to 0900.

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9. Formerly Self-Insureds-Class Codes 9129 and 9136

A policy for a risk which was formerly self-insured and is now insured by a standard workers' compensation policy is subject to both an insurance charge and a rating plan deposit.

- a. The insurance charge is to be reported with class code 9136. The insurance charge for formerly self-insureds is not subject to experience rating, and is not *a component of* standard premium.
- b. The formerly self-insured rating plan deposit is reported with class code 9129. If any of the deposit is returned to the insured, then a correction to the first report must be submitted adjusting the rating plan deposit to the amount retained by the carrier. This adjustment can be made no sooner than thirty (30) months after the coverage expiration date. All claims must be closed and all incurred losses finalized prior to the submission of the adjustment. The formerly self-insured rating plan deposit is not subject to experience rating, and is not *a component of* standard premium.
- c. Losses can not be coded to class codes 9129 and 9136.

10. Independently filed Carrier Program Premium Adjustments

- a. The statistical class codes for independently filed carrier programs (here in item 11) are NEVER to be used to report premium credits due to independently filed large deductible programs, managed care, or scheduled rating programs. The appropriate codes for these programs are found in items 5, 13, and 21 of this section.
- b. Four statistical codes have been established for independent carrier filings of credit/debit programs.
 - i. 9721 - Independent Carrier Filing - Premium credit applied before modification
 - ii. 9722 - Independent Carrier Filing - Premium credit applied after modification
 - iii. 9723 - Independent Carrier Filing - Premium debit applied before modification
 - iv. 9724 - Independent Carrier Filing - Premium debit applied after modification

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- c. Before reporting any of the independent carrier filing codes, notification of the program must be provided to the Bureau's **Statistical Data Services** Department.
- d. Carrier filed premium adjustments before modification are subject to modification and are components of standard premium.
- e. Carrier filed premium adjustments after modification are components of standard premium.
- f. Losses can not be coded to class codes 9721, 9722, 9723, or 9724.

11. Loss Constant-Code 0032

The loss constant charge is reported with class code 0032. Loss constant is not subject to experience rating. Loss constant is **not** a component of the standard premium total. Losses can not be coded to class 0032.

12. Managed Care Arrangement Premium Credit-Class Code 9874

The premium credit associated with a managed care program is to be reported with class code 9874. The [redacted] **adjustment** is assumed to be a negative value. The managed care premium [redacted] **adjustment** is not subject to experience rating, and is not a component of standard premium. Losses can not be coded to class 9874.

The premium credit due to any medical care arrangement or provision under a Scheduled Rating Plan is reported combined with the other credits from the Scheduled Rating Plan (codes 9887 or 0887). Refer to item 21 in this section. The class for Managed Care Arrangement premium credits is **NOT** used when the medical arrangement is associated with or part of a Scheduled Rating.

13. Merit Rating-Class Codes 9885 and 9886

- a. The premium credit due to a merit rating is reported with class code 9885. Merit rating replaces experience rating. The merit rating credit [redacted] **is a component of** standard premium. The merit rating credit is assumed to be a negative value.
- b. The premium debit due to a merit rating is reported with class code 9886. The merit rating replaces experience rating. The merit rating debit is **a component of** [redacted] standard premium [redacted].
- c. Losses are not to be coded to class codes 9885 or 9886.

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- d. The merit rating factors must not be expressed as an experience rating factor.

14. Minimum Premium-Class Codes 0990 and 9849

- a. The premium required to bring the policy premium to minimum is reported with class code 0990. The exposure, manual, and modified premium that result from the extension of the exposure must be reported. Class code 0990 is used to report the difference between the policy minimum and the premium resulting from the extension of exposure. The loss constant, expense constant, and employers' liability premium must be reported separately and not included in premium amount reported with class 0990. Code 0990 is not subject to experience rating [REDACTED] *and is not* a component of standard premium. Losses must not be coded to class 0990.
- b. *The premium required to bring the Admiralty and/or FELA premium to minimum is reported with class code 9849. Class code 9849 is used to report the difference between the Admiralty and/or FELA policy premium and the Code 9849 is not subject to experience rating and is not a component of standard premium. Losses must not be coded to class 9849.*

15. No-Massachusetts Exposure-Code 1111

When a policy was issued either on an "if any" basis, or as a multi-state policy, and upon audit it is determined that Massachusetts exposure did not develop on such policy, the first report unit is submitted with a single exposure record employing class code 1111. There are no corresponding exposure totals, or losses for this class code. Class Code 1111 is a device to notify the Bureau of a zero exposure situation for Massachusetts.

