



# **PENNSYLVANIA WORKERS COMPENSATION MANUAL**

**Of  
RULES, CLASSIFICATIONS AND  
RATING VALUES  
FOR  
WORKERS COMPENSATION AND  
FOR EMPLOYERS LIABILITY  
INSURANCE**

**Effective APRIL 1, 2011**

**PENNSYLVANIA COMPENSATION RATING BUREAU**



## PENNSYLVANIA COMPENSATION RATING BUREAU

### Manual Information Page

April 1, 2011 Manual

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#### Section 1

Effective April 1, 2011

- ° Revisions to designated auditable payrolls for executive officers, taxicab drivers and salaried police or firefighters

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#### Section 2

Effective April 1, 2011

- ° Revisions to rating values
- ° Revisions to USL&HW rating values

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#### Section 5

Effective April 1, 2011

- ° Revisions to Table B

*Any questions, suggestions or comments about this Manual should be directed to Bruce Decker at [bdecker@pcrb.com](mailto:bdecker@pcrb.com)*

**PREFACE**

**A.** In accordance with Section 654 of The Insurance Company Law of May 17, 1921, P.L. 682 and Act 44 of 1993, Act 57 of 1996, as amended, the Insurance Commissioner has approved this Manual of risk classes, underwriting rules, bureau rating values and rating plans, to become effective 12:01 A.M. **April 1, 2011**, with respect to all policies, the effective date of which is **April 1, 2011** or thereafter, subject to the following express conditions, for the State Workers' Insurance Fund and for the insurance companies, corporations, associations and exchanges enumerated in the attached list and for no other insurance company, corporation, association or exchange.

**B. Organization of Manual**

This Manual has six sections:

- Section 1 – Underwriting Rules
- Section 2 – Rating Values **and** Classifications/General Auditing and Classification Information
- Section 3 – Endorsements
- Section 4 – Retrospective Rating Plans
- Section 5 – Experience Rating Plan
- Section 6 – Merit Rating Plan

**C. Definitions**

The following words are referenced in Act 44 of 1993 or have been used in this Manual with meanings intended to be consistent with the requirements of that Act. For purposes of improving the understanding of the Manual, definitions of these words as used elsewhere in this Manual are set forth below.

1. **Bureau Data Card** – Bureau Data Cards are issued by the Pennsylvania Compensation Rating Bureau. These data cards provide the risk name, location, Bureau file number, authorized classification(s) and if applicable the risk's experience modification for a minimum of one year.  
  
Risks approved for the Pennsylvania Construction Classification Premium Adjustment Program and any other applicable credit programs will be shown on these data cards.
2. **Bureau Loss Costs** – Dollar amounts per unit of exposure attributable to the payment of losses under workers compensation and employers liability coverages, filed by the Bureau based on the aggregate experience of all Bureau members and approved by the Insurance Commissioner.
3. **Bureau Rating Values** – All parameters filed by the Bureau and approved by the Insurance Commissioner, and which are used either mandatorily or by option of carriers for purposes of pricing workers compensation and employers liability coverages. Such Bureau rating values include Bureau Loss Costs, experience rating plan values such as Expected Loss Cost Factors, Credibility, Maximum Value of One Accident, and Credibility Weighted Maximum Value Charge, retrospective rating plan values such as the Table of Expected Loss Ranges, Excess Loss Pure Premium Factors, Retrospective Pure Premium Development Factors, and expense parameters applicable to U.S.L.&H.W. coverages such as Premium Discounts, Expected Loss Ratio, Expense Ratios, Tax Multipliers and Loss Conversion Factors.
4. **Carrier Rate** – The amount per unit of exposure which an insurance carrier charges for workers compensation and employers liability insurance.
5. **Carrier Rating Values** – All parameters used by carriers for purposes of pricing workers compensation and employers liability insurance coverages. Such parameters may be either Bureau Rating Values adopted by a carrier for its own use or values independently determined by a carrier.
6. **Loss Cost** – Dollar amounts per unit of exposure attributable to the payment of losses under workers compensation and employers liability coverages. Loss Costs may be developed either by the Bureau based on the aggregate experience of all Bureau members or may be established by individual carriers based on their own supporting information.
7. **Provision for Claim Payment** – Historical aggregate losses projected through development to their ultimate value and through trending to a future point in time, but excluding all loss adjustment or claim management expenses, other operating expenses, assessments, taxes and profit or contingency allowances. In this Manual the term "Loss Cost" is synonymous with Provision for Claim Payment.
8. **Rating Value** – A parameter or number used in pricing workers compensation or employers liability insurance coverages. Rating Values may be established by the Bureau or by individual carriers. Where individual carriers have established Rating Values different from those of the Bureau, the carrier's values supersede those of the Bureau for purposes of that insurer's policies.

**D. Pennsylvania Compensation Rating Bureau Membership List**

ACADIA Insurance Company.  
Accident Fund General Insurance Company.  
Accident Fund Insurance Company of America.  
Accident Fund National Insurance Company.  
ACE American Insurance Company.  
ACE Fire Underwriters Insurance Company.  
ACE Property & Casualty Insurance Company.  
ACIG Insurance Company.  
ACUITY, A Mutual Insurance Company.  
Advantage Workers Compensation Insurance Company.  
Agent Alliance Insurance Company.  
AIU Insurance Company.  
Alea North America Insurance Company.  
Alliance National Insurance Company.  
Allied Eastern Indemnity Company.  
Allied Property and Casualty Insurance Company.  
Allmerica Financial Benefit Insurance Company.  
Allstate Indemnity Company.  
Allstate Insurance Company.  
AMCO Insurance Company.  
American Alternative Insurance Corporation.  
American Automobile Insurance Company.  
American Business & Personal Insurance Mutual, Inc.  
American Casualty Company of Reading.  
American Compensation Insurance Company.  
American Country Insurance Company.  
American Economy Insurance Company.  
American European Insurance Company.  
American Fire and Casualty Company.  
American Guarantee and Liability Insurance Company.  
American Hardware Mutual Insurance Company.  
American Home Assurance Company.  
American Insurance Company, The.  
American Interstate Insurance Company.  
American Manufacturers' Mutual Insurance Company.  
American Mining Insurance Company.  
American Motorists Insurance Company.  
American Safety Casualty Insurance Company.  
American Select Insurance Company.  
American States Insurance Company of Texas.  
American States Insurance Company.  
American Zurich Insurance Company.  
AmeriHealth Casualty Insurance Company.  
Amerisure Insurance Company.  
Amerisure Mutual Insurance Company.  
Amguard Insurance Company.  
AmTrust Insurance Company of Kansas, Inc.  
Arch Insurance Company.  
Argonaut Great Central Insurance Company.  
Argonaut Insurance Company.  
Argonaut-Midwest Insurance Company.  
Associated Indemnity Corporation.  
Association Insurance Company.  
Assurance Company of America.  
Atlantic Specialty Insurance Company.  
Atlantic States Insurance Company.  
Automobile Insurance Company of Hartford, Connecticut.  
Auto-Owners Insurance Company.  
Bancksure, Inc.  
Bankers Standard Fire and Marine Company.  
Bankers Standard Insurance Company.  
Benchmark Insurance Company.  
Berkley National Insurance Company.  
Berkley Regional Insurance Company.  
Bituminous Casualty Corporation.

Bituminous Fire and Marine Insurance Company.  
Brethren Mutual Insurance Company, The.  
Brotherhood Mutual Insurance Company.  
California Insurance Company.  
Camden Fire Insurance Association, The.  
Carolina Casualty Insurance Company.  
CastlePoint National Insurance Company.  
Century Indemnity Company.  
Charter Oak Fire Insurance Company.  
Chartis Casualty Company.  
Chartis Property Casualty Company.  
Cherokee Insurance Company.  
Chrysler Insurance Company.  
Chubb Indemnity Insurance Company.  
Church Mutual Insurance Company.  
Cincinnati Casualty Company.  
Cincinnati Indemnity Company.  
Cincinnati Insurance Company, The.  
Citizens Insurance Company of America.  
Clarendon National Insurance Company.  
Colony Specialty Insurance Company.  
Commerce and Industry Insurance Company.  
Companion Commercial Insurance Company.  
Companion Property & Casualty Insurance Company.  
Continental Casualty Company.  
Continental Indemnity Company.  
Continental Insurance Company, The.  
Continental Western Insurance Company.  
Cornhusker Casualty Company.  
Crum & Forster Indemnity Company.  
Cumberland Insurance Company, Inc.  
Dallas National Insurance Company.  
Deerfield Insurance Company.  
Delos Insurance Company.  
Depositors Insurance Company.  
Diamond State Insurance Company.  
Discover Property & Casualty Insurance Company.  
Donegal Mutual Insurance Company.  
Eastern Advantage Assurance Company.  
Eastern Alliance Insurance Company.  
Eastguard Insurance Company.  
Electric Insurance Company.  
Emcasco Insurance Company.  
Employers Compensation Insurance Company.  
Employers Preferred Insurance Company.  
Employers' Fire Insurance Company.  
Employers' Insurance Company of Wausau.  
Employers' Mutual Casualty Company.  
Erie Insurance Company of New York.  
Erie Insurance Company.  
Erie Insurance Exchange.  
Erie Insurance Property & Casualty Company.  
Essentia Insurance Company.  
Everest National Insurance Company.  
Everett Cash Mutual Insurance Company.  
Excelsior Insurance Company.  
Explorer Insurance Company.  
Fairfield Insurance Company.  
Fairmont Premier Insurance Company.  
Fairmont Specialty Insurance Company.  
Farmington Casualty Company.  
Farmland Mutual Insurance Company.  
Federal Insurance Company.  
Federated Mutual Insurance Company.  
Federated Rural Electric Insurance Exchange.

Federated Service Insurance Company.  
Fidelity and Deposit Company of Maryland.  
Fidelity and Guaranty Insurance Company.  
Fidelity and Guaranty Insurance Underwriters, Inc.  
Fireman's Fund Insurance Company.  
Firemen's Insurance Company of Washington, D.C.  
First Liberty Insurance Corporation.  
First National Insurance Company of America.  
First Nonprofit Insurance Company.  
FirstComp Insurance Company.  
Firstline National Insurance Company.  
Flagship City Insurance Company.  
Florists' Insurance Company.  
Florists' Mutual Insurance Company.  
**Frank Winston Crum Insurance, Inc.**  
Freedom Advantage Insurance Company.  
Frontier Insurance Company.  
Gateway Insurance Company.  
General Casualty Company of Wisconsin.  
General Casualty Insurance Company.  
General Insurance Company of America.  
Genesis Insurance Company.  
Grange Mutual Casualty Company.  
Granite State Insurance Company.  
Graphic Arts Mutual Insurance Company.  
Great American Alliance Insurance Company.  
Great American Assurance Company.  
Great American Insurance Company of New York.  
Great American Insurance Company.  
Great Divide Insurance Company.  
Great Northern Insurance Company.  
Great West Casualty Company.  
Greater New York Mutual Insurance Company.  
Greenwich Insurance Company.  
Guarantee Insurance Company.  
GuideOne Mutual Insurance Company.  
Hanover Insurance Company, The.  
Harco National Insurance Company.  
Harford Mutual Insurance Company.  
Harleysville Insurance Company of New Jersey.  
Harleysville Insurance Company.  
Harleysville Mutual Insurance Company.  
Harleysville Preferred Insurance Company.  
Harleysville Worcester Insurance Company.  
Hartford Accident and Indemnity Company.  
Hartford Casualty Insurance Company.  
Hartford Fire Insurance Company.  
Hartford Insurance Company of the Midwest.  
Hartford Insurance Company of the Southeast.  
Hartford Underwriters Insurance Company.  
Highlands Insurance Company.  
Highmark Casualty Insurance Company.  
HM Casualty Insurance Company.  
Housing and Redevelopment Insurance Exchange.  
Illinois National Insurance Company.  
Indemnity Insurance Company of North America.  
Insurance Company of Greater New York.  
Insurance Company of North America.  
Insurance Company of the State of Pennsylvania, The.  
Insurance Company of the West.  
Lackawanna American Insurance Company.  
Lackawanna Casualty Company.  
Lackawanna National Insurance Company.  
Lancer Insurance Company.  
Laundry Owners' Mutual Liability Insurance Association.  
Laurier Indemnity Company.  
Leading Insurance Group Insurance Company, Ltd

**Lebanon Valley Insurance Company.**  
Liberty Insurance Corporation.  
Liberty Insurance Underwriters, Inc.  
Liberty Mutual Fire Insurance Company.  
Liberty Mutual Insurance Company.  
Liberty Mutual Mid-Atlantic Insurance Company.  
Lincoln General Insurance Company.  
LM Insurance Corporation.  
Lumbermen's Mutual Casualty Company.  
Lumbermen's Underwriting Alliance.  
Manufacturers Alliance Insurance Company.  
Markel Insurance Company.  
Maryland Casualty Company.  
Massachusetts Bay Insurance Company.  
Medmarc Casualty Insurance Company.  
MEMIC Indemnity Company.  
Mercer Insurance Company.  
Merchants Mutual Insurance Company.  
Merchants Preferred Insurance Company.  
Meridian Security Insurance Company.  
Mid-Century Insurance Company.  
Middlesex Insurance Company.  
Midwest Employers Casualty Company.  
Millers Capital Insurance Company.  
Mitsui Sumitomo Insurance Company of America.  
Mitsui Sumitomo Insurance USA Inc.  
Montgomery Mutual Insurance Company.  
Motorists' Mutual Insurance Company.  
Mutual Benefit Insurance Company.  
National American Insurance Company.  
National Casualty Company.  
National Fire Insurance Company of Hartford.  
National Interstate Insurance Company.  
National Surety Corporation.  
National Union Fire Insurance Company of Pittsburgh, Pa.  
Nationwide Agribusiness Insurance Company.  
Nationwide Mutual Fire Insurance Company.  
Nationwide Mutual Insurance Company.  
Nationwide Property and Casualty Insurance Company.  
Netherlands Insurance Company.  
New Hampshire Insurance Company.  
New Jersey Manufacturers' Insurance Company.  
**New York Marine and General Insurance Company.**  
NGM Insurance Company.  
NIPPONKOA Insurance Company, Ltd. US Branch.  
Norguard Insurance Company.  
North American Elite Insurance Company.  
North American Specialty Insurance Company.  
North Pointe Insurance Company.  
North River Insurance Company, The.  
Northbrook Indemnity Company.  
Northern Assurance Company of America, The.  
Northern Insurance Company of New York.  
NOVA Casualty Company.  
Ohio Casualty Insurance Company.  
Ohio Security Insurance Company.  
Old Republic General Insurance Corporation.  
Old Republic Insurance Company.  
OneBeacon America Insurance Company.  
OneBeacon Insurance Company.  
Oriska Insurance Company.  
Owners Insurance Company.  
Pacific Employers' Insurance Company.  
Pacific Indemnity Company.  
Paramount Insurance Company.  
Patriot General Insurance Company.  
Peerless Indemnity Insurance Company.

Peerless Insurance Company.  
Peninsula Indemnity Company.  
Peninsula Insurance Company (The).  
Penn Millers Insurance Company.  
Penn National Security Insurance Company.  
Penn-America Insurance Company.  
PennCommonwealth Casualty of America Corporation.  
Pennsylvania General Insurance Company.  
Pennsylvania Lumbermens Mutual Insurance Company.  
Pennsylvania Manufacturers' Association Insurance Company.  
Pennsylvania Manufacturers Indemnity Company.  
Pennsylvania National Mutual Casualty Insurance Company.  
Pennsylvania Surface Coal Mining Insurance Exchange.  
Pharmacists Mutual Insurance Company.  
Phoenix Insurance Company, The.  
Potomac Insurance Company.  
Praetorian Insurance Company.  
Preferred Professional Insurance Company.  
Princeton Insurance Company.  
Property and Casualty Insurance Company of Hartford.  
Protective Insurance Company.  
Public Service Mutual Insurance Company.  
QBE Insurance Corporation.  
Regent Insurance Company.  
Republic-Franklin Insurance Company.  
Rockwood Casualty Insurance Company.  
SAFECO Insurance Company of America.  
Safety First Insurance Company.  
Safety National Casualty Corp.  
School Boards Insurance Company of Pennsylvania, Inc.  
SeaBright Insurance Company.  
SECURA Insurance, A Mutual Company.  
Security National Insurance Company.  
Select Risk Insurance Company.  
Selective Insurance Company of America.  
Selective Insurance Company of New York.  
Selective Insurance Company of South Carolina.  
Selective Insurance Company of the Southeast.  
Selective Way Insurance Company.  
Seneca Insurance Company, Inc.  
Sentinel Insurance Company, Ltd.  
Sentry Casualty Company.  
Sentry Insurance, A Mutual Company.  
Sentry Select Insurance Company.  
Somerset Casualty Insurance Company.  
Sompo Japan Insurance Company of America.  
Southern Insurance Company of Virginia.  
Southern Insurance Company.  
Southern States Insurance Exchange.  
SPARTA Insurance Company.  
St. Paul Fire and Marine Insurance Company.  
St. Paul Guardian Insurance Company.  
St. Paul Mercury Insurance Company.  
St. Paul Protective Insurance Company.  
Standard Fire Insurance Company, The.  
Star Insurance Company.  
StarNet Insurance Company.  
State Auto Property & Casualty Insurance Company.  
State Automobile Mutual Insurance Company.  
State Farm Fire and Casualty Company.

State National Insurance Company, Inc.  
State Workers' Insurance Fund.  
Statesman Insurance Company.  
Strathmore Insurance Company.  
Synergy Comp Insurance Company.  
T.H.E. Insurance Company.  
Technology Insurance Company.  
TIG Insurance Company.  
TNUS Insurance Company.  
Tokio Marine & Nichido Fire Insurance Company, Ltd.  
Torus National Insurance Company.  
Tower Insurance Company of New York.  
Tower National Insurance Company.  
Trans Pacific Insurance Company.  
Transguard Insurance Company of America, Inc.  
Transportation Insurance Company.  
Travelers Casualty and Surety Company of America.  
Travelers Casualty and Surety Company.  
Travelers Casualty Company of Connecticut.  
Travelers Casualty Insurance Company of America.  
Travelers Commercial Insurance Company.  
Travelers Indemnity Company of America.  
Travelers Indemnity Company of Connecticut, The.  
Travelers Indemnity Company, The.  
Travelers Property Casualty Company of America.  
**Tri-State Insurance Company of Minnesota.**  
Truck Insurance Exchange.  
Trumbull Insurance Company.  
Trustgard Insurance Company.  
Twin City Fire Insurance Company.  
U.S. Specialty Insurance Company.  
Ullico Casualty Company.  
Union Insurance Company.  
United National Casualty Insurance Company.  
United National Insurance Company.  
United States Fidelity and Guaranty Company.  
United States Fire Insurance Company.  
United Wisconsin Insurance Company.  
Universal Underwriters' Insurance Company.  
UPMC Health Benefits, Inc.  
Utica Mutual Insurance Company.  
Valley Forge Insurance Company.  
Vanliner Insurance Company.  
Vigilant Insurance Company.  
Vinings Insurance Company.  
Wausau Business Insurance Company.  
Wausau Underwriters' Insurance Company.  
Wesco Insurance Company.  
West American Insurance Company.  
Westchester Fire Insurance Company.  
Westfield Insurance Company.  
Westfield National Insurance Company.  
WestGUARD Insurance Company.  
Westport Insurance Corporation.  
Williamsburg National Insurance Company.  
Work First Casualty Company.  
XL Insurance America, Inc.  
XL Specialty Insurance Company.  
Zenith Insurance Company.  
ZNAT Insurance Company.  
Zurich American Insurance Company of Illinois.  
Zurich American Insurance Company.

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**RULE I – GENERAL**

**A. WORKERS COMPENSATION**

Workers Compensation as used in this Manual means workers compensation and occupational disease law of Pennsylvania.

**B. STANDARD POLICY**

Standard Policy means the Standard Provisions Workers Compensation and Employers Liability Policy and the Information Page approved by the Pennsylvania Insurance Department.

**C. ENDORSEMENT FORMS**

Endorsement forms mean standard endorsements contained in the Endorsement Forms Section. A standard endorsement must be used in the form prescribed in Section 3.

**D. ENDORSEMENT FORMS SECTION (SECTION 3)**

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

**E. APPLICATION OF MANUAL RULES**

Rules apply separately to each policy, except as allowed by Rule VII – PREMIUM DISCOUNT.

**F. EFFECTIVE DATE**

**1. Manual**

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

**2. Changes**

The effective date of a change in any rule, classification or Bureau rating value is 12:01 a.m. on the date specified on the manual page. Any change will be highlighted and linked to the appropriate Bureau circular announcing the change. Unless specified otherwise, each change applies only from the anniversary rating date which occurs on or after the effective date of the change.

**G. ANNIVERSARY RATING DATE**

**1. Definition**

The anniversary rating date is the effective month and day of the policy in effect and each annual anniversary thereafter unless a different date has been established by the Pennsylvania Compensation Rating Bureau.

**2. Rewritten Policies**

If a policy is canceled and rewritten by the same or another carrier, all rules, classifications and carrier rating values of the rewriting carrier which were in effect as of the anniversary rating date shall apply to the rewritten policy until the next anniversary date as established by the Pennsylvania Compensation Rating Bureau.

Use the Anniversary Rating Date Endorsement.

No policy may be canceled, rewritten or extended for any period to avoid or take advantage of any changes in the rules or Bureau rating values of the Manual.

**3. Long Term Policies**

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

**H. FILING REQUIREMENTS**

**1. Policy**

An exact copy of every Workers Compensation Policy showing the state of Pennsylvania on the Information Page shall be filed with the Pennsylvania Compensation Rating Bureau within thirty days after the effective date of the policy.

**2. Policy Writing Procedures**

**a. Policy Numbers**

The policy number designated by the carrier at policy issuance must remain constant and must be used on all endorsements and other documents related to that policy. If a portion of the policy number is designated at inception as the "key" policy number, such designation must be clearly identified on the policy information page and the "key" number must be used on all endorsements and other documents related to that policy.

**b. Renewal Policy Numbers**

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

**3. Endorsements**

An exact copy of all endorsements or agreements attached to the policy at its inception date or issued subsequent to the inception date of the policy must be filed with the Bureau within thirty days after the date of issue of such endorsement or agreement.

**4. Standard Endorsement Filing Procedure**

**a.** Any endorsement filed with the Insurance Department on behalf of Bureau members by the Bureau must be filed for approval with the Bureau. For filing procedure details refer to Section 3.

**b.** Non Standard Endorsements filing procedure, refer to Section 3.

**5. Binders**

**a.** A copy of the binder must be filed with the Bureau on an approved form with all required endorsements attached no later than thirty days after its date of inception.

