



October 13, 2016

DCRB CIRCULAR NO. 923

To All Members of the DCRB:

**Re: MANUAL HOUSEKEEPING REVISIONS TO SECTIONS 1 AND 2
 DCRB FILING NO. 1606
 APPROVED EFFECTIVE DECEMBER 1, 2016**

The Delaware Insurance Commissioner has approved DCRB's filing regarding Manual housekeeping revisions to Sections 1 and 2. These revisions become effective for policies effective 12:01 a.m., December 1, 2016 or later. The housekeeping revisions are intended to make the Manual language clearer and less ambiguous. This set of revisions clarifies existing classification procedures and updates language defining certain classifications to align verbiage used within other Manual provisions and/or to recognize ongoing technological or industrial changes. These changes will not affect the loss costs for any Delaware employer.

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

(1) Manual Language Revisions to Section 1 – Clarification of Rule IV, Paragraph C.8, Rule IV, Paragraph C.10, Rule IX, Paragraph E and Rule XIV

Rule IV, Paragraph C.8 – Changing Classifications

This change resulted from DCRB's prior revision to the "Appeals From Application of the Rating System Procedure" which was effective for new and renewal policies as of December 1, 2015 and later. That revision removed the sole Manual reference to when an employer will become eligible for an application of the rating system (e.g., classification). With this approval, that provision will be retained in the Manual with additional language to Paragraph C.8. Also updated was the substitution of "DCRB" in place of "Bureau" throughout this Paragraph.

Rule IV, Paragraph C.10 – Mercantile Businesses/Stores

This Rule currently states that the single applicable store or dealer classification shall be determined separately per location. This revision clarifies the Rule by adding language delineating the methodology used to select that single applicable store or dealer classification. DCRB had previously placed such language in selected mercantile classifications. This change provides the appropriate placement of that language is in Rule IV, Section 1. Concurrent with the changes is deleted language from the selected mercantile classifications.

**Rule IX, Paragraph E – Professional and Semi-Professional Athletes – Class
Codes 970 and 991**

This change brings the language of Rule IX, Paragraph E into alignment with the scopes of Codes 970, Athletic Team – Contact Sports, and Code 991, Athletic Team: Non-Contact Sports. This is accomplished by changing the title of this Rule from "Professional and Semi-

Professional Athletes – Class Codes 970 and 991” to “Professional or Semi-Professional Athletic Teams – Class Codes 970 and 991” and by adding “sports officials” to Paragraph E.2., which lists the personnel subject to the maximum auditable payroll per policy year.

Rule XIV, Paragraph D.2 – Maintenance, Repair or Construction Operations

This rule provides guidance on the classification applicable to maintenance, repair or construction operations depending upon who the employer may be. This revision clarifies subparagraph 2.a. by substituting “personal residence” in place of “premises.” The change aligns 2.a. more closely with Rule XIV, C - Name of Insured, that specifies only the resident owner, the estate of the owner or of a family member(s) of the same residence may be the named insured. Additionally, subparagraph 2.b is divided into four separate paragraphs to enhance readability.

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

Additions:

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

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

Revisions:

Definitions – the phrase “Workfare Or” is deleted from the title of the definition of “All Employees Including Office Except Workfare Or Home Health Care Services.”

The Section 2 descriptions of twenty two classifications and forty five Underwriting Guide entries spread over fourteen classifications are revised.

Deletions:

Underwriting Guide – Twelve Underwriting Guide entries spread across ten classifications are deleted.

Approved revisions to the Manual language are attached. Specific and further details on these changes are provided via the DCRB filing, provided at: [DCRB Filing No. 1606 Manual Revisions to Sections 1 & 2](#). The Basic Manual will be updated on DCRB’s website (www.dcrb.com) at a later date. Please direct any questions regarding the contents of this circular to David T. Rawson, Technical Director, Classification and Field Operations at (215) 320-4501 or at drawson@dcrb.com.

William V. Taylor
President

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

Effective December 1, 2016

INFORMATION PAGE remains unchanged.

PREFACE remains unchanged.

MEMBERSHIP remains unchanged.

SECTION 1 – Premium Algorithm through **SECTION 1 – Appeals Procedure** remain unchanged.