16. Non-Ratable Elements-Class Codes 0770, 0773, 0774, 0775, 0776, 0779, 0799, 7445 and 7453

Some classifications require a non-ratable element which is reported with a statistical class code and the rate and premium of the non-ratable element. Non-ratable element class codes must only be reported in conjunction with the corresponding basic classification ratable classes. The payroll for each of the paired classes must be equal. The exposure reported with the non-ratable element is not added into the total standard exposure. However, the exposure reported on the basic manual classification is added into the total standard exposure.

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The non-ratable elements and corresponding ratable elements are as follows:

Non-Ratable Element	Basic Classification	Phraseology
0770	4770	Bag Loading Explosives or Ammo Mfg. and Drivers
0773	4773	High Explosive Mfg. and Drivers
0774	4774	Smokeless Powder-1 Base and Drivers
0775	4775	Explosives or Ammo Base Loading
0776	4776	Projective, Bomb, etc., Loading and Drivers
0779	4779	Cap, Fuse, etc., Explosive or Ammo Mfg. and Drivers
0799	4799	Black Powder, Mfg. and Drivers
7445	7405	Air Carrier-Other Flying Crew
7453	7431	Air Carrier, Commuter Flying Crew

The non-ratable elements are not subject to experience rating, but are a component of standard premium. Losses must be coded to the basic classifications corresponding to non-ratable elements.

17. Qualified Loss Management Program Premium Credit-Class Code 9880

The premium credit associated with the Qualified Loss Management Program is to be reported with class code 9880. The [redacted] *adjustment* is assumed to be a negative value. The QLMP credit is not subject to experience rating, and is not a component of standard premium. Losses can not be coded to class 9880.

18. Radiation Exposure-Class Codes 9984 and 9985

a. Radiation Exposure-Government Atomic Energy Projects-Code 9984

Experience both premium and loss in connection with atomic energy projects performed for or under the direction of any government agency shall be reported under this plan. Code 9984 used in connection with the above type of projects. [redacted]

The rating for class 9984 is dependent upon agreement of the insured, the carrier and appropriate government agencies. No direction can be provided pertaining to the premium placement in relation to experience rating or standard premium.

b. Other Than Government Agency Atomic Energy Projects-Code 9985

The Basic Manual provides that a supplemental rate, subject to the approval of the Bureau, may be applied to operations involving research, manufacturing, handling, transportation, use of, exposure to radioactive materials, where such operations are not performed for or under the

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direction of a government agency. The exposure to which such supplemental rates are applicable together with the premium derived from such charge shall be reported under code 9985. The exposure reported for code 9985 shall be shown in parenthesis and shall not be added to the exposures shown for other manual classifications in determining standard exposure total. Similarly radiation losses on risk where supplemental loading has been applied shall be assigned to code 9985. If no supplemental radiation loading has been applied to the risk, all losses shall be assigned to the appropriate industrial classifications. Experience under other than government agency atomic energy project is not subject to experience rating [REDACTED] *but is* a component of standard premium.

19. Rate Deviation Credit-Code 9037 and 9034

- a. Any company that has received approval from the Division of Insurance for a downward rate deviation, must report the premium [REDACTED] *adjustment* due to any deviation with [REDACTED] class code 9037 [REDACTED].
 - i. Class 9037 is used to report rate deviations that are applied before the experience rating modification *and is a component of standard premium.*
 - ii. Class 9034 is used to report rate deviations that are applied after the experience rating modification, *and are not a component of standard premium. Carriers filed programs for rate deviations that are applied after the experience rating modification will expire upon rate changes following the implementation of 1/1/08 rate algorithm.*
- b. Rate deviation classes 9037 and 9034 are assumed to be negative values.
[REDACTED]
- c. Losses must not be coded to either 9034 or 9037.

20. Scheduled Rating Plans-Codes 9887 and 0887

- a. Premium credits associated with scheduled rating plans that are not subject to experience rating are to be reported with class code 9887. The [REDACTED] *adjustment* is assumed to be a negative value. *Carrier filed scheduled rating plans applied after experience rating modification will expire with rate changes following the implementation of 1/1/08 rate algorithm.*
- b. Premium [REDACTED] *adjustment* associated with scheduled rating plans that are subject to experience rating are to be reported with class code 0887.

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The [redacted] *adjustment* is assumed to be a negative value. Class 0887 is a component of standard premium.

- c. Losses are not to be coded to class 9887 or 0887.
- d. Premium [redacted] *adjustment* for medical facilities or care management defined in the Scheduled Rating Plan are to be reported with either class 9887 or 0887 and not the class specified for managed care programs.