**b.** The binder must contain the classification codes and Carrier Rating Values applicable to the employer in accordance with the assignment issued by the Bureau or in accordance with the Classification Rules of this Manual if no specific Bureau assignment has been made.

**c.** A binder must be replaced with a short-term policy covering the amount of time the binder was in effect or replaced with a full-term policy including the time period the binder was in effect.

**I. POLICY CORRECTION**

If the Bureau finds that a policy requires correction to conform to Manual rules or classifications, the carrier shall be notified by letter. Such policy shall be corrected and a copy of the correcting endorsement shall be submitted to the Bureau no later than thirty (30) days after notification.

**J. MEDICAL CONTRACTS**

1. Medical contracts and agreements between insurance carriers and insured employers where medical service or supplies are furnished by the employer in consideration of a reduced premium or other consideration cannot be made.
2. Insurance carriers may not furnish medical equipment or hospital supplies to the insured's employer.

**RULE II – EXPLANATION OF COVERAGES AND METHODS OF INSURING**

**A. PART ONE – WORKERS COMPENSATION INSURANCE**

**1. Description of Coverage A**

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

- a. Workers compensation law or occupational disease law of any state or territory of the United States, including the District of Columbia, and
  - b. United States Longshore and Harbor Workers' Compensation Act.
2. Pennsylvania workers compensation insurance may be provided only by the Standard Policy.

**3. Longshore Coverage**

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

**B. COVERAGE REQUIREMENTS**

1. Compulsory as to all employments  
Exceptions:
  - a. Individual proprietors
  - b. Partners of a partnership (including members of a Limited Liability Company (LLC).
  - c. Elected officers of the Commonwealth or any of its political subdivisions.
  - d. An executive officer of a for profit corporation or an executive officer of a nonprofit corporation who serves voluntarily and without remuneration may, however, elect not to be an "employee" of the corporation. For the purposes of this exclusion, an executive officer of a for-profit corporation is an individual who has either an ownership interest in a Subchapter S corporation as defined by the Act of March 4, 1971 (P.L. 6, No. 2) known as the "Tax Reform Code of 1971," or an interest of at least five percent in a Subchapter C corporation as defined by the Tax Reform Code of 1971.
  - e. Any person who is a licensed real estate salesperson or an associate real estate broker affiliated with a licensed real estate broker or a licensed insurance agent affiliated with a licensed insurance agency, under a written agreement, remunerated on a commission only basis and who qualifies as an independent contractor for State tax purposes or for Federal tax purposes under the Internal Revenue Code of 1986 (Public Law 99-514, 26 U.S.C. § 1 Et Seq.).
  - f. Domestic or casual labor.
  - g. Outworker (a person to whom articles are given for cleaning, repair, etc. at home).
  - h. Farmer with one employee who works less than 30 days a year or earns less than \$1,200 a year. A spouse or a child of the farmer employer under eighteen years of age shall not be deemed an employee unless the services of such spouse or child are engaged by the farmer employer under an express written contract of hire which is filed with the Pennsylvania Department of Labor and Industry.
  - i. Elective for members of certain religious sects whose tenets prohibit benefits from insurance, provided the sect makes provisions for its members.
2. No insurance carrier is permitted to issue policies which would create duplicate coverage for an employer. Policies of different insurance carriers cannot be written for separate parts of a single risk.

3. When an employer proposes to insure both his accident and occupational disease compensation liability, such liability must be covered by a single policy of one insurance carrier.

## C. PART TWO – EMPLOYERS LIABILITY INSURANCE

### 1. Description of Coverage B

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

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

Unless specifically excluded, coverage for the liability of an employer under admiralty law and the Federal Employers Liability Act is provided by employers liability insurance.

### 2. Employers Liability for Diseases

Employers liability insurance for diseases not covered by a workers compensation law or an occupational disease law is provided by the Standard Policy.

### 3. Admiralty Law or Federal Employers Liability Act

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

### 4. Employers Liability Insurance With Workers Compensation Insurance

Employers liability insurance written with workers compensation insurance is provided by the Standard Policy.

### 5. Employers Liability Insurance Without Workers Compensation Insurance

Employers liability insurance without workers compensation insurance is prohibited in the state of Pennsylvania.

## D. VOLUNTARY COMPENSATION INSURANCE

### 1. Description of Voluntary Compensation Coverage

Voluntary compensation insurance does not provide workers compensation coverage and is not available for employments subject to a workers' compensation law. This insurance affords the benefits of a designated compensation law as if the affected employees were subject to that law, even though the law does not require payment of benefits to such employees.

Voluntary compensation insurance shall not provide compensation, medical or other benefits in excess of the statutory requirements in the workers compensation law designated in the standard Voluntary Compensation and Employers Liability Coverage Endorsement.

### 2. How Provided

Voluntary Compensation insurance is provided by attaching the Standard Voluntary Compensation and Employers Liability Coverage Endorsement (**WC 00 03 11A**) to the Standard Policy. Refer to Rule VIII for rules and carrier rating values.

**E. PART THREE – OTHER STATES INSURANCE****1. Description of Other States Coverage**

- a. Employers liability insurance and, where permitted by law, workers compensation insurance are provided in *other* states not listed in Item 3-A of the Information Page by listing states where coverage is to be provided in Item 3-C of the Information Page.
- b. If workers compensation insurance does not apply because the insured or carrier *is unable* to take the necessary action to bring the insured under a workers compensation law, the carrier will reimburse the insured for all compensation and other benefits required of the insured under such law.
- c. Part Three – Other States Insurance does not provide U.S. Longshore and Harbor Workers' Compensation Act coverage. It may be afforded only in accordance with Rule XII.

**2. States Where Not Available**

Other states coverage is not available in states:

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

**3. Restriction on Use**

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

**4. Premium**

Premium developed for operations covered under Part Three – Other States Insurance shall be based on workers compensation rules and carrier rating values.

**F. DEDUCTIBLE COVERAGE**

Act 44 of 1993 requires an insurer issuing a workers compensation policy to offer a deductible program upon a policyholder's request.

1. Deductible coverage shall be made part of the policy if requested by the policyholder. Underwriting criteria for deductible coverage are to be established by individual carriers.
2. The claimants' benefits will be paid by the insurance carrier without regard to any deductible.
3. The policyholder must agree to reimburse the carrier for the deductible amount for any benefits paid to claimants.
4. Failure of the policyholder to reimburse the carrier for any deductible amount shall be treated as non-payment of premium under the policy.
5. The loss elimination ratio is determined by the hazard group (found in Section 2 of this Manual) of the policy's governing classification. Codes 951, Salesmen and 953, office, cannot be governing classifications unless they are the only classifications on the policy.
6. The premium adjustment for the deductible provisions of the policy shall be reported as a credit which shall be applied prior to experience modification or other carrier premium modifications.
7. If the policy is issued with a deductible provision, the Deductible Endorsement (**WC 37 04 03**) shall be issued and made part of the policy.



8. The Pennsylvania Insurance Department has promulgated three deductible coverage levels of **\$1,000** per claim, **\$5,000** per claim and **\$10,000** per claim respectively. Individual carriers can offer different deductible levels and/or premium credits upon approval of the Pennsylvania Insurance Department.

**G. GROUP DEDUCTIBLE OR RETROSPECTIVE RATING PLAN COVERAGE**

Act 57 of 1996 permits an insurer issuing a workers compensation policy to offer an endorsement for deductible or retrospective rating plans for groups of five or more employers, subject to approval by the Insurance Commissioner and subject to the individual insurer's underwriting criteria for deductible coverage (see F. 1. above).

1. The insurer will issue an individual workers compensation policy for each member of the group.
2. Each group member will be held jointly and severally liable for the payment of premiums or deductible amounts with regard to benefits paid for compensable claims of the group as a whole.

**RULE III – POLICY PREPARATION – INSURED, POLICY PERIOD AND STATE OF OPERATIONS**

**Item 1, 2 and 3-A of the Information Page**

**A. EXPLANATION OF TERMS**

**1. Employer/Entity**

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

**2. Insured**

Insured means the employer designated in Item 1 of the Information Page. If the insured is a professional association use the Professional Association Act Endorsement in Section 3 of this Manual.

**3. Majority Interest**

Majority Interest as defined in the Experience Rating Plan Section applies. The term majority shall mean more than 50%.

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

**4. Risk**

Risk means a single legal entity or two or more legal entities which qualify for combination in the state of Pennsylvania.

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

**1. Name of Insured**

In addition to providing the complete legal name of the insured, carriers shall designate each fictitious name shown on the Information Page by the symbol D.B.A. (doing business as). In addition, if a fictitious name is shown on an endorsement the same designation, D.B.A., shall be shown. A fictitious name is a business name which is not the legal name of the insured.

The effective date of any change, addition or deletion in the name of the insured shall be shown on the endorsement.

Name and address changes should be effected on a separate endorsement and not in conjunction with other policy amendments.

**2. Combination of Legal Entities**

Separate legal entities may be insured in one policy only if the same person, or group of persons, owns the majority interest in such entities.

**3. Pennsylvania Locations**

All locations and operations of the employer in Pennsylvania shall be insured in one policy. Exception: Long Term Construction Projects (Wrap-up). See Rule IX-D.

**C. POLICY PERIOD – ITEM 2**

**1. Normal Policy Period**

The normal policy period is one year. A policy may be issued for any period but not longer than 3 years.

**2. Policy for One Year**

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

**3. Policy Longer Than One Year**

A policy issued for a period longer than one year and 16 days, other than a 3-year fixed carrier rating value policy, is treated as follows:

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

**4. Renewal Certificates, Agreements and Continuing Form Policies, should be handled as policies longer than one year.**

**5. Three-Year Fixed Carrier Rating Value Policy Option**

A policy may be issued for a period of 3 years at fixed carrier rating values. Such a policy shall not be issued if the risk is subject to the Experience Rating Plan on the effective date of the policy.

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

**6. Annual Rating Endorsements**

An "Annual Rating Endorsement" shall be submitted annually for each continuing form policy or policy written for a period in excess of one year but not more than three years to be effective on the anniversary date set by such policy. It shall be submitted to the Bureau not later than thirty days subsequent to its inception.

Each annual rating endorsement shall be clearly identified by printing in large boldface type at the top of the endorsement the words "ANNUAL RATING ENDORSEMENT."

Annual rating endorsements shall also:

- a. Show the name of the carrier providing the insurance. If the names of affiliated carriers are printed on endorsement forms, the particular carrier providing coverage shall be clearly indicated.
- b. Show the policy number, including all printed and typed prefixes to facilitate the identification of the policy to which the Annual Rating Endorsement is related.
- c. If the annual rating endorsement being filed replaces an annual rating endorsement covering the same period, indicate that it is a rewrite.
- d. Show the date of its inception and expiration.
- e. Show the code number(s) and carrier rate(s) applicable. If the carrier rate(s) or experience modification is not effective as of inception date of the endorsement, also show the effective date of such carrier rate(s) or modification.
- f. Show the premium adjustment period, deposit premium and estimated annual premium for the period covered by the Annual Rating Endorsement.

Annual Rating Endorsements shall be used only for the purpose of showing the carrier rates, experience modifications, premium adjustment period, deposit premium and estimated annual premium for each one-year period. They cannot be used to make any other changes in the policy such as, but not restricted to, modifying the name of the insured, adding or eliminating classifications, adding or eliminating locations.

**D. STATE LAWS DESIGNATED IN THE POLICY – Item 3-A**

**1. Listing of Pennsylvania**

Insurance for operations conducted in Pennsylvania is provided by listing the state in Item 3-A of the Information Page.

**2. Longshore Act**

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

**3. Additional States**

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

- a. Carrier rating values in effect on the anniversary rating date of the policy to which the state has been added.
- b. Any change in carrier rating values which applies to outstanding policies for the state being added.
- c. When adding the State of Pennsylvania, the Information Page and attached endorsements shall be prepared so that the Pennsylvania coverage can be clearly determined.

**RULE IV – CLASSIFICATIONS**

**Item 4 of the Information Page**

**A. GENERAL EXPLANATION**

**1. Objective**

The object of the classification system is to group insureds into classifications so that the rating value for each classification reflects the exposures common to such distinct business enterprise (See Rule IV, C. 2. & C. 3.). Subject to certain exceptions described later in this rule, it is the business of the insured within Pennsylvania that is classified, not the separate employments, occupations or operations within the business.

**B. CLASSIFICATIONS**

**1. Basic Classifications**

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

<u>Business</u>	<u>Classification</u>
Manufacture of a Product	Furniture Manufacturing
A Process	Printing
Construction or Erection	Carpentry
A General Type or Character of Business	Hardware Store
A Service	Beauty Parlor

Classifications are listed in Section Two of the Manual. Notes following a classification are part of that classification. Also, see Section Two of this Manual for classifications by group arrangement which is essentially a numeric listing.

**2. Standard Exception Classification**

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

- a. CLERICAL OFFICE EMPLOYEES – Code 953** – are employees exclusively engaged in keeping the books or records of the insured or conducting correspondence or who are engaged wholly in office work where such books or records are kept or such correspondence is conducted.

This classification shall be applied only to employees herein described who work exclusively in separate buildings or on separate floors or in departments on such floors which are separated from all other workplaces of the employer by floor to ceiling partitions except for retail stores where a partition at least five feet high is required and within which no work is performed other than clerical office duties as defined in this rule.

If any clerical office employee has any other regular duty, the entire payroll of that employee shall be assigned in accordance with the class to which the business is assigned.

- (1) The clerk, such as a counter, front desk, lobby, mall kiosk, time, stock or tally clerk or librarian, whose work is necessary, incidental or part of any operation of the business other than clerical office, shall not be considered a clerical office employee. Such clerk should be assigned to the basic classification of the business.

- (2) The cashier also shall not be considered a clerical office employee. A cashier is responsible for accepting payment for merchandise or services rendered. The cashier's physical location may include but is not necessarily limited to: a booth, behind a counter or on a sales floor. The cashier or any employee whose regular and frequent duty is accepting payment for merchandise or services should be assigned to the basic classification of the business regardless of the physical work location.
  - (3) Office employees shall be separately classified except in connection with those classes which specifically include Office Employees.
- b. **DRAFTING EMPLOYEES, Code 953**, are employees engaged exclusively in drafting and confined to office work. The entire payroll of any such employees engaged in any other operations shall be assigned to the highest Bureau loss cost classification of operations to which they are exposed.
- c. **SALESPERSONS – OUTSIDE, Code 951** – are employees either exclusively engaged in sales or collection work away from the employer's premises or who regularly and frequently are engaged in sales or collection work away from their employer's premises and devote the balance of their time in clerical office duties.

This classification is inapplicable to employees delivering merchandise or products. Even though they may also collect or solicit, such employees shall be assigned in accordance with the classification appropriate to the business of the employer for which delivery is being made.

Also not included are floor and/or counter salespersons. Such employees shall be assigned in accordance with the class appropriate to the business at the location.

Employees who sell or solicit exclusively by telephone shall be assigned to Code 953, Clerical Office Employees.

Salespersons, Collectors or Messengers shall be separately classified except in connection with those classes which specifically include all employees or all employees except office.

Mobile, self-propelled factory, farm or construction equipment Salespersons – Code 819 are employees engaged in selling such equipment, or auctioning automobiles or instructing persons how to drive an automobile or truck on and away from the insured's premises. The separate Code 819 shall be treated as Salespersons – Outside, Code 951, for the purposes of this rule.

### 3. General Inclusions

- a. Some operations appear to be separate businesses, but they are included within the scope of all classifications other than the standard exception classifications. These operations are called general inclusions and are:
- (1) Commissaries or restaurants operated for an insured's employees except in connection with construction, erection, lumbering, mining or the recovery of petroleum and/or natural gas.
  - (2) Manufacturing of containers such as bags, barrels, bottles, boxes, cans, cartons or packing cases (and the incident printing thereon) to be used by the employer in the packaging of its products.
  - (3) Medical facilities operated by the insured for its employees.
  - (4) Maintenance or repair and/or cleaning of an insured's buildings, or vehicles or equipment when performed by employees of an insured.
  - (5) Printing or lithographing by an insured on its products.

- (6) Stamping or Welding – when an integral technique that is a part of an overall manufacturing process.
- (7) Drilling or Blasting – when conducted by the employees of a surface or underground non-coal mine operator to facilitate mineral extraction. Drilling, re-drilling or deepening conducted by an entity whose field of business is the recovery of petroleum and/or natural gas shall be separately classified.
- (8) Quality control of an insured's products or research laboratories engaged in developing and/or improving products manufactured by an insured.
- (9) Drivers, chauffeurs and their helpers including all employees whose principal duties are the operation and/or the repair of vehicles.
- (10) If vehicles, including drivers, chauffeurs and helpers are employed under contract and if the owner of such vehicles has not insured his compensation obligation and furnished evidence of such insurance, the actual payroll of the drivers, chauffeurs and helpers shall be included in the payroll of the insured employer at the proper carrier rating value(s) for the operations in which they are engaged. If such payroll cannot be obtained, one-third (1/3) of the total amount paid for the hire of such vehicles under contract shall be considered as payroll of the drivers, chauffeurs and helpers.

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

If the owner of the vehicle is also a driver, and if in the event of an injury would be entitled to workers compensation benefits from the insured, (see Section 2 Owner-Operator Owner/Driver for more detail), use actual payroll or if unavailable, use one-third (1/3) of the contract price for that vehicle which shall be included in the payroll of the insured employer.

- (11) Tools, dies, molds or fixtures made and/or repaired by an insured that are used in the insured's product manufacturing operations.
- (12) Aircraft travel by employees, other than members of the flying crew, including employees whose payroll is assigned to the Standard Exception Classifications.
- (13) Child day care services operated by the employer for his employees.
- (14) Warehousing by an employer of its merchandise, products and/or raw materials.
- (15) Security guards protecting their employer's premises and property.
- (16) Heat treating by an insured on its products.
- (17) Counter personnel
- (18) Cashiers

b. Any operation described by a General Inclusion shall be separately classified only if:

- 1. Such operation constitutes a separate and distinct business of the insured as provided in Rule IV - C. below or
- 2. It is specifically excluded by the classification wording, or
- 3. The principal business is described by a standard exception classification.

#### 4. General Exclusions

Some operations in a business are so unusual that they are excluded from basic classifications. They are classified separately unless specifically included in the basic classification wording. These operations are called general exclusions and are:

- (1) Aircraft operation – all operations of the flying and ground crews.
- (2) New construction or structural alterations by the insured's employees.
- (3) Sawmill Operations – sawing logs into lumber by equipment such as circular carriage or band carriage saws, including operations incidental to the sawmill.
- (4) Stevedoring, including tallying and checking incidental to stevedoring.
- (5) Mining and Quarrying, Clay, Gravel or Sand Excavation and Dredging.

## C. ASSIGNMENT OF CLASSIFICATIONS

### 1. Object of the Classification Procedure

- a. The object of the classification procedure is to assign the one basic classification which best describes each distinct business enterprise of the insured within Pennsylvania. Subject to certain exceptions described in this Rule, each classification includes all the various types of labor found in a distinct enterprise. It is the business which is classified, not the individual employments, occupations or operations within a business. Additional classifications shall be assigned as provided below.
- b. Act 44 of 1993 permits an insurer to develop subclassifications to the Bureau's classification system as approved by the Insurance Commissioner. Any such subclassification shall be filed by the developing insurer with the Bureau and the Insurance Commissioner thirty (30) days prior to its use. The insurer's filing shall demonstrate that payroll and loss data produced under such subclassification can be reported to the Bureau consistent with the Bureau's classification system and statistical plan. Otherwise, the Insurance Commissioner shall disapprove the subclassification filing.

### 2. Assignment of a Classification

- a. The policy shall contain only classifications approved by the Pennsylvania Compensation Rating Bureau and in accordance with this Manual.

Each classification is presumed to describe an entire business enterprise. Any policy which contains more than a single classification cannot contain any classifications representing a payroll less than that of one full-time employee, but this rule will not apply in classifications involved in Construction, Erection, Stevedoring, Part-Time Aircraft Operations or if the business' basic and major operations are described by the Standard Exception Classifications and there are employees whose job duties are not assignable to the Standard Exceptions except as specified in classification phraseology.

Act 44 of 1993 permits an insurer to develop subclassifications to the Bureau's classification system as approved by the Insurance Commissioner. Any such subclassification shall be filed by the developing insurer with the Bureau and the Insurance Commissioner thirty (30) days prior to its use. The insurer's filing shall demonstrate that payroll and loss data produced under such subclassification can be reported to the Bureau consistent with the Bureau's classification system and statistical plan. Otherwise, the Insurance Commissioner shall disapprove the subclassification filing.

- b. **Single Enterprise.** If a risk consists of a single operation or a number of separate operations which normally occur in the business described by a single manual classification, or separate operations which are an integral part of or incidental to the main business, that single classification which most accurately describes the entire enterprise shall be applied. The separate operations so covered may not be assigned to another classification even though such operation may be specifically described by some other classification or may be conducted at a separate location.

Division of payroll shall be made as provided in respect to General Exclusions, Standard Exceptions or Special Class Wording. For construction or erection work, see special procedure set forth in Rule IV, C. 5.

**EXCEPTION**

Where a retail outlet is located at the same or contiguous premises as a business' manufacturing facility, the applicable retail store classification shall apply to the payroll of the retail outlet provided that such outlet is operated in an area physically separate from other operations by a floor to ceiling partition and it is separately staffed.

- c. Authorized Classifications.** When the classification of any insured has been established by the Rating Bureau, no policy shall be issued or endorsed nor adjustment of premium made under any other or conflicting classification.

In any instance where the established classification does not describe the current operations of the insured, the insuring carrier or insured shall draw the matter to the attention of the Rating Bureau in writing with full particulars prior to the application of any other classifications. The reclassification shall not take place until the Bureau Staff has received and reviewed such documentation and has replied in writing to the insured or insuring carrier agreeing with their position or otherwise advising on which class(es) to assign.

The insuring carrier is not relieved of the obligation to apply the class authorized for an insured because of lack of knowledge that the Bureau has established an authorized classification for that insured.

**3. Assignment of Additional Classifications**

- a. Multiple Classifications/Multiple Enterprises** (Not construction or erection operations – see paragraph 6.)

Additional classifications may be used only when valid evidence supports their authorization or in conformity with the rules stated under "Standard Exceptions" and "Exclusions." Additional classes may not be added without Bureau authorization when their use is in violation of Manual Rules or an existing bureau data card.