SECTION 1 – UNDERWRITING RULES

Rule IV – CLASSIFICATIONS

C. 8. Changing Classifications

- a. The DCRB is empowered to determine, revise or modify the classification(s) assigned to any individual insured. No written application by the carrier, agent of record or an insured to change an insured's authorized classification(s) shall be considered by the DCRB until the carrier has issued and filed a copy of its policy Information Page written in accordance with an insured's authorized classification(s). The classifications shown in any policy shall be subject to correction or modification, or both if the DCRB finds by survey or otherwise that the classification(s) shown on the policy are inappropriate to the insured. No written application to change the classification(s) for an insured on the grounds that the insured has been improperly classified shall be considered by the DCRB unless such written application is filed directly with the DCRB by the insured, agent of record or the carrier during the policy period with respect to which the application is made, or within 12 months after the termination thereof.
- b. (1) A change in an insured's classification that results from a recent change in the insured's operations (i. e., an operations change that has taken place during the current policy year or the policy year that has just expired) will be applied pro rata as of the date of the change in the insured's operations, regardless of premium impact to the insured. When a DCRB review discloses the insured's recent operations change, the DCRB will make written notice to the carrier-of-record, changing the insured's authorized classification(s) for the current policy year and, if warranted, for the policy year that has just expired. When the carrier becomes aware of such recent operation change, the carrier shall make written application to the DCRB to change the insured's authorized classification(s) during the current policy year and, if warranted, for the policy year that has just expired.
(2) A correction of a misclassification.....the termination thereof.
(3) A correction of a misclassification which results in a premium increase shall be applied effective the employer's first normal policy renewal at least six months subsequent to the date of the DCRB's written misclassification notice concurrent to the carrier of record and the employer.
- c. Any correction of a.....with application of this rule.
- d. The reallocation of payroll by a carrier among an insured's authorized classifications or the DCRB requiring a carrier to reallocate payroll among an insured's authorized classifications or to report payroll under an insured's authorized classifications for an insured's current policy or the insured's prior policy with 12 months after the termination thereof does not constitute a class change or correction.
- e. Any reclassification pursuant to a revision in classification procedure that DCRB has filed with and that has been approved by the Insurance Commissioner shall be effective only upon any insured's first policy effective date on or later than the effective date for the revision approved by the Insurance Commissioner.

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C. 10. Mercantile Business/Stores

1. Where a store or dealer sells several types of merchandise, each of which may be subject to a different classification, such store or dealer shall be assigned on the basis of the principal category of merchandise sold. The term "principal" means more than 50 percent of the gross receipts. For further information please see "Wholesale/Retail Mail Order House Or Internet Sales – Definitions" in the General Auditing & Classification Information section of this Manual. For mercantile businesses, such as stores or dealers, the single applicable store or dealer classification is determined separately for each location.

**Rule IX – SPECIAL CONDITIONS OR OPERATIONS AFFECTING COVERAGE AND
PREMIUM**

**E. PROFESSIONAL OR SEMIPROFESIONAL ATHLETIC TEAMS – CLASS CODES 970 and
991**

No Change to Number 1

2. The entire remuneration of each player, coach, manager or sports official should be included in computing premium subject to a maximum of \$60,000 a year.

No Change to Numbers 3 or 4

Rule XIV – AGRICULTURAL, DOMESTIC WORKERS - RESIDENCES

D. CLASSIFICATIONS

No Change to Numbers 1 or 2

3. Maintenance, Repair Or Construction Operations

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

SECTION 2 – Rating Values remain unchanged

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SECTION 2 – DEFINITIONS

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

ALL EMPLOYEES INCLUDING OFFICE EXCEPT HOME HEALTH CARE SERVICES: This definition is the same as the "all employees including office" definition above except for the designated personnel (e. g., home health), which shall be subject to separate classification as provided for in this Manual.

SECTION 2 – CLASSIFICATIONS

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

Applicable to plastic assigned to Code 227.

UNDERWRITING GUIDE

Artificial Marble Products Mfg.
Bag Mfg. - Plastic
Cable Mfg. - Insulated Electrical - Wire Drawing To
Be Separately Rated
Hose Mfg. - Plastic
Marble Products Mfg. - Artificial
Pipe Mfg. - Plastic
Plastic Articles Mfg., N.O.C.