21. Short Rate Penalty Premium-Code 0931

The penalty premium which results from a short rate cancellation is reported with class code 0931. The short rate penalty premium is *not* subject to experience rating, and is *not* a component of standard premium. Losses can not be reported with class code 0931.

22. Strike Duty-Code 0111

The strike duty premium and loss is reported with class code 0111. Code 0111 must be reported in conjunction with class 7720, Detective or Patrol agencies. The strike duty premium is subject to experience rating, and is a component of standard premium. Exposure basis is the number of days. Losses can be coded to class 0111.

23. Terrorism Risk Insurance Act [redacted] Premium Debit

Terrorism Risk Insurance Act of 2002, as amended and extended by the Terrorism Risk Insurance Extension Act of 2005, premium debit is reported with class code 9740. The TRIA premium debit is not subject to experience rating, and is not a component of standard premium. Losses associated with certified terrorists acts will be identified with a unique catastrophe code, and reported with the normal exposure class code. Losses can not be reported with class code 9740.

24. Waiver of Subrogation-Code 0930

The premium charge under the waiver of the carriers' right to recover from others endorsement is reported with class code 0930. The additional premium charged for waiver of subrogation is subject to experience rating, and is a component of standard premium. Losses can not be coded to class code 0930.

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B. Numeric List of Statistical Classes

Class	Phraseology	Assumed to be a Positive Value	Subject to Experience Mod.	Is the Premium added into the Standard Premium Total	How is the Exposure Expressed	Can Losses be Coded to this Class
0032	Loss Constant	Yes	No	No	Blank	No
0059	Occupational Disease-Abrasive/Sand Blast	Yes	Yes	Yes	Limited	Yes
0063	Stock/Type A Premium Discount	No	No	No	Blank	No
0064	Non-Stock/Type B Premium Discount	No	No	No	Blank	No
0065	Occupational Disease-Steel	Yes	Yes	Yes	Limited	Yes
0066	Occupational Disease-Non Ferrous Metals	Yes	Yes	Yes	Limited	Yes
0067	Occupational Disease-Iron	Yes	Yes	Yes	Limited	Yes
0088	Aircraft Surcharge	Yes	Yes	Yes	Seats	No
0111	Strike Duty	Yes	Yes	Yes	Days	Yes
0277	All Risk Adjustment Program	Yes	No	No	Blank	No
0770	Non Ratable Element-Bag Loading Explosive or Ammo MFG.-& DR-NR	Yes	No	Yes	Limited	No
0773	Non Ratable Element-High Explosive MFG. & DR-NR	Yes	No	Yes	Limited	No
0774	Non Ratable Element-Smokeless Powder MFG.-1 Base & DR-NR	Yes	No	Yes	Limited	No
0775	Non Ratable Element-Explosives or Ammo Case Loading & DR-NR	Yes	No	Yes	Limited	No
0776	Non Ratable Element-Projectile Bomb ETC. Loading & DR-NR	Yes	No	Yes	Limited	No

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Class	Phraseology	Assumed to be a Positive Value	Subject to Experience Mod.	Is the Premium added into the Standard Premium Total	How is the Exposure Expressed	Can Losses be Coded to this Class
0779	Non Ratable Element-Cap Fuse Etc. Explosive or Ammo MFG. & DR-NR	Yes	No	Yes	Limited	No
0799	Non Ratable Element-Black Powder MFG. & DR-NR	Yes	No	Yes	Limited	No
0887	Premium Credit for Scheduled Rating Plan-Subject to Experience Rating	No	Yes	Yes	Blank	No
0900	Expense Constant	Yes	No	No	Blank	No
0930	Additional Premium-Waiver of Subrogation	Yes	Yes	Yes	Blank	No
0931	Short Rate Penalty Premium	Yes	No	No	Blank	No
0990	Risk Minimum Premium	Yes	No	No	Blank	No
1111	No Massachusetts Exposure	Must be Zero	No	No	Blank	No
7445	Non Ratable Element-Air Carrier-Other Flying Crew-NR	Yes	No	Yes	Limited	No
7453	Non Ratable Element-Air Carrier-Commuter Flying Crew-NR	Yes	No	Yes	Limited	No
9034	Rate Deviation-Not Subject to Experience Rating	No	No	No	Blank	No
9037	Rate Deviation-Subject to Experience Rating	No	Yes	Yes	Blank	No
9046	Construction Class Premium Adjustment	No	No	Yes	Blank	No
9129	Former Self-Insured Rating Plan Deposit	Yes	No	No	Blank	No
9136	Former Self-Insured Insurance Charge	Yes	No	No	Blank	No
9663	Large Deductible Adjustment-Not Subject to Experience Rating	No	No	No	Blank	No
9664	Deductible-Adjustment Subject to - Experience Rating	No	Yes	Yes	Blank	No
9721	Carrier Filed Premium Credit-Subject to Experience Rating	No	Yes	Yes	Blank	No

