

March 03, 2017

CIRCULAR LETTER NO. 2310

To All Members and Subscribers of the WCRIBMA:

MERGER OF CERTAIN CLASSIFICATIONS THAT ARE CURRENTLY COMBINED FOR RATEMAKING AND ELIMINATION OR RE-ASSIGNMENT OF CERTAIN LOW CREDIBILITY CLASSIFICATIONS TO OTHER SIMILAR CLASSIFICATIONS

The Commissioner of Insurance has approved the WCRIBMA's filing which proposed to merge certain classifications that are currently combined for ratemaking and to eliminate or re-assign certain low credibility classifications to other similar classifications, effective 12:01 A.M., May 1, 2017, applicable to new and renewal policies.

Revised Massachusetts manual rate pages will be available on our website at <u>www.wcribma.org</u>. Attached is a copy of the WCRIBMA's January 14, 2017 Filing Memorandum indicating the Purpose, Background, Proposal, Impact and Implementation of this Item.

Please contact me at 617.646.7594 or <u>dcrowley@wcribma.org</u> if you have any questions.

DANIEL M. CROWLEY, CPCU Vice President – Customer Services

Attachments

Filing Memorandum

REVISIONS TO THE MASSACHUSETTS WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE MANUAL [MA MANUAL]:

1. CLASSIFICATIONS COMBINED FOR RATEMAKING: MERGING AND/OR ELIMINATION OF CERTAIN CLASSIFICATIONS INTO OTHER SIMILAR CLASSIFICATIONS COMBINED FOR RATEMAKING

2. LOW CREDIBILITY CLASSIFICATIONS: ELIMINATION OF CERTAIN CLASSIFICATIONS AND/OR REASSIGNMENT TO OTHER SIMILAR CLASSIFICATIONS

Purpose

This filing proposes to merge certain classifications that are currently combined for ratemaking (Exhibit I-A) and to eliminate or re-assign certain low credibility classifications to other similar classifications (Exhibit II-A). See attached Exhibits, I-A and II-A, which provide an analysis and outlines the proposed recommendations, by category, for each of the referenced classification codes.

Background

Status and applicability of the reviewed 18 classification codes, which are currently combined for ratemaking, as well as the 11 low credibility classification codes in Massachusetts is based on a research of the Bureau's class files.

The research conducted disclosed that:

- a) The 18 classification codes that are currently combined for ratemaking have been combined with the recommended surviving merged classification code, which is the classification code with the largest payroll and manual premium, from between 17 and 85 years. The oldest combined effective date is June 1, 1931, with the most recent combined effective date being January 1, 1989.
- b) The 11 low credibility classification codes have had low payrolls and in some instances no payroll exposure.

Proposal

It is proposed that the classification revisions indicated in the attached Exhibits be implemented as shown.

1. Merge each of the individual 18 classification codes that are currently combined for ratemaking into the corresponding classification code with the largest payroll and manual premium and retain the merged individual classification code's phraseologies and phraseology notes.

Impact: There will be minimal impact to premium as a result of the merger of the 18 classifications that are combined for rate making. All classification codes combined for ratemaking have identical rates. The only impact to premium will be related to the merger of Code 2001 – "Cracker MFG" into Code 2003 – "Bakery & Drivers, Route Supervisors". The new phraseology for Code 2001 will include drivers.

2. Eliminate 11 low credibility classification codes that represent operations that are not widely carried out or highly unlikely to be carried out in Massachusetts We further propose that those classification codes that are associated with current low credibility classifications be remapped, by analogy, to an existing classification.

Impact: 4 of the 11 low credibility classifications are being remapped to a classification that has a higher rate. These reassigned classification codes have had minimal payrolls and in some instances no payroll exposure. To mitigate the impact to these risks being reassigned, whether to a lower or higher rated classification, the WCRIBMA will revise each risk's current experience rating by using the rates associated with the new classification.

We request that this item become applicable with respect to new and renewal policies effective on and after 12:01 a.m. on May 1, 2017.

Implementation

In order to implement this item, the proposed changes, as detailed in Exhibits I A-D and II A-C will be included in the following manuals:

- Massachusetts Workers Compensation and Employers Liability Insurance Manual - Appendix G - Massachusetts Table of Classification by Hazard Group, Classification and Rate Sections.
- Experience Rating Plan Manual for Workers Compensation and Employers Liability Insurance – Table of Expected Loss Rates and Discount Ratios [MA].

Merging And/Or Elimination of Certain Classifications Into Other Similar Classifications Combined For Ratemaking

Ratemaking			
Classification	n Phraseologies	Approved	Class Code History & Proposed Changes
Foo	tnotes		
Farm:	_	National Code	• Code 0037 is combined with Code 0008 - Farm:
Field Crops & Drivers NOC & Drivers			Gardening - Market Or Truck – & Drivers for
		12/1/1974	ratemaking.
		1 st Code Rate Posted	The combined effective date not available.
The following farm products are listed alphabetically with the appropriate classification for that product.			However, rates have been identical since
		12/1/1974	1/1/1989.
			• Code 0008 is the classification code with the largest
			payroll and manual premium.
-			
, .			Merge Code 0037 into Code 0008.
-			
	•		
•			
	•		
Melons	Wheat		
	Operation &	National Code	• Code 0251 is combined with Code 7520 – Waterworks
Drivers			Operation & Drivers for ratemaking.
		Not Available	 Combined effective 6/1/1931.
		1st Code Rate Posted	
		Is	• Code 7520 is the classification code with the largest
			payroll and manual premium.
		0/1/1751	
			Merge Code 0251 into Code 7520.
	separately rated as		- merge coue official mus coue 7520.
Code 6229			
	For Farm: Field Crops & Dr NOC & Drivers Farm Products: The following farm alphabetically with classification for th Alfalfa Barley Beans, Dry Beets, Sugar Cantaloupes Clover Dill Garlic Grass Seed Grain Hay Mint Melons Irrigation Works Drivers Code 0251 and the classifications sha the same risk unley described by these conducted as separ	Field Crops & Drivers Field Crops & Drivers NOC & Drivers Farm Products: The following farm products are listed alphabetically with the appropriate classification for that product. Alfalfa Millet Barley Mustard Beans, Dry Oats Beets, Sugar Onions, Dry Cantaloupes Peas, Dry Clover Peppermint Dill Pineapples Garlic Rice Grass Seed Rye Grain Sugar Beets Hay Sugar Cane Mint Timothy Melons Wheat Irrigation Works Operation & Drivers 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	&National CodeMAFarm:Field Crops & DriversNOC & DriversNOC & DriversNoc & DriversFarm Products:The following farm products are listedalphabetically with the appropriateclassification for that product.AlfalfaMilletBarleyMustardBeans, DryOatsBeets, SugarOnions, DryCantaloupesPeas, DryCloverPeppermintDillPineapplesGarlicRiceGrainSugar BeetsHaySugar CaneMintTimothyMelonsWheatNational CodeMintTimothyMelonsState PostedIsDateDriversNational CodeCode 0251 and the farmIsclassifications shall not be assigned toIsthe same risk unless the operationsIsdescribed by these classifications areconducted as separate and distinctbusinesses. Irrigation systemconstruction to be separately rated as

	<u>Ratemaking</u>			
Class Code	Classification Phraseologies & Footnotes	Approved	Class Code History & Proposed Changes	
2001	State Special Classification that applies in: MA and NY Cracker Mfg. Ice Cream Cone Mfg.	National Code MA Approval Date Not Available 1 st Code Rate Posted Is Dated 6/1/1931	 Code 2001 is combined with Code 2003- Bakery & Drivers, Route Supervisors for rate making. Combined effective 12/15/1960. Code 2003 is the classification code with the largest payroll and manual premium. Merge Code 2001 into Code 2003. 	
2286	Wool Spinning And Weaving Yarn Mfg. – Wool 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.	National Code MA Approval Date Not Available 1 st Code Rate Posted Is Dated 6/1/1931	 Code 2286 is combined with Code 2220 – Yarn or thread Mfg Cotton for rate making. Combined effective 1/1/1980. Code 2220 is the classification code with the largest payroll and manual premium. Merge Code 2286 into Code 2220. 	
2302	Ribbon Mfg Textile Fabrics Silk Thread Or Yarn Mfg. Silk Throwing And Weaving Thread Or Yarn Mfg. – Silk Yarn Or Thread Mfg. – Silk	National Code MA Approval Date Not Available 1 st Code Rate Posted Is Dated 6/1/1931	 Code 2302 is combined with Code 2220 – Yarn or thread Mfg Cotton for rate making. Combined effective 1/1/1980. Code 2220 is the classification code with the largest payroll and manual premium. Merge Code 2302 into Code 2220. 	
2534	Feather Or Flower Mfg. – Artificial Flower Or Feather Mfg. – Artificial Fur Pointing Hair Goods Mfg. <i>Applies To Products Made From</i> <i>Human Hair</i> .	National Code MA Approval Date Not Available 1 st Code Rate Posted Is Dated 6/1/1931	 Code 2534 is combined with Code 2501 – Clothing Manufacturing for ratemaking. Combined effective 4/1/1978. Code 2501 is the classification code with the largest payroll and manual premium. Merge Code 2534 into Code 2501. 	