Additional classifications shall be assigned to an insured only if the following conditions exist:

1. If the classification wording requires the assignment of an additional classification for specified employees or operations.
2. If there are distinct enterprises (meaning thereby businesses, which are specifically classified in this Manual, but not operations that normally occur in the business described by the assigned classifications, nor operations described by any of the General Inclusions), conducted in a given plant by the same insured and the entire work in each enterprise is conducted either in a separate building or on a separate floor or floors of a building, or on the same floor in separate departments divided by floor to ceiling partitions without interchange of labor and the insured conducts each of such enterprises as a separate undertaking with separate records of payroll, then such separate undertakings shall each be separately classified, (and the proper carrier rating value applied to each).
3. See Governing Classification rules for assignment of incidental operations that support more than one distinct enterprise.

**b. Governing Classification**

The governing classification is that classification other than the standard exception classifications (which may never be the governing class) which carries the largest amount of payroll exclusive of payroll of miscellaneous employees as defined below.



- (1) This concept shall be utilized not in the initial classification assignment process but to determine how to classify miscellaneous employees when an insured is assigned two or more classifications.

Miscellaneous employees are employees that either supervise or support all the various undertakings of the insured. The functions performed by miscellaneous employees may include but are not necessarily limited to: maintenance, mailroom, shipping and receiving, yard operations, security, power plant operations, lobby or front desk personnel, elevator operators, porters, foremen, superintendents or timekeepers.

- (2) The entire remuneration of miscellaneous employees is assignable to the governing classification.
- (3) The governing classification in the case of construction or erection operations shall be determined on a job basis within each policy period if payrolls are kept separately by job within the policy period; otherwise on the basis of the entire policy period.
- (4) If the basic and major operations are described by classifications defined as Standard Exceptions, the payroll of all employees not specifically included in the definition for such Standard Exceptions shall be separately classified to Code 971.

#### **4. Assignment By Analogy**

Any enterprise which is not described by a classification in this Manual shall be assigned to the classification or classifications most analogous from the standpoint of process and hazard. The limitations and conditions of the classification or classifications so assigned and all Manual rules pertaining to the classification shall be applicable.

#### **5. Payroll Assignment – Multiple Classifications - Interchange of Labor**

Some employees who are not miscellaneous employees may perform duties directly related to more than one classification. When there is such an interchange of labor, the entire payroll of employees who interchange shall be assigned to the highest bureau loss cost classification representing any part of their work.

The payroll of one employee shall not be divided into two or more classes except where specifically described in classification wording as "to be separately rated" or "separately rate" and with no requirement for separate staff. See the paragraph immediately below for the auditing procedure.

##### **General Exceptions to C. 5. above**

For Construction, Erection, Temporary Staffing or Stevedoring, the payroll of any individual employee may be divided and allocated to more than one such classification provided the entry on the original records of the insured discloses an allocation of each such individual employee's payroll. Estimated or percentage allocation of payroll is not permitted. Only a single stevedoring class shall be applied to all payroll developed in the loading or unloading of a single vessel. For further reference see the material under Stevedoring in Section 2 of the Manual. For Executive Officers see Rule IX, A. 4.

#### **6. Construction or Erection Operations**

Each distinct type of construction or erection operation at a job or location shall be assigned to the classification which specifically describes such operation provided separate payroll records are maintained for each operation. Estimated or percentage allocation of payroll is not permitted.

Any such operation for which separate payroll records are not maintained shall be assigned to the highest Bureau loss cost classification which applies to the job or location where the operation is performed.

A separate construction or erection classification shall not be assigned to any operation which is within the scope of another classification assigned to such a job or location which is assignable to a construction classification designated "all work to completion." All operations of the insured contractor at that job or location shall be assignable to such classification.

7. **NOC** Please see Definitions Section 2.

**8. Changing Classifications**

- a. The Bureau 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 Bureau 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 classification(s) shown in any policy shall be subject to correction or modification, or both, if the Bureau finds by survey or otherwise that the classification(s) shown in 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 Bureau unless such written application is filed directly with the Bureau by the insured, agent of record or the carrier during the policy period with respect to which the application is made, or within twelve months after the termination thereof.
- b. (1) A change in an insured's classification that results from a recent change in an 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 the premium impact to the insured. When a Bureau review discloses the insured's recent operations change, the Bureau 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 operations change, the carrier shall make written application to the Bureau 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 which results in a premium decrease shall be applied to the insured's policy in effect when the application for correction is made and to the prior policy within twelve months after 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 sixty days subsequent to the date of the Bureau's misclassification notice.
- c. Any correction of a misclassification arising from discovery by the carrier of a material misrepresentation or intentional omission by the insured, its agent, employees, officers or directors shall be applied effective the date upon which it would have applied had such material misrepresentation or intentional omission not been made. It is recommended that a carrier claiming material misrepresentation or intentional omission as contemplated in this Rule secure a declaratory judgment from the Common Pleas Court establishing same prior to proceeding with application of this Rule.
- d. The reallocation of payroll by a carrier among an insured's authorized classifications or the Bureau 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 for the insured's prior policy within twelve months after the termination thereof does not constitute a class change or correction.

**9. Carrier Determinations of Employment Status**

A carrier's determination of a person's employment status (including but not necessarily limited to questions regarding a person's designation as an employee, independent contractor, uninsured subcontractor, leased employee or temporary staff) is not subject to the Bureau's review or approval. Where a carrier's determination of a person's employment status results in a request for authorization of a different or additional classification(s), such request must be made in writing. The Bureau will determine the applicability of any requested classification(s) in accordance with the classification

guidelines set forth in this Manual. Classifications so approved by the Bureau shall be applied to any policy to which the carrier's determination of the person's employment status applies, if such policy expired or was terminated not more than 12 months before the date on which the Bureau received the carrier's written request.

This rule for determining the policy(ies) to which the approved classification(s) shall be assigned will apply regardless of whether the authorization of the classification(s) increases or decreases premium for the affected policy(ies). This rule shall govern in the event this rule conflicts with any other rule in this Manual.

**10. Classification Appeals**

The Bureau's assignment of an individual employer to a particular classification may be appealed pursuant to Rule XVI, APPEALS FROM APPLICATION OF THE RATING SYSTEM PROCEDURE, Section 1 of this Manual.

**11. Mercantile Businesses/Stores**

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

**D. SHOW THE CLASSIFICATIONS IN ITEM 4 OF THE INFORMATION PAGE**

Show the proper classification wording, with or without notes, and show the code number in Item 4 of the Information Page. Capitalized classification wording may be used instead of the entire wording. Section 2 of this Manual, Classification Underwriting Guide, may be used for such wording.

**RULE V – PREMIUM BASIS**

**Item 4 of the Information Page - continued**

**A. BASIS OF PREMIUM – TOTAL REMUNERATION**

Premium shall be computed on the basis of the total remuneration paid or payable by the insured for services of employees covered by the policy.

***Exception***

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

**B. REMUNERATION – PAYROLL**

**1. Definition**

Remuneration means money or substitutes for money.

**2. Inclusions**

Remuneration includes:

- a. Wages or salaries including retroactive wages or salaries;
- b. Total cash received by employees for commissions or draws against commissions;
- c. Bonuses;
- d. Stock bonus plans – market value of stock at the time it is given to employee (refer to Exclusions, m.);
- e. Extra pay for overtime work;

- f. Pay for holidays, vacations or periods of sickness or accrued sick time;
- g. Payment by an employer of amounts otherwise required by law to be paid by employees to statutory insurance or pension plans, such as the Federal Social Security Act;
- h. Payment to employees on any basis other than time worked such as piece work, profit sharing or incentive plans;
- i. Payment or allowance for hand tools or power tools used by hand provided by employees and used in their work or operations for the insured;
- j. The rental value of an apartment or a house provided for an employee based on comparable accommodations;
- k. The value of lodging other than an apartment or house received by employees as part of their pay to the extent shown in the insured's records;
- l. The value of meals received by employees as part of their pay to the extent shown in the insured's records;
- m. The value of store certificates, merchandise, credits or any other substitute for money received by employees as part of their pay
- n. Musicians or entertainers who are not independent contractors shall be included in computation of premiums of hotels or restaurants (**maximum of \$400 per week for each musician or entertainer**);
- o. Adjustments necessary to bring employees to federal minimum wage as reported by the United States Department of Labor shall be included;
- p. Payments for salary reduction, retirement or cafeteria plans (IRC 125) which are made through deductions from the employee's gross pay;
- q. Prevailing wage payments paid to employees based on required government-specified minimum wage rates, including but not limited to the Davis-Bacon Act or the Pennsylvania Prevailing Wage Act;
- r. Annuity plans (see Section 1 Rule V, F.2. – Salary Reduction Plans);
- s. Expense reimbursements to employees to the extent that an employer's records do not substantiate that the expense was incurred as a valid business expense (see Section 1 Rule V, F.1 – Employee Expense Reimbursements);
- t. Payment for filming or taping of commercials excluding subsequent residuals which are earned by the commercial participant(s) each time the commercial appears in print or is broadcast.

### 3. **Exclusions**

Remuneration excludes:

- a. Payments by an employer to group insurance or group pension plans for employees, other than payments covered by Rule V - B. 2. g.;
- b. Payments made by the employer to a Group Insurance, Pension Plan or to an employee directly in lieu of the foregoing because of the Provisions of a prevailing wage statute, including but not limited to the Pennsylvania Prevailing Wage Act or the Davis-Bacon Act. For additional information please see the Section 2 General Auditing and Classification Information of this Manual.
- c. The value of special rewards for individual invention or discovery;
- d. Dismissal or severance payments except for time worked or accrued vacation;
- e. Tips and other gratuities received by employees;
- f. Payments for active military duty;

- g. Employee discounts on goods purchased from the employee's employer;
- h. Expense reimbursements to employees to the extent that an employer's records substantiate that the expense was incurred as a valid business expense (see Section 1 Rule V, F.1 – Employee Expense Reimbursements);
- i. Supper money for late work;
- j. Work uniform allowances;
- k. Sick pay paid to an employee by a third party such as an insured's group insurance carrier which is paying disability income benefits to a disabled employee;
- l. Employer provided perquisites ("perks") such as:
  - 1. an automobile;
  - 2. an airplane flight;
  - 3. a discount on property or services;
  - 4. club memberships;
  - 5. tickets to entertainment or sporting events;
- m. Stock option plans – difference between market value of stock and lower option price is not included as remuneration.

**4. Payroll**

Payroll means remuneration. The carrier rating values in this Manual shall be applicable to the remuneration of all employees of the insured without exception, and compensation policies shall not be written except upon the entire payroll of the risk which is the subject of the insurance which risk shall be divided into risk classes where specifically permitted or directed by these rules, but not otherwise. Under no circumstances shall a compensation policy be written on any part of the risk leaving another part of the risk uninsured.

**5. Employee Savings Plans**

**Employee Contributions** Contributions, made in the form of an employee authorized salary reduction, which are diverted by an employee for payment, by the employer, into a savings plan shall be included as remuneration for premium computation purposes. Such payments made by the employer into the plan, of employee salary reduction contributions, shall not be employer contributions.

**Employer Contributions** Contributions of employer funds, made by the employer, the amount which being determined by reference to employee contributions, shall not be considered remuneration for premium computation purposes unless same contributions are reported by the employer as current taxable income to the employee.

**C. ESTIMATED PAYROLLS**

**1. Estimated Payrolls By Classification**

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

**2. Determination of Estimated Payrolls**

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

**3. Approval of Estimated Payrolls**

Adequacy of estimated payrolls is subject to approval by the Pennsylvania Compensation Rating Bureau

**D. WHOLE DOLLARS – PAYROLLS**

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

**E. PAYROLL LIMITATION**

**1. How Payroll Limitation Applies**

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

a. Books and records are maintained to show separately the total payroll earned by each employee whose average weekly pay for the total time employed during the policy period exceeds the weekly payroll limitation and

b. Separate records are maintained in summary by classification for such employees.

**2. Partial Week**

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

**F. BASIS OF PREMIUM Additional Information**

**1. Employee Expense Reimbursements**

Reimbursement expenses (except for hand or power tools as provided for in Rule V., B. 2. i.) paid to employees may be excluded from the audit provided that all three of the following conditions are met:

a. The reimbursed expenses paid were incurred upon the business of the employer, and

b. The amount of each employee's expense payment is shown separately in the records of the employer, and

c. The amount of each expense reimbursement reflects the actual expenses incurred by the employee in the conduct of his or her work.

**2. Salary Reduction Plans**

In determining the remuneration to be used for premium computation purposes, no deduction shall be permitted for contributions to employee benefit plans made by employees either directly or through salary reduction agreements. The typical salary reduction plan involves a binding salary reduction agreement through which a specific percentage of the employee's salary is not paid to him or her but is paid into a pension, medical or savings plan (Section 125 IRC).

**3. Strike Periods (Wages Paid)**

Wages paid to employees who are not on strike but who are unable to perform their normal duties because of a strike shall be assigned to the classification applicable to the work usually performed by such employees, except that if any such employees perform absolutely no work for their employer and are not present on their employer's premises during such period, such wages shall be assigned to Code 953, Clerical Office Employees, provided the facts are clearly disclosed by the employer's records.

**4. Traveling Time Payments**

Payments made by an employer to an employee to reimburse him or her for time spent in traveling to or from work or to or from a specific job shall be considered as remuneration in accordance with the provisions of Rule V., B. of the Manual, and such remuneration shall be assigned to the Manual classification which applies to the work normally performed by such employee.

**5. Wages Paid for Idle Time**

- a. The entire amount of wages paid for idle time shall be included as payroll.
- b. Wages paid for idle time due to the following causes shall be assigned in their entirety to the classification which applies to the work normally performed by the employee involved:
  - (1). Suspension or delay of work on account of weather conditions.
  - (2). Delays while waiting for materials.
  - (3). Delays while waiting for another contractor to complete certain work.
  - (4). Delays arising from breakdown of equipment.
  - (5). "Stand-by" time where employees such as operators of cranes, hoists or other equipment are on the job but their active services are not required continuously.
  - (6). Special union requirements or agreements between employer and employees calling for pay for idle time under specified circumstances.
  - (7). Other cause of similar nature.
- c. Wages paid to key employees of construction, erection or stevedoring risks, such as superintendents, foremen or engineers, for periods during which no jobs are in progress, shall be assigned to the classification applicable to the work which each one normally performs. (Exception: Reference Strike Periods – Wages Paid.)
- d. The entire amount of wages paid for idle time to an employee engaged in work other than construction, erection or stevedoring must be assigned without division to the classification which normally applied to that employee.

**6. Religious Exclusions** (Members of certain religious sects whose tenets prohibit benefits from insurance provided the sect makes provisions for its members).

Workers' compensation insurance is not compulsory for the above individuals. As per Section 304.2(a) "An employer may file an application with the Department of Labor and Industry to be excepted from the provisions of this Act in respect to certain employees. The application shall include a written waiver by the employee of all benefits under the Act and an affidavit by the employee that he is a member of a recognized religious sect or division thereof and is an adherent of established tenets or teachings of such sect or division by reason of which he is conscientiously opposed to the acceptance of the benefits of any public or private insurance which makes payments in the event of death, disability..." Documentation to support the above election must be in evidence at time of audit. Payroll to the above will then be excluded for purposes of premium determination.

**7. Members of Religious Orders**

Refer to Section 2 of the Pennsylvania Workers' Compensation Manual. In Pennsylvania, because of the interest of some of the Catholic dioceses in providing coverage for members of orders on a voluntary basis, a specific underwriting procedure as well as per capita rates were adopted by the Bureau.

When such individual is assigned to perform duties in churches, hospitals, schools or other institutions, those institutions may wish to provide coverage as well. Any remuneration paid to the order on behalf of its members would be excluded, and the appropriate per capita rates would be applied.

**8. Subcontractors** (Applicable Contracting Classifications)

Consideration has been given to questions which have arisen regarding the classification procedure for a subcontractor who performs a single type of work on a contracting project or job. This situation is illustrated by Code 603, Sewer Construction, where portions of the work such as excavation may be subcontracted.

Consistent with the classification treatment which has been generally observed, it has been ruled that such subcontracted work shall be classified on the basis of the classification describing the particular type of work involved. Thus, the subcontractor who only performs excavation work in connection with the construction of a sewer would be classified as Code 609, Excavation, rather than as Code 603, Sewer Construction.

The ruling in connection with concrete construction has been continued. This requires that all operations including making and erecting forms, placing reinforcing steel and stripping forms, when done by subcontractors, shall be assigned to the appropriate concrete construction classification.

These rulings apply only to insured subcontractors. Uninsured subcontractors, covered under the principal contractor's policy, will continue to be classified on the basis of the classifications which would apply if the work were performed by the principal's own employees.

**9. Outworkers/Homeworkers**

Under Section 104 of the Pennsylvania Workers' Compensation Act an employee is defined as "All natural persons who perform services for another for a valuable consideration exclusive of persons to whom articles or materials are given out to be made up, cleaned, washed, altered, ornamented, finished or repaired, or adapted for sale in the workers' own home, or on other premises, not under the control or management of the employer."

A review of the relevant case law by Bureau counsel indicated the definition of an "employee" is not of significance in disputes over the coverage status for individuals who are injured while working in the home. Instead, the focus is on whether the injury occurred in the furtherance of the business of the employer. Therefore, the ability to resolve disputes involving coverage status for an outworker/homeworker, as defined in the Act, remains a legal question beyond the Bureau's authority. Accordingly, the employee status of an outworker/homeworker is left to the discretion of the individual insurance carrier.

**RULE VI – RATING VALUES AND PREMIUM DETERMINATION**

**A. BUREAU RATING VALUES**

**1. Bureau Loss Cost**

Bureau Loss Costs – Dollar amounts per unit of exposure attributable to the payment of losses under workers compensation and employers liability coverages, filed by the Bureau based on the aggregate experience of all Bureau members and approved by the Insurance Commissioner.

**2. Disease Or Radiation Loading**

- a. The Bureau Rating Value for a classification code number followed by a letter (a) or (b) etc. may include a disease loading. Such a loading may be removed upon approval of the Pennsylvania Compensation Rating Bureau.
- b. The Bureau Loss Costs shown in the Manual include occupational disease loadings which correspond to the usual exposure to diseases by classifications..
- c. A supplemental occupational disease or radiation loading may be applied to the carrier rate for any individual business where the occupational disease or radiation hazard is abnormal, subject to approval by the Pennsylvania Insurance Commissioner. When a carrier plans to apply for the supplemental loading, the carrier shall supply the Bureau with an inspection report either by an insurance carrier, Department of Labor and Industry or an outside source which supports the abnormal disease or radiation exposure. The carrier shall also recommend a value for the supplemental loading. The request and supporting documentation shall be forwarded by the Bureau to the Insurance Commissioner. Upon approval by the Insurance Commissioner, the supplemental loading shall be published by the Bureau on the business' Bureau data card for a minimum of one year. The supplemental loading may be removed only by an inspection report performed by an insurance company, Department of Labor and Industry or another agency evidencing the



abnormal exposure no longer exists. The Bureau shall also forward this request and documentation to the Insurance Commissioner for review and action. The supplemental disease or radiation loading is non-ratable in the experience and retrospective rating plans. No supplemental occupational disease or radiation loading shall be used absent explicit approval from the Insurance Commissioner.

3. Premium Adjustment Factor
4. Experience Rating Factor
5. Terrorism.

Premium for Terrorism is calculated on the basis of total payroll according to Rule V. The premium charge is calculated by dividing a risk's total payroll by \$100 and multiplying the result times the carrier's rating value. This premium is applied after standard premium and is not subject to any other modifications, including, but not limited to, premium discount, experience rating, merit rating, schedule rating, or retrospective rating. Non-Payroll exposures are not subject to premium charges for Terrorism. Policies issued on an "If Any" basis will not be charged this premium, unless premium develops during the policy term or at audit. Per capita charges are not subject to premium for Terrorism.

Terrorism shall be separately stated on the Standard Policy and shall be designated to Code 9740.

6. Catastrophe (other than Certified Acts of Terrorism)

Premium for Catastrophe (other than Certified Acts of Terrorism) is calculated on the basis of total payroll according to Rule V. The premium charge is calculated by dividing a risk's total payroll by \$100 and multiplying the result times the carrier's rating value. This premium is applied after standard premium and is not subject to any other modifications, including, but not limited to, premium discount, experience rating, merit rating, schedule rating, or retrospective rating. Non-payroll exposures are not subject to premium charges for Catastrophe (other than Certified Acts of Terrorism). Policies issued on an "If Any" basis will not be charged this premium, unless premium develops during the policy term or at audit. Per capita charges are not subject to premium for Catastrophe (other than Certified Acts of Terrorism).

Catastrophe (other than Certified Acts of Terrorism) shall be separately stated on the Standard Policy and shall be designated to Statistical Code 9741.

7. Employer Assessments Pursuant to Act 57 of 1997

Act 57 of 1997 requires that "... the assessments for the maintenance of the Subsequent Injury Fund, the Workmen's Compensation Supersedeas Fund and the Workmen's Compensation Administration Fund under sections 306.2, 443 and 446 of the act of June 2, 1915 (P.L. 736, No. 338), known as the "Workers' Compensation Act, shall no longer be imposed on insurers but shall be imposed, collected and remitted through insurers in accordance with regulations promulgated by the Department of Labor and industry."

In compliance with the above referenced provisions of Act 57 of 1997, the insurance carrier issuing any Standard Policy providing workers compensation insurance other than Coal Mine under the Workers' Compensation Act in Pennsylvania shall impose on and collect from the employer/entity insured thereunder an Employer Assessment computed according to the following formula:

Employer Assessment **equals** Act 57 of 1997 Employer Assessment Factor **times** Employer Assessment Premium Base.

The Employer Assessment shall be computed, imposed and collected consistent with the following definitions of terms:

Act 57 of 1997 Employer Assessment Factor - a factor expressed to four decimal places proposed by the Pennsylvania Compensation Rating Bureau and approved by the Pennsylvania Insurance Commissioner for the specific purpose of computing employer assessments in conformance with Act 57 of 1997.

Employer Assessment Premium Base - Calculation of Employer Assessment Premium Base proceeds by adding back to the total policy premium the amount of any applicable Small Deductible Premium Credit or Large Deductible Premium Credit. Small or Large Deductible Premium Credits include either of the following statistical codes in Pennsylvania:

**9663**  
**9664**

Employer Assessments imposed, collected and remitted pursuant to Act 57 of 1997 shall be separately stated on the Standard Policy and shall be designated by Statistical Code 0938.

For reference purposes, two examples of the intended determination of the appropriate Employer Assessment Base consistent with this rule are shown below. The first example presents a risk for which a deductible credit applies before experience modification. The second example presents a risk for which a deductible credit applies after experience modification.