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Class	Phraseology	Assumed to be a Positive Value	Subject to Experience Mod.	Is the Premium added into the Standard Premium Total	How is the Exposure Expressed	Can Losses be Coded to this Class
9722	Carrier Filed Premium Credit-Not Subject to Experience Rating	No	No	Yes	Blank	No
9723	Carrier Filed Premium Debit-Subject to Experience Rating	Yes	Yes	Yes	Blank	No
9724	Carrier Filed Premium Debit-Not Subject to Experience Rating	Yes	No	Yes	Blank	No
9740	Premium Debit for Terrorism Risk Insurance Act of 2002, as amended and extended by the Terrorism Risk Insurance Extension Act of 2005	Yes	No	No	Blank	No
9803	Employers Liability 100/100/1,000	Yes	Yes	Yes	Blank	No
9804	Employers Liability 100/100/2,500	Yes	Yes	Yes	Blank	No
9805	Employers Liability 100/100/5,000	Yes	Yes	Yes	Blank	No
9806	Employers Liability 100/100/10,000	Yes	Yes	Yes	Blank	No
9807	Employers Liability 500/500/500	Yes	Yes	Yes	Blank	No
9808	Employers Liability 500/500/1,000	Yes	Yes	Yes	Blank	No
9809	Employers Liability 500/500/2,500	Yes	Yes	Yes	Blank	No
9810	Employers Liability 500/500/5,000	Yes	Yes	Yes	Blank	No
9811	Employers Liability 500/500/10,000	Yes	Yes	Yes	Blank	No
9812	Employers Liability 1,000/1,000/1,000	Yes	Yes	Yes	Blank	No
9813	Employers Liability 1,000/1,000/2,500	Yes	Yes	Yes	Blank	No
9814	Employers Liability 1,000/1,000/5,000	Yes	Yes	Yes	Blank	No
9815	Employers Liability 1,000/1,000/10,000	Yes	Yes	Yes	Blank	No
9816	Employers Liability Over 1,000/1,000/10,000	Yes	Yes	Yes	Blank	No

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Class	Phraseology	Assumed to be a Positive Value	Subject to Experience Mod.	Is the Premium added into the Standard Premium Total	How is the Exposure Expressed	Can Losses be Coded to this Class
9848	Employers Liability Minimum Premium	Yes	Yes	Yes	Blank	No
9849	Admiralty/Fela Balance Minimum	Yes	No	No	Blank	No
9874	MCO Credit	No	No	No	Blank	No
9880	Qualified Loss Management Program Credit	No	No	No	Blank	No
9885	Merit Rating Credit	No	No	Yes	Blank	No
9886	Merit Rating Debit	Yes	No	Yes	Blank	No
9887	Premium Credit for Scheduled Rating Plan-Not Subject to Experience Rating	No	No	No	Blank	No
9984	Atomic Energy-Government Projects	Yes	N/A*	N/A*	Payroll	Yes
9985	Radiation-Atomic Energy-Other Than Government Projects	Yes	No	No Yes	Limited	Yes

**Since rating is by agreement no direction is possible.*

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Exposure continued...

Aircraft Operation - Passenger Seat Surcharge: (Class Code 0088) Report the number of seats on the aircraft. For example one seat = 1.0. Do not add seat surcharge total to standard exposure. Note: *The decimal is implied on electronic reports.*

Strike Duty - Detective or Patrol Agencies or Labor Unions: (Class Code 0111) Report the total number of employee days, where the Basic Manual provides for a per capita premium surcharge for strike duty. The total number of employee days is defined as the number of employees multiplied by the number of days those employees were on strike duty. Do not add the number of days to the total standard exposure. Note: *The decimal is implied on electronic reports.*

Disease Experience: (Class Codes 0059, 0065, 0066, 0067, [REDACTED]) Report the payroll to which the supplementary disease rate is applied. Do not add this amount into the total standard exposure.

Radiation Exposure: (Class Codes 9984 and 9985) Report the payroll to which the supplementary radiation rate is applied. Do not add this amount into the total standard exposure.

Non-Ratable Elements: (Class Codes 0770, 0773, 0774, 0775, 0776, 0779, 0799, 7445, and 7453) Report the payroll to which the non-ratable portion of the rate is applied. Do not add this amount into the total standard exposure. The exposure on the non-ratable class record and corresponding manual class should be equal.

