



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

September 10, 2009

CIRCULAR LETTER NO. 2128

To All Members and Subscribers of the Bureau:

**ELIMINATION OF MASSACHUSETTS "Z" DESIGNATED
CLASSIFICATION CODES**

The Massachusetts Division of Insurance approved the above captioned item, which eliminates all "Z" designated classification codes and where possible reassigns certain "Z" designated classification phraseologies to existing classification codes that have exposure in Massachusetts.

The attached Filing Memorandum contains the Purpose, Background, Proposal, Impact and Implementation of this Item. Exhibit I provides a detailed analysis for each referenced "Z" designated classification code. The required revisions to the Massachusetts Workers Compensation and Employers Liability Insurance Manual and the Experience Rating Plan Manual are contained in Exhibits II, III and IV.

These changes are applicable to new and renewal policies effective on or after 12:01 A.M., September 1, 2009.

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

Please contact Dan Crowley (617-646-7594 or dcrowley@wcribma.org) if you have any questions.

DANIEL M. CROWLEY, CPCU
Vice President – Customer Services

Attachments

THE WORKERS' COMPENSATION RATING & INSPECTION BUREAU OF MASSACHUSETTS
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COMMONWEALTH OF MASSACHUSETTS

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NONNIE S. BURNES
COMMISSIONER OF INSURANCE

August 19, 2009

Dan Crowley, Vice President
Workers' Compensation Rating and
Inspection Bureau of Massachusetts
101 Arch Street, 5th Floor
Boston, MA 02110

RE: Elimination of Massachusetts "Z" Designated Classification Codes

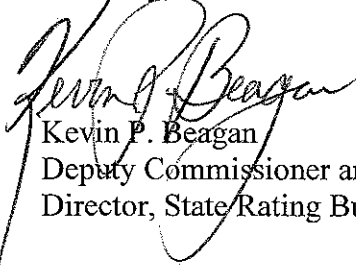
Dear Mr. Crowley:

I am writing to inform you of the Division's approval of your filing, dated May 15, 2009, to eliminate all "Z" Classification Codes, in favor of codes actually having exposure in Massachusetts. As indicated in your filing, most of these "potential" classes have been provided with neither rates nor rating values since 1955 or earlier and none has received rates since the early 1970s.

This filing will take effect for all policies written on or after September 1, 2009.

Thank you for your work on this matter.

Sincerely,


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



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

May 15, 2009

The Honorable Nonnie S. Burnes
Commissioner of Insurance
Division of Insurance
One South Station
Boston, MA 02110-2208

RE: *Elimination of Massachusetts "Z" Designated Classification Codes*

Dear Commissioner Burnes:

Upon recommendation of the Bureau's Governing Committee, we are submitting this filing for your review and approval.

As stated in the filing memorandum, the purpose of this filing is to seek approval for the elimination of all "Z" designated classification codes and where possible reassign certain "Z" designated classification code phraseologies to existing classification codes that have exposure in Massachusetts. The background and details regarding this proposal are contained in the enclosed Filing Memorandum.

The proposed revisions to the Massachusetts Workers' Compensation and Employers Liability Insurance Manual and the Experience Rating Plan Manual are contained in Exhibits II, III, and IV. We request that this item become applicable with respect to new and renewal policies effective on and after 12:01 a.m. on August 1, 2009.

If you have any questions regarding this matter please feel free to contact me at 617-646-7594 or by email at dcrowley@wcribma.org.

Sincerely,

A handwritten signature in black ink, appearing to read "Dan Crowley", written over a horizontal line.

Daniel M. Crowley, CPCU
Vice President, Customer Services & Residual Market

Attachments

cc: *Kevin Beagan, Director of State Rating Bureau*
Walter Horn, PhD, State Rating Bureau
Caleb Huntington, State Rating Bureau
Paul Meagher, President, WCRIBMA

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

**ELIMINATION OF MASSACHUSETTS "Z" DESIGNATED
CLASSIFICATION CODES**

FILING MEMORANDUM

PURPOSE

The purpose of this filing is to seek approval for the elimination of all "Z" designated classification codes and where possible reassign certain "Z" designated classification code phraseologies to existing classification codes that have exposure in Massachusetts. See attached Exhibit I, which provides an analysis and outlines the proposed recommendations for each of the referenced "Z" designated classification codes.

BACKGROUND

Status and applicability of the 51 "Z" designated classification codes in Massachusetts is based on research of the Bureau's class files. The research disclosed that such classification codes have been inactive for an exceedingly long period of time. The "Z" designation = "Classification potentially available. If needed, Home Office should contact the MA Bureau". With respect to the status of "Z" designated classification codes in Massachusetts, it is important to note that no rates or rating values have been issued by this Bureau, for the vast majority of these "Z" designated classifications, since December 1955. Accordingly there has been no activity for the majority of these classification codes for well over fifty years. In fact, some of these classification codes have been inactive and without rates since they were first approved in June of 1931.

PROPOSAL

Since it has been established that there has been no activity under the "Z" designated classifications, we propose that those "Z" classification codes that represent operations that are highly unlikely to be carried out in Massachusetts be eliminated. We further propose that only those phraseologies that are associated with current "Z" designated classifications with the potential of being performed in Massachusetts be remapped by analogy to an existing classification.

We request that this item become applicable with respect to new and renewal policies effective on and after 12:01 a.m. on August 1, 2009.

IMPACT

The elimination of all “Z” designated classification codes, and the subsequent remapping of some of their phraseologies, will have no impact on current rates or classification premiums.

IMPLEMENTATION

In order to implement this item, the proposed changes, which are detailed in Exhibit I, will be shown in the manual as indicated in Exhibits II, III and IV.

Exhibit II - Massachusetts Workers' Compensation and Employers Liability Insurance
Manual - Classification Pages

Exhibit III - Massachusetts Workers' Compensation and Employers Liability Insurance
Manual - Rate Pages

Exhibit IV - Experience Rating Plan Manual for Workers Compensation and Employers
Liability Insurance - Table of Expected Loss Rates and Discount Ratios.

Respectfully submitted,

Dan Crowley, CPCU
Vice President - Customer Services & Residual Market
WCRIBMA
101 Arch St, 5th Floor
Boston, MA 02110
1-617-646-7594

Date: May 14, 2009

"Z" Classification Codes Analysis & Proposed Changes

Class Code	Classification Phraseologies & Footnotes	Approved	Class Code History & Proposed Changes
1005	<p>Coal Mining—Surface & Drivers— <i>Includes stripping or other preliminary work; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery</i></p>	<p>Not Approved Until The MA Manual Was Drafted, Filed And Approved 1/1/1998</p>	<ul style="list-style-type: none"> • Rates were never issued for Code 1005, nor was it intended to be a valid classification. Its approval was misinterpreted when the MA WC & EL Manual was being drafted. Consequently, it is now an approved "Z" designated classification code and recognized as being effective 1/1/1998. • Eliminate Code 1005.
1164	<p>Mining NOC—Not Coal—Underground —& Drivers—<i>Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Contemplates mining with shafts, tunnels or drifts</i></p> <p><u>MA State Special Phraseology</u></p> <p>Caves—Excavation of New Areas for Exhibition Purposes & Drivers</p> <p>Fluorspar Mining & Drivers</p>	<p>National Code 1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 12/15/1955. • No payroll reported since 1953. • Eliminate Code 1164.

"Z" Classification Codes Analysis & Proposed Changes

Class Code	Classification Phraseologies & Footnotes	Approved	Class Code History & Proposed Changes
1165	<p>Mining NOC—Not Coal—Surface & Drivers—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 1165 and 1164—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</p>	<p>National Code 1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 12/31/1973. • No payroll developed since 1971. • Eliminate Code 1165.
1452	<p>Graphite MFG – Not Artificial – & Drivers - Artificial graphite mfg. to be separately rated as Code 1438 lead mfg.</p> <p>Ore Milling & Drivers—Includes concentration or amalgamation. Codes 1452 and 1430 or 1438—Smelting, Sintering or Refining shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.</p>	<p>National Code 1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 12/31/1973. • No payroll developed since 1971. • Eliminate Code 1452.
1741	<p>Flint or Spar Grinding & Drivers—Digging, mining or quarrying to be separately rated.</p> <p>Silica Grinding & Drivers—digging, mining or quarrying to be separately rated.</p> <p><u>MA State Special Phraseology</u></p> <p>Mica Grinding. Slate Grinding.</p>	<p>National Code 1st Code Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 1/3/1957. • There is no information regarding classification Code 1741 aside from the last rate issuance date. Not an active industry in Massachusetts. • Eliminate Code 1741.