**Example: Deductible Credit Before Experience Modification**

Hypothetical Risk Insured in Classifications 665, Painting and Decorating and 953, Clerical Office. Risk has taken a small deductible policy, and qualifies for Experience Rating, a Schedule Rating Credit, a Pennsylvania Construction Classification Premium Adjustment Credit and a Certified Safety Committee Credit. **Individual rating values are selected values used only for purposes of illustrating the derivation of the appropriate Employer Assessment Base given the respective amounts of premium components shown and are not intended to relate to any specific carrier or insured's actual market premium.**

<b>Class Code</b>	<b>Exposure (Payrolls)</b>	<b>Carrier Rate</b>	<b>Manual Premium</b>
665	\$255,000	\$7.84	\$19,992
953	48,000	.24	115
Total Manual Premium:			\$20,107
Deductible Credit Factor:			0.163
<b>Deductible Premium Credit (Code 9664):</b>			<b>\$3,277</b>
Total Subject Premium:			\$16,830
Experience Modification:			0.930
Total Standard Premium:			\$15,652
Schedule Rating Credit Factor:			0.250
Schedule Rating Credit (Code 9887):			\$3,913
Standard Premium After Schedule Rating:			\$11,739
Certified Safety Committee Credit Factor:			0.05
Certified Safety Committee Premium Credit:			\$587
PCCPAP Credit Factor:			0.25
PCCPAP Premium Credit:			\$2,935
Premium Subject to Premium Discount:			\$8,217
Premium Discount:			\$351
<b>Final Policy Premium:</b>			<b>\$7,866</b>

Employer Assessment Base:  
Final Policy Premium plus Deductible Premium Credit  
(Stat Code 9664)

or  
\$7,866 + \$3,277 = \$11,143

Employer Assessment:  
Employer Assessment Base x Employer Assessment Factor, rounded to nearest whole dollar.

**Example: Deductible Credit After Experience Modification**

Hypothetical Risk Insured in Classifications 665, Painting and Decorating and 953, Clerical Office. Risk has taken a large deductible policy, and qualifies for Experience Rating, a Schedule Rating Credit, a Pennsylvania Construction Classification Premium Adjustment Credit and a Certified Safety Committee Credit. **Individual rating values are selected values used only for purposes of illustrating the derivation of the appropriate Employer Assessment Base given the respective amounts of premium components shown and are not intended to relate to any specific carrier or insured's actual market premium.**

<b>Class Code</b>	<b>Exposure (Payrolls)</b>	<b>Carrier Rate</b>	<b>Manual Premium</b>
665	\$255,000	\$7.84	\$19,992
953	48,000	0.24	115
Total Manual Premium:			\$20,107
Experience Modification:			0.930
Total Standard Premium:			\$18,700
Schedule Rating Credit Factor:			0.250
Schedule Rating Credit (Code 9887):			\$4,675
Standard Premium After Schedule Rating:			\$14,025
Certified Safety Committee Credit Factor:			0.05
Certified Safety Committee Premium Credit:			\$701
PCCPAP Credit Factor:			0.25
PCCPAP Premium Credit:			\$3,506
Standard Premium After PCCPAP:			\$9,818
Deductible Credit Factor:			0.600
Deductible Premium Credit (Code 9663):			<b>\$5,891</b>
Premium Subject to Premium Discount:			\$3,927
Premium Discount:			\$0
Final Policy Premium:			<b>\$3,927</b>

Employer Assessment Base:  
Final Policy Premium plus Deductible Premium Credit  
(Stat Code 9663)

or  
\$3,927 + \$5,891 = \$9,818

Employer Assessment:  
Employer Assessment Base x Employer Assessment Factor, rounded to nearest whole dollar.

**B. CARRIER RATING VALUES**

**1. Expense Constant**

Expense Constant (if any) is determined by individual carriers' rating values. It applies to every policy and it covers expenses such as those for issuing, recording and auditing, which are common to all workers compensation policies regardless of size.

**2. Minimum Premium**

Minimum Premium (if any) is determined by individual carriers' rating values. It is an expression of the lowest premium amount for which a single risk can be written and carried for any period of time.

**3. Premium Discount**

Premium Discount (if any) is determined by individual carriers' rating values. It recognizes that the relative expense of issuing and servicing larger premium policies is less than for smaller policies.

**4. Retrospective Rating Factor**

**C. PREMIUM**

Premium for each classification shown on the policy is determined by multiplying the basis of premium by the carrier rate dividing by 100..

***Example of B above***

Basis of premium - payroll	=	\$90,000
Carrier Rate	=	x 1.50
Premium	=	\$ 1,350
$\frac{\$90,000}{100} \times 1.50$	=	\$ 1,350

**D. WHOLE DOLLARS – PREMIUM**

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

**E. PREMIUM MODIFICATION EXPERIENCE RATING PLAN**

1. If the risk is subject to experience rating, the experience rating modification shall be shown in Item 4 of the Information Page and applied to the premium in accordance with the Experience Rating Plan Section.
2. Copies of Experience Rating Calculation
  - a. The insurance carrier is furnished with the experience rating calculation. Subsequent insurance carriers may obtain copies of the experience rating calculation by way of special service at the appropriate charge.
  - b. The Bureau shall furnish to any insured employer upon his written request, a copy of the experience rating calculation of that employer at an appropriate charge.
  - c. The insurance carrier of record shall be furnished with an experience rating calculation established by the Experience Rating Procedure not more than 90 days prior to the effective date of the rating.

**F. PREMIUM DETERMINATION FOR FEDERAL AND MARITIME INSURANCE**

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

**G. PREMIUM ALGORITHM**

**Pennsylvania and Delaware Premium Algorithm Preface:**

**Optional use upon July 1, 2000. Mandatory use for policies effective on or after January 1, 2002.**

The computation of workers compensation premium includes a broad complement of potential rating values, pricing programs and other similar or related variables. To the extent that these component parts of premium determination may be applied in a prescribed sequence and using defined formulas and/or relationships, several potential benefits arise including the following:

- Competitive differences within the marketplace can be more clearly defined and consistently applied;
- Similarly situated risks can receive comparable treatment with respect to specific rating values, pricing programs or other factors, increasing the equity of the marketplace;
- Analysis of the effects of various components of overall premium determination can be better understood and more intelligently compared across carriers, states and/or time;
- In the event that new pricing programs or other factors are introduced in the future, the defined existing formulas can provide a consistent basis for the development of programs and system procedures within the workers compensation industry.

**PENNSYLVANIA WORKERS COMPENSATION MANUAL**

**SECTION 1**

**EFFECTIVE DATE: APRIL 1, 2011**

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**UNDERWRITING RULES**

**Pennsylvania and Delaware Workers Compensation Premium Algorithm Premium Calculation Algorithm**

Line #	Item Name	Associated Statistical Code	Line #	Source & Derivation
(1)	Classification	xxxx	(1)	Carrier value
(2)	Exposure	xxxx	(2)	Risk characteristic
(3)	Carrier Rating Value	xxxx	(3)	Carrier value
(4)	Classification Manual Premium		(4)	(2)/100x(3) if classification has payroll exposure. Special procedures apply to non-payroll exposure.
(5)	Total Policy Manual Premium		(5)	Sum of (4) for all classifications on the policy
(6)	Employer Liability Increased Limits Factor	xxxx	(6)	Carrier value
(7)	Employer Liability Increased Limits Premium Charge		(7)	(5)x[(6) expressed as a decimal]
(8)	Minimum Premium Employer Liability Increased Limits	9848	(8)	Carrier value
(9)	Minimum Premium Employer Liability Increased Limits Premium Charge	9848	(9)	[(8)-(7)] if (7)<(8) and (6) >0, otherwise zero
(10)	Subject Deductible Credit Percentage	9664	(10)	Carrier value
(11)	Subject Deductible Premium Credit	9664	(11)	[(5)+(7)+(9)]x[(-10) expressed as a decimal]
(12)	Waiver of Subrogation Charge	0930	(12)	Carrier value - subject to experience modification
(13)	Waiver of Subrogation Premium	0930	(13)	Value from Line (12)
(14)	Total Subject Premium		(14)	[(5)+(7)+(9)+(11)+(13)]
(15)	Experience Modification	9898	(15)	Zero for non-experience-rated risks
(16)	Modified Premium		(16)	(14)x(15)
(17)	Merit Rating Credit Factor	9885	(17)	Zero if Merit Rating Credit does not apply
(18)	Merit Rating Credit	9885	(18)	(14)x[(-17) expressed as a decimal]
(19)	Merit Rating Neutral Factor	9884	(19)	Zero whether Merit Rating Neutral Adjustment (no credit or debit) does or does not apply
(20)	Merit Rating Neutral Adjustment	9884	(20)	(14)x[(19) expressed as a decimal]
(21)	Merit Rating Debit Factor	9886	(21)	Zero if Merit Rating Debit does not apply
(22)	Merit Rating Charge	9886	(22)	(14)x[(21) expressed as a decimal]
(23)	Premium After Experience Modification or Merit Rating		(23)	(16) if Experience-Rated, [(14)+(18)+(20)+(22)] if Merit-Rated, (14) if Non-Rated
(24)	Non-Ratable Classifications	xxxx	(24)	Carrier Value
(25)	Non-Ratable Classifications Exposure		(25)	Portion of payroll exposure subject to Non-Ratable Classifications
(26)	Non-Ratable Classification Rating Value	xxxx	(26)	Carrier Value
(27)	Non-Ratable Classification Premium		(27)	(25)x/100x(26) [based on applicable Non-Ratable Classification exposure]
(28)	Aircraft Seat Surcharge Exposure (# of seats)	9108	(28)	Actual number of seats for insured risk. Subject to maximum 10 seats per aircraft
(29)	Aircraft Seat Surcharge	9108	(29)	Carrier Value
(30)	Aircraft Seat Surcharge Premium Charge	9108	(30)	(28) x (29)
(31)	Workfare Program Employees Exposure (PA)	0982	(31)	Number of person weeks. A partial workweek for any worker to be counted as 1 person week.
(32)	Workfare Program Employees Rating Value (PA)	0982	(32)	Carrier Value
(33)	Workfare Program Employees Premium (PA)	0982	(33)	(31) x (32)
(34)	Non-Ratable Classification Premium Total		(34)	Sum of all (27)+(30)+(33) premiums
(35)	Non-Ratable Classification Increased Limits Factor	xxxx	(35)	Carrier value
(36)	Non-Ratable Classification Increased Limits Premium Charge	xxxx	(36)	(34)x [(35) expressed as a decimal]
(37)	Minimum Premium Non-Ratable Classification Increased Limits	9848	(37)	Carrier value
(38)	Minimum Premium Non-Ratable Classification Increased Limits Premium Charge	9848	(38)	[(37)-(36)] if (36) < (37) and (35) > 0, otherwise zero
(39)	Premium Before Schedule Rating		(39)	(23)+(34)+(36)+(38)
(40)	Schedule Rating Plan Adjustment Factor	9887/9889	(40)	Carrier value - use 9887 for schedule credits and 9889 for schedule debits

Pennsylvania and Delaware Workers Compensation Premium Algorithm  
Premium Calculation Algorithm

Line #	Item Name	Associated Statistical Code	Line #	Source & Derivation
(41)	Schedule Rating Plan Premium Adjustment	9887/9889	(41)	(39)x[(40) expressed as a decimal]. For schedule credits Line (41) will be negative
(42)	Certified Safety Committee Credit Factor (PA)	9890	(42)	Credit applies if insured is certified.
(43)	Certified Safety Committee Premium Credit (PA)	9890	(43)	[(39)+(41)]x[(-42) expressed as a decimal]
(44)	Workplace Safety Program Credit Factor (DE)	9880	(44)	Credit applies if insured qualifies
(45)	Workplace Safety Program Premium Credit (DE)	9880	(45)	[(39)+(41)]x[(-44) expressed as a decimal]
(46)	Construction Classification Premium Adjustment Program Credit Factor	9046	(46)	Based on wage level(s), application to rating organization
(47)	Construction Classification Premium Adjustment Program Premium Credit	9046	(47)	[(39)+(41)]x[(-46) expressed as a decimal]
(48)	Drug-Free Workplace Factor (DE)	9846	(48)	Carrier value
(49)	Drug-Free Workplace Credit (DE)	9846	(49)	[(39)+(41)+(45)+(47)]x[(-48) expressed as a decimal]
(50)	Managed Care Factor (DE)	9874	(50)	Carrier value
(51)	Managed Care Credit (DE)	9874	(51)	[(39)+(41)+(45)+(47)+(49)]x[(-50) expressed as a decimal]
(52)	Package Credit Factor (DE)	9721	(52)	Carrier value
(53)	Package Credit (DE)	9721	(53)	[(39)+(41)+(45)+(47)+(49)+(51)]x[(-52) expressed as a decimal]
(54)	Premium After Managed Care and Package Credit If Applicable		(54)	[(39)+(41)+(43)+(45)+(47)+(49)+(51)+(53)]
(55)	Assigned Risk Surcharge Factor (DE)	0277	(55)	May apply to some or all assigned risks based on plan and characteristics of individual insured
(56)	Assigned Risk Premium Surcharge (DE)	0277	(56)	(54)x[(55) expressed as a decimal]
(57)	Deductible Credit Factor	9663	(57)	Carrier value
(58)	Deductible Premium Credit	9663	(58)	[(54)+(56)]x[(-57) expressed as a decimal]
(59)	Loss Constant	0032	(59)	Carrier value - may vary based on risk premium size
(60)	Loss Constant Charge	0032	(60)	Line (59) if applicable
(61)	Short Rate Cancellation Factor	0931	(61)	Carrier value - zero if short rate cancellation does not apply
(62)	Short Rate Premium	0931	(62)	[(54)+(56)+(58)+(60)]x[(61)-1.0000] if (61)>0, otherwise zero
(63)	Expense Constant	0900	(63)	Carrier value if applicable
(64)	Expense Constant Charge	0900	(64)	Line (63)
(65)	Minimum Premium	0990	(65)	Carrier value
(66)	Minimum Premium Charge	0990	(66)	If (65)>[(54)+(56)+(58)+(60)+(62)+(64)], (65)-[(54)+(56)+(58)+(60)+(62)+(64)], otherwise zero
(67)	Unit Statistical Report Total Standard Premium		(67)	[(54)+(56)+(58)+(60)+(62)+(66)]
(68)	Premium Discount Amount	0063/0064	(68)	Carrier value based on [(54)+(56)+(58)+(60)+(62)+(66)]

**Pennsylvania and Delaware Workers Compensation Premium Algorithm  
Premium Calculation Algorithm**

<b>Line #</b>	<b>Item Name</b>	<b>Associated Statistical Code</b>	<b>Line #</b>	<b>Source &amp; Derivation</b>
(69)	Additional premium Waiver of Subrogation (flat charge)	9115	(69)	Carrier value(s)
(70)	Terrorism	9740	(70)	(Total payroll/100) x carrier rating value
(71)	Catastrophe (other than Certified Acts of Terrorism)	9741	(71)	(Total payroll/100) x carrier rating value
(72)	Total Policy Premium Subject to Employer Assessment		(72)	(64)+(67)-(68)+(69)+(70)+(71)
(73)	Employer Assessment Factor Pursuant to Act 57 of 1997 (PA)	0938	(73)	Bureau value for the specific purpose of computing employer assessments
(74)	Employer Assessment Amount Pursuant to Act 57 of 1997 (PA)	0938	(74)	[(72)-(11)-(58)]x(73) NOTE: Cells (11) and (58) are credits. Subtracting these credits as shown effectively adds the premium reduction given for deductible coverage back into the premium for purposes of calculating employer assessments

**RULE VII – PREMIUM DISCOUNT****Item 4 of the Information Page****A. PREMIUM DISCOUNT**

Premium Discount (if any) is determined by an individual carriers' rating values. It recognizes that the relative expense of issuing and servicing larger premium policies is less than for smaller premium policies.

**B. COMBINATION OF POLICIES****1. Combination Permitted**

Two or more policies issued to the same insured by one or more insurance carriers under the same management may be combined for the purpose of computing the premium discount for that insured.

**2. Combination Procedure**

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

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

**C. WRAP - UP LARGE CONSTRUCTION PROJECTS**

The first step in setting up a "wrap-up" program requires the carrier to request approval from: Compensation Actuary, Bureau of Regulation of Rates and Policies, **Pennsylvania Insurance Department, 1311 Strawberry Square, Harrisburg, PA 17120.**

The following application of the premium discount is optional for wrap up construction projects which are not under a retrospective rating plan:

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

**1. Insurance Carrier**

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

**2. Policy Limitation**

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

**3. Eligible Entities**

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

**4. Carrier Coverage Responsibility**

The carrier's coverage responsibility in a wrap-up project is for the duration of that project. Cancellation of such coverage is prohibited except for non-payment of premium.

**5. Bureau Notification**

The Bureau must be notified of the method by which the wrap-up policies will be identified.



**6. Separate Policy Requirement**

A separate policy is required for each entity included in the wrap-up plan and each policy is subject to that entity's own experience rating modification.

**7. Experience Modifications**

The experience developed by each entity in the combinations will be used in calculating the future experience modifications for the entity. There will be no experience rating for the project as a unit.

**RULE VIII – LIMITS OF LIABILITY**

**Item 3-B of the Information Page**

**A. WORKERS COMPENSATION AND EMPLOYERS LIABILITY POLICY**

**1. Part One – Workers Compensation**

There is no limit of liability in the standard policy for Part One – Workers Compensation. The policy provides all benefits required by the Pennsylvania Workers Compensation Law and Occupational Disease Act stated in Item 3-A of the Information Page.

**2. Part Two – Employers Liability**

**a. Standard Limits**

The standard limits of liability under Part Two are:

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

**b. Increased Limits**

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

- (1) The limits of liability shall be the same for all states specified in Item 3-A of the Information Page.
- (2) The additional premium for increased limits shall be determined by multiplying the total premium by the percentage in the following Table for Increased Limits. For this purpose, total premium shall be computed after application of any carrier rate but before application of experience rating modification or retrospective rating adjustment.

TABLE FOR INCREASED LIMITS

<u>Classification Codes</u>	<u>Limits of Liability</u>	<u>Percentage</u>
	(000s omitted)	
9803	100 / 100 / 1,000	.70%
9804	100 / 100 / 2,500	1.20%
9805	100 / 100 / 5,000	1.70%
9806	100 / 100 / 10,000	2.40%
9807	500 / 500 / 500	1.90%
9808	500 / 500 / 1,000	2.20%
9809	500 / 500 / 2,500	2.70%
9810	500 / 500 / 5,000	3.20%
9811	500 / 500 / 10,000	3.90%
9812	1,000 / 1,000 / 1,000	3.30%
9813	1,000 / 1,000 / 2,500	3.80%
9814	1,000 / 1,000 / 5,000	4.40%
9815	1,000 / 1,000 / 10,000	5.00%
9816	1,000 / 1,000 / 10,000 over	(a)
(a) Apply to Bureau for higher limit charges.		

(3) The premium for increased limits shall be subject to any experience rating modification, merit rating and retrospective rating. The premium for increased limits on non-ratable classifications is not subject to any experience rating modifications, merit rating and retrospective rating.

**c. Accident Limit**

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

**d. Disease Limits**

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

**e. Show Limit on the Information Page**

A limit of liability under Part Two must be stated in Item 3-B of the Information Page.

**B. VOLUNTARY COMPENSATION INSURANCE**

**1. Standard Limits**

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

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

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

**2. Increased Limits**

The standard limits under Part Two Employers Liability for employees subject to voluntary compensation insurance may be increased. The premium for the increased limits shall be determined on the basis of the factors in the following table:

**TABLE FOR INCREASED LIMITS**

<u>Limit of Liability</u>	<u>Factor</u>
(000s omitted)	
100 / 100 / 1,000	1.053
100 / 100 / 2,500	1.127
100 / 100 / 5,000	1.225
100 / 100 / 10,000	1.284
500 / 500 / 500	1.186
500 / 500 / 1,000	1.206
500 / 500 / 2,500	1.286
500 / 500 / 5,000	1.368
500 / 500 / 10,000	1.424
1,000 / 1,000 / 1,000	1.280
1,000 / 1,000 / 2,500	1.357
1,000 / 1,000 / 5,000	1.436
1,000 / 1,000 / 10,000	1.509
1,000 / over / 10,000	(a)
(a) Apply to Bureau for higher limit factor	

**3. Premium Determination**

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

**4. Payroll Records**

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

**RULE IX – SPECIAL CONDITIONS OR OPERATIONS AFFECTING COVERAGE**

**A. EXECUTIVE OFFICERS**

**1. Definition**

Executive Officers of a corporation are the President, Vice President, Secretary, Treasurer or any other officer appointed or elected in accordance with the charter or by-laws of a corporation or unincorporated association.

**2. Law And Status**

Executive Officers of a corporation are covered under the Pennsylvania Workers' Compensation Law and have the same status as employees under the policy.

*Exceptions*

- (1) Elected officers of Pennsylvania or its political subdivisions are not considered employees; therefore, they are not covered by the policy.

- (2) An executive officer of a for-profit corporation or an executive officer of a nonprofit corporation who serves voluntarily and without remuneration may elect not to be an "employee" of the corporation. For the purposes of this exclusion, an executive officer of a for-profit corporation is an individual who has either an ownership interest in a Subchapter S corporation as defined by the Act of March 4, 1971 (P.L. 6, No. 2), known as the "Tax Reform Code of 1971," or an interest of at least five percent in a Subchapter C corporation as defined by the Tax Reform Code of 1971.

**3. Executive Officer Exclusion Procedure**

- a. An employer who wishes to exempt an executive officer(s) from coverage under their workers compensation policy may obtain the forms listed below from either the Commonwealth of Pennsylvania, Department of Labor & Industry - Bureau of Workers' Compensation, 1171 South Cameron Street, Room 103, Harrisburg, Pennsylvania 17104-2501 or their insurance carrier, agent or broker.

Application for Executive Officer Exception from the Provisions of the Pennsylvania Workers' Compensation Act: Section 104 LIBC - 509 07-05.

Executive Officer's Affidavit LIBC - 513.0705

**(Note: Copies of the above forms are found in Section 3 of this Manual)**

- b. The employer must return both completed forms to their insurance company prior to the exclusion date. The carrier will endorse their policy by attaching an Exclusion of Executive Officers Endorsement – Pennsylvania (WC 37 03 10 C). As a general rule, executive officers may be excluded only on the effective date of the policy. Any exceptions to this general rule must be approved in writing by the carrier issuing the policy.
- c. This Executive Officer Exclusion Procedure must be repeated each time a policyholder wishes to change the status of any executive officer or secures coverage from a different carrier group.
- d. Subchapter C and S corporations with no employees must contact the Bureau of Workers Compensation, 1171 South Cameron Street, Room 103, Harrisburg, Pennsylvania 17104-2501 for Executive Officer Exemption Certificates. (717 783 5421)

**(NOTE: Carrier group is defined as an insurance carrier sharing the same controlling ownership.)**

**4. Executive Officers – MULTIPLE CORPORATE ENTERPRISES**

An executive officer may either receive a salary from only one or from several corporations insured under one policy. In other instances several policies may be issued to cover several corporations and an executive officer may receive a salary from each of these corporations. The following procedure shall apply in these instances:

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

**5. Executive Officers - REMUNERATION – TREATMENT OF:**

- 1. The remuneration of an executive officer shall not be included with the payroll of the risk for premium computation purposes, provided:
  - (a) That such officer is elected for the value of his or her name or because of stock holdings, has no duties and does not come on the premises, except perhaps to attend directors' meetings.