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

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

UNDERWRITING GUIDE

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

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

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

Sheet metal shall be or installation thereof.

UNDERWRITING GUIDE

Agate Or Enamel Ware Mfg.	Hotel Kitchen Equipment Mfg.
Aluminum Ware Mfg. - From Sheet Aluminum	Household Cooking Utensil Mfg.
Automobile Parts Mfg., Miscellaneous Stamped Parts	Machine Guard Mfg. - Sheet Metal
Automobile Radiator Mfg.	Metal Can Mfg., Seamed
Automobile Wheel Mfg.	Metal Shipping Barrels, Drums, Kegs Or Pails - Used, Dealer
Barrel Or Drum Mfg. - Metal	Metal Spinnings Mfg.
Barrel Or Drum Reconditioning Or Repairing - Metal	Metal Stampings Mfg.
Bin Mfg. - Sheet Metal	Metal, Sheet Goods Mfg., N.O.C.
Brass Products Mfg., N.O.C. - From Sheet Stock	Perforated Metal Mfg.
Building Mfg., Portable - Metal, No Erection	Radiator Mfg., Auto
Can Mfg., Seamed	Restaurant Kitchen Equipment Mfg.
Casing Mfg. - Sheet Metal	Sheet Metal Products Fabrication, N.O.C., Shop Only
Chimney Flashing Mfg., No Installation Work	Sign Mfg. - Metal, Shop Only - No Erection
Cooking Utensil Mfg. - Steel Or Aluminum	Silo Building - Metal, Shop Only
Copper Products Mfg. - From Sheet Stock	Steel Barrel Or Drum Mfg.
Coppersmithing - Shop Only	Steel Drum Or Barrel Dealer, Secondhand
Duct Fabrication - No Installation Work	Window Or Window Sash Mfg. - Metal Or Vinyl
Enamel Ware Mfg.	Ventilator Mfg. - Sheet Metal
Flue Mfg., Stove Or Furnace - By Specialist Contractor	Wheelbarrow Mfg. - Metal
Hood Mfg., Range	

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

Sheet metal shallassigned to Code 327.

UNDERWRITING GUIDE

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

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461 MACHINE SHOP

Also includes the(e. g., hydraulic jacks or lifts).

OPERATIONS NOT INCLUDED:

No Change to Numbers 1 or 2.

3. Separately rate the installation, service or repair of pumps or other products whose manufacture is contemplated by Code 461 to Code 675 or to an alternate construction classification, if applicable.

464 MACHINERY Mfg., N.O.C.

Includes but is not necessarily.....textile or woodworking machinery.

OPERATIONS NOT INCLUDED:

1. Assign Code 415 to a business principally engaged in the manufacture of boilers and/or other fabricated plate products as defined in this Manual's Code 415 class description.
2. Separately rate the installation, service or repair of industrial machinery to Code 675.

**485 COMMUNICATIONS, SEARCH, DETECTION OR SIGNAL PROCESSING
EQUIPMENT MFG.**

Includes but is not limited to the manufacture of:

- (1) Telephone equipment or apparatus
- No change to Numbers 2 or 3

UNDERWRITING GUIDE

Aircraft Radio Or Transmitting Equipment Mfg.
Amplifier Mfg.
Antenna Mfg.
Depth Sounding Equipment Mfg.
Hearing Aid Mfg.
Infrared Homing Systems Mfg.
Intercommunications Equipment Mfg.
Microphone Mfg.
Microwave Communication Equipment Mfg.
Missile Guidance Equipment Mfg.
Multiplexer Mfg.
Navigational Instruments Mfg.

Radar Devices Mfg.
Radio Or Television Transmitting, Signaling Or
Detection Equipment Or Apparatus Mfg.
Receivers - Radio Communication Mfg.
Recording Devices Mfg.
Sonar Equipment Mfg.
Speaker Mfg.
Stereo Equipment Mfg.
Tape Recorder Mfg.
Telemetering Equipment Mfg.
Telephone Equipment Or Apparatus Mfg.
Transponder Mfg.
Video Cassette Recorder Mfg.