Merging And/Or Elimination of Certain Classifications Into Other Similar Classifications Combined For Retomaking

	<u>Ratemaking</u>			
Class	Classification Phraseologies	Approved	Class Code History & Proposed Changes	
Code	&			
2578	FootnotesState Special Classification that applies in: MA, NJ and TXBag Or Sack Mfg. – Cloth Applies to the mfg. of cotton, burlap or gunny bags or sacks.Bag Renovating Applies to the renovating or repairing of cotton, burlap or gunny bags or sacks and includes sewing.Sack Or Bag Mfg. – Cloth Applies to the mfr. of cotton, burlap or gunny bags or sacks	National Code MA Approval Date Not Available 1 st Code Rate Posted Is Dated 6/1/1931	 Code 2578 is combined with Code 2576 - Canvas Goods Mfg.—NOC—Shop for ratemaking. Combined effective 12/31/1957. Code 2576 is the classification code with the largest payroll and manual premium. Merge Code 2578 into Code 2576. 	
2640	State Special Classification that applies in: MA and NY Leather Embossing 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.	National Code MA Approval Date Not Available 1 st Code Rate Posted Is Dated 6/1/1931	 Code 2640 is combined with Code 2651 - Shoe Stock Mfg. for ratemaking. Combined effective 12/31/1973. Code 2651 is the classification code with the largest payroll and manual premium. Merge Code 2640 into Code 2651. 	
3064	Sign Mfg. – Metal 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	National Code MA Approval Date Not Available 1 st Code Rate Posted Is Dated 6/1/1931	 Code 3064 is combined with Code 3066 - Sheet Metal Work - Shop for ratemaking. The combined effective date not available. However, rates have been identical since 6/1/1931. Code 3066 is the classification code with the largest payroll and manual premium. Merge Code 3064 into Code 3066. 	
3227	Aluminum Ware Mfg. Applies to goods manufactured from sheet aluminum. Rolling mills or smelting to be separately rated. Cooking Utensils Mfg. – Steel	National Code MA Approval Date Not Available 1 st Code Rate Posted Is Dated 6/1/1931	 Code 3227 is combined with Code 3400 - Metal Stamped Goods Mfg. NOC for ratemaking. Combined effective 6/1/1931. Code 3400 is the classification code with the largest payroll and manual premium. Merge Code 3227 into Code 3400. 	

Merging And/Or Elimination of Certain Classifications Into Other Similar Classifications Combined For

	Ratemaking			
Class Code	Classification Phraseologies &	Approved	Class Code History & Proposed Changes	
3241	FootnotesCable Or Wire Rope Mfg Iron Or Steel - No Wire Drawing Mfg. of insulated electrical cable to be separately rated as Code 4470 cable mfg.Wire Drawing - Iron Or Steel Includes wire rope or cable mfg.	National Code MA Approval Date Not Available 1 st Code Rate Posted Is Dated 6/1/1931	 Code 3241 is combined with Code 1924 - Wire Drawing Or Cable Mfg. for ratemaking. The combined effective date not available. However, rates have been identical since 6/1/1931. Code 1924 is the classification code with the largest payroll and manual premium. Merge Code 3241 into Code 1924. 	
3548	Arms Mfg. NOC Steel making, forging, shell mfg. or shell loading to be separately rated Bookbinding Or Printing Machine Mfg. Printing Or Bookbinding Machine	National Code MA Approval Date Not Available 1 st Code Rate Posted Is Dated 6/1/1931	 Code 3548 is combined with Code 3574 - Cash Register Mfg. for ratemaking. Combined effective 4/1/1978. Code 3574 is the classification code with the largest payroll and manual premium. Merge Code 3548 into Code 3574. 	
3559	Mfg. Confection Machine Mfg. Machine Mfg. – Confection	National Code MA Approval Date Not Available 1 st Code Rate Posted Is Dated 6/1/1931	 Code 3559 is combined with Code 3574 - Cash Register Mfg. for ratemaking. Combined effective 4/1/1978. Code 3574 is the classification code with the largest payroll and manual premium. 	
4061	Clay Flower Pot Mfg. Pottery Mfg.: Earthenware - Glazed Or Porcelain - Hand Molded Or Cast 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	National Code MA Approval Date 6/30/1934 1 st Code Rate Posted Is Dated 6/30/1934	 Merge Code 3559 into Code 3574. Code 4061 is combined with Code 4062 - Porcelain Ware - Mechanical Press Forming for ratemaking. The combined effective date not available. However, rates have been identical since 4/3/1970. Code 4062 is the classification code with the largest payroll and manual premium. Merge Code 4061 into Code 4062. 	

Merging And/Or Elimination of Certain Classifications Into Other Similar Classifications Combined For Retemaking

		<u>Ratemak</u>	ting
Class Code	Classification Phraseologies & Footnotes	Approved	Class Code History & Proposed Changes
4561	MA State Special Phraseology and Class Note/Footnote Varnish Mfg Oleo-Resinous Mfg. of solvents, spirit varnishes, lacquers or dopes to be separately rated.	National Code MA Approval Date Not Available 1 st Code Rate Posted Is Dated 6/1/1931	 Code 4561 is combined with Code 4439 - Lacquer Or Spirit Varnish Mfg. for ratemaking. The combined effective date not available. However, rates have been identical since 1/1/1989. Code 4439 is the classification code with the largest payroll and manual premium. Eliminate Code 4561. And, amend the current phraseology and class note/footnote for Code 4439 to adopt the National phraseology and class note/footnote, as detailed in EXHIBIT I-A.
5069	Iron Or Steel: Erection - Construction Of Dwellings Not Over Two Stories In Height Dwellings Frame Work - Code 5069 - Iron Or Steel Erection - Dwellings Federal War Housing Or Military Reservation Projects Frame Work - Code 5069 - Iron Or Steel Erection Military Reservation Construction: Iron Or Steel Erection - Not Over Two Stories In Height	National Code MA Approval Date 6/30/1952 1 st Code Rate Posted Is Dated 6/30/1952	 Code 5069 is combined with Code 5059 – Iron or Steel: Erection - Frame Structures Not Over Two Stories In Height for ratemaking. The combined effective date not available. However, rates have been identical since 3/1/1968. Code 5059 is the classification code with the largest payroll and manual premium. Merge Code 5069 into Code 5059.

Merging And/Or Elimination of Certain Classifications Into Other Similar Classifications Combined For Retomaking

_		<u>Ratemak</u>	sing
Class Code	Classification Phraseologies & Footnotes	Approved	Class Code History & Proposed Changes
5651	Aluminum Siding Installation: Dwellings - Three Stories Or LessCarpentry - Dwellings - Three Stories Or LessApplicable 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.Military Reservation Construction: Carpentry	National Code MA Approval Date 11/1/1940 1st Code Rate Posted Is Dated 12/31/1940	 Code 5651 is combined with Code 5645 - Carpentry - Detached One Or Two Family Dwellings for ratemaking. The combined effective date not available. However, rates have been identical since 4/1/1978 Code 5645 is the classification code with the largest payroll and manual premium. Merge Code 5651 into Code 5645. And, amend the current phraseology and class note/footnote for Code 5645, as well as Code 5403, to adopt the National phraseology and class note/footnote, as detailed in EXHIBIT I-B. Additionally, MA Manual Rule IV-C.3.j. must be revised to replace the reference to Code 5651 with the newly adopted National classification phraseology for Codes 5645 and 5403, as detailed in EXHIBIT I-B.
8116	Farm Machinery Dealer – All Operations & Drivers	National Code MA Approval Date 12/31/1938 Available 1 st Code Rate Posted Is Dated 12/31/1938	 Code 8116 is combined with Code 8107 - Machinery Dealer NOC - Store Or Yard - & Drivers for ratemaking. Combined effective 12/1/1978. Code 8107 is the classification code with the largest payroll and manual premium. Merge Code 8116 into Code 8107.