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7. Total Subject Premium

- a. Characteristic: Numeric
- b. Length: 10
- c. Definition: The sum of premium amounts subject to experience modification.
- d. Requirement: Report the sum of premium amounts subject to experience modification.

Premium amounts subject to experience rating include all premium resulting from the extension of manual rate to exposure for manual classes including the following industry groups of classes.

State Manufacturing	Federal Classes	Fed. Empl. Liability Act Classes
State Construction	"A" Rate Classes	
State All Other Classes	Admiralty Classes	

The statistical classes for the following premium charges or credits are also subject to experience rating:

Employers' Liability: Codes: 9803-**9816**, [REDACTED] 9848, [REDACTED]

Occupational Disease: Codes: 0059, 0065, 0066, 0067 [REDACTED]

Additional Premium for Waiver of Subrogation: Code: 0930

Independent Carrier Filing Credit: Code: 9721

Independent Carrier Filing Debit: Code: 9723

Schedule Rating Plans: Code: 0887

[REDACTED]

[REDACTED]

Aircraft Surcharge: Code: 0088

[REDACTED]

Massachusetts Benefits Claim Deductible and Massachusetts Benefit Claim and Aggregate Programs: Code: 9664

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Rate Deviation subject to Experience Rating: Code: 9037

Strike Duty: Code: 0111

Refer to Total Standard Premium for instruction on statistical classes not subject to experience rating.

8. Experience Modification Factor (Experience Mod.)

- a. Characteristic: Numeric
- b. Length: 4 X.XXX decimal is assumed.
- c. Definition: A factor applied to subject premium to reflect a risk's variation from the average risk within the same class code. Using the risk's past experience, the experience modification is determined by comparing the actual losses to expected losses.
- d. Requirement: Report the experience modification factor used to develop the charged premium.

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11. Total Standard Premium

- a. Characteristic: Numeric
- b. Length: 11
- c. Definition: (Total subject premium x experience modification) plus premium not subject to experience modification.
- d. Requirement: Report the sum of all premium dollars (subject and not subject to modification).

The statistical classes reported for the following premium charges and credits are not subject to experience rating but are added (or subtracted) during the calculation of total standard premium.

Non-ratable Elements: Codes: 0770, 0773, 0774, 0775, 0776, 0779, 0799, 7445, 7453

Construction Credit: Code: 9046

Merit Rating: Code: 9885, 9886

Independent Carrier Filing Credit: Code: 9722

Independent Carrier Filing Debit: Code: 9724

Radiation – Atomic Energy other than Government Projects: Code: 9985

The following discounts, credits, and surcharges must not be included in the total standard premium.

<u>Class</u>	<u>Description</u>
0032	<i>Loss Constant</i>
0063	Stock/Type A Premium Discount
0064	Non-Stock/Type B Premium Discount
0277	All Risk Adjustment
0900	Expense Constant
0931	<i>Short Rate Penalty</i>
0990	<i>Balance to Risk Minimum Premium</i>
9034	<i>Rate Deviation</i>
9129	Formerly Self-insured Rating Plan Deposit
9136	Formerly Self-Insured Deposit & Insurance Charge
9880	Qualified Loss Management
9663	Deductible Experience - Not Experience Rated
9740	Premium Debit for Terrorism Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Extension Act of 2005
9849	<i>Balance to Admiralty and/or Fela Minimum</i>
9874	Managed Care Arrangement Premium Credit
9887	Scheduled Rating Plans

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The following additional charges or adjustments associated with the policy must not be reported on the unit and must not be added to the standard premium total:

Retrospective Adjustments, DIA Assessment, Dividends to Policyholders, Premium Tax.

12. Premium Discount Amount (Premium Discount Amt.)

- a. Characteristic: Numeric
- b. Length: 9
- c. Definition: The amount deducted from the total standard premium in recognition of the smaller relative expense of servicing large policies.
- d. Requirement: Report the premium adjustment resulting from the application of the premium discount plan reported under class code 0063 (stock or type A) or 0064 (non-stock or type B). Do not include the premium discount amount in the total standard premium.

13. Expense Constant Amount (Expense Constant Amt.)

- a. Characteristic: Numeric
- b. Length: 9
- c. Definition: A flat dollar charge added to the total standard premium to cover expenses.
- d. Requirement: The expense constant is reported with class code 0900 as an exposure record.

For multi-state policies, [redacted] *apply* the expense constant to the state with the highest applicable expense constant. If two or more states have the same highest expense constant, [redacted] *apply* it to the state developing the highest standard premium.