608 FLAT CEMENT WORK

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

OPERATIONS ALSO INCLUDED:

No Change to Numbers 1 through 3.

4. The coating of concrete floors (typically with an epoxy resin) by a specialist contractor.

OPERATIONS NOT INCLUDED:

No Change to Numbers 1 through 9.

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651 CARPENTRY – COMMERCIAL Structures

UNDERWRITING GUIDE

Aluminum Awning Erection - Commercial	Interior Stripping/Gutting Of Buildings
Aluminum Siding Installation – Commercial	Jalousie Or Jalousie Screen - Metal Or Glass, Erection Of - Commercial
Aluminum Storm Sash Installation - Commercial	Lead Paint Removal (From Any Non-Pipe Surface) - By Contractor
Boarding Up Of Abandoned Buildings (Including Those Designed For Dwelling Occupancy)	Metal Storm Sash Installation - Commercial
Bridge Building - Wood	Prefabricated Wooden Building And Structural Member Erection
Carpentry, N.O.C. Excluding Concrete Form Building	Siding Installation (Aluminum, Vinyl Or Wood) - Commercial Structures
Cooling Tower Erection, Prefabricated – Wood	Silo Erection - Wood
Door Installation – Commercial – All Types Except Overhead Doors	Storm Window Or Storm Door, Installation - Wood Or Metal - Commercial
Fence Erection - Wood – Commercial Or Residential	Tank Erection - Wooden
General Construction - Commercial	Vinyl Fence Installation – Commercial Or Residential
Grandstand Or Bleacher, Erection By Contractor - Portable - Wood	Window Screen Or Screen Door Installation - Metal Or Wood – Commercial
Greenhouse Erection	

OPERATIONS NOT INCLUDED:

No Change to Number 1

655 IRON ERECTION

UNDERWRITING GUIDE

Bridge Building - Metal	Painting Of: Bridges, Oil Field Tanks, Steel Structures Or Tanks
Bridge Painting	Smokestack Or Chimney Lining - Industrial
Cell Tower Erection – Antenna(s) Installation, Service And/Or Repair By Contractor	Steel Erection, N.O.C.
Cell Tower Erection – Erection Of The Tower By Contractor	Steel Frame Structure Erection
Chimney Cleaning - Industrial Smokestacks	Steel Structures Painting
Concrete, Pre-Stressed, Erection By Contractor	Steel Tank Erector
Corrosion Proofing Of Chemical Tanks	Steel Tower Erection For Cross-Country Electric Or Telephone Lines
Fire Escape Installation By Contractor - Outside	Swimming Pool Installation - Iron Or Steel
Gas Holder Erection	Tank Erection - Steel
Iron Erection	Tank Painting
Iron Or Steel Erection, Structural	Water Tank Painting
Metal Furring, By Contractor	Welding - Structural Steel
Oil Field Tank Painting	Windmill Erection - Metal

656 ELECTRIC or Telephone LINE CONSTRUCTION by Contractors

Includes the setting.....stringing of lines.

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OPERATIONS NOT INCLUDED:

No Change to Numbers 1 through 3.

No Change to a.

b. Assign Code 654 to the building the concrete foundation.

No Change to c.

d. Assign Code 660 to running a lateral line connecting the cell tower site to the land-line telephone network and/or installing low voltage wiring to the computer(s) or the fiber optic cable carrying the telephone signal to and from the cell site's base station call switching equipment.

No Change to e.

UNDERWRITING GUIDE

Electric Line Construction, By Contractor

Floodlight Erection - Permanent

Installation Of Telephone Or Electric Pole Hardware

Installation Of Telephone Or Electric Transformers

Power Line Construction

Setting Of Telephone Poles

Stringing Of Electric Or Telephone Lines – By Contractor

Telephone Line Construction By Contractor

660 ALARM OR SOUND SYSTEM – Installation or Repair

UNDERWRITING GUIDE

Alarm Or Sound System Installation

Audio And Intercommunication System Installation - Within Buildings

Battery Back-Up Power Systems – Service Or Repair By Specialist Contractor

Burglar Alarm System Installation, By Contractor

Closed Circuit Television Systems - Installation Or Repair

Computer Wiring Installation Within Buildings - By Specialist Contractor

Environmental Control Systems Installation, Service Or Repair - By Specialist Contractor

Fire Alarm System Installation

Intercommunication System Installation, Within Buildings

Invisible Fence Installation

Public Address Systems Installation - Including Loudspeakers

Sound System Installation

Telephone Cable Laying With Automatic Equipment – Street to Building – By Specialist Contractor

Telephone Wiring Installation Within Buildings - By Specialist Contractor

661 ELECTRICAL WIRING – within BUILDINGS

Includes electricservice connections.