Merging And/Or Elimination of Certain Classifications Into Other Similar Classifications Combined For

	Ratemaking			
Class Code	Classification Phraseologies & Footnotes	Approved	Class Code History & Proposed Changes	
9553	State Special Classification that applies in: MA and NY, Sign Painting Or Lettering - Outside Of Buildings Or Structures - & Drivers 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.	National Code MA Approval Date Not Available 1 st Code Rate Posted Is Dated 6/1/1931	 Code 9553 is combined with Code 9552 - Sign Mfg - Erection, Repair Or Maintenance - & Shop, Drivers for ratemaking. The combined effective date not available. However, rates have been identical since 5/1/1936. Code 9552 is the classification code with the largest payroll and manual premium. Merge Code 9553 into Code 9552 	

Merging And/Or Elimination of Certain Classifications Into Other Similar Classifications Combined For Retemaking

EXHIBIT I-B

Present Rule	Proposed Rules
Part One – Rules	Part One - Rules
RULE IV – CLASSIFICATIONS	RULE IV – CLASSIFICATIONS
C. CLASSIFICATION WORDING	C. CLASSIFICATION WORDING
3. Words and Phrases	3. Words and Phrases
j. Story in Height: This manual contains several classifications that refer to "stories in height." A representative sampling of classifications of this nature includes:	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 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 5059 - Iron or Steel: Erection – Frame Structures Not Over Two Stories In Height
Code 5651 - Carpentry - Dwellings – Three Stories or Less	DISCONTINUED
NONE	<u>Code 5645 - Carpentry—Construction Of Residential Dwellings Not</u> <u>Exceeding Three Stories In Height</u>
NONE	<u>Code 5403- Carpentry—Construction of Residential Dwellings</u> <u>Exceeding Three Stories In Height or Commercial Buildings and</u> <u>Structures</u>
For structures, a "story" is defined as being fifteen (15) feet in height.	For structures, a "story" is defined as being fifteen (15) feet in height.

MASSACHUSETTS WORKERS' COMPENSATION AND EMPLOYERS LIABILITY INSURANCE MANUAL		
Present Phraseology	Proposed Phraseology	
Part Two – Classifications	Part Two - Classifications	
COMBINED FOR RATEMAKING	COMBINED FOR RATEMAKING	
	-MERGED-	
	CODE 0037 TO CODE 0008	
EADM.	FARM:	
FARM:	FARM:	
FIELD CROPS & DRIVERS0037	FIELD CROPS & DRIVERS0008	
NOC & DRIVERS	NOC & DRIVERS	
GARDENING - MARKET OR TRUCK –		
& DRIVERS0008	NO CHANGE	
VEGETABLE & DRIVERS0008	NO CHANGE	
FARM PRODUCTS:	FARM PRODUCTS:	
The following farm products are listed alphabetically with the	The following farm products are listed alphabetically with	
appropriate classification for that product.	the appropriate classification for that product.	
ALFALFA0037	ALFALFA0008	
BARLEY0037	BARLEY0008	
BEANS, DRY0037	BEANS, DRY0008	
BEETS, SUGAR0037	BEETS, SUGAR	
CANTALOUPES	CANTALOUPES	
CLOVER	CLOVER	
GARLIC0037	DILL0008 GARLIC	
GRAIN	GARLIC	
GRASS SEED0037	GRASS SEED0008	
HAY	HAY	
MELONS	MELONS	
MILLET0037	MILLET000	
MINT0037	MINT0008	
MUSTARD0037	MUSTARD0008	
OATS0037	OATS0008	
ONIONS, DRY0037	ONIONS, DRY0008	
PEAS, DRY0037	PEAS, DRY	
PEPPERMINT	PEPPERMINT	
PINEAPPLES0037	PINEAPPLES	
RICE	RICE	
RYE0037 SUGAR BEETS0037	RYE0008 SUGAR BEETS0008	
SUGAR BEE1S0037 SUGAR CANE0037	SUGAR BEE150008 SUGAR CANE0008	
SUGAR CANE	SUGAR CANE0008 TIMOTHY	
WHEAT	WHEAT	
v 111/2 1 1	······································	

MASSACHUSETTS WORKERS' COMPENSATION AND EMPLOYERS LIABILITY INSURANCE MANUAL		
Present Phraseology	Proposed Phraseology	
Part Two – Classifications	Part Two - Classifications	
Tart Two – Classifications		
FARM PRODUCTS:	FARM PRODUCTS:	
The following farm products are listed alphabetically with the	The following farm products are listed alphabetically with	
appropriate classification for that product.	the appropriate classification for that product.	
appropriate classification for that product.	the appropriate classification for that product.	
ASPARAGUS0008	NO CHANGE	
BEANS, GREEN0008		
BEETS, TABLE0008		
BROCCOLI		
BRUSSELS SPROUTS0008		
SPROUTS		
CABBAGE0008		
CARROTS		
CAULIFLOWER0008		
CELERY0008		
CORN		
CUCUMBERS0008		
HORSERADISH0008		
KALE0008		
LETTUCE0008		
ONIONS, GREEN0008		
PARSNIPS0008		
PEAS, GREEN0008		
PEPPERS0008		
POTATOES0008		
PUMPKINS0008		
RADISHES0008		
RHUBARB		
RUTABAGAS0008		
SPINACH		
SQUASH		
TARO		
TOBACCO		
TOMATOES		
TRUCK FARMS0008 TURNIPS0008		
I URNIPS0008 WATERMELONS0008		
	- MERGED -	
	CODE 0251 TO CODE 7520	
IRRIGATION WORKS OPERATION &	IRRIGATION WORKS OPERATION &	
DRIVERS0251	DRIVERS	
Code 0251 and the farm classifications shall not be assigned to	Code 7520 and the farm classifications shall not be	
the same risk unless the operations described by these	assigned to the same risk unless the operations described by	
classifications are conducted as separate and distinct	these classifications are conducted as separate and distinct	
businesses. Irrigation system construction to be separately	businesses. Irrigation system construction to be separately	
rated as Code 6229	rated as Code 6229.	

Page 12 of 42

Present Phraseology	ND EMPLOYERS LIABILITY INSURANCE MANUAL Proposed Phraseology
Part Two – Classifications	Part Two - Classifications
MAJOR GOVERNMENTAL OCCUPATIONS ASSIGNED TO CLASSIFICATIONS OTHER THAN CODE 9410: WATERWORKS OPERATION - ALL EMPLOYEES INCLUDING STORE EMPLOYEES, SALESMEN & DRIVERS7520	NO CHANGE
WATER MAIN OR CONNECTION CONSTRUCTION & DRIVERS	NO CHANGE
WATERWORKS OPERATION & DRIVERS	NO CHANGE
	- MERGED - CODE 2001 TO CODE 2003
CRACKER MFG2001	CRACKER MFG & DRIVERS2003
ICE CREAM CONE MFG2001	ICE CREAM CONE MFG & DRIVERS2003
BAKERY & DRIVERS, ROUTE SUPERVISORS2003	NO CHANGE
DOUGHNUT MFG & DRIVERS2003	NO CHANGE
	- MERGED - CODE 2286 & CODE 2302 TO CODE 2220
WOOL SPINNING AND WEAVING2286	SPINNING AND WEAVING - NATURAL OR SYNTHETIC TEXTILE FIBERS – ALL TYPES2220
YARN MFG - WOOL	ELIMINATED

MASSACHUSETTS WORKERS' COMPENSATION AND EMPLOYERS LIABILITY INSURANCE MANUAL			
Present Phraseology	Proposed Phraseology		
Part Two – Classifications	Part Two - Classifications		
RIBBON MFG - TEXTILE FABRICS2302	RIBBON MFG - TEXTILE FABRICS2220		
RIBBON MFG - TEATILE FABRICS2302	RIBBON MFG - TEXTILE FABRICS2220		
SILK THREAD OR YARN MFG2302	THREAD OR YARN MFG - NATURAL OR SYNTHETIC TEXTILE FIBERS – ALL TYPES2220		
SILK THROWING AND WEAVING2302	THROWING AND WEAVING - NATURAL OR SYNTHETIC TEXTILE FIBERS – ALL TYPES2220		
THREAD OR YARN MFG - SILK2302	ELIMINATED		
YARN OR THREAD MFG - SILK2302	YARN OR THREAD MFG - NATURAL OR SYNTHETIC TEXTILE FIBERS – ALL TYPES2220		
CARPET, OR RUG MFG - JUTE OR HEMP2220	NO CHANGE		
CHENILLE PRODUCTS MFG: CHENILLE CLOTH MFG2220	CHENILLE CLOTH MFG2220		
CORD OR TWINE MFG - COTTON2220	CORD OR TWINE MFG - NATURAL OR SYNTHETIC FIBERS – ALL TYPES2220		
CORDAGE, ROPE OR TWINE MFG NOC2220	NO CHANGE		
COTTON SPINNING AND WEAVING2220	ELIMINATED		
FLAX SPINNING AND WEAVING2220	ELIMINATED		
HEMP OR JUTE SPINNING AND WEAVING2220	ELIMINATED		
JUTE OR HEMP SPINNING AND WEAVING2220	ELIMINATED		
LINEN CLOTH MFG2220	LINEN CLOTH MFG FROM NATURAL OR SYNTHETIC TEXTILE FIBERS – ALL TYPES2220		
LINEN THREAD MFG2220	ELIMINATED		
MOP HEAD MFG - FROM COTTON WASTE2220	MOP HEAD MFG - FROM NATURAL OR SYNTHETIC FIBERS – ALL TYPES2220		
NET MFG	NO CHANGE		
ROPE, CORDAGE OR TWINE MFG NOC2220	ELIMINATED		
RUG OR CARPET MFG - JUTE OR HEMP2220	ELIMINATED		