“Z” Classification Codes Analysis & Proposed Changes

Class Code	Classification Phraseologies & Footnotes	Approved	Class Code History & Proposed Changes
2016	<p><u>MA State Special Phraseology</u></p> <p><i>Breakfast Food Mfg—Applicable to the mfg. of prepared foods only, and is not available to concerns engaged in grain milling exclusively</i></p>	<p>National Code</p> <p>1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 12/31/1957. • There is no information regarding classification Code 2016 aside from the last rate issuance date. Not an active industry in Massachusetts. • Re-assign Code 2016 phraseology to Code 6504 - Food Sundries MFG - NOC—No Cereal Milling, a National classification that also applies in Massachusetts.
2030	<p><u>State Special Classification that applies in: CA, CO, MA, NE</u></p> <p>Beet Sugar Mfg.</p>	<p>National Code</p> <p>1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 12/15/1955. • There is no information regarding classification Code 2030 aside from the last rate issuance date. Not an active industry in Massachusetts. • Re-assign Code 2030 phraseology to Code 2021 – Sugar Refining, a National classification that also applies in Massachusetts.
2065	<p>Milk Products Mfg. NOC</p> <p>Condensed Milk Mfg.</p> <p>Malted Milk Mfg.—<i>includes dehydration of milk</i></p> <p><u>MA State Special Phraseology</u></p> <p>Dehydrating Milk</p> <p>Malted Milk Mfg.—<i>Including Dehydration of Milk</i></p>	<p>National Code</p> <p>1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 12/15/1955. • There is no information regarding classification Code 2065 aside from the last rate issuance date. Not an active industry in Massachusetts. • Re-assign Code 2065 phraseology to Code 6504 - Food Sundries MFG - NOC—No Cereal Milling, a National classification that also applies in Massachusetts.

“Z” Classification Codes Analysis & Proposed Changes

Class Code	Classification Phraseologies & Footnotes	Approved	Class Code History & Proposed Changes
2177	<p><u>State Special Classification that applies in: AL, GA, MA, NJ</u></p> <p>Cigar Mfg.</p>	<p>National Code</p> <p>1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 2/1/1969. • There is no information regarding classification Code 2177 aside from the last rate issuance date. Not an active industry in Massachusetts. • Re-assign Code 2177 phraseology to Code 2172 – Cigarette MFG, a National classification that also applies in Massachusetts.
2300	<p>Plush or Velvet Mfg.</p>	<p>National Code</p> <p>1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 2/1/1967. • There is no information regarding classification Code 2300 aside from the last rate issuance date. Not an active industry in Massachusetts. • Eliminate Code 2300.
2600	<p><u>MA State Special Phraseology</u></p> <p>Fur Dressing or Dyeing</p> <p>Fur Mfg.—Preparing Skins—<i>Hatters' fur mfg. to be separately rated as 2623</i></p> <p>Hair—Preparation For Brush Mfg—<i>Dehairing to be separately rated</i></p>	<p>National Code</p> <p>1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 7/11/1977 • There is no information regarding classification Code 2600 aside from the last rate issuance date. Not an active industry in Massachusetts. • Re-assign Code 2600 phraseology to Code 2623 – Leather MFG – Patent or Enamel, a National classification that also applies in Massachusetts.
2714	<p>Veneer Mfg.</p>	<p>National Code</p> <p>1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 12/15/1955. • There is no information regarding classification Code 2714 aside from the last rate issuance date. Not an active industry in Massachusetts. • Eliminate Code 2714.

"Z" Classification Codes Analysis & Proposed Changes

Class Code	Classification Phraseologies & Footnotes	Approved	Class Code History & Proposed Changes
2915	<p>Veneer Products Mfg.—<i>Includes veneer manufacturing</i></p> <p>Plywood Mfg.—<i>includes veneer mfg</i></p> <p><u>MA State Special Phraseology</u></p> <p>Barrel Mfg.—<i>Wood Veneer—Including Veneer Mfg</i></p> <p>Basket Mfg.—<i>Wood Veneer—Including Veneer Mfg.</i></p>	<p>National Code</p> <p>1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 4/3/1970. • There is no information regarding classification Code 2915 aside from the last rate issuance date. Not an active industry in Massachusetts. • Eliminate Code 2915.
2916	<p>Veneer Products Mfg.—<i>No Veneer Mfg</i></p> <p>Plywood Mfg. —<i>No Veneer Mfg</i></p> <p><u>MA State Special Phraseology</u></p> <p>Barrel Mfg.—<i>Wood Veneer—No Veneer Mfg.</i></p> <p>Basket Mfg.—<i>Wood Veneer—No Veneer Mfg.</i></p>	<p>National Code</p> <p>1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 4/3/1970. • There is no information regarding classification Code 2916 aside from the last rate issuance date. Not an active industry in Massachusetts. • Eliminate Code 2916.

"Z" Classification Codes Analysis & Proposed Changes

Class Code	Classification Phraseologies & Footnotes	Approved	Class Code History & Proposed Changes
2960	<p>Wood Preserving & Drivers—<i>Includes yard or incidental woodworking operation</i></p> <p>Tie, Post or Pole Yard & Drivers—<i>includes preserving operations. Codes 2960 and 8232—Lumberyard or 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.</i></p>	<p>National Code</p> <p>1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 12/15/1955. • There is no information regarding classification Code 2960 aside from the last rate issuance date. Not an active industry in Massachusetts. • Eliminate Code 2960.
3004	<p>Iron or Steel: Manufacturing: Steelmaking—& Drivers—<i>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</i></p>	<p>National Code</p> <p>1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 12/15/1955. • There is no information regarding classification Code 3004 aside from the last rate issuance date. Not an active industry in Massachusetts. • Eliminate Code 3004.
3126	<p>Tool Mfg. – Agricultural, construction, logging, mining, oil or artesian</p> <p><u>MA State Special Phraseology</u></p> <p>Agricultural Tool Mfg – Hand</p> <p>Ax and Sledge Hammer Mfg.</p> <p>Wheelbarrow Mfg.—Metal</p>	<p>National Code</p> <p>1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 8/29/1961 • There is no information regarding classification Code 3126 aside from the last rate issuance date. Not an active industry in Massachusetts. • Eliminate Code 3126.

"Z" Classification Codes Analysis & Proposed Changes

Class Code	Classification Phraseologies & Footnotes	Approved	Class Code History & Proposed Changes
3175	Radiator or Heater Mfg.—Applies to cast-iron radiators or heaters	National Code 1 st Rate Posted Is Dated 6/1/1931	<ul style="list-style-type: none"> • Last rate issued 12/15/1955. • There is no information regarding classification Code 3175 aside from the last rate issuance date. Not an active industry in Massachusetts. • Eliminate Code 3175.
3303	Spring Mfg.—Not wire springs. The manufacturing of wire springs shall be rated as Code 3257—Wire Goods Mfg.	National Code 1 st Rate Posted Is Dated 6/1/1931	<ul style="list-style-type: none"> • Last rate issued 4/3/1970. • There is no information regarding classification Code 3303 aside from the last rate issuance date. Not an active industry in Massachusetts. • Eliminate Code 3303.
3565	<u>State Special Classification that applies in: IL, KY, MA, NJ, TN, WI</u> Typewriter Mfg	National Code 1 st Rate Posted Is Dated 6/1/1931	<ul style="list-style-type: none"> • Last rate issued 12/15/1955. • Eliminate Code 3565.
3580	<u>MA State Special Phraseology</u> Speedometer or Taximeter Mfg.	National Code 1 st Rate Posted Is Dated 6/1/1931	<ul style="list-style-type: none"> • Last rate issued 2/1/1969 • Eliminate Code 3580.