OPERATIONS NOT INCLUDED:

No Change to Number 1

UNDERWRITING GUIDE

Cable Installation Or Replacement In Existing Conduit - By Specialist Contractor

Electric Cable Laying With Automatic Equipment – Street To Building – By Specialist Contractor

Electric Fixture Installation - By Contractor

Electrical Contractor

Electrical Wiring In Buildings - By Contractor

Electronic Garage Door Opener Installation - By Contractor

Floodlight Erection, Temporary - By Contractor

Meters - Electric, Installing, Repairing And Testing, Including Shop - By Contractor

Service Connections, Electrical Contractor

Solar Electric (Photovoltaic) System Installation

Traffic Light Installation - By Contractor

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666 PLATE and Wire GLASS INSTALLATION

OPERATIONS NOT INCLUDED:

No change to Number 1

UNDERWRITING GUIDE

Glass Installer, Except Automobile
Glazier, Away From Shop
Glazing

Mirror Installation
Plate Glass Installation
Wire Glass Installation

675 MACHINERY or EQUIPMENT ERECTION or REPAIR

Applies to theor hoisting systems.

UNDERWRITING GUIDE

Acetylene Gas Machine Installation
Conveyor Or Conveyor Belt Installation
Conveyor Oven Installation, Service Or Repair
Crane Or Derrick Installation, Service Or Repair –
Permanently Sited
Dismantling, Installation Or Service Or Repair Of
Machinery Or Industrial Equipment, By Contractor
Door Installation, Overhead
Electrical Apparatus, Machinery Or Motor Installation
Or Field Repair
Elevator Erection, Service Or Repair
Escalator Installation, Service Or Repair
Gasoline Station Equipment Installation (Including
Excavation) Or Repair
Hoist Installation, Service Or Repair – Permanently
Sited
Industrial Crane Installation, Service Or Repair –
Permanently Sited
Installation Of Hod Hoists
Installation Or Dismantling Of Machinery And
Industrial Equipment, By Contractor
Laundry Equipment Installation, Service Or Repair -
Industrial

Machine Belting Installation Or Repair
Machinery Erection, Service Or Repair
Machinery Or Industrial Equipment Installation,
Service Or Repair Or Dismantling, By Contractor
Millwrighting
Monorail System Installation (Except For Public
Transportation)
Oven (Conveyor) Installation, Service Or Repair
Overhead Door Installation
Pipefitting, Installation Of Apparatus Or Machinery
Outside Of Buildings
Pump Installation, Service Stations
Pump, Air And Gas Compressor, And Pumping
Equipment – Installation, Service Or Repair
Safe Installation
Scaffold Sale, Rental Or Erection, By Specialist
Contractor
Scale Installation Or Adjustment, Platform Or Beam
Type
Tank Installation, Gas Stations
Textile Machinery Installation, Service Or Repair

757 TELECOMMUNICATIONS COMPANY

Applicable to FCC licensed businesses principally engaged in providing telephone services including but not necessarily limited to: wireline, long distance, cellular, radio paging or mobile services to customers for a fee.

OPERATIONS ALSO INCLUDED:

No Change to Number 1

OPERATIONS NOT INCLUDED:

No Change to Numbers 1 or 2

- a. No Change
- b. Assign Code 654 to the building of the concrete foundation.
- c. No Change

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- d. Assign Code 660 to running a lateral line connecting the cell tower site to the land-line telephone network and/or installing low voltage wiring to the computer(s) or the fiber optic cable carrying the telephone signal to and from the cell site's base station call switching equipment.
- e. No Change
3. Assign Code 759 to a business principally engaged in providing cable television and Internet services.