	ND EMPLOYERS LIABILITY INSURANCE MANUAL
Present Phraseology	Proposed Phraseology
Part Two – Classifications	Part Two - Classifications
THREAD OR YARN MFG - COTTON2220	ELIMINATED
TWINE, CORDAGE OR ROPE MFG NOC2220	ELIMINATED
TWINE OR CORD MFG - COTTON2220	ELIMINATED
WEBBING MFG2380 Jute webbing mfg. to be separately rated as Code 2220 jute or hemp spinning.	NO CHANGE
YARN OR THREAD MFG - COTTON2220	ELIMINATED
	- MERGED - CODE 2534 TO CODE 2501
FEATHER OR FLOWER MFG - ARTIFICIAL2534	FEATHER OR FLOWER MFG - ARTIFICIAL2501
FLOWER OR FEATHER MFG - ARTIFICIAL2534	FLOWER OR FEATHER MFG - ARTIFICIAL2501
FUR POINTING2534	FUR POINTING2501
HAIR GOODS MFG	HAIR GOODS MFG2501 Applies to products made from human hair.
BUFFING OR POLISHING CLOTH, CLOTH DISKS OR CLOTH WHEEL MFG2501	NO CHANGE
CHENILLE PRODUCTS MFG: CHENILLE PRODUCTS MFG FROM CHENILLE CLOTH – CUTTING, SEWING AND FINISHING2501	CHENILLE PRODUCTS MFG FROM CHENILLE CLOTH – CUTTING, SEWING AND FINISHING2501
CLOTH PRINTING - SILK SCREEN PROCESS: HAND PRINTING – INCLUDES DRYING2501	CLOTH PRINTING - SILK SCREEN PROCESS: INCLUDES DRYING
MACHINERY OPERATIONS - INCLUDES DRYING2501	ELIMINATED
CLOTHING MFG2501	NO CHANGE
COLLAR MFG2501	NO CHANGE
CUSHION, PILLOW OR QUILT MFG2501 No mattress or box spring mfg.	NO CHANGE
DOLL CLOTHING, OR CLOTH DOLLS OR CLOTH PARTS MFG	NO CHANGE

MASSACHUSETTS WORKERS' COMPENSATION AND EMPLOYERS LIABILITY INSURANCE MANUAL		
Present Phraseology	Proposed Phraseology	
Part Two – Classifications	Part Two - Classifications	
DRAPERIES OR CURTAIN MFG - FROM CLOTH, PAPER OR PLASTIC – CUTTING AND SEWING2501	NO CHANGE	
EMBROIDERY MFG2501	NO CHANGE	
FEATHER PILLOW MFG2501 No mattress or box spring mfg.	NO CHANGE	
FUR CLOTHING MFG	NO CHANGE	
FUR PLATE MFG2501	NO CHANGE	
FURNISHING GOODS MFG NOC2501 Includes wearing apparel, draperies or household furnishings from textile fabrics.	NO CHANGE	
FURRIERS - REPAIRING OR REMODELING FUR GARMENTS2501	NO CHANGE	
GLOVE LINING MFG	NO CHANGE	
GLOVE MFG - LEATHER OR TEXTILE	NO CHANGE	
HAT FRAME MFG LADIES - FROM BUCKRAM2501	NO CHANGE	
HAT MFG	NO CHANGE	
HOSIERY DYEING AND FINISHING2501	NO CHANGE	
HOSIERY MFG2501 Yarn mfg. to be separately rated.	NO CHANGE	
LACE MFG2501	NO CHANGE	
LINGERIE MFG2501	NO CHANGE	
LINING MFG - HAT2501	NO CHANGE	
LININGS - SEWING INTO COATS BY HAND2501	NO CHANGE	
LAMP SHADE MFG - PARCHMENT OR TEXTILE	NO CHANGE	
MILLINERY MFG	NO CHANGE	

<u>MASSACHUSETTS WORKERS' COMPENSATION A</u> Present Phraseology	Proposed Phraseology
Part Two – Classifications	Part Two - Classifications
NAILHEAD ORNAMENTATION - ATTACHING NAIL	
HEADS OR SIMILARARTICLES TO TEXTILE	
FABRICS BY MEANS OF FOOT PRESSES2501	ELIMINATE
PARACHUTE MFG	NO CHANGE
Hardware mfg. to be separately rated.	
PILLOW, QUILT OR CUSHION MFG2501	NO CHANGE
No mattress or box spring mfg.	
PLEATING AND STITCHING OR TUCKING -	
WOMEN'S DRESS FABRICS OR TRIMMINGS	
- NOT CLOTHING MANUFACTURING2501	ELIMINATE
POWDER PUFF MFG - FROM FABRICS OR	
DRESSED WOOL SKINS	NO CHANGE
QUILT, CUSHION OR PILLOW MFG2501	NO CHANGE
No mattress or box spring mfg.	
QUILTED CLOTH MFG - FOR GARMENTS AND	
GARMENT LININGS	NO CHANGE
SHIRT MFG2501	NO CHANGE
SHOE ORNAMENT MFG - FABRIC2501	NO CHANGE
SILK SCREEN PROCESS - CLOTH PRINTING:	SILK SCREEN PROCESS - CLOTH PRINTING:
HAND PAINTING - INCLUDES DRYING	INCLUDES DRYING
MACHINERY OPERATIONS – INCLUDES	
DRYING	ELIMINATE
SUSPENDER MFG2501	NO CHANGE
Buckle, webbing or leather parts mfg. to be separately rated.	NO CHANGE
TEXTILE MENDING - INVISIBLE TEXTILE	
WEAVING OF WEARING APPAREL2501	NO CHANGE
TOY MFG - CLOTH STUFFED ANIMALS	
OR TOYS	NO CHANGE
TRIMMINGS - MANUFACTURING FANCY	
TRIMMINGS OR PIPING - NOT MANUFACTURING	
BINDING, TAPE OR RIBBON2501	ELIMINATE
TRIMMINGS OR RIBBONS - HAND SEWING ON	
FINISHED GARMENTS	NO CHANGE
UMBRELLA MFG2501	NO CHANGE
Mfg. of frames, handles or hardware to be separately rated.	

<u>MASSACHUSETTS WORKERS' COMPENSATION A</u> Present Phraseology	Proposed Phraseology
Part Two – Classifications	Part Two - Classifications
WINDOW SHADE MFG	NO CHANGE
	-MERGED- CODE 2578 TO CODE 2576
BAG OR SACK MFG - CLOTH2578 Applies to the mfg. of cotton, burlap or gunny bags or sacks.	BAG OR SACK MFG - CLOTH2576 Applies to the mfg. of cotton, burlap or gunny bags or sacks.
BAG RENOVATING	BAG RENOVATING
SACK OR BAG MFG - CLOTH	SACK OR BAG MFG - CLOTH2576 Applies to the mfr. of cotton, burlap or gunny bags or sacks.
AWNING OR TENT MFG - SHOP	NO CHANGE
CANVAS GOODS MFG NOC - SHOP	NO CHANGE
SAIL MAKING2576 Applies to shop operations.	NO CHANGE
TENT OR AWNING MFG - SHOP	NO CHANGE

Present Phraseology	ND EMPLOYERS LIABILITY INSURANCE MANUAL Proposed Phraseology
Part Two – Classifications	Part Two - Classifications
LEATHER EMBOSSING	- MERGED - CODE 2640 TO CODE 2651 LEATHER EMBOSSING2651
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.	Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code 2651 are conducted as a separate and distinct business.
SHOE FINDINGS MFG	NO CHANGE
SHOE STOCK MFG	NO CHANGE
WELTING MFG - LEATHER, LATEX, BURLAP, PAPER, TWINE, ETC2651	NO CHANGE
HIDE OR LEATHER DEALERS OR STORES	NO CHANGE
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 Painting2688	NO CHANGE
Leather Embossing2640	Leather Embossing2651