"Z" Classification Codes Analysis & Proposed Changes

Class Code	Classification Phraseologies & Footnotes	Approved	Class Code History & Proposed Changes
3581	Carburetor Mfg.	National Code 1 st Rate Posted Is Dated 6/1/1931	<ul style="list-style-type: none"> • Last rate issued 12/15/1955 • Massachusetts assigns the manufacture of fuel pumps, super or turbochargers and fuel injectors to Code 3612. • Re-assign Code 3581 phraseology to Code 3612 - Pump MFG, a National classification that also applies in Massachusetts.
3639	<p><u>State Special Classification that applies in: AZ, CO, IL, MA, MS, TN</u></p> <p>Explosives or Ammunition Mfg.: Projectile or Shell Mfg. —Includes incidental "Nosing In." Not cartridge or shell case manufacturing. Forging or casting of shapes or loading or testing with explosives to be separately rated</p>	National Code 1 st Rate Posted Is Dated 6/1/1931	<ul style="list-style-type: none"> • Last rate issued 12/31/1973 • No payroll exposure has developed for Code 3639 since 1971. The manufacturing of explosives is not an active industry in Massachusetts. • Eliminate Code 3639.
3803	<p>Automobile Wheel Mfg.—Metal—Not Cast</p> <p><u>MA State Special Phraseology</u></p> <p>Airplane Wheel Mfg.</p>	National Code 1 st Rate Posted Is Dated 6/1/1931	<ul style="list-style-type: none"> • Last rate issued 12/15/1955 • There is no information regarding classification Code 3803 aside from the last rate issuance date. Not an active industry in Massachusetts. • Eliminate Code 3803.
3822	<p>Automobile, Bus, Truck or Trailer Body Mfg.: Die-Pressed Steel—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.</p>	National Code 1 st Rate Posted Is Dated 6/1/1931	<ul style="list-style-type: none"> • Last rate issued 12/15/1955 • There is no information regarding classification Code 3822 aside from the last rate issuance date. Not an active industry in Massachusetts. • Eliminate Code 3822.

"Z" Classification Codes Analysis & Proposed Changes

Class Code	Classification Phraseologies & Footnotes	Approved	Class Code History & Proposed Changes
3827	Automobile Engine Mfg.	National Code MA Approval Date 12/31/1943	<ul style="list-style-type: none"> • Last rate issued 2/1/1959 • No payroll exposure has developed for Code 3827 since 1957. • Eliminate Code 3827.
3851	Motorcycle Mfg. or Assembly	National Code 1 st Rate Posted Is Dated 6/1/1931	<ul style="list-style-type: none"> • Last rate issued 8/29/1961 • Indian Motorcycles were manufactured in Springfield, MA. Indian Motorcycles ceased production sometime in 1953. Motorcycle manufacturing is not an active industry in Massachusetts. • Eliminate Code 3851.
3881	Car Mfg.—Railroad—& Drivers	National Code 1 st Rate Posted Is Dated 6/1/1931	<ul style="list-style-type: none"> • Last rate issued 2/1/1969 • There is no information regarding classification Code 3881 aside from the last rate issuance date. Not an active industry in Massachusetts. • Eliminate Code 3881.
4054	<p><u>State Special Classification that: applies in MA, WI.</u></p> <p><i>Terra-Cotta Mfg.—Applies to decorative or architectural terra-cotta. Mining, quarrying or clay digging to be separately rated.</i></p>	National Code 1 st Rate Posted Is Dated 6/1/1931	<ul style="list-style-type: none"> • Last rate issued 12/15/1955 • There is no information regarding classification Code 4054 aside from the last rate issuance date. Not an active industry in Massachusetts. • Re-assign Code 4054 phraseology to Code 4053 Pottery MFG: China or Tableware, a National classification that also applies in Massachusetts.

"Z" Classification Codes Analysis & Proposed Changes

Class Code	Classification Phraseologies & Footnotes	Approved	Class Code History & Proposed Changes
4101	<p>Glass Mfg.—& Drivers—<i>Includes the manufacturing of blown sheet window, polished plate, ribbed, rolled, colored, figured or wire glass. Digging or quarrying to be separately rated.</i></p>	<p>National Code 1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 12/15/1955 • There is no information regarding classification Code 4101 aside from the last rate issuance date. Not an active industry in Massachusetts. • Re-assign Code 4101 phraseology to Code 4114 – Glassware MFG NOC, a National classification that also applies in Massachusetts.
4206	<p>Pulp Mfg.—Ground Wood Process—<i>Logging or lumbering to be separately rated</i></p> <p><u>MA State Special Phraseology</u></p> <p>Bark Peeling in Paper Mills—<i>assign to Code 4206 or 4207.</i></p>	<p>National Code 1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 7/11/1977 • There is no information regarding classification Code 4206 aside from the last rate issuance date. Not an active industry in Massachusetts. • Eliminate Code 4206.
4207	<p>Pulp Mfg.—Chemical Process—<i>Logging or lumbering to be separately rated</i></p> <p><u>MA State Special Phraseology</u></p> <p>Bark Peeling in Paper Mills—<i>assign to Code 4206 or 4207.</i></p>	<p>National Code 1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 7/11/1977 • There is no information regarding classification Code 4207 aside from the last rate issuance date. Not an active industry in Massachusetts. • Eliminate Code 4207.

"Z" Classification Codes Analysis & Proposed Changes

Class Code	Classification Phraseologies & Footnotes	Approved	Class Code History & Proposed Changes
4420	Rubber Tire Mfg.— <i>Tire recapping to be separately rated.</i>	National Code 1 st Rate Posted Is Dated 6/1/1931	<ul style="list-style-type: none"> • Last rate issued 12/15/1955 • The last know manufacturer was Uniroyal, Inc., a large self-insurer. Located in Chicopee, MA, Uniroyal, Inc. went out of business sometime in 1980. • Re-assign Code 4420 phraseology to Code 4410 – Rubber Goods MFG NOC, a National classification that also applies in Massachusetts.
4431	Phonograph Record Mfg.	National Code 1 st Rate Posted Is Dated 6/1/1931	<ul style="list-style-type: none"> • Last rate issued 4/3/1970 • No payroll exposure has developed for Code 4431 since 1955. • Eliminate Code 4431.
4568	Salt, Borax or Potash Producing or Refining & Drivers— <i>Includes driving of wells and pumping. Mining to be separately rated as Code 1164.</i>	National Code MA Approval Date 12/31/1944	<ul style="list-style-type: none"> • Last rate issued 12/15/1955 • There is no information regarding classification Code 4568 aside from the last rate issuance date. Not an active industry in Massachusetts. Note that the mining operations are assigned to another "Z" classification code, Code 1164. • Eliminate Code 4568.
4581	Phosphate Works & Drivers— <i>Mining to be separately rated as either Code 1164 or 1165.</i>	National Code 1 st Rate Posted Is Dated 6/1/1931	<ul style="list-style-type: none"> • Last Rate issued 12/11/1978 • There is no information regarding classification Code 4581 aside from the last rate issuance date. Not an active industry in Massachusetts. Note that the mining operations are assigned to two other "Z" classification codes, Codes 1164 or 1165. • Eliminate Code 4581.

"Z" Classification Codes Analysis & Proposed Changes

Class Code	Classification Phraseologies & Footnotes	Approved	Class Code History & Proposed Changes
4670	<p>Cottonseed Oil Mfg.—Mechanical & Drivers—Applies during both active and dormant seasons. Includes installation or repair of equipment, yard workers, weighers, seed or fuel haulers</p>	<p>National Code 1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 12/15/1955 • There is no information regarding classification Code 4670 aside from the last rate issuance date. Not an active industry in Massachusetts. • Eliminate Code 4670.
4673	<p><u>State Special Classification that applies in MA, OK.</u></p> <p>Cottonseed Oil Mfg.—Solvent & Drivers—Applies during both active and dormant seasons. Includes: installation or repair of equipment, yard workers, weighers, seed or fuel haulers.</p>	<p>National Code MA Approval Date 12/31/1951</p>	<ul style="list-style-type: none"> • Last rate issued 12/15/1955 • There is no information regarding classification Code 4673 aside from the last rate issuance date. Not an active industry in Massachusetts. • Eliminate Code 4673.
4683	<p>Oil Mfg.—Vegetable—NOC</p> <p><u>MA State Special Phraseology</u></p> <p>Cottonseed Oil Refining—Cottonseed oil mfg. to be separately rated as Code 4670 or Code 4673.</p>	<p>National Code 1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 12/15/1955 • There is no information regarding classification Code 4683 aside from the last rate issuance date. Not an active industry in Massachusetts. • Eliminate Code 4683.

"Z" Classification Codes Analysis & Proposed Changes

Class Code	Classification Phraseologies & Footnotes	Approved	Class Code History & Proposed Changes
4686	<p><u>MA State Special Phraseology</u></p> <p>Oil Mfg.—Vegetable—Solvent Extraction Process— <i>Manufacturing of cottonseed oil to be separately rated as Code 4670 or Code 4673.</i></p>	<p>National Code</p> <p>MA Approval Date 12/31/1951</p>	<ul style="list-style-type: none"> • Last rate issued 12/15/1955 • There is no information regarding classification Code 4686 aside from the last rate issuance date. Not an active industry in Massachusetts. • Eliminate Code 4686.
4703	<p>Corn Products Mfg.</p> <p>Dextrine Mfg.</p> <p>Starch Mfg</p> <p><u>MA State Special Phraseology</u></p> <p>Glucose Mfg.</p>	<p>National Code</p> <p>1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 12/15/1955 • There is no information regarding classification Code 4703 aside from the last rate issuance date. Not an active industry in Massachusetts. • Eliminate Code 4703.