UNDERWRITING GUIDE

Telecommunications Company
Telephone Company

801 STABLE, Livestock Commission Merchant or Stockyard not associated with Slaughterhouses

UNDERWRITING GUIDE

Auctioneer, Livestock
Boarding Stable
Breeding Farm - Horse
Carriage Tours Or Taxis (Horse Driven)
Cattle Auctioneer
Cattle Dealer
Farrier (Horse Shoeing By Specialist Contractor)
Horse Breeding Farm Or Boarding/Training Stable
Horse Driven Carriage Tours Or Taxis
Horse Shoeing By Specialist Contractor

Jockey - Employed By A Horse Breeding Farm Or
Boarding/Training Stable
Livestock Commission Merchant
Livestock Dealer
Racing Stable
Riding Academy
Sales Stable
Stable
Stockyard
Therapeutic Riding Center

814 DEALER IN MOBILE, SELF-PROPELLED factory, farm or construction **EQUIPMENT**

OPERATIONS ALSO INCLUDED:

1. The dealer's parts department

OPERATIONS NOT INCLUDED:

1. Assign Code 819 to payroll developed by employees engaged in the sale of mobile, self-propelled factory, farm or equipment.
2. Assign Code 855 to a business principally engaged in the rental or sale of construction equipment that is not mobile and self-propelled

815 AUTOMOBILE SERVICE CENTER Or Garage – All Employees Including Office

Please see the "Automobile Dismantlers" entry in the General Auditing & Classification Information regarding how to classify a business whose operations include the dismantling of automobiles and/or other types of vehicles to recover useable/saleable used parts.

OPERATIONS NOT INCLUDED:

1. Assign Code 225 to tire recapping or retreading when performed by a separate crew of employees in a physically separate work area.
2. See the Code 934 Section 2 class description for how to classify a new and/or used auto parts store that also provides automobile repair services.
3. Please refer to the "Automobile Service/Gasoline Station" entry in the General Auditing & Classification Information for information on classifying such business enterprise.

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855 LUMBER and/or BUILDING MATERIAL DEALER

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

OPERATIONS ALSO INCLUDED:

No Change to Numbers 1 through 2

3. The sale and mounting of door hardware onto a door by a door distributor.

No Change to Number 4

5. A business principally engaged in the rental and/or sale of non-mobile and self-propelled construction equipment (e.g., temporary bridge sections, shoring equipment, air compressors).

OPERATIONS NOT INCLUDED:

No Change to Numbers 1 through 3

UNDERWRITING GUIDE

Asphalt Mixing Plant - Operated By Dealer
Building Material Dealer, New
Building Materials Dealer, Secondhand
Cemetery Monument Or Memorial, Cutting,
Engraving And/Or Polishing
Cinder Dealer
Commercial Lumber Yard
Concrete Dealer, Ready-Mixed
Concrete Mixing
Concrete Pumping Services - By Independent
Contractor
Cut Stone Or Stone Products Mfg.
Door Or Window Distributor
Dry Ice Dealer
Fence Dealer – All Types
Grain Elevator Operation
Heat Treating Of Wood Packaging Materials
(Including Pallets) – By Specialist Contractor
Humus Or Topsoil Dealer - No Excavation
Ice Dealer - No Mfg.
Insulation Dealer
Kiln Drying Of Lumber – No Sawmill Operations
Landscaping Supplies Dealer (e.g., Mulch,
Topsoil Or Stone)
Log Dealer – No Logging or Sawmill Operations
Lumber Cutting, Incidental Cutting To Size, By
Lumber Yards
Lumber Dealer

Lumber Yard, Secondhand Material
Manure Dealer
Marble Cutting Or Polishing
Metal Road Plate Rental
Millwork, Hand Assembling Or Glazing, Not
Performed By A Millwork Plant
Monument Or Memorial (Cemetery) Cutting,
Engraving And/Or Polishing
Mortar Mfg., No Construction Work
Mulch Dealer
Non-Mobile & Self-Propelled Construction
Equipment – Rental Or Sale
Paving Mixtures Mfg.
Peat Moss Dealer
Plywood Dealer
Ready-Mixed Concrete Dealer
Rental Or Sale Of Non-Mobile & Self-Propelled
Construction Equipment
Sash, Door Or Finished Millwork Dealer
Sawdust Dealer
Secondhand Building Material Dealer
Soapstone Products Mfg.
Stone Cutting Or Polishing - Not By A Mine Or
Quarry Operator
Topsoil Or Humus Dealer - No Excavation
Vanities Assembly - Marble
Window Or Door Distributor
Wood Dealer, Kindling And Firewood
Wood Preserving