- (b) That such officer because of age or for other reasons, ceases to perform any duties and does not come on the premises, except perhaps to attend directors' meetings.
- 2. The remuneration of an executive officer shall be included with the payroll of the risk for premium computation purposes, subject to the minimum and maximum provisions of the Basic Manual, provided:
  - (a) That such executive because of age or for other reasons, ceases to perform any duties, but nevertheless, frequently visits the premises of the risk.
  - (b) That such officer frequently visits the premises of the risk for business conferences, directors' meetings or similar duties, although also an officer or employee of another risk in the operations of which he takes an active interest.
- 3. Under the following conditions, the amount of remuneration of executive officers which shall be included with the payroll of the risk for premium computation purposes, subject to the minimum and maximum amounts of the Basic Manual, shall be as indicated below:
  - (a) Where the officer draws no salary in fact, but a regular salary is credited to him or her on the books, the amount so credited shall be included in the payroll of the risk as his or her remuneration.
  - (b) Where the officer draws no salary in fact, but a regular salary is credited to him or her on the books and subsequently charged back to such officer, the amount so credited shall be included in the payroll of the risk as his or her remuneration regardless of such charge off.
  - (c) Where the officer draws no regular salary but draws such various sums as his or her needs or the conditions of the business dictate, the actual amount drawn shall be included in the payroll of the risk as his or her remuneration.
  - (d) Where the officer receives no salary in fact, either drawn or credited, or where the records presented to the auditor fail to disclose the salary, the amount to be included in the payroll of the risk shall be the applicable manual minimum per week.

**6. Premium Determination**

Premium for executive officers, other than elected officers of Pennsylvania or its political subdivisions, shall be based on their total payroll, subject to the following: (For further information refer to Section 1, Rule IX)

- a. The requirements of Rule V-E.
- b. The minimum individual payroll for an executive officer is **\$400** per week.
- c. The maximum individual payroll for an executive officer is **\$2,100** per week.
- d. These limitations apply to the average weekly payroll of each executive officer for the number of weeks the officer was employed during the policy period.
- e. A part of a week shall be considered a full week in determining the average weekly payroll.

**7. Assignment of Payroll**

Payroll assignment shall be made in the same manner as for any employee. No executive officer's payroll may be assigned to the standard exception classification unless that officer's duties fulfill the definition of either Salesmen 951 or Office 953. See Rule IV.

**8. Flight Duties**

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

- a. For each week during which the executive officer did not perform flight duties, assign the officer's payroll as provided in Rule IX-A-4.
- b. For each week during which the executive officer performed flight duties, assign the officer's payroll for that week to Code 7421 Transportation of Personnel for Business. If an executive officer's non-flying duties in such a week are subject to a higher rated classification, that higher bureau loss cost classification shall be assigned in that week.

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

If Code 7421 Transportation of Personnel for Business applies and verifiable records are not maintained to indicate those weeks during which flying is performed by executive officers, their payroll shall be assigned to the highest bureau loss cost classification which applies to any of their operations.

**9. Professional Employer Organization (PEO) – Corporate Clients**

The full remuneration of an executive officer(s) shall be included in the payroll of the PEO without payroll limitation. Executive officers may elect to not be subject to the Pennsylvania Workers Compensation Act. Refer to Rule 2. – Law and Status of this section for officer exclusion procedure. The corporate entity may also obtain a separate policy of insurance for their officer(s) and/or any employees not insured by the PEO contract agreement.

**B. REAL ESTATE SALESPERSON/BROKER LICENSED INSURANCE AGENT – EXCEPTION**

Any person who is a licensed real estate salesperson or an associate real estate broker, affiliated with licensed real estate broker or a licensed insurance agent affiliated with a licensed insurance agency, under written agreement, remunerated on a commission only basis and who qualifies as an independent contractor for state tax purposes or for federal tax purposes under the Internal Revenue Code of 1986 (Public Law 99-514, 26 U.S.C. § 1 ET seq.) is exempt from coverage under the Workers' Compensation Act.

**C. PROFESSIONAL AND SEMIPROFESSIONAL ATHLETES – CLASS CODE 970**

1. Employees who qualify for payroll limitation include all players on the employer's salary list whether regularly played or not, coaches or managers.
2. The entire remuneration of each player, coach or manager should be included in computing premium, subject to a maximum of \$60,000 per policy year.
3. When a player, coach or manager works for two or more teams in the same sport during the policy year, the maximum shall be prorated.
4. The remuneration of an individual player, coach or manager is subject to a minimum of \$500 per policy year, including board and lodging. For more details refer to the Classification and Rating Values Section.

**D. SOLE PROPRIETORS AND PARTNERSHIPS**

Sole proprietors and partners are not covered by the Pennsylvania Workers' Compensation Act or the Pennsylvania Occupational Disease Act.

**E. SUBCONTRACTORS**

- 1(a)** Law on Contractors and Subcontractors.

Pennsylvania Workers' Compensation Act (Section 302 a & b) provides that a contractor is responsible for the payment of compensation benefits to employees of its uninsured subcontractors.

- (b) A contractor shall not subcontract all or any part of a contract unless the subcontractor has presented proof of insurance under this act.
- (c)(1) Prior to issuing a building permit to a contractor, a municipality shall require the contractor to present proof of workers' compensation insurance or an affidavit that the contractor does not employ other individuals and is not required to carry workers' compensation insurance.

  - (2) Every building permit issued by a municipality to a contractor shall clearly set forth the name and workers' compensation policy and the contractor's Federal or State Employer Identification Number. This information shall be in addition to any information required by municipal ordinance. If the building permit is issued to an applicant which affirms it is not obligated to maintain workers' compensation insurance under this act, the permit shall clearly set forth the contractor's Federal or State Employer Identification Number and the substance of the affirmation and that the applicant is not permitted to employ any individual to perform work pursuant to the building permit.
  - (3) Every municipality issuing a building permit shall be named as a workers' compensation policy certificate holder of a contractor-issued building permit. This certificate shall be filed with the municipality's copy of the building permit. An insurer issuing a policy which names a municipality as a workers' compensation policy certificate holder pursuant to this section shall be required to notify that municipality of the expiration or cancellation of any such policy of insurance or policy certificate within three working days of such cancellation or expiration.
  - (4) A municipality shall issue a stop-work order to a contractor who is performing work pursuant to a building permit, upon receiving actual notice that the contractor's workers' compensation insurance or State-approved self-insured status has been cancelled. Also, if the municipality receives actual notice that a permittee, having filed an affidavit of exemption from workers' compensation insurance, has hired persons to perform work pursuant to a building permit and does not maintain required workers' compensation insurance, the municipality shall issue a stop-work order. This order shall remain in effect until proper workers' compensation coverage is obtained for all work performed pursuant to the building permit.
- (d)(1) Where a contractor is performing work for a public body or political subdivision, all contractors and subcontractors shall provide proof of workers' compensation insurance to the public body or political subdivision effective for the duration of the work.

  - (2) The public body or political subdivision shall issue a stop work order to any contractor who is performing work for that public body or political subdivision upon receiving notice that any public contractor's workers' compensation insurance, or State-approved self-insurance status, has expired or has been cancelled. If the public body or political subdivision receives actual notice that a contractor, having filed an affidavit of exemption from workers' compensation insurance, has hired persons to perform work for a public body or political subdivision and does not maintain the required workers' compensation insurance or self-insurance, the public body or political subdivision shall issue a stop work order, which order shall remain in effect until proper workers' compensation coverage is obtained for all work performed pursuant to the contract of work for the public body or political subdivision.
  - (e) Should such policy of workers' compensation insurance be cancelled or expire during the duration of the work or should the workers' compensation self-insurance status change during the said period, the contractor shall immediately notify, in writing, the municipality, public body or political subdivision of such cancellation, expiration or change in status.
  - (f) Nothing in this act shall be the basis of any liability on part of the municipality.
  - (g) For purposes of subsections (b), (c) and (d) of this section, "proof of insurance" shall include a certificate of insurance or self-insurance, demonstrating current coverage and compliance with the requirements of this act, the Occupational Disease Act and the Longshore and Harbor Workers' Compensation Act (44 Stat. 1424, 33 U.S.C. 901 et seq.), its amendments and supplements, where applicable.
  - (h) For purposes of subsections (b), (c) and (d) of this section, "proof of insurance" shall not be required when the employer has been exempted pursuant to section 304.2 of this act.

**2. Coverage**

If the contractor has specifically assumed this liability, use the Statutory Employer Endorsement (**WC 37 03 09**) in Section 3 of this Manual. The carrier for the subcontractor should use Exclusion of Employees Endorsement (**WC 37 03 03**) in Section 3 of this Manual.

**3. Premium for Uninsured Subcontractors**

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

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

*Exception to 3b*

If investigation on a specific job discloses that a definite amount of the subcontract price represents payroll, such amount shall be the payroll for the additional premium computation. In contracts for: (1) mobile equipment with operators (such as but not limited to: earth movers, graders, bulldozers, or log skidders), the payroll shall not be less than 33% of the subcontract price, (2) labor and material, the payroll shall not be less than 50% of the subcontract price, (3) labor only, the payroll shall be established as not less than 90% of the subcontract price.

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

**4. Drivers, Chauffeurs and Helpers Under Contract**

This rule on subcontractors does not apply to contracts to drivers, chauffeurs or helpers on vehicles engaged under contract. See Rule IV B. 3a (10).

**F. EX-MEDICAL COVERAGE**

Ex-medical coverage is prohibited in the state of Pennsylvania.

**G. TRUCKERS – INTERSTATE**

The payroll of a trucker shall be assigned to a state in which it has a terminal or base of operations. These guidelines are not applicable to dispatching or broker operations.

Example:

A driver/employee resides in State A. His employer/trucker base of operations is in State B. If the driver/employee regularly travels to the terminal or base of operations in State B to load or unload freight or perform other regular work functions, i.e. mechanic, the driver/employee payroll shall be assigned to State B.

When the trucker does not operate from a terminal or base of operation, the state to which the payroll is assigned shall be determined in accordance with the following procedures.

If it can be established that the trucker does a significant portion of its business in a single state, the payrolls, other than those payrolls which can be attributed to specific work functions in a specific state, should be assigned to that state. Factors such as driving time, number of pickups and deliveries, revenue and tonnage, should be considered in determining the state of payroll assignment. If a state payroll assignment cannot be made based on these factors, then the truckers payroll shall be assigned to his state of residence.



For the purposes of the guidelines the following definitions shall apply:

**TRUCKER** – A trucker is the holder of operating authority from a government agency.

**TERMINAL OR BASE OF OPERATIONS** – A permanent location owned, leased or used by the trucker at which loading, unloading and other related non-clerical work functions such as maintenance and transfers are performed and from which the driver/employee is assigned to work from on a regular basis.

**STATE OF RESIDENCE** – The state in which the trucker resides as evidenced by the location used for the filing of federal income taxes.

**REGULAR** – A pattern of 40 hours per week or any other pattern that appears on a continuing basis.

**H. PENNSYLVANIA CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT PROGRAM**

1. The Pennsylvania Construction Classification Premium Adjustment Program provides for a premium credit for up to one year for a policy which contains one or more construction classifications. A credit may be applicable to those policies effective new and renewed with normal anniversary rating dates on or after **January 1, 1991**.

For policies subject both to a Pennsylvania Construction Classification Premium Adjustment Program credit and any retrospective rating plan the PCCPAP credit shall be applied in determining standard premium. Such adjusted standard premium shall then be used wherever standard premium would otherwise apply in determining retrospective rating plan values and amounts for the retrospective rating plan applicable to the same risk if no PCCPAP credit were applicable. PCCPAP credits shall not be applied to final retrospective premium either in lieu of or in addition to the above prescribed procedure.

The basis for determining the credit is the total payroll (including overtime premium pay) and hours worked for each construction classification as reported to taxing authorities. The applicable report periods vary according to the normal anniversary rating date of each policy, as set forth below:

<b>Normal Anniversary Rating Dates</b>	<b>Reporting Period for Qualifying Wages</b>
<b>October 1, 2006 – September 30, 2007</b>	<b>Third calendar quarter of 2005</b>
<b>October 1, 2007 – September 30, 2008</b>	<b>Third calendar quarter of 2006</b>
<b>October 1, 2008 – September 30, 2009</b>	<b>Third calendar quarter of 2007</b>
<b>October 1, 2009 – September 30, 2010</b>	<b>Third calendar quarter of 2008</b>
<b>October 1, 2010 and later</b>	<b>Third calendar quarter of 2009</b>

If the insured did not engage in operations for the complete quarter, then the last complete quarter prior to policy year inception shall be used or, if there was no complete quarter of operations prior to the policy inception, then the first complete quarter after policy inception shall be used. A credit may be determined for each construction classification by dividing the total payroll, including overtime premium pay, by the number of hours worked to arrive at the average hourly wage for the classification. In the absence of specific records for salaried employees, it will be assumed each such individual worked forty (40) hours per week. The credit for average hourly wage is listed below:

**Normal Anniversary Rating Dates – October 1, 2006 – September 30, 2007**

Average Hourly Wage		Credit From Standard Premium	Average Hourly Wage		Credit From Standard Premium
\$22.19 or less		None	\$27.60	\$28.09	18%
\$22.20	\$22.54	5%	\$28.10	\$28.59	19%
\$22.55	\$22.89	6%	\$28.60	\$29.09	20%
\$22.90	\$23.29	7%	\$29.10	\$29.64	21%
\$23.30	\$23.69	8%	\$29.65	\$30.19	22%
\$23.70	\$24.09	9%	\$30.20	\$30.74	23%
\$24.10	\$24.49	10%	\$30.75	\$31.29	24%
\$24.50	\$24.89	11%	\$31.30	\$31.89	25%
\$24.90	\$25.29	12%	\$31.90	\$32.49	26%
\$25.30	\$25.74	13%	\$32.50	\$33.14	27%
\$25.75	\$26.19	14%	\$33.15	\$33.79	28%
\$26.20	\$26.64	15%	\$33.80	\$34.44	29%
\$26.65	\$27.09	16%	\$34.45	and over	30%
\$27.10	\$27.59	17%			

**Normal Anniversary Rating Dates – October 1, 2007 - September 30, 2008**

Average Hourly Wage		Credit From Standard Premium	Average Hourly Wage		Credit From Standard Premium
23.24 or less		None	28.85	29.34	18%
23.25	23.59	5%	29.35	29.89	19%
23.60	23.99	6%	29.90	30.44	20%
24.00	24.39	7%	30.45	30.99	21%
24.40	24.79	8%	31.00	31.54	22%
24.80	25.19	9%	31.55	32.14	23%
25.20	25.59	10%	32.15	32.74	24%
25.60	26.04	11%	32.75	33.39	25%
26.05	26.49	12%	33.40	34.04	26%
26.50	26.94	13%	34.05	34.69	27%
26.95	27.39	14%	34.70	35.39	28%
27.40	27.84	15%	35.40	36.09	29%
27.85	28.34	16%	36.10	and over	30%
28.35	28.84	17%			

**Normal Anniversary Rating Dates - October 1, 2008 – September 30, 2009**

<b>Average Hourly Wage</b>	<b>Credit From Standard Premium</b>	<b>Average Hourly Wage</b>	<b>Credit From Standard Premium</b>
\$24.04 or less	None	\$29.90-\$30.44	18%
\$24.05-\$24.39	5%	\$30.45-\$30.99	19%
\$24.40-\$24.79	6%	\$31.00-\$31.54	20%
\$24.80-\$25.19	7%	\$31.55-\$32.09	21%
\$25.20-\$25.59	8%	\$32.10-\$32.69	22%
\$25.60-\$26.04	9%	\$32.70-\$33.29	23%
\$26.05-\$26.49	10%	\$33.30-\$33.89	24%
\$26.50-\$26.94	11%	\$33.90-\$34.54	25%
\$26.95-\$27.39	12%	\$34.55-\$35.19	26%
\$27.40-\$27.89	13%	\$35.20-\$35.89	27%
\$27.90-\$28.39	14%	\$35.90-\$36.59	28%
\$28.40-\$28.89	15%	\$36.60-\$37.29	29%
\$28.90-\$29.39	16%	<b>\$37.30</b> and over	30%
\$29.40-\$29.89	17%		

**Normal Anniversary Rating Dates – October 1, 2009 - September 30, 2010**

<b>Average Hourly Wage</b>		<b>Credit From Standard Premium</b>	<b>Average Hourly Wage</b>		<b>Credit From Standard Premium</b>
24.94 or less		None	31.00	31.54	18%
24.95	25.34	5%	31.55	32.09	19%
25.35	25.74	6%	32.10	32.69	20%
25.75	26.14	7%	32.70	33.29	21%
26.15	26.59	8%	33.30	33.89	22%
26.60	27.04	9%	33.90	34.54	23%
27.05	27.49	10%	34.55	35.19	24%
27.50	27.94	11%	35.20	35.84	25%
27.95	28.44	12%	35.85	36.54	26%
28.45	28.94	13%	36.55	37.24	27%
28.95	29.44	14%	37.25	37.99	28%
29.45	29.94	15%	38.00	38.74	29%
29.95	30.44	16%	38.75	and over	30%
30.45	30.99	17%			

**Normal Anniversary Rating Dates – October 1, 2010 and later**

Average Hourly Wage		Credit From Standard Premium	Average Hourly Wage		Credit From Standard Premium
25.19 or less		None	31.30	31.84	18%
25.20	25.59	5%	31.85	32.39	19%
25.60	25.99	6%	32.40	32.99	20%
26.00	26.39	7%	33.00	33.59	21%
26.40	26.84	8%	33.60	34.24	22%
26.85	27.29	9%	34.25	34.89	23%
27.30	27.74	10%	34.90	35.54	24%
27.75	28.24	11%	35.55	36.24	25%
28.25	28.74	12%	36.25	36.94	26%
28.75	29.24	13%	36.95	37.64	27%
29.25	29.74	14%	37.65	38.39	28%
29.75	30.24	15%	38.40	39.14	29%
30.25	30.74	16%	39.15	and over	30%
30.75	31.29	17%			

The total construction classification credit amount, in dollars, must be calculated and then divided by the total policy premium at bureau rating values – including construction and non-construction classifications. The resulting percentage credit will be the indicated policy credit. When calculating the indicated policy credit, the percentage shall be rounded to the nearest whole number with .5 being rounded upward (as an example, 5.4 rounded to 5 and 5.5 rounded to 6).

The indicated policy credit will be applied to the January 1, 2002 or later policy for any insured not eligible for experience rating. For insureds eligible for experience rating, a policy credit to be applied to the January 1, 2002 or later policy will be determined as follows:

- The insured's experience modification effective one year prior to the effective date of the Pennsylvania Construction Classification Premium Adjustment Program (PCCPAP) credit will be determined in accordance with applicable Manual rules using expected losses reduced by the indicated policy credit percentage for the policy period to which the PCCPAP credit will apply. This experience modification will be designated as the PCCPAP numerator.
- The insured's experience modification effective one year prior to the effective date of the PCCPAP credit will be determined in accordance with applicable Manual rules. This experience modification will be designated as the PCCPAP denominator.
- A credit Adjustment Factor will be computed by dividing the PCCPAP numerator by the PCCPAP denominator. This credit adjustment factor will be rounded to four decimal places. In the event that the insured's experience modification factor effective one year prior to the effective date of the PCCPAP credit cannot be promulgated at the time the PCCPAP credit is determined, the credit adjustment factor will be set equal to 1.0000.
- A policy credit will be computed according to the following formula:  

$$100 - [100 - \text{indicated policy credit}] \times \text{credit adjustment factor}$$
- The policy credit, rounded to the nearest whole number using the convention described above with respect to the indicated policy credit, will be applied to the January 1, 2002 or later policy for insureds eligible for experience rating.

EXAMPLE:

Hypothetical insured qualified for experience rating –

(1.)	Insured's indicated policy credit:	26
(2.)	PCCPAP numerator: (insured's experience modification for prior policy period with expected losses reduced by the indicated policy credit)	1.026
(3.)	PCCPAP denominator: (insured's experience modification for prior policy period)	0.957
(4.)	Credit adjustment factor: ((2) / (3)) rounded to 4 decimals	1.0721
(5.)	Policy credit factor: $100 - [100 - 26] \times 1.0721$ rounded to two decimals	21

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

The credit authorized by the Pennsylvania Compensation Rating Bureau shall appear on Item 4 of the policy. If the credit applicable to the policy is not available at the time of policy issuance, the carrier shall endorse the policy to provide the appropriate credit information once a qualifying application has been processed and the Bureau has notified the carrier of the credit determined on the basis of such application.

Report Pennsylvania Construction Class Premium Credit on the information page and unit statistical report under **Code 9046**.

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

"Construction classifications" are those classifications subject to the following code numbers:

601	609	648	656	663	670	679
602	611	649	657	664	673	681
603	615	651	658	665	674	691
605	617	652	659	666	675	693
606	645	653	660	667	676	695
607	646	654	661	668	677	
608	647	655	662	669		

**2. Appeals**

The Bureau's determination of an individual risk's eligibility for or the percentage of credit under the Pennsylvania Construction Classification Premium Adjustment Program may be appealed pursuant to RULE XVI, APPEALS FROM APPLICATION OF THE RATING SYSTEM PROCEDURE, Section 1 of this Manual.

**BUREAU FILE NO.:** \_\_\_\_\_

**PENNSYLVANIA WORKERS COMPENSATION – PREMIUM CREDIT APPLICATION**

NAME ON INSURANCE POLICY \_\_\_\_\_

INSURANCE COMPANY (Not Agent) \_\_\_\_\_

POLICY NO. \_\_\_\_\_ EFF. DATE \_\_\_\_\_

**Notice:** Unless Code(s), total wages paid as reported to taxing authorities, total hours worked, and calendar quarter reported are indicated and application is signed, it cannot be processed. Non-construction class code payrolls must be included. Corporate Officers should be included in the appropriate classification subject to payroll limitation rules. Do not include corporate officers who have elected to be excluded from the Workers Compensation Act. Contact your agent and/or insurance company if assistance is desired.