"Z" Classification Codes Analysis & Proposed Changes

Class Code	Classification Phraseologies & Footnotes	Approved	Class Code History & Proposed Changes
4716	<p><u>State Special that applies in IL, IN, MA, MO.</u></p> <p><i>Lard Refining—Codes 4716 and 2089—Packinghouse shall not be assigned to the same risk unless the operations are conducted as separate and distinct businesses</i></p> <p><u>MA State Special Phraseology</u></p> <p>Cod Liver Oil Mfg</p> <p>Fish Oil Mfg</p>	<p>National Code</p> <p>1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 12/31/1973 • No payroll exposure developed since 1971. • Eliminate Code 4716.
4717	<p><i>Butter Substitute Mfg.—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.</i></p>	<p>National Code</p> <p>1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 12/15/1955 • There is no information regarding classification Code 4717 aside from the last rate issuance date. Not an active industry in Massachusetts. • Eliminate Code 4717.
5951	<p>Serum, Anti-Toxin or Virus Mfg. & Drivers</p>	<p>National Code</p> <p>1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 1/3/1957 • There is no information regarding classification Code 5951 aside from the last rate issuance date. Not an active industry in Massachusetts. • Re-assign Code 5951 phraseology to Code 4825 - Drug, Medicine or Pharmaceutical Preparation MFG – includes MFG of ingredients, a National classification that also applies in Massachusetts.

“Z” Classification Codes Analysis & Proposed Changes

Class Code	Classification Phraseologies & Footnotes	Approved	Class Code History & Proposed Changes
6017	<p>Dam or Lock Construction: Concrete Work—All Operations—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.</p>	<p>Not Approved Until The MA Manual Was Drafted, Filed And Approved 1/1/1998</p>	<ul style="list-style-type: none"> • The posting of this National “Dam or Lock” construction/erection classification code was an error that occurred during the drafting of the MA WC & EL Manual. • The first rate posting appears in the rates published effective May 1, 1996. <p><u>Note:</u> Concrete or Earthen Dam construction was “A” rated since its establishment on 6/1/1931, under a Massachusetts Special Classification code, Code 6010 – Waterworks Construction – Including Aqueducts, Dams, Pumping Stations or Reservoirs; Drivers. On January 23, 1976, the “Rates & Manual Committee” voted to eliminate this “A” rated classification and in lieu thereof approve the use of the appropriate Construction or Erection Classification.</p> <ul style="list-style-type: none"> • Re-assign Code 6017 phraseology to Code 5213 – Concrete Construction NOC, a National classification that also applies in Massachusetts.
6018	<p>Dam or Lock Construction: Earthmoving or Placing—All Operations & Drivers—Includes excavation, borrowing, 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.</p>	<p>Not Approved Until The MA Manual Was Drafted, Filed And Approved 1/1/1998</p>	<ul style="list-style-type: none"> • The posting of this National “Dam or Lock” construction/erection classification code was an error that occurred during the drafting of the MA WC & EL Manual. <p>The first rate posting appears in the rates published effective May 1, 1996.</p> <p><u>Note:</u> Concrete or Earthen Dam construction was “A” rated since its establishment on 6/1/1931, under a Massachusetts Special Classification code, Code 6010 – Waterworks Construction – Including Aqueducts, Dams, Pumping Stations or Reservoirs; Drivers. On January 23, 1976, the “Rates & Manual Committee” voted to eliminate this “A” rated classification and in lieu thereof approve the use of the appropriate Construction or Erection Classification.</p> <ul style="list-style-type: none"> • Re-assign Code 6018 phraseology to Code 6217 – Excavation & Drivers NOC, a National classification that also applies in Massachusetts.

“Z” Classification Codes Analysis & Proposed Changes

Class Code	Classification Phraseologies & Footnotes	Approved	Class Code History & Proposed Changes
6257	<p><u>MA State Special Phraseology</u></p> <p>Caisson Work—Pneumatic—Not Foundations for Buildings—All Operations to Completion—<i>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.</i></p>	<p>National Code</p> <p>1st Rate Posted Is Dated 6/1/1931</p>	<ul style="list-style-type: none"> • Last rate issued 12/15/1955 • Research material, a memorandum dated December 10, 1940, indicates that when Code 6258 “Caisson Work –pneumatic-foundations for buildings, etc.” was eliminated, there was an error in the phraseology for Code 6257. Specifically, the reference “not foundations for buildings should have been eliminated from Code 6257’s phraseology. This was a Massachusetts filing error that has yet to be corrected. The State Special phraseology for Massachusetts still includes the reference “Not Foundations for Buildings”. The elimination of Code 6258 was approved by the Commissioner of Insurance to be effective, in Massachusetts, December 31, 1940. • Concurrent with the approval of Code 6258’s elimination, This Bureau should have revised the phraseology for Code 6257. From that point forward, there has been no classification code number to assign to pneumatic caisson work in conjunction with building foundations. • Re-assign Code 6257 phraseology to Code 6252 – Shaft Sinking - All Operations with amended phraseology to eliminate any distinctions between pneumatic and non-pneumatic operations or references to building foundations that ceased being relevant in 1940 with the elimination of Code 6258. Code 6252 is a National classification that also applies in Massachusetts.
6260	<p>Tunneling—Pneumatic—All Operations—<i>Includes lining, all employees working under air pressure and all others working in the tunnel or in work on the apparatus connected therewith.</i></p>	<p>National Code</p> <p>MA Approval Date 6/30/1934</p>	<ul style="list-style-type: none"> • Code 6260 was approved as an “A” rated classification when it was established 1934. • No payroll exposure developed under Code 6260 since 1965. • Re-assign Code 6260 phraseology to Code 6251- Tunneling - Not Pneumatic – All Operations with amended phraseology to eliminate any distinctions between pneumatic and non-pneumatic operations. Code 6251 is a National classification that also applies in Massachusetts.

"Z" Classification Codes Analysis & Proposed Changes

Class Code	Classification Phraseologies & Footnotes	Approved	Class Code History & Proposed Changes
6845 F	<p>Shipbuilding—Naval & Drivers— <i>Includes fabrication or assembling of ship plates or frames, all yard operations and shops directly connected with the construction of hulls. Subject to the rules for division of payroll, the following classifications and no others are available for use in connection with Classification Code 6845F: Boilermaking—3620; Foundry—Non-Ferrous—3085; Foundry—Ferrous—NOC—3081; Machine Shop—3632</i></p> <p><u>MA State Special Phraseology</u></p> <p>Shipbuilding—Naval & Drivers—Codes 6843F, 6854 and 6845F include fabrication or assembling of ship plates or frames, all yard operations and shops directly connected with the construction of the hull. Subject to the rules for division of payroll, the following classifications and no others are available for use in conjunction with Codes 6843F, 6854 and 6845F: Boilermaking—3620; Foundry—Non-Ferrous—3085; Foundry—Ferrous—NOC—3081; Machine Shop Other Than Maintenance Machine Shop—3632.</p>	<p>Not Approved Until The MA Manual Was Drafted, Filed And Approved 1/1/1998</p>	<ul style="list-style-type: none"> • The posting of this National “Shipbuilding—Naval & Drivers” “F” classification code was an error that occurred during the drafting of the MA WC & EL Manual. • Research material indicates that Code 6845F was not available in Massachusetts. The source is a memorandum addressed to the “Rates & Manual Committee”, dated May 2, 1951. • Eliminate Code 6845F.