858 FERROUS SCRAP METAL DEALER

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

OPERATIONS ALSO INCLUDED:

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

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859 NONFERROUS SCRAP METAL DEALER

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

OPERATIONS ALSO INCLUDED:

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

OPERATIONS NOT INCLUDED:

1. Assign Code 402 to businesses principally engaged in the melting of nonferrous scrap to produce ingots.

907 FRUIT OR VEGETABLE DEALER – Wholesale

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

OPERATIONS NOT INCLUDED:

No change to Numbers 1 or 2

911 GROCERY STORE – Wholesale

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

OPERATIONS NOT INCLUDED:

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

917 GROCERY STORE – Retail

Applicable to businesses.....defined separately below.

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

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

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OPERATIONS ALSO INCLUDED:

No Change to Numbers 1 or 2

OPERATIONS NOT INCLUDED:

No Change to Numbers 1 or 2

919 FLORIST STORE – Retail or Wholesale

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

OPERATIONS NOT INCLUDED:

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

922 FURNITURE STORE – Retail All Employees Except Office

Applies to retail.....not separately classified.

923 PACKAGING – CONTRACT – NON-CRATING

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

OPERATIONS NOT INCLUDED:

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

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3. Assign Code 4777 to payroll developed by a contractor packaging or repackaging explosives.

925 HARDWARE STORE – Retail

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

OPERATIONS ALSO INCLUDED:

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

OPERATIONS NOT INCLUDED:

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

926 HARDWARE STORE – Wholesale

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

OPERATIONS NOT INCLUDED:

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

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UNDERWRITING GUIDE

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

934 AUTOMOBILE PARTS AND ACCESSORY STORE – Retail and/or Wholesale

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

Please refer to the "Automobile Dismantlers" entry in the General Auditing and Classification Information for direction in classifying any business whose operations include the dismantling of automobiles or other types of vehicles to recover useable/saleable used parts.

OPERATIONS NOT INCLUDED:

1. Assign Code 461 to the machining of brake drums and other auto parts conducted in a physically separate work area and staffed by a separate employee crew.

UNDERWRITING GUIDE

Auto Parts Dealer - Wholesale	Automobile Parts Store
Automobile Accessory Store	Motor Vehicle Parts And Accessory Dealer
Automobile Body Accessories Dealer	Tire Dealer - Wholesale
Automobile Paint Dealer	

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952 OFFICE MACHINE SERVICE or Repair

Includes shop..... to Code 811.

UNDERWRITING GUIDE

Adding Machine Repair - Shop Or Field	Piano Tuning
Answering Machine (Telephone) Repair	Scale Adjustment, Service Or Repair, Counter Type
Cell Tower Erection – Programming And/Or	Soap Dispenser Installation And/Or Servicing – Rest
Service of Computerized Call Switching	Rooms, By Specialist Contractor
Equipment By Contractor	Telephone (Private Branch Exchange) Apparatus
Computer Or Computer System - Service Or	Programming, Service Or Repair, By Contractor
Repair - Shop Or Field	Telephone Service Or Repair By Specialist Crew Of
Data Processing Systems - Service Or Repair -	A Contractor Or Other Than By
Shop Or Field	Telecommunications Company
Dictating Machine Repair - Shop Or Field	Time Clocks, Recording Employee Time - Service
Instrument - Professional Or Scientific - Service Or	Or Repair
Repair - Shop Or Field	Typewriter Repair - Shop Or Field
Meat Slicers Or Grinders - Counter Type - Service	Voting Machine - Service Or Repair
Or Repair	Word Processor - Service Or Repair - Shop Or Field
Office Machine Repair - Shop Or Field	X-Ray Equipment Repair Or Service
Organ Tuning - Away From Shop	
Photocopy Machines - Service Or Repair - Shop	
Or Field	

953 Clerical OFFICE Employees

Are employees“all employees including office.”