Present Phraseology	Proposed Phraseology
Part Two – Classifications	Part Two - Classifications
	- MERGED - CODE 3064 TO CODE 3066
SIGN MFG - METAL	SIGN MFG - METAL
COPPERSMITH - SHOP	NO CHANGE
DOOR, DOOR FRAME OR SASH MFG - WOOD - METAL COVERED	NO CHANGE
HOTEL AND RESTAURANT KITCHEN EQUIPMENT MFG - SHEET METAL	NO CHANGE
RESTAURANT AND HOTEL KITCHEN EQUIPMENT MFG - SHEET METAL	NO CHANGE NO CHANGE
	- MERGED - CODE 3227 TO CODE 3400
ALUMINUM WARE MFG	ALUMINUM WARE MFG
COOKING UTENSILS MFG - STEEL	COOKING UTENSILS MFG - STEEL
AUTO PARTS MFG - MISCELLANEOUS STAMPED PARTS, SUCH AS FENDERS	NO CHANGE
BARREL OR DRUM MFG - STEEL	NO CHANGE
BARREL OR DRUM - STEEL - RECONDITIONING OR REPAIR	NO CHANGE
METAL GOODS MFG NOC	NO CHANGE
METAL STAMPING MFG	NO CHANGE

MASSACHUSETTS WORKERS' COMPENSATION A	ND EMPLOYERS LIABILITY INSURANCE MANUAL
Present Phraseology	Proposed Phraseology
Part Two – Classifications	Part Two - Classifications
METAL TAG MFG - STAMPED - NOC	NO CHANGE
TINWARE MFG - PIE PLATES, BUCKETS, PAILS, WASTEBASKETS, ASH CANS, DUSTPANS3400	NO CHANGE
	MERGED – CODE 3241 TO CODE 1924
CABLE MFG - INSULATED ELECTRICAL	CABLE MFG - INSULATED ELECTRICAL
CABLE MFG OR WIRE DRAWING - NOT IRON OR STEEL	CABLE MFG OR WIRE DRAWING - ALL METALS1924
CABLE OR WIRE ROPE MFG - IRON OR STEEL – NO WIRE DRAWING	CABLE OR WIRE ROPE MFG - ALL METALS1924 Mfg. of insulated electrical cable to be separately rated as Code 4470 cable mfg.
WIRE CLOTH MFG	WIRE CLOTH MFG
WIRE DRAWING - IRON OR STEEL	WIRE DRAWING - ALL METALS1924 Includes wire rope or cable mfg.
WIRE DRAWING OR CABLE MFG - NOT IRON OR STEEL	WIRE DRAWING OR CABLE MFG - ALL METALS1924
WIRE GOODS MFG NOC	WIRE GOODS MFG NOC
WIRE INSULATING OR COVERING	WIRE INSULATING OR COVERING4470 Includes incidental wire stranding. Wire drawing to be separately rated as Code1924.
ARMS MFG NOC	- MERGED - CODE 3548 & Code 3559 TO CODE 3574 ARMS MFG NOC
Steel making, forging, shell mfg. or shell loading to be separately rated	Steel making, forging, shell mfg. or shell loading to be separately rated

MASSACHUSETTS WORKERS' COMPENSATION AND EMPLOYERS LIABILITY INSURANCE MANUAL	
Present Phraseology Part Two – Classifications	Proposed Phraseology Part Two - Classifications
BOOKBINDING OR PRINTING MACHINE MFG3548	BOOKBINDING OR PRINTING MACHINE MFG3574
PRINTING OR BOOKBINDING MACHINE MFG3548	PRINTING OR BOOKBINDING MACHINE MFG3574
CONFECTION MACHINE MFG	CONFECTION MACHINE MFG3574
MACHINE MFG - CONFECTION	ELIMINATE
CASH REGISTER MFG	NO CHANGE
CARTRIDGE MFG OR ASSEMBLY – SMALL ARMS	NO CHANGE
GAS METER MFG3574	NO CHANGE
SEWING MACHINE MFG	NO CHANGE
SEWING MACHINES - COMMERCIAL: REPAIRING AND REBUILDING SEWING MACHINES, CUTTERS AND PARTS IN SHOP3574	ELIMINATED
SLOT MACHINE MFG - NOT VENDING MACHINES	NO CHANGE
VOTING MACHINE MFG	NO CHANGE
	- MERGED - CODE 4061 TO CODE 4062
CLAY FLOWER POT MFG4061	CLAY FLOWER POT MFG4062
POTTERY MFG:	POTTERY MFG:
EARTHENWARE - GLAZED OR PORCELAIN – HAND MOLDED OR CAST4061 Codes 4061 and 4062 pottery mfgporcelain 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.	EARTHENWARE - GLAZED OR PORCELAIN4062 Mining, quarrying or clay digging to be separately rated.
PORCELAIN WARE - MECHANICAL PRESS FORMING4062 Mining, quarrying or clay digging to be separately rated.	PORCELAIN WARE MFG4062 Mining, quarrying or clay digging to be separately rated.

MAGGA CHUGETER MODIFEDG (DENICATION) т .

	ND EMPLOYERS LIABILITY INSURANCE MANUAL
Present Phraseology Part Two – Classifications	Proposed Phraseology Part Two - Classifications
Part 1 wo – Classifications	Part 1wo - Classifications
	- MERGED - CODE 4561 TO CODE 4439
LACQUER OR SPIRIT VARNISH MFG4439 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.	LACQUER OR SPIRIT VARNISH MFG4439 Includes mixing of thinners or solvents but no nitrocellulose manufacturing. Assign risks that manufacture nitrocellulose, thinners, or solvents to the appropriate chemical classification, Code 4828 or Code 4829.
SPIRIT VARNISH OR LACQUER MFG4439 Includes mixing of thinners or solvents but no nitrocellulose mfg. Refer risks engaged in the mfg. of nitrocellulose to the MA Bureau.	SPIRIT VARNISH OR LACQUER MFG
VARNISH MFG - OLEO-RESINOUS4561 Mfg. of solvents, spirit varnishes, lacquers or dopes to be separately rated.	ELIMINATED
	- MERGED - CODE 5069 TO CODE 5059
IRON OR STEEL:	IRON OR STEEL:
ERECTION - CONSTRUCTION OF DWELLINGS NOT OVER TWO STORIES IN HEIGHT	ERECTION - CONSTRUCTION OF DWELLINGS NOT OVER TWO STORIES IN HEIGHT5059
ERECTION - FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT	NO CHANGE

Present Phraseology	ND EMPLOYERS LIABILITY INSURANCE MANUAL Proposed Phraseology
Part Two – Classifications	Part Two - Classifications
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	NO CHANGE
SHEET METAL SIDING - CODE 5538 – SHEET METAL WORK ERECTION - & DRIVERS	
OTHER CONTRACTING OPERATIONS – Assign to the appropriate contracting classifications.	
DWELLINGS	DWELLINGS
FRAME WORK - CODE 5069 - IRON OR STEEL	FRAME WORK - CODE 5059 - IRON OR STEEL
ERECTION - DWELLINGS	ERECTION - DWELLINGS
SHEET METAL SIDING - CODE 5538 - SHEET	SHEET METAL SIDING - CODE 5538 - SHEET
METAL WORK ERECTION - & DRIVERS	METAL WORK ERECTION - & DRIVERS
OTHER CONTRACTING OPERATIONS - Assign to the appropriate contracting classifications.	OTHER CONTRACTING OPERATIONS - Assign to the appropriate contracting classifications.
FEDERAL WAR HOUSING OR MILITARY	FEDERAL WAR HOUSING OR MILITARY
RESERVATION PROJECTS	RESERVATION PROJECTS
FRAME WORK - CODE 5069 - IRON OR STEEL	FRAME WORK - CODE 5059 - IRON OR STEEL
ERECTION	ERECTION
SHEET METAL SIDING - CODE 5538 - SHEET	SHEET METAL SIDING - CODE 5538 - SHEET
METAL WORK ERECTION - & DRIVERS	METAL WORK ERECTION - & DRIVERS
OTHER CONTRACTING OPERATIONS – Assign.	OTHER CONTRACTING OPERATIONS – Assign.
to the appropriate contracting classifications	to the appropriate contracting classifications
MILITARY RESERVATION CONSTRUCTION:	MILITARY RESERVATION CONSTRUCTION:
1. THE FOLLOWING CLASSIFICATIONS ARE	1. THE FOLLOWING CLASSIFICATIONS ARE
APPLICABLE ONLY TO THE CONSTRUCTION OR	APPLICABLE ONLY TO THE CONSTRUCTION OR
REPAIR OF BUILDINGS DESIGNED FOR THE	REPAIR OF BUILDINGS DESIGNED FOR THE
HOUSING, WELFARE AND KEEP OF PERSONNEL:	HOUSING, WELFARE AND KEEP OF PERSONNEL:
CARPENTRY	CARPENTRY
CONCRETE CONSTRUCTION - NOT MONOLITHIC	CONCRETE CONSTRUCTION - NOT MONOLITHIC
CONCRETE BUILDING CONSTRUCTION5215	CONCRETE BUILDING CONSTRUCTION
IRON OR STEEL ERECTION - NOT OVER TWO	IRON OR STEEL ERECTION - NOT OVER TWO
STORIES IN HEIGHT	STORIES IN HEIGHT5059