"Z" Classification Codes Analysis & Proposed Changes

Class Code	Classification Phraseologies & Footnotes	Approved	Class Code History & Proposed Changes
8304	Grain Elevator Operation & Local Managers, Drivers—<i>Floating elevators, to be separately rated under the appropriate vessel classification.</i>	National Code 1 st Rate Posted Is Dated 6/1/1931	<ul style="list-style-type: none"> • Last rate issued 12/15/1955 • There is no information regarding classification Code 8304 aside from the last rate issuance date. Not an active industry in Massachusetts. • Eliminate Code 8304
8606	Geophysical Exploration—Seismic—All Employees & Drivers	Not Approved Until The MA Manual Was Drafted, Filed And Approved 1/1/1998	<ul style="list-style-type: none"> • The posting of this National “Geophysical classification Code 8606 was an error that occurred during the drafting of the MA WC & EL Manual. • A memorandum dated October 11, 1955, and, addressed to all members of the Manual Committee, indicates that this in one of the fifteen petroleum producing industry classification codes established nationally that is not available in Massachusetts. • Eliminate Code 8606

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Present Phraseology Part Two – Classifications	Proposed Phraseology Part Two - Classifications
<p>COAL MINING - SURFACE & DRIVERS1005z <i>Includes stripping or other preliminary work; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.</i></p>	<p>-ELIMINATED- COAL MINING – SURFACE & DRIVERS1005z <i>Includes stripping or other preliminary work; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.</i></p>
<p>CAVES – EXCAVATION OF NEW AREAS FOR EXHIBITION PURPOSES - & DRIVERS.....1164z</p> <p>FLUORSPAR MINING & DRIVERS.....1164z</p> <p>MINING NOC – NOT COAL – UNDERGROUND - & DRIVERS.....1164z <i>Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Contemplates mining with shafts, tunnels or drifts.</i></p>	<p>-ELIMINATED- CAVES – EXCAVATION OF NEW AREAS FOR EXHIBITION PURPOSES – & DRIVERS.....1164z</p> <p>FLUORSPAR MINING & DRIVERS.....1164z</p> <p>MINING NOC – NOT COAL – UNDERGROUND – & DRIVERS.....1164z <i>Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. Contemplates mining with shafts, tunnels or drifts.</i></p>
<p>MINING NOC – NOT COAL SURFACE & DRIVERS.....1165z <i>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.</i></p>	<p>-ELIMINATED- MINING NOC – NOT COAL SURFACE & DRIVERS.....1165z <i>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.</i></p>
<p>GRAPHITE MFG – NOT ARTIFICIAL – & DRIVERS.....1452z <i>Artificial graphite mfg. to be separately rated as Code 1438 lead mfg.</i></p> <p>ORE MILLING & DRIVERS.....1452z <i>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.</i></p>	<p>-ELIMINATED- GRAPHITE MFG – NOT ARTIFICIAL – & DRIVERS.....1452z <i>Artificial graphite mfg. to be separately rated as Code 1438 lead mfg.</i></p> <p>ORE MILLING & DRIVERS.....1452z <i>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.</i></p>

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Present Phraseology Part Two – Classifications	Proposed Phraseology Part Two - Classifications
<p>FLINT OR SPAR GRINDING & DRIVERS1741z <i>Digging, mining or quarrying to be separately rated.</i></p> <p>MICA GRINDING.....1741z</p> <p>SILICA GRINDING & DRIVERS1741z <i>Digging, mining or quarrying to be separately rated.</i></p> <p>SLATE GRINDING.....1741z</p> <p>SPAR OR FLINT GRINDING & DRIVERS1741z <i>Digging, mining or quarrying to be separately rated.</i></p>	<p align="center">-ELIMINATED-</p> <p>FLINT OR SPAR GRINDING & DRIVERS.....1741z <i>Digging, mining or quarrying to be separately rated.</i></p> <p>MICA GRINDING.....1741z</p> <p>SILICA GRINDING & DRIVERS1741z <i>Digging, mining or quarrying to be separately rated.</i></p> <p>SLATE GRINDING.....1741z</p> <p>SPAR OR FLINT GRINDING & DRIVERS1741z <i>Digging, mining or quarrying to be separately rated.</i></p>
<p>BREAKFAST FOOD MFG.....2016z <i>Applicable to the mfg. of prepared foods only, and is not available to concerns engaged in grain milling exclusively.</i></p>	<p align="center">- REASSIGNED-</p> <p>BREAKFAST FOOD MFG.....<u>6504</u> <i>Applicable to the mfg. of prepared foods only, and is not available to concerns engaged in grain milling exclusively.</i></p>
<p>BEET SUGAR MFG.....2030z</p> <p>SUGAR MFG – BEET.....2030z</p> <p>MOLASSES OR SYRUP REFINING, BLENDING OR MFG.....2021 <i>Not glucose or beet sugar mfg.</i></p> <p>SYRUP OR MOLASSES REFINING, BLENDING MFG.....2021 <i>Not glucose mfg.</i></p>	<p align="center">-REASSIGNED-</p> <p>BEET SUGAR MFG.....<u>2021</u></p> <p>SUGAR MFG – BEET.....<u>2021</u></p> <p>MOLASSES OR SYRUP REFINING, BLENDING OR MFG.....2021 <i>Not glucose or beet sugar mfg.</i></p> <p>SYRUP OR MOLASSES REFINING, BLENDING MFG.....2021 <i>Not glucose mfg.</i></p>
<p>CONDENSED MILK MFG.....2065z</p> <p>DEHYDRATING MILK.....2065z</p> <p>MALTED MILK MFG: INCLUDING DEHYDRATION OF MILK.....2065z</p> <p>MILK PRODUCTS MFG NOC.....2065z</p>	<p align="center">-REASSIGNED-</p> <p>CONDENSED MILK MFG.....<u>6504</u></p> <p>DEHYDRATING MILK.....<u>6504</u></p> <p>MALTED MILK MFG: INCLUDING DEHYDRATION OF MILK.....<u>6504</u></p> <p>MILK PRODUCTS MFG NOC.....<u>6504</u></p>
<p>CIGAR MFG.....2177z</p>	<p align="center">-REASSIGNED-</p> <p>CIGAR MFG.....<u>2172</u></p>

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Present Phraseology Part Two – Classifications	Proposed Phraseology Part Two - Classifications
<p>PLUSH OR VELVET MFG.....2300z</p> <p>VELVET OR PLUSH MFG.....2300z</p>	<p>-ELIMINATED-</p> <p>PLUSH OR VELVET MFG.....2300z</p> <p>VELVET OR PLUSH MFG.....2300z</p>
<p>FUR DRESSING OR DYEING.....2600z</p> <p>FUR MFG – PREPARING SKINS.....2600z Hatters' fur mfg. to be separately rated as 2623.</p> <p>HAIR – PREPARATION FOR BRUSH MFG.....2600z <i>Dehairing to be separately rated</i></p>	<p>-REASSIGNED-</p> <p>FUR DRESSING OR DYEING.....<u>2623</u></p> <p>FUR MFG – PREPARING SKINS.....<u>2623</u> <i><u>Including hatters' fur mfg.</u></i></p> <p>HAIR – PREPARATION FOR BRUSH MFG.....<u>2623</u> <i><u>Includes dehairing operations.</u></i></p>
<p>VENEER MFG.....2714z</p>	<p>-ELIMINATED-</p> <p>VENEER MFG.....2714z</p>
<p>BARREL MFG – WOOD VENEER – INCLUDING VENEER MFG.....2915z</p> <p>BASKET MFG – WOOD VENEER – INCLUDING VENEER MFG.....2915z</p> <p>PLYWOOD MFG – INCLUDING VENEER MFG.....2915z</p> <p>VENEER PRODUCTS MFG.....2915z <i>Includes veneer mfg.</i></p>	<p>-ELIMINATED-</p> <p>BARREL MFG – WOOD VENEER – INCLUDING VENEER MFG.....2915z</p> <p>BASKET MFG – WOOD VENEER – INCLUDING VENEER MFG.....2915z</p> <p>PLYWOOD MFG – INCLUDING VENEER MFG.....2915z</p> <p>VENEER PRODUCTS MFG.....2915z <i>Includes veneer mfg.</i></p>
<p>BARREL MFG – WOOD VENEER – NO VENEER MFG.....2916z</p> <p>BASKET MFG – WOOD VENEER – NO VENEER MFG.....2916z</p> <p>PLYWOOD MFG – NO VENEER MFG.....2916z</p> <p>VENEER PRODUCTS MFG – NO VENEER MFG.....2916z</p>	<p>-ELIMINATED-</p> <p>BARREL MFG – WOOD VENEER – NO VENEER MFG.....2916z</p> <p>BASKET MFG – WOOD VENEER – NO VENEER MFG.....2916z</p> <p>PLYWOOD MFG – NO VENEER MFG.....2916z</p> <p>VENEER PRODUCTS MFG – NO VENEER MFG.....2916z</p>