OPERATIONS NOT INCLUDED:

No Change to items 1 through 4

UNDERWRITING GUIDE

Advisory Rating Organization - Clerical Office	Mailing Lists - Compiling/Selling - Risk's Only
Boy Or Girl Scout Council - Clerical - Except At	Operation
Camp Locations	Race Track, Pari-Mutuel Clerks
Clerical Office Employees	Real Estate Agency - Clerical Workers In Office
Computer Programmer	Telephone Operator

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

OPERATIONS ALSO INCLUDED:

No Change to Number 1

OPERATIONS NOT INCLUDED:

No Change to Numbers 1 through 4

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UNDERWRITING GUIDE

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

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

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

UNDERWRITING GUIDE

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

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

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

Applicable to academic Colleges and Schools.

OPERATIONS ALSO INCLUDED:

No Change to Numbers 1 through 4

OPERATIONS NOT INCLUDED:

No Change to Numbers 1 through 5

UNDERWRITING GUIDE

Academic Tutoring Service By Independent
Provider
Aircraft Trade School, Except Flying School
Charter School
College Or School, N.O.C.
Computer Training School
Cyber School
Dance Studio
Early Intervention For Infants And Toddlers - No
Residential Affiliation
English As A Second Language Courses By
Specialist Contractor

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

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

OPERATIONS ALSO INCLUDED:

No Change to Numbers 1 through 2

OPERATIONS NOT INCLUDED:

No Change to Numbers 1 through 6

UNDERWRITING GUIDE

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

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

970 ATHLETIC TEAM - CONTACT SPORTS - Professional or Semiprofessional.

Includes all players..... including board and lodging.

OPERATIONS ALSO INCLUDED:

No Change to Number 1

OPERATIONS NOT INCLUDED:

No Change to Numbers 1 through 6

UNDERWRITING GUIDE

Athletic Team: Contact Sports - Professional Or
Semiprofessional
Contact Sports Athletic Team, Professional Or
Semiprofessional
Football Player, Coach, Manager Or Sports
Official - Professional Or Semiprofessional
Hockey Player, Coach, Manager Or Sports
Official - Professional Or Semiprofessional

Lacrosse Player, Coach, Manager Or Sports
Official - Professional Or Semiprofessional
Professional Or Semiprofessional Athletic Team:
Contact Sports
Roller Derby Player, Coach, Manager Or Sports
Official - Professional Or Semiprofessional
Semiprofessional Or Professional Athletic Team -
Contact Sports

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971 COMMERCIAL BUILDINGS

Applicable to owners, operators.....management firm's staff.

OPERATIONS ALSO INCLUDED:

1. No change to Numbers 1 or 2
3. If the principal business is described by classifications defined as Standard Exceptions, the payroll of all employees not specifically included in the definition of such Standard Exceptions shall be separately classified to Code 971.

OPERATIONS NOT INCLUDED:

No change to Numbers 1 through 3.

991 ATHLETIC TEAM: NON-CONTACT SPORTS - Professional or Semiprofessional.

Includes all players including board and lodging.

OPERATIONS ALSO INCLUDED:

No Change to Number 1

OPERATIONS NOT INCLUDED:

No Change to Numbers 1 through 6

UNDERWRITING GUIDE

Athletic Team - Non-contact Sports -
Professional Or Semiprofessional
Baseball Player, Coach, Manager Or Sports
Official - Professional Or Semiprofessional
Basketball Player, Coach, Manager Or Sports
Official - Professional Or Semiprofessional
Non-contact Sports Athletic Team, Professional
Or Semiprofessional

Professional Or Semiprofessional Athletic Team:
Non-contact Sports
Semiprofessional Or Professional Athletic Team:
Non-contact Sports
Soccer Player, Coach, Manager Or Sports
Official - Professional Or Semiprofessional

997 UNDERTAKERS

UNDERWRITING GUIDE

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

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

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

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

OPERATIONS NOT INCLUDED:

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

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SECTION 2 – Classifications through **SECTION 6 – Merit Rating Plan** remain unchanged