CHAPTER 1 DEFINITIONS Transferred to 11—Chapter 50, IAB 1/21/04, effective 2/25/04

CHAPTER 2 COVERAGE AND EXCLUSIONS Transferred to 11—Chapter 51, IAB 1/21/04, effective 2/25/04

CHAPTER 3 JOB CLASSIFICATION Transferred to 11—Chapter 52, IAB 1/21/04, effective 2/25/04