Are you currently engaged in a Long Term Construction Project (i.e. Wrap-up)?  YES

CLASSIFICATION DESCRIPTION	PENNSYLVANIA WC CLASS CODE	TOTAL PENNSYLVANIA WAGES PAID THIS QUARTER	TOTAL HOURS WORKED THIS QUARTER (Including O.T.)
Example: Carpentry	652	\$8,000	460
Example: Office	953	\$3,000	520
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

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

Signature \_\_\_\_\_ Title \_\_\_\_\_

Telephone Number \_\_\_\_\_ Date \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

**SEND APPLICATION TO:**

**EXPERIENCE RATING DEPARTMENT  
PENNSYLVANIA COMPENSATION RATING BUREAU  
UNITED PLAZA BUILDING, SUITE 1500  
30 SOUTH 17th STREET  
PHILADELPHIA, PA 19103-4007**

**No application will be processed by the Bureau unless such application is filed within 12 months after the termination of the policy period to which it would apply.**

**I. CERTIFIED SAFETY COMMITTEE CREDIT PROGRAM**

1. Act 44 of 1993 mandates that the Department of Labor and Industry develop certification criteria for the operation of safety committees. (For certification criteria contact Pennsylvania Department of Labor and Industry.)
2. A 5% rate credit shall apply to the policy period beginning with the next normal anniversary rating date established by the Pennsylvania Compensation Rating Bureau and shall not apply to the policy period in effect when the certification is issued.
3. The 5% rate credit shall continue if the employer annually submits certification renewal affidavits acceptable to the Department of Labor and Industry.
4. Use Endorsement **WC 37 04 04B** Certified Safety Committee Endorsement – Pennsylvania to show credit on appropriate policy.

**RULE X – CANCELLATION****A. WHO MAY CANCEL**

1. The Cancellation Condition of the Standard Policy permits cancellation by the insured or by the insurance carrier.
2. Pennsylvania enacted legislation that prohibits an insurance carrier from cancelling workers' compensation policies during their term, except for nonpayment of premium and/or failure to reimburse the deductible amount.

**Reinstatement**

When a notice of cancellation for non-payment has been issued, if the insurer thereafter receives payment and voluntarily determines to reinstate the policy, such reinstatement of coverage must be retroactive to the cancellation date.

Alternatively, if the insurer does not want to reinstate the policy as of the cancellation date but voluntarily determines to resume coverage after a lapse in coverage, the insurer must issue a new policy. Such new policy must carry the carrier rating values effective on the anniversary rating date of the cancelled policy.

**IMPORTANT NOTICE: CANCELLATION NOTICES MUST BE FILED WITH THE BUREAU WITHIN 10 DAYS OF ISSUANCE; PROVIDED, HOWEVER, THAT FAILURE TO FILE SUCH NOTICE WITHIN THE REQUIRED TIME SHALL NOT INVALIDATE ANY CANCELLATION WHICH HAS BEEN MADE IN ACCORDANCE WITH THE PROVISIONS OF THE POLICY.**

**B. PREMIUM DETERMINATION – CANCELLATION BY THE INSURANCE CARRIER**

Premium for the canceled policy shall be computed as follows:

1. Carrier Rating Values and Payroll

Apply carrier rating values to the payroll developed during the period the policy was in effect.

2. Experience Rating

Apply any experience rating modification in accordance with the rules of the Experience Rating Plan Section. Refer to Rule VI-E.

**C. PREMIUM DETERMINATION – CANCELLATION BY THE INSURED, WHEN RETIRING FROM BUSINESS**

Compute the premium as provided in B above if a policy is cancelled by the insured when:

1. All the work covered by the policy has been completed, or
2. All interest in any business covered by the policy has been sold, or

3. The insured has retired from all business covered by the policy.

**D. PREMIUM DETERMINATION—CANCELLATION BY THE INSURED, EXCEPT WHEN RETIRING FROM BUSINESS**

The premium for the canceled policy shall be based on the Short Rate Cancellation Table in this rule and computed as follows:

1. **Actual Payroll**

Determine the payroll developed during the period the policy was in effect.

2. Extended Payroll and Number of Days

- a. **Extended Payroll**

Extend such payroll pro-rata based on the number of days for which the policy was written divided by the number of days the policy remained in force to produce the full policy payroll.

*Example*

A policy written for 250 days that remained in effect for 185 days produced a payroll of \$55,500. Payroll extended for the original policy term —  $\$55,500 \times 250/185 = \$75,000$ .

- b. Extended Number of Days

The extended number of days shall be determined by dividing the number of days the policy was in force by the number of days for which the policy was written and multiplying the quotient by 365 days. (When the policy was written for a one year period, the extended number of days will equal the number of days the policy remained in force.)

3. **Carrier Rate**

Apply carrier rate to the payroll in 2a. above.

4. **Experience Rating**

Apply any experience rating modification in accordance with the rules of the Experience Rating Plan Section. Refer to Rule VI-H.

5. **Short Rate Percentage**

Based on the extended number of days calculated in 2.b., apply the short rate percentage shown in the Short Rate Cancellation Table in this rule to the premium computed on the basis of the extended payroll in order to determine the short rate portion of the premium.

6. **Example of a Short Rate Cancellation**

A policy originally written for 250 days in effect for 185 days develops actual payroll of \$55,500, carrier rate of \$.50.

- a. Payroll extended to full policy term =

$$\$55,500 \times \frac{250}{185} = \$75,000$$

- b. Full policy term premium =  $\$75,000 \times \$.50 = \$375$

- c. Extended number of days =  $\frac{185}{250} \times 365 = 270$

- d. Short rate percentage for 270 days = 80%

- e. Short rate premium =  $\$375 \times .80 = \$300$

- f. Total premium for canceled policy = \$300



**E. SHORT RATE CANCELLATION TABLE FOR TERM OF ONE YEAR**

Days Policy In Force		Percent of One Year Premium
1		5%
2		6
3 - 4		7
5 - 6		8
7 - 8		9
9 - 10		10
11 - 12		11
13 - 14		12
15 - 16		13
17 - 18		14
19 - 20		15
21 - 22		16
23 - 25		17
26 - 29		18
30 - 32	(1 mo)	19
33 - 36		20
37 - 40		21
41 - 43		22
44 - 47		23
48 - 51		24
52 - 54		25
55 - 58		26
59 - 62	(2 mos)	27
63 - 65		28
66 - 69		29
70 - 73		30
74 - 76		31
77 - 80		32
81 - 83		33
84 - 87		34
88 - 91	(3 mos)	35
92 - 94		36
95 - 98		37
99 - 102		38
103 - 105		39
106 - 109		40
110 - 113		41
114 - 116		42
117 - 120		43
121 - 124	(4 mos)	44
125 - 127		45
128 - 131		46
132 - 135		47
136 - 138		48
139 - 142		49
143 - 146		50
147 - 149		51
150 - 153	(5 mos)	52

Days Policy In Force		Percent of One Year Premium
154 - 156		53
157 - 160		54
161 - 164		55
165 - 167		56
168 - 171		57
172 - 175		58
176 - 178		59
179 - 182	(6 mos)	60
183 - 187		61
188 - 191		62
192 - 196		63
197 - 200		64
201 - 205		65
206 - 209		66
210 - 214	(7 mos)	67
215 - 218		68
219 - 223		69
224 - 228		70
229 - 232		71
233 - 237		72
238 - 241		73
242 - 246	(8 mos)	74
247 - 250		75
251 - 255		76
256 - 260		77
261 - 264		78
265 - 269		79
270 - 273	(9 mos)	80
274 - 278		81
279 - 282		82
283 - 287		83
288 - 291		84
292 - 296		85
297 - 301		86
302 - 305	(10 mos)	87
306 - 310		88
311 - 314		89
315 - 319		90
320 - 323		91
324 - 328		92
329 - 332		93
333 - 337	(11 mos)	94
338 - 342		95
343 - 346		96
347 - 351		97
352 - 355		98
356 - 360		99
361 - 365	(12 mos)	100

**Short Rate Cancellation Table**

<b>Days In Policy</b>	<b>Short Rate Percentages</b>	<b>Factor to Apply to Earned Premium for Period Policy In Effect</b>	<b>Days In Policy Period</b>	<b>Short Rate Percentages</b>	<b>Factor to Apply to Earned Premium for Period Policy in Effect</b>
1	.05	18.2482	46	.23	1.8250
2	.06	10.9489	47	.23	1.7861
3	.07	8.5158	48	.24	1.8250
4	.07	6.3869	49	.24	1.7877
5	.08	5.8394	50	.24	1.7520
6	.08	4.8662	51	.24	1.7176
7	.09	4.6924	52	.25	1.7548
8	.09	4.1058	53	.25	1.7216
9	.10	4.0552	54	.25	1.6899
10	.10	3.6496	55	.26	1.7255
11	.11	3.6496	56	.26	1.6947
12	.11	3.3455	57	.26	1.6650
13	.12	3.3689	58	.26	1.6362
14	.12	3.1283	59	.27	1.6704
15	.13	3.1630	60	.27	1.6425
16	.13	2.9653	61	.27	1.6156
17	.14	3.0056	62	.27	1.5895
18	.14	2.8386	63	.28	1.6222
19	.15	2.8818	64	.28	1.5969
20	.15	2.7377	65	.28	1.5723
21	.16	2.7812	66	.29	1.6038
22	.16	2.6547	67	.29	1.5799
23	.17	2.6980	68	.29	1.5566
24	.17	2.5856	69	.29	1.5341
25	.17	2.4821	70	.30	1.5643
26	.18	2.5270	71	.30	1.5423
27	.18	2.4334	72	.30	1.5208
28	.18	2.3465	73	.30	1.5000
29	.18	2.2656	74	.31	1.5291
30	.19	2.3117	75	.31	1.5087
31	.19	2.2371	76	.31	1.4888
32	.19	2.1672	77	.32	1.5169
33	.20	2.2121	78	.32	1.4974
34	.20	2.1471	79	.32	1.4785
35	.20	2.0857	80	.32	1.4600
36	.20	2.0278	81	.33	1.4870
37	.21	2.0716	82	.33	1.4689
38	.21	2.0171	83	.33	1.4512
39	.21	1.9654	84	.34	1.4774
40	.21	1.9162	85	.34	1.4600
41	.22	1.9585	86	.34	1.4430
42	.22	1.9119	87	.34	1.4264
43	.22	1.8674	88	.35	1.4517
44	.23	1.9079	89	.35	1.4354
45	.23	1.8655	90	.35	1.4194

**Short Rate Cancellation Table (Continued)**

<b>Days in Policy Period</b>	<b>Short Rate Percentages</b>	<b>Factors to Apply to Earned Premium for Period Policy in Effect</b>	<b>Days in Policy Period</b>	<b>Short Rate Percentages</b>	<b>Factors to Apply to Earned Premium for Period Policy in Effect</b>
91	.35	1.4038	136	.48	1.2882
92	.36	1.4283	137	.48	1.2788
93	.36	1.4129	138	.48	1.2696
94	.36	1.3979	139	.49	1.2867
95	.37	1.4216	140	.49	1.2775
96	.37	1.4068	141	.49	1.2684
97	.37	1.3923	142	.49	1.2595
98	.37	1.3781	143	.50	1.2762
99	.38	1.4010	144	.50	1.2674
100	.38	1.3870	145	.50	1.2586
101	.38	1.3733	146	.50	1.2500
102	.38	1.3598	147	.51	1.2663
103	.39	1.3820	148	.51	1.2578
104	.39	1.3688	149	.51	1.2493
105	.39	1.3557	150	.52	1.2653
106	.40	1.3774	151	.52	1.2569
107	.40	1.3645	152	.52	1.2487
108	.40	1.3519	153	.52	1.2405
109	.40	1.3395	154	.53	1.2562
110	.41	1.3605	155	.53	1.2481
111	.41	1.3452	156	.53	1.2401
112	.41	1.3362	157	.54	1.2554
113	.41	1.3243	158	.54	1.2475
114	.42	1.3447	159	.54	1.2396
115	.42	1.3330	160	.54	1.2319
116	.42	1.3215	161	.55	1.2469
117	.43	1.3414	162	.55	1.2392
118	.43	1.3301	163	.55	1.2316
119	.43	1.3189	164	.55	1.2241
120	.43	1.3079	165	.56	1.2388
121	.44	1.3273	166	.56	1.2313
122	.44	1.3164	167	.56	1.2240
123	.44	1.3057	168	.57	1.2384
124	.44	1.2951	169	.57	1.2311
125	.45	1.3140	170	.57	1.2238
126	.45	1.3036	171	.57	1.2167
127	.45	1.2933	172	.58	1.2308
128	.46	1.3117	173	.58	1.2237
129	.46	1.3016	174	.58	1.2167
130	.46	1.2916	175	.58	1.2097
131	.46	1.2817	176	.59	1.2236
132	.47	1.2996	177	.59	1.2167
133	.47	1.2899	178	.59	1.2098
134	.47	1.2802	179	.60	1.2235
135	.47	1.2708	180	.60	1.2167

**Short Rate Cancellation Table(Continued)**

<b>Days in Policy Period</b>	<b>Short Rate Percentages</b>	<b>Factor to Apply to Earned Premium for Period Policy in Effect</b>	<b>Days in Policy Period</b>	<b>Short Rate Percentages</b>	<b>Factor to Apply to Earned Premium for Period Policy in Effect</b>
181	.60	1.2099	226	.70	1.1305
182	.60	1.2033	227	.70	1.1255
183	.61	1.2167	228	.70	1.1206
184	.61	1.2101	229	.71	1.1317
185	.61	1.2035	230	.71	1.1267
186	.61	1.1970	231	.71	1.1219
187	.61	1.1906	232	.71	1.1170
188	.62	1.2037	233	.72	1.1279
189	.62	1.1974	234	.72	1.1231
190	.62	1.1910	235	.72	1.1183
191	.62	1.1848	236	.72	1.1136
192	.63	1.1977	237	.72	1.1089
193	.63	1.1914	238	.73	1.1195
194	.63	1.1853	239	.73	1.1149
195	.63	1.1792	240	.73	1.1102
196	.63	1.1732	241	.73	1.1056
197	.64	1.1858	242	.74	1.1161
198	.64	1.1798	243	.74	1.1115
199	.64	1.1739	244	.74	1.1070
200	.64	1.1680	245	.74	1.1025
201	.65	1.1804	246	.74	1.0980
202	.65	1.1745	247	.75	1.1083
203	.65	1.1687	248	.75	1.1038
204	.65	1.1630	249	.75	1.0994
205	.65	1.1573	250	.75	1.0950
206	.66	1.1694	251	.76	1.1052
207	.66	1.1638	252	.76	1.1008
208	.66	1.1582	253	.76	1.0964
209	.66	1.1526	254	.76	1.0921
210	.67	1.1645	255	.76	1.0878
211	.67	1.1590	256	.77	1.0979
212	.67	1.1535	257	.77	1.0936
213	.67	1.1481	258	.77	1.0893
214	.67	1.1428	259	.77	1.0851
215	.68	1.1544	260	.77	1.0810
216	.68	1.1491	261	.78	1.0908
217	.68	1.1438	262	.78	1.0866
218	.68	1.1385	263	.78	1.0825
219	.69	1.1500	264	.78	1.0784
220	.69	1.1448	265	.79	1.0881
221	.69	1.1396	266	.79	1.0840
222	.69	1.1345	267	.79	1.0800
223	.69	1.1294	268	.79	1.0759
224	.70	1.1406	269	.79	1.0719
225	.70	1.1356	270	.80	1.0815

**Short Rate Cancellation Table (Continued)**

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

**RULE XI – THREE-YEAR FIXED RATE POLICY OPTION**

1. A carrier may file a "Three-Year Fixed Rate Option" program with the Pennsylvania Insurance Department.
2. A policy may be issued for a period of three years at a fixed carrier rate, provided the risk is not eligible for the Experience Rating Plan on the effective date of the policy.
3. A policy issued under an approved program shall be designated on the Information Page as follows - "THREE-YEAR FIXED RATE."

**RULE XII – U.S. LONGSHORE AND HARBOR WORKERS' COMPENSATION ACT****A. GENERAL EXPLANATION**

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

**B. WORKERS COMPENSATION INSURANCE – PART ONE**

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

**C. EMPLOYERS LIABILITY INSURANCE – PART TWO**

For operations subject to the U.S.L. & H.W. Act, the standard limits of liability under Part Two are:

Bodily Injury by Accident: **\$100,000** – each accident  
Bodily Injury by Disease: **\$100,000** – each employee  
Bodily Injury by Disease: **\$500,000** – policy limit, Refer to Rule VIII.

**D. CLASSIFICATIONS AND RATES****1. Classifications**

Classifications for insurance under the U.S.L. & H.W. Act are listed in "Section 2 – Classifications" of this Manual.

**2. Rates for Federal "F" Classifications**

The manual rates for classification code numbers followed by the letter "F" include premium for operations subject to the U.S.L. & H.W. Act.

**3. Bureau Rating Values for Non-Federal "Non-F" Classifications**

The manual bureau rating values for classification code numbers not followed by the letter "F" do not include premium for operations subject to the U.S.L. & H.W. Act. If operations under such classifications involve some employees subject to U.S.L. & H.W. Act, the manual rates and minimum premiums for such classifications shall be increased by the U.S. Longshore and Harbor Workers' Compensation Coverage Percentage. Such increased rate shall apply only to payroll of employees engaged in operations subject to the U.S.L. & H.W. Act.

**E. EXTENSIONS OF THE U.S.L. & H.W. ACT**

**1. Defense Base Act**

The Defense Base Act extends the provisions of the U.S.L. & H.W. Act to employers and their employees on overseas military bases and on other overseas locations under public works contracts being performed by contractors with agencies of the United States Government. Employees who are not United States citizens may be exempted from coverage upon approval of a waiver by the Secretary of Labor. For complete details, see Defense Bases Act, U.S. Code (1946) Title 42 Sections 1651-54, Public Law 208, 77th Congress.

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

**2. Civilian Employees of Nonappropriated Fund Instrumentalities Act**

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

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

**3. Premium Determination**

For insurance under extensions of the U.S.L. & H.W. Act, determine premium as provided in Rule XII - D.

**4. Outer Continental Shelf Lands Act**

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

**F. PENNSYLVANIA WORKERS COMPENSATION VOLUNTARY POOL**

Contact Pennsylvania Compensation Rating Bureau for information concerning U.S.L. & H.W. coverage.

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

NOTE: The Pennsylvania Compensation Rating Bureau has no jurisdiction over the bureau rating values or classification for Admiralty or Federal Employers Liability exposure. The following rule was published by the National Council on Compensation Insurance and is shown here for information purposes only.

**A. GENERAL EXPLANATION**

**1. Admiralty Law**

Masters and members of the crews of vessels are not covered under state workers compensation laws nor under the U.S.L. & H.W. Act. They are subject to admiralty law and, if injured, have the right to sue their employers for damages in the Admiralty Courts where the proceeding is in the nature of an employers' liability suit. They also have the right to transportation, wages, maintenance and cure. Such seamen are subject to a Federal law, the Merchant Marine Act of 1920, known as the Jones Act (46 U.S. Code, Section 688, 1970) which applies the provisions of the Federal Employers Liability Act to seamen. Every person employed on board a vessel is deemed to be a seaman if connected with the operation or welfare of the vessel while in navigable waters. Usually, navigable waters are defined as those which form a continuous highway for interstate or international commerce.

**2. Federal Employers Liability Act (F.E.L.A.)**

The Federal Employers Liability Act applies to employees of interstate railroads. Such employees are not subject to state workers compensation laws. This federal law imposes liability for damages on the railroad if the injured railroad employee can show any negligence on the part of the railroad. For complete details, see 45 U.S. Code, Sections 51-60, 1970.

**B. DESCRIPTION OF COVERAGE PROGRAMS**

The Standard Policy may be used to provide insurance for liability under one or more state workers compensation laws and also for liability under admiralty law or F.E.L.A. There are two programs to furnish such insurance:

**1. Program I**

Provides under Part One - Workers Compensation Insurance statutory liability - under the workers compensation law of any state designated in the Information Page and under Part Two - Employers Liability Insurance, Employers liability - for damages under admiralty law or F.E.L.A., subject to a standard limit of liability of \$25,000.

**2. Program II**

Provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers' compensation law designated in the Voluntary Compensation Endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, Employers liability then applies to such claim or suit, with the same standard limit as for Program I.

**C. COVERAGE****1. Admiralty Law Endorsements**

To provide Program I for admiralty law, attach the Standard Maritime Coverage Endorsement **(WC 00 02 01A)**. To provide Program II for admiralty law, also attach the Standard Voluntary, Maritime Coverage Endorsement **(WC 00 02 03)**.

**2. Admiralty Law Coverage Options**

a. The Maritime Coverage Endorsement **(WC 00 02 01A)** excludes liability to provide transportation, wages, maintenance and cure. This endorsement may optionally include a provision to insure such liability for an additional premium based on an **(a)** rate.

**3. F.E.L.A. Endorsements**

To provide Program I for employments subject to F.E.L.A., attach the Standard Federal Employers Liability Act Coverage Endorsement **(WC 00 01 04)**. To provide Program II, also attach the Standard Voluntary Compensation and Employers Liability Coverage Endorsement **(WC 00 03 11A)**.

**4. U.S.L. & H.W. Act**

When insurance is provided for liability under admiralty law or F.E.L.A., insurance for liability under the U.S.L. & H.W. Act also may be necessary. To provide such insurance, attach the Standard Longshore and Harbor Workers' Compensation Act Coverage Endorsement **(WC 00 01 06A)**.

**D. LIMITS OF LIABILITY****1. Standard Limit**

The standard limit of liability under Part Two - Employers Liability Insurance for admiralty or F.E.L.A. insurance under Program I or II is \$25,000.



**a. Accident Limit**

The limit of liability applies to all bodily injury arising out of any one accident.

**b. Disease Limit**

The limit of liability also applies as a separate aggregate limit for all bodily injury by disease. The aggregate limit applies separately to bodily injury by disease arising out of work in each state shown in Item 3-A of the Information Page.

**c. Show Limits on Endorsement**

These limits of liability must be stated in the Maritime Coverage Endorsement and/or the Federal Employers Liability Act Coverage Endorsement (**WC 00 01 04**).

**2. Increased Limits**

Increased limits for liability under Part Two - Employers Liability Insurance are available. The additional premium for increased limits shall be determined by applying the factor in the following Table for Increased Limits to the total premium for admiralty or F.E.L.A. classifications before application of:

- a.** Expense Constant
- b.** Experience rating modification
- c.** Premium discount or retrospective rating adjustment.

The premium for increased limits is subject to an experience rating modification.