MASSACHUSETTS WORKERS COMIENSATION A	ND EMPLOYERS LIABILITY INSURANCE MANUAL
Present Phraseology	Proposed Phraseology
Part Two – Classifications	Part Two - Classifications
2. ALL OTHER OPERATIONS IN THECONSTRUCTION OR REPAIR OF SUCH BUILDINGS AND ALL OTHER CONSTRUCTION OR REPAIR IN CONNECTION WITH MILITARY RESERVATIONS SHALL BE ASSIGNED TO APPROPRIATE MANUAL CLASSIFICATIONS.	2. ALL OTHER OPERATIONS IN THECONSTRUCTION OR REPAIR OF SUCH BUILDINGS AND ALL OTHER CONSTRUCTION OR REPAIR IN CONNECTION WITH MILITARY RESERVATIONS SHALL BE ASSIGNED TO APPROPRIATE MANUAL CLASSIFICATIONS.
SWIMMING POOL CONSTRUCTION - NOT IRON OR STEEL & DRIVERS5223 Sode 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 CONSTRUCTION - NOT IRON OR STEEL & DRIVERS
	- MERGED - CODE 5651 TO CODE 5645
ALUMINUM SIDING INSTALLATION: DETACHED ONE OR TWO FAMILY DWELLINGS	ELIMINATED
ALL OTHER BUILDINGS OR STRUCTURES5403	
CARPENTRY - DETACHED ONE OR TWO FAMILY DWELLINGS5645 Includes garages constructed in connection with the dwellings.	CARPENTRY—CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT

Present Phraseology	Proposed Phraseology
Part Two – Classifications	Part Two - Classifications
	dwellings include detached, semidetached, and attached multiunit residential buildings. The construction of multiunit residential buildings exceeding three stories in height and the construction of commercial buildings or structures, including mixed use buildings, with no height restriction must be separately rated to Code 5403.
CARPENTRY - DWELLINGS - THREE STORIES OR LESS	ELIMINATED
CARPENTRY - INSTALLATION OF CABINET WORK OR INTERIOR TRIM	CARPENTRY - INSTALLATION OF CABINET WORK OR INTERIOR TRIM
CARPENTRY - INSTALLATION OF FINISHED WOODEN FLOORING	CARPENTRY - INSTALLATION OF FINISHED WOODEN FLOORING

MASSACHUSETTS WORKERS' COMPENSATION AND EMPLOYERS LIABILITY INSURANCE MANUAL			
Present Phraseology	Proposed Phraseology		
Part Two – Classifications	Part Two - Classifications		
CARPENTRY NOC5403	CARPENTRY—CONSTRUCTION OF RESIDENTIAL DWELLINGS EXCEEDING THREE STORIES IN HEIGHT OR COMMERCIAL BUILDINGS AND STRUCTURES		
DOOR, DOOR FRAME OR SASH ERECTION – METAL OR METAL COVERED	DOOR, DOOR FRAME OR SASH ERECTION – METAL OR METAL COVERED		
IRON OR STEEL: ERECTION: DOOR, DOOR FRAME OR SASH ERECTION – METAL OR METAL COVERED	IRON OR STEEL: ERECTION: DOOR, DOOR FRAME OR SASH ERECTION – METAL OR METAL COVERED5102 Installation of storm doors or storm sash to be separately rated as Code 5645 or Code 5403. Overhead door installation to be separately rated as Code 3724.		
MILITARY RESERVATION CONSTRUCTION:	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	1. THE FOLLOWING CLASSIFICATIONS ARE APPLICABLE ONLY TO THE CONSTRUCTION OR REPAIR OF BUILDINGS DESIGNED FOR THE HOUSING, WELFARE AND KEEP OF PERSONNEL: CARPENTRY		
CONCRETE CONSTRUCTION - NOT MONOLITHIC CONCRETE BUILDING CONSTRUCTION5215	NO CHANGE		
IRON OR STEEL ERECTION - NOT OVER TWO STORIES IN HEIGHT5069	SEE MERGING OF CODE 5069 TO CODE 5059 ENTRY		
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.	2. ALL OTHER OPERATIONS IN THE CONSTRUCTION OR REPAIR OF SUCHBUILDINGS AND ALL OTHER CONSTRUCTION OR REPAIR IN CONNECTION WITH MILITARY RESERVATIONS SHALL BE ASSIGNED TO APPROPRIATE MANUAL CLASSIFICATIONS.		

	ND EMPLOYERS LIABILITY INSURANCE MANUAL
Present Phraseology	Proposed Phraseology
Part Two – Classifications	Part Two - Classifications
SIDING INSTALLATION - ALUMINUM OR VINYL: DETACHED ONE OR TWO FAMILY DWELLINGS	ELIMINATED
NONE	SIDING INSTALLATION - ALL TYPES—RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT
NONE	SIDING INSTALLATION - ALL TYPES—ALL OTHER BUILDINGS OR STRUCTURES—INCLUDING RESIDENTIAL DWELLINGS EXCEEDING THREE STORIES IN HEIGHT
STEEL FRAME ERECTION - INTERIOR – LIGHT GAUGE STEEL:	STEEL FRAME ERECTION - INTERIOR – LIGHT GAUGE STEEL:
BY CARPENTRY CONTRACTORS IN CONNECTION WITH THE CONSTRUCTION OF DETACHED ONE OR TWO FAMILY DWELLINGS	BY CARPENTRY CONTRACTORS IN CONNECTION WITH THE CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT5645
BY CONTRACTORS ENGAGED IN WALLBOARD INSTALLATION & DRIVERS	NO CHANGE
BY OTHER CARPENTRY CONTRACTORS5403	BY CARPENTRY CONTRACTORS IN CONNECTION WITH THE CONSTRUCTION OF RESIDENTIAL DWELLINGS EXCEEDING THREE STORIES IN HEIGHT OR COMMERCIAL BUILDINGS AND STRUCTURES
BY SPECIALIST CONTRACTOR5102	NO CHANGE

MASSACHUSETTS WORKERS' COMPENSATION AND EMPLOYERS LIABILITY INSURANCE MANUAL			
Present Phraseology	Proposed Phraseology		
Part Two – Classifications	Part Two - Classifications		
STORM DOORS OR STORM SASH – INSTALLATION - WOOD OR METAL5645	STORM DOORS OR STORM SASH – INSTALLATION - WOOD OR METAL:		
NONE	CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT5645		
NONE	CONSTRUCTION OF RESIDENTIAL DWELLINGS EXCEEDING THREE STORIES IN HEIGHT OR COMMERCIAL BUILDINGS AND STRUCTURES		
VINYL SIDING INSTALLATION: DETACHED ONE OR TWO FAMILY DWELLINGS	ELIMINATED		
	- MERGED - CODE 8116 TO CODE 8107		
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 assigned to Code 9534	NO CHANGE		
 (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. 			