Present Phraseology Part Two – Classifications	Proposed Phraseology Part Two - Classifications
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<p>POLE, POST OR TIE YARD & DRIVERS.....2960z <i>Includes preserving operations. Codes 2960z and 8232 lumberyard or 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.</i></p> <p>TIE, POST OR POLE YARD & DRIVERS.....2960z <i>Includes preserving operations. Codes 2960z and 8232 lumberyard or 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.</i></p> <p>WOOD PRESERVING & DRIVERS.....2960z <i>Includes yard or incidental woodworking operations.</i></p>	<p align="center">-ELIMINATED-</p> <p>POLE, POST OR TIE YARD & DRIVERS.....2960z <i>Includes preserving operations. Codes 2960z and 8232 lumberyard or 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.</i></p> <p>TIE, POST OR PLOE YARD & DRIVERS.....2960z <i>Includes preserving operations. Codes 2960z and 8232 lumberyard or 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.</i></p> <p>WOOD PRESERVING & DRIVERS.....2960z <i>Includes yard or incidental woodworking operations.</i></p>
<p>IRON OR STEEL: MANUFACTURING: STEELMAKING & DRIVERS.....3004z <i>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.</i></p>	<p align="center">-ELIMINATED-</p> <p>IRON OR STEEL: MANUFACTURING: STEELMAKING & DRIVERS.....3004z <i>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.</i></p>
<p>AGRICULTURAL TOOL MFG – HAND.....3126z</p> <p>AX AND SLEDGE HAMMER MFG.....3126z</p> <p>TOOL MFG – AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL.....3126z</p> <p>WHEELBARROW MFG – METAL.....3126z</p>	<p align="center">-ELIMINATED-</p> <p>AGRICULTURAL TOOL MFG – HAND.....3126z</p> <p>AX AND SLEDGE HAMMER MFG.....3126z</p> <p>TOOL MFG – AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL.....3126z</p> <p>WHEELBARROW MFG – METAL.....3126z</p>
<p>HEATER OR RADIATOR MFG.....3175z <i>Applies to cast-iron radiators or heaters.</i></p> <p>RADIATOR OR HEATER MFG.....3175z <i>Applies to cast-iron radiators or heaters.</i></p>	<p align="center">-ELIMINATED-</p> <p>HEATER OR RADIATOR MFG.....3175z <i>Applies to cast-iron radiators or heaters.</i></p> <p>RADIATOR OR HEATER MFG.....3175z <i>Applies to cast-iron radiators or heaters.</i></p>

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Present Phraseology Part Two – Classifications	Proposed Phraseology Part Two - Classifications
<p>SPRING MFG.....3303z <i>Not wire springs. The manufacturing of wire springs shall be rated as Code 3257 wire goods mfg.</i></p>	<p align="center">-ELIMINATED-</p> <p>SPRING MFG.....3303z <i>Not wire springs. The manufacturing of wire springs shall be rated as Code 3257 wire goods mfg.</i></p>
<p>TYPEWRITER MFG.....3565z</p>	<p align="center">-ELIMINATED-</p> <p>TYPEWRITER MFG.....3565z</p>
<p>SPEEDOMETER OR TAXIMETER MFG.....3580z TAXIMETER OR SPEEDOMETER MFG.....3580z</p>	<p align="center">-ELIMINATED-</p> <p>SPEEDOMETER OR TAXIMETER MFG.....3580z TAXIMETER OR SPEEDOMETER MFG.....3580z</p>
<p>CARBURETOR MFG.....3581z</p>	<p align="center">-REASSIGNED-</p> <p>CARBURETOR MFG.....<u>3612</u></p>
<p>EXPLOSIVES OR AMMUNITION MFG: PROJECTILE OR SHELL MFG.....3639z <i>Includes incidental "Nosing In." Not cartridge or shell case manufacturing. Forging or casting of shapes or loading or testing with explosives to be separately rated.</i></p>	<p align="center">-ELIMINATED-</p> <p>EXPLOSIVES OR AMMUNITION MFG: PROJECTILE OR SHELL MFG.....3639z <i>Includes incidental "Nosing In." Not cartridge or shell case manufacturing. Forging or casting of shapes or loading or testing with explosives to be separately rated.</i></p>
<p>AIRPLANE WHEEL MFG.....3803z AUTOMOBILE WHEEL MFG – METAL – NOT CAST.....3803z</p>	<p align="center">-ELIMINATED-</p> <p>AIRPLANE WHEEL MFG.....3803z AUTOMOBILE WHEEL MFG – METAL – NOT CAST.....3803z</p>

Present Phraseology Part Two – Classifications	Proposed Phraseology Part Two - Classifications
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<p>AUTOMOBILE, BUS, TRUCK OR TRAILOR BODY MFG: DIE-PRESSED STEEL.....3822z <i>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.</i></p> <p>NOC.....3808 <i>Included 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.</i></p>	<p align="center">-ELIMINATED-</p> <p>AUTOMOBILE, BUS, TRUCK OR TRAILOR BODY MFG: DIE-PRESSED STEEL.....3822z <i>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.</i></p> <p>AUTOMOBILE, BUS, TRUCK OR TRAILOR BODY MFG - NOC.....3808 <i>Included 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.</i></p>
<p>AUTOMOBILE ENGINE MFG.....3827z ENGINE MFG – AUTOMOBILE.....3827z</p>	<p align="center">-ELIMINATED-</p> <p>AUTOMOBILE ENGINE MFG.....3827z ENGINE MFG – AUTOMOBILE.....3827z</p>
<p>MOTORCYCLE MFG OR ASSEMBLY.....3851z</p>	<p align="center">-ELIMINATED-</p> <p>MOTORCYCLE MFG OR ASSEMBLY.....3851z</p>
<p>CAR MFG – RAILROAD - & DRIVERS.....3881z</p>	<p align="center">-ELIMINATED-</p> <p>CAR MFG – RAILROAD – & DRIVERS.....3881z</p>
<p>TERRA-COTTA MFG.....4054z <i>Applies to decorative or architectural terra-cotta. Mining, quarrying or clay digging to be separately rated.</i></p>	<p align="center">-REASSIGNED-</p> <p>TERRA-COTTA MFG.....4053 <i>Applies to decorative or architectural terra-cotta. Mining, quarrying or clay digging to be separately rated.</i></p>
<p>GLASS MFG & DRIVERS.....4101z <i>Includes the manufacturing of blown sheet window, polished plate, ribbed, rolled, colored, figured or wire glass. Digging or quarrying to be separately rated.</i></p>	<p align="center">-REASSIGNED-</p> <p>GLASS MFG & DRIVERS.....4114 <i>Includes the manufacturing of blown sheet window, polished plate, ribbed, rolled, colored, figured or wire glass. Digging or quarrying to be separately rated.</i></p>

Present Phraseology Part Two – Classifications	Proposed Phraseology Part Two - Classifications
<p>BARK PEELING IN PAPER MILLS.....4206z <i>Assign to Code 4206z or 4207z.</i></p> <p>PULP MFG – GROUND WOOD PROCESS.....4206z <i>Logging or lumbering to be separately rated.</i></p> <p>PAPER MFG.....4239 <i>Includes card, Bristol, paper, straw, fiber or leatherboard. Wood pulp mfg to be separately rated as Code 4206z or Code 4207z pulp mfg.</i></p>	<p align="center">-ELIMINATED-</p> <p>BARK PEELING IN PAPER MILLS.....4206z <i>Assign to Code 4206z or 4207z.</i></p> <p>PULP MFG – GROUND WOOD PROCESS.....4206z <i>Logging or lumbering to be separately rated.</i></p> <p>PAPER MFG.....4239 <i>Includes card, Bristol, paper, straw, fiber or leatherboard. Wood pulp mfg to be separately rated as Code 4206z or Code 4207z pulp mfg.</i></p>
<p>BARK PEELING IN PAPER MILLS.....4207z <i>Assign to Code 4206z or 4207z.</i></p> <p>PULP MFG – CHEMICAL PROCESS.....4207z <i>Logging or lumbering to be separately rated.</i></p> <p>PAPER MFG.....4239 <i>Includes card, Bristol, paper, straw, fiber or leatherboard. Wood pulp mfg to be separately rated as Code 4206z or Code 4207z pulp mfg.</i></p>	<p align="center">-ELIMINATED-</p> <p>BARK PEELING IN PAPER MILLS.....4207z <i>Assign to Code 4206z or 4207z.</i></p> <p>PULP MFG – CHEMICAL PROCESS.....4207z <i>Logging or lumbering to be separately rated.</i></p> <p>PAPER MFG.....4239 <i>Includes card, Bristol, paper, straw, fiber or leatherboard. Wood pulp mfg to be separately rated as Code 4206z or Code 4207z pulp mfg.</i></p>
<p>RUBBER TIRE MFG.....4420z <i>Tire recapping to be separately rated.</i></p>	<p align="center">-REASSIGNED-</p> <p>RUBBER TIRE MFG.....4410 <i>Tire recapping to be separately rated.</i></p>
<p>PHONOGRAPH RECORD MFG.....4431z</p> <p>RECORDING TAPE OR DISK MFG.....4923 <i>Phonograph record mfg. to be separately rated as Code 4431z.</i></p>	<p align="center">-ELIMINATED-</p> <p>PHONOGRAPH RECORD MFG.....4431z</p> <p>RECORDING TAPE OR DISK MFG.....4923 <i>Phonograph record mfg. to be separately rated as Code 4431z.</i></p>