**TABLE FOR INCREASED LIMITS**

Limit Per Accident	Factor	Minimum Premium	
		Program I	Program II
\$ 25,000	1.00	\$100	\$200
50,000	1.09	109	218
100,000	1.15	115	230
200,000	1.23	123	246
300,000	1.29	129	258
400,000	1.34	134	268
500,000	1.38	138	276

**3. Minimum Premium**

The separate minimum premium shown in the above Table For Increased Limits applies to a policy which includes classifications for operations subject to admiralty law or the F.E.L.A. Such minimum premium is the lowest premium for insuring admiralty or F.E.L.A. operations and it shall apply in addition to the minimum premium or premium for other operations on such a policy. It is not subject to an experience rating modification.

**E. CLASSIFICATIONS**

**NOTE: The Pennsylvania Compensation Rating Bureau has no jurisdiction over the bureau rating values or classification for Admiralty or Federal Employers Liability Exposure. The following admiralty or F.E.L.A. classification list is for information purposes only.**

**Classifications**

	Code Number		
	Program I	Program II	
		State Act Benefits	USL Act Benefits
Boat Livery - boats under 15 tons. This classification includes the laying up or putting into commission of boats. Boats 15 tons or over to be separately rated under the appropriate vessels classification.	7038	7090	7050
Diving - marine	7394	7395	7398
Dredging - all types	7333	7335	7337
Ferries - This classification includes dock employees.	7019	7027	7062
Fishing Vessels - NOC. This classification includes packing, curing or shipping fish and repair of nets or boats.	7039	7091	7051
Oyster Boats - This classification includes planting; harvesting; and operation of boats.	7079	7097	7070
Salvage Operations - marine.	7394	7395	7398
Supply Boats	7020	7028	7131
Tugboats	7020	7028	7131
Vessels - NOC	7016	7024	7047
Vessels - not self-propelled. Such vessels having a regular master and crew who are furnished living quarters aboard the vessel, shall be rated as "Vessels, NOC."	7046	7098	7099

**Classifications**

	Code Number		
	Program I	Program II	
		State Act Benefits	USL Act Benefits
Vessels - sail	7036	7088	7048
Wrecking - marine. This classification includes salvage operations.	7394	7395	7398
Yachts - private - sail or power	7037	7089	7049

**Federal Employers Liability Act**

Railroad Operation - all employees including drivers. This classification contemplates the normal operations of railroads including nor-mal maintenance and repair. All extraordinary repair work including such work as rebuilding bridges, grade crossing elimination, laying or relaying track and all new construction operations shall be classified as Code 6702 or 6703.	7151	7153	7152
Clerical Office Employees - NOC	8814	8805	8815
Salespersons, Collectors or Messengers - outside	8737	8734	8738
Railroad Construction - all operations including clerical, salespersons and drivers	6702	6704	6703

**F. WATERS NOT UNDER ADMIRALTY JURISDICTION**

**1. Coverage**

An insured may conduct operations on waters not subject to admiralty jurisdiction. Insurance for such operations shall be provided by the Standard Policy and endorsement forms and is subject to the rules which apply to statutory workers' compensation insurance.

**2. Admiralty Law or U.S.L. & H.W. Act Liability**

If there is a potential liability under admiralty law, follow the previous rules for insurance under admiralty law. If there is a potential liability under the U.S.L & H.W. Act, refer to Rule XII.

**RULE XIV – DOMESTIC WORKERS - RESIDENCES**

**A. DEFINITIONS**

**1. Inside Domestic Workers**

Domestic Workers—Inside are employees engaged exclusively in household or domestic work performed principally inside the residence. Examples include a cook, housekeeper, laundry worker, maid, butler, companion, nurse and baby sitter.

**2. Outside Domestic Workers**

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

**3. Occasional Domestic Workers**

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

**B. COVERAGE**

**1. Workers Compensation and Employers Liability Insurance**

An employer of domestic workers may elect to come within the workers compensation law by applying to the Bureau of Workers Compensation. The statutory obligation of the employer may be insured by the standard policy.

**2. Voluntary Compensation Insurance**

If the employer of domestic workers does not elect coverage under the law, voluntary compensation insurance for the domestic workers may be provided by attaching the standard Voluntary Compensation Endorsement to the Standard Policy.

**C. NAME OF INSURED**

The resident owner, the estate of the owner or a family member(s) of the same residence may be named as the insured, but only with respect to the employment of domestic workers in connection with a given residence.

**D. CLASSIFICATIONS**

1. Please refer to the Section 2 Domestic Workers class listing for the Domestic Workers classifications.

**2. Maintenance, Repair Or Construction Operations**

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

**E. BUREAU RATING VALUES AND PREMIUM**

**1. Bureau Rating Values**

The Bureau Rating Values for Codes 0908, 0909, 0912 and 0913 are per capita premium charges. Terrorism (9740) and Catastrophe (other than Certified Acts of Terrorism) (9741) do not apply to per capita classification premium charges.

**2. Records Required**

The insured shall maintain a record of the names, duties and period of service of each domestic worker.

**3. Full Time Domestic Workers**

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

**4. Occasional Domestic Workers**

A separate per capita charge shall be applied to each concurrently employed domestic worker.

**RULE XV – FINAL EARNED PREMIUM DETERMINATION**

**A. ACTUAL PAYROLL**

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

**B. PREMIUM DETERMINATION**

The determination of final earned premium is governed by the rules, classifications and Bureau rating values and carrier rating values, subject to modification by applicable rating plans.

**C. AUDIT RIGHTS OF CARRIER**

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

**D. AUTHORIZED CLASSIFICATIONS**

Classifications which are not expressed on the policy shall not be used in auditing the payroll of any risk upon which a Data Card has been issued by the Pennsylvania Compensation Rating Bureau, unless upon application to the Bureau Data Card may be revised.

**RULE XVI – APPEALS FROM APPLICATION OF THE RATING SYSTEM PROCEDURE**

- A.** Any person, corporate or otherwise, aggrieved by the application of the rating system of the Pennsylvania Compensation Rating Bureau (the "Bureau") as approved by the Insurance Commissioner pursuant to the Insurance Company Law of May 17, 1921, P.L. 682, as amended, (the "Law") and the Pennsylvania Workers' Compensation Act of June 2, 1915, P.L. 736, as amended (the "Act") may appeal such application to the Bureau in accordance with this Procedure. "Rating System" is defined herein to include but is not necessarily limited to the following: the assignment by the Bureau 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 or the percentage of credit under the Pennsylvania Construction Classification Premium Adjustment Program, the discount or surcharge applied to a business eligible for the Merit Rating Plan or any other workers' compensation insurance pricing program filed by the Bureau with the Insurance Commissioner. The aggrieved party must commence any appeal of the application of the rating system within twelve (12) months of the policy period in which the application was made by filing an appeal directly with the Bureau in accordance with this Procedure except for an appeal for revision of losses used in a business' experience modification or merit rating which shall be governed by the specific Revision of Losses provisions of Section 5 and Section 6 of this Manual.
- B.** An aggrieved party to which the rating system is found on appeal by an Appeals Subcommittee to have been improperly applied as of the time of the aggrieved party's appeal to the Bureau in accordance with this Procedure, may have such application amended effective only for the policy currently in effect at the time the aggrieved party first submitted its appeal to the Bureau, in accordance with Paragraph F. hereof, and for the immediately preceding expired policy. In the case of a multiple year policy, application of the rating system may be amended effective only for the policy year currently in effect at the time the aggrieved party first submitted its appeal to the Bureau, in accordance with Paragraph F. hereof, and for the policy year expiring no more than twelve (12) months prior to such appeal to the Bureau.
- C.** An aggrieved party for which application of the rating system is revised as a result of a change in the Bureau's interpretation of the rating system approved for use by the Insurance Commissioner, may have such application amended effective as of the date determined by an Appeals Subcommittee of the Bureau's Classification and Rating Committee, which date may be prospective or retroactive as determined by the Appeals Subcommittee; provided however, that any retroactive effect shall not exceed the time period authorized in Paragraph B. hereof.
- D.** An aggrieved party for which application of the rating system is revised pursuant to a change to the rating system filed by the Bureau approved for use by the Insurance Commissioner, may have such application amended effective only upon the aggrieved party's first normal anniversary date on or later than the effective date of the change to the rating system approved by the Insurance Commissioner.
- E.** Nothing in this Procedure shall permit an aggrieved party for which application of the rating system is revised on a new and renewal basis only to have such application amended effective before the aggrieved party's first normal policy anniversary date effective on or later than the effective date of the change to the rating system approved by the Insurance Commissioner.
- F.** An aggrieved party who wants to appeal an application of the rating system must first submit a written request for review thereof to the Bureau together with all information in support of its appeal. The Bureau staff shall review the request and supporting information. To make certain the facts of an appeal are fully agreed upon by the Bureau and the appellant, the Bureau staff may make written inquiries to the appellant an/or (as circumstances warrant) visit the appellant's Pennsylvania workplace(s). The Bureau shall notify the appellant in writing that staff's Paragraph F. review has been completed and that this letter is the Bureau's final decision. If the appellant is still aggrieved by the rating system application following completion of the Bureau staff's review and final decision, the appellant shall have the right to present its appeal to an Appeals Subcommittee of the Bureau's

Classification and Rating Committee in accordance with the provisions of this Procedure. A further appeal by an appellant of the Appeals Subcommittee decision may be taken to the Insurance Commissioner pursuant to Section 654 of the Law and Section 717 of the Act, only after the appellant has first exhausted its rights pursuant to this Procedure.

- G.** Any party aggrieved by a final decision of the Bureau staff pursuant to Paragraph F. shall have the right to appeal to an Appeals Subcommittee of the Classification and Rating Committee of the Bureau. An Appeals Subcommittee shall be comprised of an equal number of public and insurer members. Any Appeals Subcommittee member having a direct pecuniary interest in the aggrieved party's appeal shall recuse its representative from the appeal proceeding.

Such appeal must be received by the Bureau no later than ninety (90) days from the date of the Bureau staff's final decision referred to in Paragraph F.

- H.** All appeals pursuant to Paragraph G. hereof must be filed with the Bureau and must meet the following requirements:

1. The appeal must be in writing.
2. The appeal must set forth in detail the nature of the complaint, all reasons for believing the Bureau decision to be in error, all documents in support of the appeal, the specific nature of relief desired, and that the aggrieved party or its designated representative will appear before an Appeals Subcommittee of the Classification and Rating Committee at a to be determined hearing date. The Bureau urges the aggrieved party to appear before the Appeals Subcommittee as the aggrieved party is better able to respond to any questions the Appeals Subcommittee may have regarding the aggrieved party's business operations than a designated representative.
3. In the event an appeal does not fulfill the requirements of Paragraph H. 2. hereof the Bureau shall make a written request for the needed additional information from the aggrieved party, who shall have thirty (30) days to comply. Upon a written showing by the aggrieved party that the requested additional information cannot be provided within thirty (30) days, the Bureau may grant an extension consistent with the circumstances. If the requested additional information is not submitted within the specified time period, as extended, the appeal shall be dismissed.

- I.** Following receipt of an appeal to an Appeals Sub-committee of the Classification and Rating Committee, the Bureau will notify the appellant of the time and place of the Appeals Subcommittee meeting at which the matter shall be heard. The appeal shall be dismissed if an appellant, after due notice pursuant to Paragraph L. hereof, fails to be present or represented at three such scheduled hearings.

- J.** The procedure at the hearing shall be as informal as possible and shall provide for the following steps:

1. The Chair of the Classification and Rating Committee shall introduce the appellant to the Appeals Subcommittee.
2. The appellant may at its option make an oral presentation of its case, or may rely solely upon the written material previously submitted to the Bureau in connection with the appeal.
3. Bureau staff members or consultants to the Bureau may present testimony and other information to the Appeals Subcommittee relating to the matter under consideration.
4. The appellant or the Bureau may also present witnesses and documentary evidence relevant to the appeal, and the appellant and the Bureau shall have the opportunity to direct questions to any witness who has testified before the Appeals Subcommittee on appeal.
5. After all testimony and other evidence have been presented, the hearing shall be declared closed by the Chair of the Committee and the appellant shall leave the hearing room. Such hearing may, in the discretion of the Appeals Subcommittee, be reopened at any time prior to the Appeals Subcommittee's decision.

6. After the hearing is closed, the Appeals Sub-committee shall arrive at its decision in executive session.
  7. The decision shall be set forth in writing, shall specify all factual and other bases for the decision, and shall be sent to the appellant no later than thirty (30) days after the hearing.
  8. The Appeals Subcommittee decision shall be included in the minutes of the meetings of the Classification and Rating Committee and be retained in the records of the Bureau.
  9. The minutes of an Appeals Subcommittee of the Classification and Rating Committee meeting shall be kept by the Bureau staff. As hearings before the Appeals Subcommittee are as informal as possible there shall be no stenographic, audio or video record thereof.
  10. If travel is required for the aggrieved person to be heard by the Appeals Subcommittee in person, the aggrieved person will be reimbursed for travel expenses in the same manner as members of the Appeals Subcommittee.
- K.** An appellant is not required to be represented by an attorney at any stage in any proceeding. However, an appellant has a right at the appellant's expense to be represented by an attorney. An appellant who is represented by an attorney shall notify the Bureau in writing and shall also furnish the Bureau with the attorney's name and mailing address. After the Bureau has received such notification from an appellant, subsequent papers in the proceeding to be served on such appellant shall be served only upon the attorney designated by the appellant.
- L.** Notices of any requirements for additional information pursuant to Paragraph H. 3. or of the time and place of the Appeals Subcommittee hearing shall be given to the appellant, or its attorney pursuant to Paragraph K., in writing personally or by certified mail (with return receipt). The notice of hearing shall be made at least ten (10) days in advance of such hearing, unless such notice is waived by the appellant or its attorney. When a meeting is adjourned to another time or place, written notice need not be given of the adjourned hearing if the time and place thereof are announced at the meeting during which all parties are present at which the adjournment is taken. All other notices, orders, papers, or communications, including a copy of the decision, may be served on an appellant by hand delivery or by regular first class mail to the appellant or its attorney at the last known mailing address provided to the Bureau.
- M.** During the course of all proceedings governed by this Procedure, the Appeals Subcommittee shall have the power to interpret and apply the foregoing Paragraphs, and such interpretation shall be binding upon the parties.
- N.** Appeals from a final decision of the Appeals Subcommittee pursuant to this Procedure must be filed with the Insurance Commissioner within thirty (30) days of the mailing date of the Committee's decision as provided in Section 654 of the Law and Section 717 of the Act.
- O.** Unless otherwise specifically provided by this Procedure, all periods of time shall be calculated from the postmark on materials sent by first class or certified mail through the United States Postal Service or the date of any hand delivery, whichever date is earlier.
- P.** Nothing contained in this Procedure shall prevent efforts to resolve any controversies governed by this Procedure on an informal basis at any stage of the proceedings before the Bureau or the Appeals Subcommittee.

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**RATING VALUES**

LOSS COSTS AND EXPECTED LOSS FACTORS FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE						
CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A-G	HAZARD GROUP 1-4
		A-1	A-2	A-3		
005	17.54	9.61	12.40	13.98	F	3
007	5.26	2.88	3.72	4.19	C	2
009	26.50	14.52	18.73	21.12	G	4
015	16.52	9.05	11.67	13.16	E	3
025	3.99	2.08	2.61	2.88	G	4
028	3.55	1.85	2.32	2.56	F	3
050	2.74	1.42	1.79	1.97	F	3
051	3.43	1.78	2.24	2.47	F	3
055	4.02	2.09	2.62	2.90	F	3
059	4.45	2.32	2.91	3.21	E	3
101	3.00	1.63	2.11	2.39	E	3
103	1.34	0.73	0.94	1.07	C	2
104	2.98	1.62	2.10	2.38	B	1
105	3.57	1.94	2.52	2.85	D	2
106	5.31	2.89	3.74	4.24	C	2
107	2.51	1.37	1.77	2.01	B	1
108	4.07	2.21	2.87	3.24	C	2
109	4.47	2.43	3.15	3.57	C	2
110	3.33	1.81	2.34	2.65	B	1
111	3.35	1.82	2.36	2.67	C	2
112	10.39	5.65	7.32	8.29	C	2
113	2.46	1.34	1.74	1.96	C	2
114	7.57	4.12	5.34	6.04	E	3
115	1.96	1.06	1.38	1.56	D	2
119	4.60	2.50	3.24	3.67	C	2
130	5.54	3.01	3.90	4.41	E	3
132	2.18	1.19	1.54	1.74	C	2
134	3.73	2.03	2.63	2.98	C	2
135	2.83	1.54	1.99	2.26	C	2
136	2.73	1.48	1.92	2.17	C	2

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior year, and Table A-3 to the second prior policy year.

LOSS COSTS AND EXPECTED LOSS FACTORS FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE						
CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A-G	HAZARD GROUP 1-4
		A-1	A-2	A-3		
139	4.36	2.37	3.07	3.48	C	2
141	4.22	2.29	2.97	3.36	B	1
142	2.10	1.14	1.48	1.67	C	2
161	2.24	1.22	1.58	1.79	C	2
163	3.33	1.81	2.34	2.65	C	2
165	4.71	2.56	3.32	3.76	B	1
166	3.06	1.66	2.16	2.44	C	2
185	4.08	2.22	2.87	3.25	B	1
187	3.45	1.87	2.43	2.75	B	1
189	3.36	1.82	2.36	2.68	C	2
191	3.14	1.71	2.21	2.51	C	2
201	4.29	2.33	3.02	3.42	D	2
204	2.59	1.41	1.82	2.06	B	1
205	2.88	1.57	2.03	2.30	B	1
221	2.21	1.20	1.56	1.76	C	2
222	2.99	1.63	2.11	2.39	C	2
225	2.97	1.62	2.09	2.37	C	2
227	4.18	2.27	2.94	3.33	C	2
255	2.45	1.33	1.73	1.96	E	3
257	2.57	1.39	1.81	2.05	C	2
261	3.18	1.73	2.24	2.54	C	2
263	2.85	1.55	2.01	2.27	C	2
265	3.05	1.66	2.15	2.43	C	2
275	3.05	1.66	2.15	2.43	C	2
276	4.06	2.20	2.86	3.23	C	2
281	2.29	1.25	1.61	1.83	B	1
282	5.31	2.89	3.74	4.24	D	2
285	2.54	1.38	1.79	2.03	B	1
291	3.22	1.75	2.27	2.57	E	3

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior year, and Table A-3 to the second prior policy year.

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RATING VALUES

LOSS COSTS AND EXPECTED LOSS FACTORS FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE							
CODE NOB	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A-G	HAZARD GROUP 1-4	
		A-1	A-2	A-3			
297	3.09	1.68	2.18	2.47	B	1	
301	5.64	3.06	3.97	4.50	F	3	
305	4.38	2.38	3.09	3.49	D	2	
306	4.06	2.20	2.86	3.23	B	1	
311	2.70	1.47	1.90	2.15	C	2	
319	3.87	2.11	2.73	3.09	A	1	
323	2.88	1.57	2.03	2.30	C	2	
327	3.56	1.93	2.51	2.84	C	2	
402	5.11	2.78	3.60	4.07	E	3	
403	3.00	1.63	2.11	2.39	C	2	
404	4.34	2.36	3.06	3.46	E	3	
406	5.06	2.75	3.57	4.03	E	3	
407	3.75	2.04	2.64	2.99	C	2	
411	5.39	2.93	3.80	4.30	E	3	
413	5.58	3.03	3.93	4.45	E	3	
415	3.29	1.79	2.31	2.62	E	3	
416	4.78	2.60	3.37	3.81	C	2	
421	6.12	3.33	4.32	4.88	E	3	
425	7.90	4.29	5.57	6.30	E	3	
427	3.85	2.09	2.72	3.07	E	3	
429	4.69	2.55	3.31	3.74	D	2	
431	6.15	3.35	4.34	4.91	C	2	
433	3.40	1.85	2.39	2.71	C	2	
435	4.69	2.55	3.31	3.74	C	2	
441	1.47	0.80	1.04	1.17	C	2	
445	3.02	a	1.64	2.13	2.41	C	2
446	1.93		1.05	1.36	1.54	B	1
447	5.00	b	2.72	3.52	3.99	E	3

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior year, and Table A-3 to the second prior policy year.

a OD: \$0.14 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.11 Supplemental is not subject to experience rating. Code as 0066.

LOSS COSTS AND EXPECTED LOSS FACTORS FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE						
CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A-G	HAZARD GROUP 1-4
		A-1	A-2	A-3		
449	2.79	1.52	1.96	2.22	D	2
451	3.78	2.06	2.67	3.02	D	2
454	3.45	1.87	2.43	2.75	C	2
456	3.89	2.12	2.74	3.10	D	2
457	3.79	2.06	2.67	3.02	C	2
458	2.40	1.31	1.69	1.92	B	1
459	1.33	0.72	0.94	1.06	C	2
461	2.62	1.42	1.84	2.09	D	2
463	2.45	1.33	1.73	1.96	D	2
465	3.38	1.84	2.38	2.69	D	2
467	3.76	2.04	2.65	3.00	B	1
471	1.07	0.58	0.76	0.86	B	1
472	1.16	0.63	0.81	0.92	B	1
473	2.42	1.32	1.71	1.93	B	1
474	0.86	0.47	0.61	0.69	C	2
475	2.82	1.53	1.99	2.25	D	2
476	1.31	0.71	0.92	1.04	C	2
477	2.40	1.31	1.69	1.92	C	2
483	1.32	0.72	0.93	1.05	B	1
485	1.27	0.69	0.89	1.01	B	1
486	2.03	1.10	1.43	1.62	C	2
487	1.14	0.62	0.80	0.91	C	2
488	1.00	0.55	0.71	0.80	B	1
489	1.93	1.05	1.36	1.54	B	1
491	4.11	2.23	2.89	3.27	C	2
493	4.15	2.25	2.92	3.31	C	2
495	5.14	2.79	3.62	4.10	D	2
497	1.57	0.85	1.11	1.25	B	1
499	3.90	2.12	2.75	3.11	D	2
501	2.90	1.58	2.04	2.31	E	3

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior year, and Table A-3 to the second prior policy year.