MASSACHUSETTS WORKERS' COMPENSATION AND EMPLOYERS LIABILITY INSURANCE MANUAL			
Present Phraseology	Proposed Phraseology		
Part Two – Classifications	Part Two - Classifications		
CONTRACTORS' MACHINERY DEALER & DRIVERS <i>Applies to store or yard operations. Operations away from</i> <i>premises, other than demonstration, to be separately</i> <i>rated</i>	NO CHANGE		
MACHINERY DEALER NOC - STORE OR YARD - & DRIVERS8107	NO CHANGE		
OIL OR GAS WELL: SUPPLIES OR EQUIPMENT DEALER - NEW -STORE OR YARD ONLY - & DRIVERS8107	NO CHANGE		
FARM MACHINERY DEALER - ALL OPERATIONS & DRIVERS	FARM MACHINERY DEALER - ALL OPERATIONS & DRIVERS8107 Includes demonstration.		
	- MERGED - CODE 9553 TO CODE 9552		
BILL POSTING & DRIVERS	SEE LOW CREDIBILITY REASSIGNMENT ENTRIES		
SIGN MFG - ERECTION, REPAIR OR MAINTENANCE - & SHOP, DRIVERS9552 Not outdoor advertising companies. Bill posting to be separately rated as Code 9545.	SEE LOW CREDIBILITY REASSIGNMENT ENTRIES		
SIGN MFG - METAL	SEE MERGING OF CODE 3064 TO CODE 3066 ENTRY		

Present Phraseology	Proposed Phraseology
Part Two – Classifications	Part Two - Classifications
SIGN PAINTING OR LETTERING - INSIDE OF BUILDINGS & DRIVERS	SIGN PAINTING OR LETTERING - INSIDE OF BUILDINGS & DRIVERS
SIGN PAINTING OR LETTERING - OUTSIDE OF BUILDINGS OR STRUCTURES - & DRIVERS	SIGN PAINTING OR LETTERING - OUTSIDE OF BUILDINGS OR STRUCTURES - & DRIVERS

Exhibit I-D

Massachusetts Workers Compensation and Employers Liability Insurance Manual

APPENDIX G TABLE OF HAZARD GROUPS

MASSACHUSETTS TABLE OF CLASSIFICATIONS BY HAZARD GROUP

CODE	HAZARD GROUP A-G
0037	Ð
0251	C
2001	B
2286	C
2302	e
253 4	B
2578	e
2640	Ð
3064	e
3227	B
3241	e
3548	C
3559	e
4 061	B
4 561	e
5069	G
8116	C
9553	F

Class Code	Classification Phraseologies &	Approved	Class Code History
coue	Footnotes		Proposed Changes
1852	Asbestos Cement Or Asbestos Shingle Mfg.	National Code MA Approval Date Not Available	• Last rate issued 7/1/2016
	Asbestos Goods Mfg.	1 st Code Rate Posted Is	• No payroll has developed for Code 1852 since 2009.
		Dated 6/1/1931	• Eliminate Code 1852. Asbestos products are no longer manufactured in Massachusetts, nor are they used in construction/building trades.
			• Also, eliminate another asbestos goods manufacturing classification phraseology that is assigned to an existing classification code, Code 4250 - Asbestos Pipe Covering Mfg From Sheet Asbestos – No Asbestos Weaving. Only the phraseology is being recommended for elimination, Code 4250 is not exclusively an asbestos product classification code; accordingly it is being retained being retained.
			• <u>7/1/2016 Rate = 1852/5.80</u>
1860	Abrasive Paper Or Cloth Preparation Paper or cloth mfg. to be separately	National Code MA Approval Date Not Available	Last rate issued 7/1/2016
	rated.	1 st Code Rate Posted Is Dated 6/1/1931	• Minimal payroll assigned to Code 1860.
	Emery Cloth Mfg.		Re-assign Code 1860 to Code 4283 Building Or Roofing Paper Or Felt Preparation—No Installation,
	Sand Paper Mfg.		a National classification that also applies in Massachusetts.
			• 7/1/2016 Rates = 1860/1.86 - 4283/2.23

Class	Classification Phraseologies	Approved	Class Code History
Code	&		&
	Footnotes		Proposed Changes
2002	Macaroni Mfg. Tobacco Rehandling Or Warehousing	National Code MA Approval Date Not Available 1 st Code Rate Posted Is Dated 6/1/1931 National Code MA Approval Date Not Available 1 st Code Rate Posted Is Dated 6/1/1931	 Last rate issued 7/1/2016 Re-assign Code 2002 to Code 2003 Bakery & Drivers, Route Supervisors, a National classification that also applies in Massachusetts. <u>7/1/2016 Rates = 2002/2.77 - 2003/3.42</u> Amended phraseologies now includes drivers Last rate issued 7/1/2016 No payroll has developed for Code 2174 since 2009 Re-assign Code 2174 to Code 2172 Tobacco Mfg. NOC, a National classification that also applies in
2741	State Special Classification that	6/1/1931 National Code	 • 7/1/2016 Rates = 2174/3.37 - 2172/2.08
2741	State Special Classification that applies in: KY, MA Barrel Stock Mfg. Applies to the manufacture of heads, hoops or staves. Barrel assembly to be separately rated as Code 2747 cooperage assembly. Cooperage Stock Mfg. Applies to the manufacture of heads, hoops or staves. Cooperage assembly to be separately rated as Code 2747.	MA MA Approval Date Not Available 1 st Code Rate Posted Is Dated 6/1/1931	 Last rate issued 7/1/2016 Minimal payroll assigned to Code 2741. Payroll first reported in 2013. Re-assign Code 2741 to Code 2747, a National classification that also applies in Massachusetts. 7/1/2016 Rates = 2741/6.06 - 2747/5.74
	Last Block Mfg. Stave Mfg. – Wood		
4282	Boot Or Shoe Pattern Mfg. 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.	National Code MA Approval Date Not Available 1 st Code Rate Posted Is Dated 6/1/1931	 Last rate issued 7/1/2016 Minimal payroll assigned to Code 4282. Re-assign Code 4282 to Code 4250 Paper Coating, a National classification that also applies in Massachusetts.

Class Code	Classification Phraseologies & Footnotes	Approved	Class Code History & Proposed Changes
	Dress Pattern Mfg. – Paper Includes designers, drafting employees, cutters. Magazine printing to be separately rated as Code 4299 – Printing.		• 7/1/2016 Rates = 4282/.75 - 4250/2.17
4301	State Special Classification that applies in: IL, MA, NC, NJ, NY and RI.Wallpaper Mfg. Includes designing, printing or finishing. Paper mfg. to be separately rated as Code 4239.	National Code MA Approval Date Not Available 1 st Code Rate Posted Is Dated 6/1/1931	 Last rate issued 7/1/2016 Minimal payroll assigned to Code 4301. No payroll developed under Code 4301 since 2011. Re-assign Code 4301 to Code 4279 Paper Goods Mfg. NOC, a National classification that also applies in Massachusetts. 7/1/2016 Rates = 4301/5.25 - 4279/2.75
4350	MA State Special Phraseologies and FootnotesElectrotyping 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.Stereotyping	National Code MA Approval Date Not Available 1 st Code Rate Posted Is Dated 6/1/1931	 Last rate issued 7/1/2016 Minimal payroll has been assigned to Code 4350. Very small amount of payroll (\$255) reported in 2013. Eliminate Code 4350. 7/1/2016 Rate = 4350/.57
4417	State Special that applies in MA. MD, ME, NC, TX, WI.Boot Or Shoe Mfg. – Rubber Includes combined rubber and fabric boots or shoes.Shoe Or Boot Mfg Rubber Or Combined Rubber And Fabric	National Code MA Approval Date Not Available 1 st Code Rate Posted Is Dated 6/1/1931	 Last rate issued 7/1/2016 Minimal payroll has been assigned to Code 4417. Re-assign Code 4417 to Code 4410 Rubber Goods Mfg. NOC a National classification that also applies in Massachusetts. 7/1/2016 Rates = 4417/4.34 - 4410/3.43

Class	Classification Phraseologies	Approved	Class Code History
Code	&	** ****	&
	Footnotes		Proposed Changes
8050	MA State Special PhraseologyFive-And-Ten Cent StoresOperations Covered:This classification applies tostores that sell a wide variety ofmerchandise, such as stationery,cosmetics, toilet articles, smallhardware, housewares,confectionery, costume jewelry,toys, giftware, and wearingapparel. These stores arecharacterized by their method ofdisplaying each type ofmerchandise on separatecounters. Separate sales clerks areassigned to each counter or areawhere they also serve as cashiersand wrappers. The merchandise isusually sold on a cash basiswithout any delivery service. Thisclassification also includes theservice of food on the premises.Stores.Operations Not Covered:Variety stores, including thosethat refer to themselves as "Five-and Ten" Cent Stores, that do notsell their merchandise byemploying separate sales clerksfor each counter or area, shall beassigned to Code 8017 retail stores	National Code MA Approval Date Not Available 1 st Code Rate Posted Is Dated 6/1/1931	 Last rate issued 7/1/2016 Minimal payroll has been assigned to Code 8050. Re-assign Code 8050 to Code 8017 Store—Retail NOC, a National classification that also applies in Massachusetts. 7/1/2016 Rates = 8050/1.46 - 8017/1.07
9545	BILL POSTING & DRIVERS <i>Erection or repair of signs by outdoor</i> <i>advertising companies to be separately</i> <i>rated as Code 9549; other than</i> <i>outdoor advertising companies, Code</i> <i>9552.</i>	National Code MA Approval Date Not Available 1 st Code Rate Posted Is Dated 6/1/1931	 Last rate issued 7/1/2016 Minimal payroll has been assigned to Code 9545. Re-assign Code 9545 to Code 9549 Advertising Co & Drivers, a National classification that also applies in Massachusetts. 7/1/2016 Rates = 9545/4.09 - 9549/4.73