Present Phraseology Part Two – Classifications	Proposed Phraseology Part Two - Classifications
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<p>BORAX, POTASH OR SALT PROCURING OR REFINING & DRIVERS.....4568z <i>Includes driving of wells and pumping. Mining to be separately rated as Code 1164z.</i></p> <p>POTASH, BORAX OR SALT PRODUCING OR REFINING & DRIVERS.....4568z <i>Includes driving of wells and pumping. Mining to be separately rated as Code 1164z.</i></p> <p>SALT, BORAX OR POTASH PRODUCING OR REFINING & DRIVERS.....4568z <i>Includes driving of wells and pumping. Mining to be separately rated as Code 1164z.</i></p>	<p align="center">-ELIMINATED-</p> <p>BORAX, POTASH OR SALT PROCURING OR REFINING & DRIVERS.....4568z <i>Includes driving of wells and pumping. Mining to be separately rated as Code 1164z.</i></p> <p>POTASH, BORAX OR SALT PRODUCING OR REFINING & DRIVERS.....4568z <i>Includes driving of wells and pumping. Mining to be separately rated as Code 1164z.</i></p> <p>SALT, BORAX OR POTASH PRODUCING OR REFINING & DRIVERS.....4568z <i>Includes driving of wells and pumping. Mining to be separately rated as Code 1164z.</i></p>
<p>PHOSPHATE WORKS & DRIVERS.....4581z <i>Mining to be separately rated as either Code 1164z or 1165z.</i></p>	<p align="center">-ELIMINATED-</p> <p>PHOSPHATE WORKS & DRIVERS.....4581z <i>Mining to be separately rated as either Code 1164z or 1165z.</i></p>
<p>CODE 4670Z CLASSIFICATION PHRASEOLOGY AND ITS FOOTNOTE IS MISSING – NO ENTRIES IN PART TWO CLASSIFICATIONS OF THE MA MANUAL – CODE 4670Z IS ONLY REFERENCED IN A RELATED CLASSIFICATION FOOTNOTE FOR CODE 4683Z</p>	<p align="center">-ELIMINATED-</p> <p>COTTONSEED OIL MFG – MECHANICAL & DRIVERS.....4670z <i>Applies during both active and dormant seasons. Includes installation or repair of equipment, yard workers, weighers, seed or fuel haulers.</i></p> <p>Cottonseed Oil Mfg. class entry, Code 4670z, was inadvertently omitted at some point in the 1997 filing process, and has never appeared in the approved Editions of the MA Manual. Note that Code 4670z appears as a “Z” designated classification code in the rate pages.</p>

Present Phraseology Part Two – Classifications	Proposed Phraseology Part Two - Classifications
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<p>CODE 4673z CLASSIFICATION PHRASEOLOGY AND ITS FOOTNOTE IS MISSING – NO ENTRIES IN PART TWO CLASSIFICATIONS OF THE MA MANUAL – CODE 4673z IS ONLY REFERENCED IN A RELATED CLASSIFICATION FOOTNOTE FOR CODE 4683Z</p>	<p align="center">-ELIMINATED- COTTONSEED OIL MFG – SOLVENT & DRIVERS.....4673z <i>Applies during both active and dormant seasons. Includes: installation or repair of equipment, yard workers, weighers, seed or fuel haulers.</i></p> <p>Cottonseed Oil Mfg. class entry, Code 4673z, was inadvertently omitted at some point in the 1997 filing process, and has never appeared in the approved Editions of the MA Manual. Note that Code 4673z appears as a “Z” designated classification code in the rate pages.</p>
<p>COTTONSEED OIL REFINING.....4683z <i>Cottonseed Oil Mfg. to be separately rated as Code 4670z or Code 4673z.</i></p> <p>OIL MFG – VEGETABLE – NOC.....4683z</p>	<p align="center">-ELIMINATED- COTTONSEED OIL REFINING.....4683z <i>Cottonseed Oil Mfg. to be separately rated as Code 4670z or Code 4673z.</i></p> <p>OIL MFG – VEGETABLE – NOC.....4683z</p>
<p>OIL MFG – VEGETABLE – SOLVENT EXTRACTION PROCESS.....4686z <i>Manufacturing of cottonseed oil to be separately rated as Code 4670z or 4673z.</i></p>	<p align="center">-ELIMINATED- OIL MFG – VEGETABLE – SOLVENT EXTRACTION PROCESS.....4686z <i>Manufacturing of cottonseed oil to be separately rated as Code 4670z or 4673z.</i></p>
<p>CORN PRODUCTS MFG.....4703z</p> <p>DEXTRINE MFG.....4703z</p> <p>GLUCOSE MFG.....4703z</p> <p>STARCH MFG.....4703z</p>	<p align="center">-ELIMINATED- CORN PRODUCTS MFG.....4703z</p> <p>DEXTRINE MFG.....4703z</p> <p>GLUCOSE MFG.....4703z</p> <p>STARCH MFG.....4703z</p>

Present Phraseology Part Two – Classifications	Proposed Phraseology Part Two - Classifications
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<p>COD LIVER OIL MFG.....4716z</p> <p>FISH OIL MFG.....4716z</p> <p>LARD REFINING.....4716z <i>Codes 4716z and 2089 packinghouse shall not be assigned to the same risk unless the operations are conducted as separate and distinct businesses.</i></p>	<p align="center">-ELIMINATED-</p> <p>COD LIVER OIL MFG.....4716z</p> <p>FISH OIL MFG.....4716z</p> <p>LARD REFINING.....4716z <i>Codes 4716z and 2089 packinghouse shall not be assigned to the same risk unless the operations are conducted as separate and distinct businesses.</i></p>
<p>BUTTER SUBSTITUTE MFG.....4717z <i>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.</i></p>	<p align="center">-ELIMINATED-</p> <p>BUTTER SUBSTITUTE MFG.....4717z <i>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.</i></p>
<p>ANTI-TOXIN, SERUM OR VIRUS MFG & DRIVERS.....5951z</p> <p>SERUM, ANTI-TOXIN OR VIRUS MFG. & DRIVERS.....5951z</p> <p>VIRUS, ANTI-TOXIN OR SERUM MFG & DRIVERS.....5951z</p>	<p align="center">-REASSIGNED-</p> <p>ANTI-TOXIN, SERUM OR VIRUS MFG & DRIVERS.....<u>4825</u></p> <p>SERUM, ANTI-TOXIN OR VIRUS MFG. & DRIVERS.....<u>4825</u></p> <p>VIRUS, ANTI-TOXIN OR SERUM MFG & DRIVERS.....<u>4825</u></p>
<p>DAM OR LOCK CONSTRUCTION: CONCRETE WORK – ALL OPERATIONS.....6017z <i>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.</i></p>	<p align="center">-REASSIGNED-</p> <p>DAM OR LOCK CONSTRUCTION: CONCRETE WORK – ALL OPERATIONS.....<u>5213</u> <i>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.</i></p>

Present Phraseology Part Two – Classifications	Proposed Phraseology Part Two - Classifications
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<p>DAM OR LOCK CONSTRUCTION: EARTH MOVING - ALL OPERATIONS & DRIVERS.....6018z <i>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.</i></p>	<p align="center">-REASSIGNED-</p> <p>DAM OR LOCK CONSTRUCTION: EARTH MOVING - ALL OPERATIONS & DRIVERS.....6217 <i>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.</i></p>
<p>CAISSON WORK – PNEUMATIC – NOT FOUNDATIONS FOR BUILDINGS – ALL OPERATIONS TO COMPLETION.....6257z <i>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.</i></p> <p>CAISSON WORK - NOT PNEUMATIC - ALL OPERATIONS TO COMPLETION 6252 <i>Includes pile driving, excavation, masonry or concrete work up to completion of substructure only.</i></p> <p>COFFERDAM WORK - NOT PNEUMATIC - ALL OPERATIONS TO COMPLETION 6252 <i>Includes pile driving, excavation and masonry or concrete work up to completion of the substructure only.</i></p>	<p align="center">-REASSIGNED-</p> <p>CAISSON WORK – PNEUMATIC – NOT FOUNDATIONS FOR BUILDINGS – ALL OPERATIONS TO COMPLETION.....6257z <i>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.</i></p> <p><u>CAISSON WORK –NOT PNEUMATIC - ALL OPERATIONS TO COMPLETION 6252</u> <i>Includes pile driving, excavation, masonry or concrete work up to completion of substructure only.</i></p> <p><u>COFFERDAM WORK –NOT PNEUMATIC - ALL OPERATIONS TO COMPLETION..... 6252</u> <i>Includes pile driving, excavation and masonry or concrete work up to completion of the substructure only.</i></p>
<p>TUNNELING – PNEUMATIC – ALL OPERATIONS.....6260z <i>Includes lining, all employees working under air pressure and all others working in the tunnel or in work on the apparatus connected therewith.</i></p> <p>TUNNELING - NOT PNEUMATIC - ALL OPERATIONS..... 6251 <i>Includes lining. Subway construction to be separately rated.</i></p> <p>SEWER CONSTRUCTION – ALL OPERATIONS & DRIVERS.....6306 <i>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.</i></p>	<p align="center">-REASSIGNED-</p> <p>TUNNELING – PNEUMATIC – ALL OPERATIONS.....6260z <i>Includes lining, all employees working under air pressure and all others working in the tunnel or in work on the apparatus connected therewith.</i></p> <p><u>TUNNELING –NOT PNEUMATIC - ALL OPERATIONS..... 6251</u> <i>Includes lining. Subway construction to be separately rated.</i></p> <p>SEWER CONSTRUCTION – ALL OPERATIONS & DRIVERS.....6306 <i>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.</i></p>

Present Phraseology Part Two – Classifications	Proposed Phraseology Part Two - Classifications
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<p>STEAM MAINS OR CONNECTIONS CONSTRUCTION & DRIVERS.....6319 <i>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.</i></p> <p>WELDING OR CUTTING NOC & DRIVERS.....3365 <i>Applies to both shop and outside work and includes incidental machining operations. Shall not be assigned at 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.</i></p>	<p>STEAM MAINS OR CONNECTIONS CONSTRUCTION & DRIVERS.....6319 <i>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.</i></p> <p>WELDING OR CUTTING NOC & DRIVERS.....3365 <i>Applies to both shop and outside work and includes incidental machining operations. Shall not be assigned at a single job or location to a risk engaged in operations described by another classification. <u>An exception exists in that work in connection with under air pressure shall be rated as Code 6252 shaft sinking shall be rated as Code 6252 shaft sinking all operations or Code 6260z and tunneling shall be rated as Code 6251 tunneling all operations;</u> 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.</i></p>
<p>SHIP BUILDING – NAVAL & DRIVERS.....6845z <i>See footnotes immediately following Codes 6843F and 6854 above.</i></p> <p>SHIP BUILDING – IRON OR STEEL – NOC & DRIVERS: COVERAGE UNDER US ACT6843F COVERAGE UNDER MA ACT ONLY.....6854 <i>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.</i></p>	<p align="center">-ELIMINATED-</p> <p>SHIP BUILDING – NAVAL & DRIVERS.....6845z <i>See footnotes immediately following Codes 6843F and 6854 above.</i></p> <p>SHIP BUILDING – IRON OR STEEL – NOC & DRIVERS: COVERAGE UNDER US ACT6843F COVERAGE UNDER MA ACT ONLY.....6854 <i>Codes 6843F, and 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.</i></p>

Present Phraseology Part Two – Classifications	Proposed Phraseology Part Two - Classifications
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<p>GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS.....8304z <i>Floating elevators, to be separately rated under the appropriate vessel classification.</i></p> <p>FUEL AND MATERIAL DEALER NOC – NO SECOND-HAND BUILDING MATERIALS OR LUMBER - & LOCAL MANAGERS, DRIVERS.....8232 <i>Applicable to risks dealing in at least three of the following classifications of materials:</i></p> <ol style="list-style-type: none"> 1. Coal, fuel oil, wood or ice 2. New building materials including lumber 3. Hay, grain, feed or seed 4. Agricultural implements <p><i>Grain operation to be separately rated as Code 8304z.</i></p>	<p>-ELIMINATED & REMAP WITH AMENDMENTS- GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS.....8304z <i>Floating elevators, to be separately rated under the appropriate vessel classification.</i></p> <p>FUEL AND MATERIAL DEALER NOC – NO SECOND-HAND BUILDING MATERIALS OR LUMBER - & LOCAL MANAGERS, DRIVERS.....8232 <i>Applicable to risks dealing in at least three of the following classifications of materials:</i></p> <ol style="list-style-type: none"> 1. Coal, fuel oil, wood or ice 2. New building materials including lumber 3. Hay, grain, feed or seed 4. Agricultural implements <p><i>Grain operation to be separately rated as Code 8304z.</i></p>
<p>GEOPHYSICAL EXPLORATION – SEISMIC – ALL EMPLOYEES & DRIVERS.....8606z</p>	<p align="center">-ELIMINATED- GEOPHYSICAL EXPLORATION – SEISMIC – ALL EMPLOYEES & DRIVERS.....8606z</p>

MASSACHUSETTS WORKERS COMPENSATION
AND EMPLOYERS LIABILITY INSURANCE MANUAL

Class Code	Rate	Min. Premium	Loss Const.
1005	Z	Z	Z
1164	Z	Z	Z
1165	Z	Z	Z
1452	Z	Z	Z
1741	Z	Z	Z
2016	Z	Z	Z
2030	Z	Z	Z
2065	Z	Z	Z
2177	Z	Z	Z
2300	Z	Z	Z
2600	Z	Z	Z
2714	Z	Z	Z
2915	Z	Z	Z
2916	Z	Z	Z
2960	Z	Z	Z
3004	Z	Z	Z
3126	Z	Z	Z
3175	Z	Z	Z
3303	Z	Z	Z
3565	Z	Z	Z
3580	Z	Z	Z
3581	Z	Z	Z
3639	Z	Z	Z
3803	Z	Z	Z
3822	Z	Z	Z
3827	Z	Z	Z
3851	Z	Z	Z
3881	Z	Z	Z
4054	Z	Z	Z
4101	Z	Z	Z
4206	Z	Z	Z
4207	Z	Z	Z
4420	Z	Z	Z
4431	Z	Z	Z
4568	Z	Z	Z
4581	Z	Z	Z
4670	Z	Z	Z
4673	Z	Z	Z
4683	Z	Z	Z
4686	Z	Z	Z
4703	Z	Z	Z
4716	Z	Z	Z

4717	Z	Z	Z
5951	Z	Z	Z
6017	Z	Z	Z
6018	Z	Z	Z
6257	Z	Z	Z
6260	Z	Z	Z
6845F	Z	Z	Z
8304	Z	Z	Z
8606	Z	Z	Z

EXPERIENCE RATING PLAN MANUAL

TABLE OF EXPECTED LOSS RATES AND DISCOUNT RATIOS

Class Code	Expected Loss Rate	Discount Ratio
1005	Z	Z
1164	Z	Z
1165	Z	Z
1452	Z	Z
1741	Z	Z
2016	Z	Z
2030	Z	Z
2065	Z	Z
2177	Z	Z
2300	Z	Z
2600	Z	Z
2714	Z	Z
2915	Z	Z
2916	Z	Z
2960	Z	Z
3004	Z	Z
3126	Z	Z
3175	Z	Z
3303	Z	Z
3565	Z	Z
3580	Z	Z
3581	Z	Z
3639	Z	Z
3803	Z	Z
3822	Z	Z
3827	Z	Z
3851	Z	Z
3881	Z	Z
4054	Z	Z
4101	Z	Z
4206	Z	Z
4207	Z	Z
4420	Z	Z
4431	Z	Z
4568	Z	Z
4581	Z	Z
4670	Z	Z
4673	Z	Z
4683	Z	Z
4686	Z	Z
4703	Z	Z

4716	Z	Z
4717	Z	Z
5951	Z	Z
6017	Z	Z
6018	Z	Z
6257	Z	Z
6260	Z	Z
6845F	Z	Z
8304	Z	Z
8606	Z	Z