	ND EMPLOYERS LIABILITY INSURANCE MANUAL
Present Phraseology Part Two – Classifications	Proposed Phraseology Part Two - Classifications
LOW CREDIBILITY	LOW CREDIBILITY
	ELIMINATED CODE 1852
ASBESTOS CEMENT OR ASBESTOS SHINGLE MFG1852	DELETED
ASBESTOS GOODS MFG1852	DELETED
	-REASSIGNED- CODE 1860 TO CODE 4283
ABRASIVE PAPER OR CLOTH PREPARATION1860 Paper or cloth mfg. to be separately rated.	ABRASIVE PAPER OR CLOTH PREPARATION4283 Paper or cloth mfg. to be separately rated.
EMERY CLOTH MFG1860	EMERY CLOTH MFG4283
SAND PAPER MFG1860	SAND PAPER MFG4283
BUILDING OR ROOFING PAPER OR FELT PREPARATION - NO INSTALLATION	NO CHANGE
FELT OR BUILDING OR ROOFING PAPER PREPARATION - NO INSTALLATION	NO CHANGE
PAPER COATING, LAMINATING OR SATURATING USING ASPHALT OR TAR4283	NO CHANGE
ROOFING OR BUILDING PAPER OR FELT PREPARATION - NO INSTALLATION	NO CHANGE

MASSACHUSETTS WORKERS' COMPENSATION AND EMPLOYERS LIABILITY INSURANCE MANUAL		
Present Phraseology Part Two – Classifications	Proposed Phraseology Part Two - Classifications	
	-REASSIGNED- CODE 2002 TO CODE 2003	
MACARONI MFG2002	MACARONI MFG <u>& DRIVERS</u> 2003	
BAKERY & DRIVERS, ROUTE SUPERVISORS2003	NO CHANGE	
DOUGHNUT MFG & DRIVERS2003	NO CHANGE	
	-REASSIGNED- CODE 2174 TO CODE 2172	
CIGAR MFG2172	NO CHANGE	
CIGARETTE MFG2172	NO CHANGE	
SNUFF MFG2172	NO CHANGE	
TOBACCO MFG NOC	NO CHANGE	
TOBACCO REHANDLING OR WAREHOUSING2174	TOBACCO REHANDLING OR WAREHOUSING2172	
BARREL ASSEMBLY	-REASSIGNED- CODE 2741 TO CODE 2747 BARREL ASSEMBLY2747	
Stock mfg. to be separately rated as Code 2741 cooperage stock mfg.		
BARREL DEALERS INCLUDING REPAIRING - WOOD2747	NO CHANGE	
BARREL STOCK MFG	BARREL STOCK MFG2747	

MASSACHUSETTS WORKERS' COMPENSATION AND EMPLOYERS LIABILITY INSURANCE MANUAL **Present Phraseology Proposed Phraseology** Part Two - Classifications Part Two - Classifications Stock mfg. to be separately rated as Code 2741 cooperage stock mfg. COOPERAGE STOCK MFG......2747 COOPERAGE STOCK MFG......2741 Applies to the manufacture of heads, hoops or staves. Cooperage assembly to be separately rated as Code 2747. LAST BLOCK MFG......2747 LAST BLOCK MFG......2741 STAVE MFG - WOOD......2741 STAVE MFG - WOOD......2747 -REASSIGNED-**CODE 4282 TO CODE 4250 ASBESTOS PIPE COVERING MFG. - FROM** SHEET ASBESTOS - NO ASBESTOS WEAVING......4250 ELIMINATED BOOT OR SHOE PATTERN MFG......4282 BOOT OR SHOE PATTERN MFG......4250 Shall not be assigned to a risk engaged in operations described Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to Code by another classification unless the operations subject to Code 4282 are conducted as a separate and distinct business. 4250 are conducted as a separate and distinct business. CORK PAPER MFG - NO PAPER MFG......4250 **NO CHANGE** DRESS PATTERN MFG - PAPER......4282 DRESS PATTERN MFG - PAPER......4250 Includes designers, drafting employees, cutters. Magazine Includes designers, drafting employees, cutters. Magazine printing to be separately rated as Code 4299 - Printing. printing to be separately rated as Code 4299 - Printing. PAPER COATING......4250 **NO CHANGE** Not building, roofing or felt preparation. PAPER CORRUGATING OR LAMINATING......4250 **NO CHANGE** 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 NO CHANGE Paper mfg. to be separately rated as Code 4239. PAPER OILING, PARAFFINING, PARCHMENTIZING OR WAXING......4250 **NO CHANGE** Paper mfg. to be separately rated as Code 4239.

Present Phraseology Part Two – Classifications	Proposed Phraseology Part Two - Classifications
	-REASSIGNED- CODE 4301 TO CODE 4279
WALLPAPER MFG4301 Includes designing, printing or finishing. Paper mfg. to be separately rated as Code 4239.	WALLPAPER MFG4279 Includes designing, printing or finishing. Paper mfg. to be separately rated as Code 4239.
	ELIMINATED CODE 4350
ELECTROTYPING	DELETED
STEREOTYPING4350	DELETED
	-REASSIGNED- CODE 4417 TO CODE 4410
BOOT OR SHOE MFG - RUBBER4417 Includes combined rubber and fabric boots or shoes.	BOOT OR SHOE MFG - RUBBER4410 Includes combined rubber and fabric boots or shoes.
SHOE OR BOOT MFG - RUBBER OR COMBINED RUBBER AND FABRIC4417	SHOE OR BOOT MFG - RUBBER OR COMBINED RUBBER AND FABRIC4410

MASSACHUSETTS WORKERS' COMPENSATION AND EMPLOYERS LIABILITY INSURANCE MANUAL **Present Phraseology Proposed Phraseology** Part Two - Classifications Part Two - Classifications -REASSIGNED-**CODE 8050 TO CODE 8017** FIVE-AND-TEN CENT STORES......8050 STORE-FIVE-AND-TEN CENT......8017 **OPERATIONS COVERED:** Applicable to store locations that sell a variety of small wares This classification applies to stores that sell a wide variety of such as stationary, giftware, toilet articles, light hardware, toys, merchandise, such as stationery, cosmetics, toilet articles, house wares, confectionery, ready-to-wear clothing and small hardware, housewares, confectionery, costume jewelry, accessories, etc. Sales are usually for cash without delivery toys, giftware, and wearing apparel. These stores are service. 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. -REASSIGNED-**CODE 9545 TO CODE 9549** BILL POSTING & DRIVERS......9545 Erection or repair of signs by outdoor advertising companies to BILL POSTING & DRIVERS......9549 be separately rated as Code 9549; other than outdoor Erection or repair of signs by outdoor advertising companies is assigned to Code 9549; other than outdoor advertising advertising companies, Code 9552. companies, Code 9552. ADVERTISING CO & DRIVERS......9549 Applicable to outdoor advertising companies and includes shop ADVERTISING CO & DRIVERS......9549 operations; the erection, painting, repair, maintenance or Applicable to outdoor advertising companies and includes shop removal of signs; sign painting or lettering in or upon buildings operations; the erection, painting, repair, maintenance or or structures. Bill posting to be separately rated as Code 9545. removal of signs; sign painting or lettering in or upon buildings or structures. . SIGN MFG - ERECTION, REPAIR OR SIGN MFG - ERECTION, REPAIR OR MAINTENANCE - & SHOP, DRIVERS......9552 MAINTENANCE - & SHOP, DRIVERS......9552 Not outdoor advertising companies. Bill posting to be separately Not outdoor advertising companies. Bill posting to be separately rated as Code 9545. rated as Code 9549.

Exhibit II-C

Massachusetts Workers Compensation and Employers Liability Insurance Manual

APPENDIX G TABLE OF HAZARD GROUPS

MASSACHUSETTS TABLE OF CLASSIFICATIONS BY HAZARD GROUP

CODE	HAZARD GROUP A-G
1852	G
1860	B
2002	B
2174	B
2741	A
4 <u>282</u>	B
4 301	B
4 350	£
<u>4417</u>	B
8050	B
9545	Æ