LOSS COSTS AND EXPECTED LOSS FACTORS FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE						
CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A-G	HAZARD GROUP 1-4
		A-1	A-2	A-3		
502	3.59	1.95	2.53	2.86	A	1
506	1.89	1.03	1.33	1.50	C	2
507	2.76	1.50	1.94	2.20	F	3
509	5.91	3.21	4.17	4.71	G	4
511	5.74	3.12	4.04	4.58	E	3
512	5.65	3.07	3.98	4.50	E	3
513	3.36	c 1.82	2.36	2.68	B	1
514	4.60	2.50	3.24	3.67	E	3
520	0.65	0.36	0.46	0.52	C	2
521	1.22	0.67	0.86	0.97	C	2
522	2.04	1.12	1.44	1.62	C	2
523	3.27	1.79	2.31	2.61	C	2
524	5.19	2.84	3.67	4.14	C	2
525	8.09	4.43	5.72	6.45	C	2
526	12.41	6.75	8.75	9.90	D	2
527	19.54	10.62	13.77	15.58	E	3
528	28.93	15.84	20.44	23.06	F	3
529	45.26	24.79	31.98	36.07	G	4
535	3.16	1.72	2.23	2.52	C	2
536	5.13	2.79	3.62	4.09	C	2
551	1.53	0.83	1.08	1.22	F	3
553	1.33	0.72	0.94	1.06	G	4
555	0.57	0.31	0.40	0.45	B	1
563	2.06	1.12	1.45	1.64	C	2
571	2.91	1.58	2.05	2.32	C	2
573	3.92	2.13	2.77	3.13	F	3
581	2.16	1.17	1.52	1.72	E	3
587	2.76	1.50	1.94	2.20	C	2
601	7.23	3.70	4.65	5.13	G	4

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior year, and Table A-3 to the second prior policy year.

c OD: \$0.19 Supplemental is not subject to experience rating. Code as 0176.

LOSS COSTS AND EXPECTED LOSS FACTORS FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE						
CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP	HAZARD GROUP
		A-1	A-2	A-3	A-G	1-4
602	4.87	2.48	3.11	3.44	F	3
603	5.37	2.67	3.36	3.71	F	3
605	6.80	3.45	4.34	4.79	E	3
606	10.86	5.52	6.93	7.65	G	4
607	7.01	3.63	4.56	5.04	F	3
608	6.12	3.10	3.89	4.30	F	3
609	5.02	2.58	3.24	3.58	F	3
611	8.93	4.53	5.68	6.27	E	3
615	10.61	5.36	6.74	7.44	G	4
0152	1.15				G	4
617	4.85	2.48	3.12	3.44	F	3
645	6.13	3.00	3.77	4.16	F	3
646	5.25	2.61	3.27	3.61	E	3
647	6.86	3.52	4.42	4.88	D	2
648	5.76	2.90	3.64	4.01	E	3
649	2.82	1.33	1.68	1.85	E	3
651	6.78	3.41	4.28	4.72	F	3
652	8.63	4.48	5.62	6.21	F	3
653	7.30	3.67	4.61	5.09	F	3
654	8.52	4.27	5.36	5.92	F	3
655	12.95	6.43	8.08	8.92	G	4
656	6.98	3.56	4.47	4.94	G	4
657	8.09	4.08	5.13	5.66	F	3
658	8.53	4.25	5.34	5.89	F	3
659	17.02	8.73	10.97	12.11	G	4
660	2.43	1.24	1.56	1.72	E	3
661	3.43	1.66	2.09	2.30	E	3
662	4.61	2.40	3.01	3.33	E	3

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior year, and Table A-3 to the second prior policy year.

Associated classes – both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

d OD: \$0.71 Supplemental applies when coverage for Federal black lung is provided. It is not subject to experience rating. Code as 0164.

LOSS COSTS AND EXPECTED LOSS FACTORS FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE						
CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A-G	HAZARD GROUP 1-4
		A-1	A-2	A-3		
663	4.42	2.22	2.79	3.08	E	3
664	4.17	2.07	2.60	2.87	E	3
665	7.58	3.87	4.85	5.36	F	3
666	6.12	3.05	3.83	4.23	E	3
667	1.76	0.90	1.13	1.24	F	3
668	4.93	2.46	3.09	3.42	E	3
669	6.54	3.26	4.10	4.53	F	3
670	4.88	2.40	3.02	3.33	E	3
673	5.15	2.67	3.35	3.70	F	3
674	4.42	2.29	2.87	3.17	E	3
675	4.15	2.13	2.68	2.95	F	3
676	4.48	2.20	2.77	3.06	E	3
677	3.75	1.91	2.40	2.65	G	4
679	7.67	3.89	4.88	5.39	F	3
681	4.71	2.40	3.02	3.33	F	3
691	6.67	3.38	4.25	4.69	F	3
693	8.85	4.49	5.64	6.23	F	3
695	4.32	2.19	2.76	3.04	E	3
709	1.87	0.97	1.22	1.35	G	4
716	2.60	1.35	1.70	1.87	E	3
718	2.79	1.45	1.82	2.01	E	3
721	10.16	5.52	7.16	8.10	F	3
744	1.15	0.62	0.81	0.91	D	2
751	2.72	1.48	1.91	2.17	E	3
752	1.08	0.59	0.76	0.87	G	4
753	2.98	1.62	2.10	2.38	C	2
755	0.96	0.52	0.68	0.77	F	3
757	1.85	1.00	1.30	1.47	E	3
759	4.93	2.68	3.47	3.93	E	3

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior year, and Table A-3 to the second prior policy year.

LOSS COSTS AND EXPECTED LOSS FACTORS FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE						
CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP	HAZARD GROUP
		A-1	A-2	A-3	A-G	1-4
801	7.05	3.86	4.98	5.62	E	3
803	18.77	10.28	13.26	14.96	E	3
804	3.25	1.78	2.30	2.59	E	3
805	5.62	3.08	3.97	4.48	E	3
806	10.16	5.56	7.18	8.10	E	3
807	5.81	3.18	4.11	4.63	E	3
808	5.65	3.09	3.99	4.50	E	3
809	5.00	2.74	3.53	3.98	F	3
810	5.75	3.15	4.06	4.58	F	3
0162	0.71				E	3
811	7.71	4.22	5.45	6.14	E	3
812	6.43	3.52	4.54	5.12	F	3
813	5.28	2.89	3.73	4.21	D	2
814	3.44	1.88	2.43	2.74	C	2
815	3.38	1.85	2.39	2.69	D	2
816	2.14	1.17	1.51	1.71	D	2
817	7.19	3.94	5.08	5.73	E	3
818	1.35	0.74	0.95	1.07	D	2
819	0.79	0.43	0.56	0.63	D	2
820	3.16	1.73	2.24	2.52	D	2
821	6.00	3.29	4.24	4.78	C	2
825	3.03	1.66	2.14	2.42	C	2
828	8.33	4.56	5.89	6.64	E	3
855	4.77	2.61	3.37	3.80	E	3
857	6.69	3.66	4.73	5.33	E	3
858	8.07	4.42	5.70	6.43	F	3
859	8.61	4.71	6.08	6.86	E	3

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior year, and Table A-3 to the second prior policy year.

Associated classes – both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.



LOSS COSTS AND EXPECTED LOSS FACTORS FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE						
CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A-G	HAZARD GROUP 1-4
		A-1	A-2	A-3		
860	8.99	4.93	6.36	7.17	E	3
862	8.11	4.44	5.73	6.46	E	3
865	3.29	1.80	2.32	2.62	C	2
867	7.04	3.85	4.97	5.61	D	2
871	9.75	5.34	6.89	7.77	D	2
877	2.52	1.38	1.78	2.01	B	1
879	3.82	2.09	2.70	3.05	B	1
880	4.86	2.66	3.43	3.87	C	2
881	3.75	2.05	2.65	2.99	B	1
882	7.19	3.94	5.08	5.73	B	1
883	3.21	1.76	2.27	2.56	B	1
884	0.90	0.49	0.64	0.72	B	1
885	3.17	1.74	2.24	2.53	C	2
886	2.39	1.31	1.69	1.91	B	1
887	0.68	0.37	0.48	0.54	C	2
889	0.61	0.33	0.43	0.48	B	1
890	0.63	0.34	0.44	0.50	C	2
891	1.13	0.62	0.80	0.90	B	1
892	0.97	0.53	0.69	0.78	B	1
893	0.79	0.43	0.56	0.63	B	1
894	1.27	0.69	0.90	1.01	B	1
895	0.76	0.42	0.54	0.61	B	1
896	2.07	1.13	1.46	1.65	A	1
897	1.63	0.89	1.15	1.30	A	1
898	2.56	1.40	1.81	2.04	C	2
899	1.44	0.79	1.02	1.15	C	2
903	0.50	0.27	0.35	0.40	E	3
904	1.41	0.77	1.00	1.12	E	3
907	4.96	2.72	3.50	3.95	B	1
910	6.41	3.51	4.53	5.11	C	2

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior year, and Table A-3 to the second prior policy year.

LOSS COSTS AND EXPECTED LOSS FACTORS FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE						
CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE*			HAZARD GROUP A-G	HAZARD GROUP 1-4
		A-1	A-2	A-3		
911	5.08	2.78	3.59	4.05	B	1
914	1.85	1.01	1.30	1.47	B	1
915	3.06	1.68	2.16	2.44	C	2
916	1.92	1.05	1.35	1.53	B	1
917	2.10	1.15	1.48	1.67	C	2
918	2.88	1.58	2.03	2.30	C	2
919	2.21	1.21	1.56	1.76	B	1
920	0.55	0.30	0.39	0.44	C	2
921	5.64	3.09	3.98	4.49	D	2
922	3.66	2.00	2.59	2.92	D	2
923	2.77	1.52	1.96	2.21	B	1
924	3.55	1.94	2.51	2.83	B	1
925	2.29	1.25	1.62	1.83	B	1
926	2.79	1.53	1.97	2.22	B	1
927	0.97	0.53	0.69	0.78	B	1
928	2.35	1.29	1.66	1.87	B	1
932	0.83	0.46	0.59	0.66	C	2
933	5.70	3.12	4.03	4.54	C	2
934	3.26	1.79	2.31	2.60	C	2
935	1.61	0.88	1.14	1.28	C	2
936	0.44	0.24	0.31	0.35	D	2
939	5.63	3.08	3.98	4.48	F	3
940	4.27	2.34	3.02	3.40	C	2
941	2.37	1.30	1.68	1.89	C	2
942	3.67	2.01	2.59	2.93	C	2
943	4.60	2.52	3.25	3.67	C	2
944	1.77	0.97	1.25	1.41	B	1
945	2.50	1.37	1.77	2.00	A	1

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

LOSS COSTS AND EXPECTED LOSS FACTORS FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE						
CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A-G	HAZARD GROUP 1-4
		A-1	A-2	A-3		
		946	2.48	1.36		
948	2.09	1.14	1.48	1.66	A	1
949	0.75	0.41	0.53	0.60	C	2
951	0.44	0.24	0.31	0.35	E	3
952	0.85	0.47	0.60	0.68	C	2
953	0.23	0.13	0.16	0.19	C	2
954	2.39	1.31	1.69	1.91	E	3
955	0.49	0.27	0.34	0.39	D	2
956	0.15	0.08	0.11	0.12	D	2
957	0.40	0.22	0.28	0.32	C	2
958	1.51	0.83	1.07	1.20	C	2
959	1.43	0.78	1.01	1.14	C	2
960	3.24	1.78	2.29	2.59	C	2
961	0.93	0.51	0.66	0.74	C	2
962	0.05	0.03	0.04	0.04	F	3
963	0.50	0.27	0.35	0.40	B	1
964	1.83	1.00	1.29	1.45	B	1
965	0.55	0.30	0.39	0.44	B	1
966	1.94	1.06	1.37	1.54	E	3
967	1.01	0.56	0.72	0.81	D	2
968	1.32	0.72	0.93	1.05	B	1
969	2.75	1.50	1.94	2.19	C	2
970	7.44	4.08	5.26	5.93	B	1
971	3.97	2.18	2.81	3.17	C	2
973	3.04	1.67	2.15	2.42	B	1
974	2.56	1.40	1.81	2.04	C	2
975	1.68	0.92	1.19	1.34	A	1
976	1.30	0.71	0.92	1.03	B	1
977	0.76	0.42	0.54	0.61	A	1

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

LOSS COSTS AND EXPECTED LOSS FACTORS FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE							
CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A-G	HAZARD GROUP 1-4	
		A-1	A-2	A-3			
		978	2.57	1.40			1.81
979	3.64	1.99	2.57	2.90	C	2	
980	4.37	2.39	3.09	3.48	E	3	
981	1.32	0.72	0.93	1.05	A	1	
982	3.31	e			E	3	
983	7.71	4.22	5.45	6.14	C	2	
984	0.21	0.12	0.15	0.17	C	2	
985	4.11	2.25	2.90	3.27	E	3	
986	1.33	0.73	0.94	1.06	C	2	
987	1.12	0.61	0.79	0.89	C	2	
988	0.25	0.14	0.18	0.20	C	2	
992	5.00	2.74	3.53	3.98	E	3	
993	1,337.44	f	732.50	945.14	1,065.96	D	2
994	g	h	h	h	G	4	
995	7.82	4.28	5.52	6.23	F	3	
996	1,337.44	i	732.50	945.14	1,065.96	G	4
997	1.04	0.57	0.74	0.83	D	2	
999	4.81	2.63	3.40	3.83	D	2	
0006	3.87	2.12	2.74	3.09	D	2	
0008	2.54	1.39	1.80	2.03	D	2	
0011	3.57	1.95	2.52	2.84	B	1	
012	5.07	2.78	3.58	4.04	D	2	
0013	4.81	2.63	3.40	3.83	C	2	
0016	3.24	1.78	2.29	2.59	C	2	
0034	4.26	2.33	3.01	3.39	C	2	
0036	4.21	2.30	2.97	3.35	C	2	

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

e Per person per week. A partial workweek is to be counted as a full workweek.  
Not subject to Experience or Retrospective Rating.

f Per ambulance corps.

g See appropriate page of Section 2.

h Apply the following percentages (A-1 = 54.63%, A-2 = 70.49%, A-3 = 79.51%) to annual loss cost from the appropriate page of Section 2.

i Per hazardous materials response team.

LOSS COSTS AND EXPECTED LOSS FACTORS FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE						
CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A-G	HAZARD GROUP 1-4
		A-1	A-2	A-3		
		0083	5.04	2.76		
0170	2.93	1.60	2.07	2.34	C	2
4771	2.59	1.41	1.82	2.06	G	4
0771	0.65				G	4
4777	8.75	4.79	6.18	6.97	E	3
7405	1.38	0.76	0.97	1.10	E	3
7445	0.29				G	4
7413	1.16				G	4
7453	0.24	0.63	0.82	0.92	G	4
7421	j 1.40	0.77	0.99	1.12	F	3
7424	3.30	1.80	2.33	2.63	G	4
7428	5.53	3.03	3.90	4.40	E	3
9108	k 77.12				A	1
9740	k 0.02					
9741	k 0.01					
Per Capita						
0901	31.74	17.38	22.43	25.29	B	1
0902	1.49	0.82	1.05	1.19	A	1
0908	207.35	113.56	146.53	165.26	C	2
0909	84.31	46.17	59.58	67.19	B	1
0912	283.11	155.06	200.07	225.65	B	1
0913	532.99	291.91	376.65	424.80	C	2
A Rated						
9985	A	A	A	A		
0133	A	A	A	A		

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

Associated classes - both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

j Code 9108 may also apply.

k Not subject to experience rating

**PENNSYLVANIA  
VOLUNTEER FIREMEN**

**CODE 994**

**SCHEDULE OF ANNUAL LOSS COSTS**

<b>Population</b>	<b>Annual Loss Cost</b>	<b>Population</b>	<b>Annual Loss Cost</b>
Up to 300	<b>1,840</b>	6,501 to 7,000	<b>7,688</b>
301 to 500	<b>2,259</b>	7,001 to 7,500	<b>7,967</b>
501 to 700	<b>2,628</b>	7,501 to 8,000	<b>8,246</b>
701 to 1,000	<b>3,038</b>	8,001 to 8,500	<b>8,515</b>
1,001 to 1,500	<b>3,573</b>	8,501 to 9,000	<b>8,779</b>
1,501 to 2,000	<b>4,150</b>	9,001 to 9,500	<b>9,035</b>
2,001 to 2,500	<b>4,642</b>	9,501 to 10,000	<b>9,285</b>
2,501 to 3,000	<b>5,079</b>	10,001 to 15,000	<b>10,656</b>
3,001 to 3,500	<b>5,464</b>	15,001 to 20,000	<b>13,029</b>
3,501 to 4,000	<b>5,827</b>	20,001 to 25,000	<b>15,360</b>
4,001 to 4,500	<b>6,164</b>	25,001 to 30,000	<b>17,665</b>
4,501 to 5,000	<b>6,488</b>	30,001 to 35,000	<b>19,934</b>
5,001 to 5,500	<b>6,802</b>	35,001 to 40,000	<b>22,171</b>
5,501 to 6,000	<b>7,101</b>	40,001 to 45,000	<b>24,371</b>
6,001 to 6,500	<b>7,399</b>	45,001 to 50,000	<b>26,534</b>
		For each additional 5,000 population.....	<b>2,170</b>

A. Definitions

HOME AREA

Any city, township or borough having its volunteer fire department located within the city, township or borough.

OUTSIDE AREA

Any city, township or borough which does not have its volunteer fire department located within its boundaries and is protected pursuant to a fire protection contract.

VOLUNTEER AND PAID STAFF

In jurisdictions where a combination of volunteer and paid firemen are employed, the following procedure shall be followed to arrive at the proper population to be used for volunteer firemen premium calculation:

The number of salaried firemen and active volunteers shall be determined at the inception of the policy and shall not be subject to revision until renewal. 'Active volunteers' refers to members of the company who are on the roster as available to respond to a fire alarm.

Determine the number of salaried firemen and active volunteers, e.g. 14 paid and 35 volunteers, total staff 49. Take 35/49 or 71% of the service, as being provided by volunteers. Apply 71% to the population, e.g. population 37,769 x 71% = 26,816 as a revised population base.

B. The annual loss cost charge shall be determined on the basis of the sum of the populations from:

- (1) The Volunteer Fire Company or Companies' "Home Area,"

and

- (2) Any "Outside Area" serviced by the "Home Area" company or companies. When an "Outside Area" is serviced by fire companies from two or more different "Home Areas," the separate populations serviced by each company shall be determined.

C. Population.

Population is determined on the basis of the figures provided by the U.S. Department of Commerce, Bureau of the Census, as published in either actual population counts (Census of Population and Housing Reports) or semiannual actuarial estimates of population.

The latest report issued prior to June 30 of a given year shall be used for all policies issued on and after October 1 of that year and up to and including the following September 30.

**EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS FOR DISCONTINUED CLASSES**

When the following temporary staffing classifications were discontinued effective December 1, 2010, the experience for risks in those classifications could not be reassigned to any new or continuing classifications. For experience rating purposes the exposures and losses previously reported for the classifications listed below will continue to be used in determining experience modification factors. The following expected loss factors will apply.

		Experience Rating Plan		
		Expected Loss Factors Table		
Code		A-1	A-2	A-3
No.				
544		\$4.89	\$6.34	\$7.17
682		6.40	8.03	8.87
929		2.59	3.34	3.77
937		5.58	7.20	8.12
947		2.39	3.08	3.47

**PENNSYLVANIA EMPLOYER ASSESSMENT FACTOR**

**CODE 0938.....0.0188**

**SMALL DEDUCTIBLE PROGRAM**

**LOSS ELIMINATION RATIOS**

Deductible Levels	Hazard Groups						
	A	B	C	D	E	F	G
\$ 1,000	5.5%	4.7%	4.4%	3.9%	3.0%	2.7%	2.5%
\$ 5,000	22.3%	18.7%	17.0%	15.1%	11.7%	9.9%	8.6%
\$ 10,000	28.6%	24.4%	21.9%	20.0%	16.0%	13.5%	11.5%

Deductible Levels	Hazard Groups			
	1	2	3	4
\$ 1,000	4.8%	4.2%	2.9%	2.5%
\$ 5,000	19.2%	16.3%	11.0%	8.6%
\$ 10,000	24.9%	21.2%	15.0%	11.5%

**NOTE:** Upon approval of the Pennsylvania Insurance Department individual carriers can offer different deductible levels and/or premium credits.



**UNITED STATES LONGSHORE AND HARBOR WORKERS RATES  
MANUAL RATES AND EXPECTED LOSS RATES**

Code No.	Manual Rate	Min Prem.	Experience Rating Plan Expected Loss Rate Table			Hazard Groups	
			A-1	A-2	A-3	A-G	1-4
6824F	20.79	3,400	5.32	7.18	8.89	F	3
6826F	21.75	3,400	5.56	7.51	9.30	E	3
6843F	27.28	3,400	6.98	9.43	11.67	G	4
6872F	62.86	3,400	16.07	21.72	26.89	G	4
7309F	108.64	3,400	27.78	37.54	46.47	G	4
7313F	22.68	3,400	5.80	7.84	9.70	G	4
7317F	57.10	3,400	14.60	19.73	24.42	G	4
7327F	44.18	3,400	11.30	15.26	18.90	G	4
7366F	20.00	3,400	5.11	6.91	8.55	G	4
8709F	7.82	1,950	2.00	2.70	3.34	G	4
8726F	6.68	1,705	1.71	2.31	2.86	E	3

Table A-1 applies to the most current policy year, Table A-2 to the first prior year, and Table A-3 to second prior and older policy year.

**VOLUNTARY MARKET**

**Expense Constant: \$270**

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with Rule XII ..... **78.13%** (**1.7813** x Carrier Rate)

**UNITED STATES LONGSHORE AND HARBOR WORKERS  
PREMIUM DISCOUNT TABLE**

	Total Workers Compensation Standard Premium	Discounts Applicable to Pennsylvania Portion Schedule (Y) Carriers	Discounts Applicable to Pennsylvania (X) Carriers
First	\$ 10,000 .....	None	None
Next	190,000 .....	9.1%	5.1%
Next	1,550,000 .....	11.3%	6.5%
Over	1,750,000 .....	12.3%	7.5%

\* **EXCESS LOSS (PURE PREMIUM) FACTORS** (Applicable to New and Renewal Policies)

Per Accident Limit	Excess Loss Factors						
	A	B	C	D	E	F	G
\$10,000	0.714	0.756	0.781	0.800	0.840	0.865	0.885
\$15,000	0.667	0.714	0.743	0.763	0.806	0.836	0.861
\$20,000	0.630	0.679	0.712	0.732	0.779	0.811	0.841
\$25,000	0.599	0.651	0.686	0.706	0.755	0.790	0.823
\$30,000	0.573	0.626	0.663	0.684	0.734	0.771	0.807
\$35,000	0.550	0.604	0.643	0.664	0.715	0.754	0.792
\$40,000	0.529	0.584	0.624	0.646	0.698	0.739	0.779
\$50,000	0.493	0.549	0.591	0.613	0.667	0.711	0.754
\$75,000	0.422	0.478	0.523	0.548	0.604	0.652	0.701
\$100,000	0.366	0.422	0.468	0.495	0.552	0.604	0.657
\$125,000	0.321	0.375	0.422	0.450	0.507	0.561	0.617
\$150,000	0.285	0.336	0.382	0.412	0.468	0.523	0.581
\$175,000	0.254	0.303	0.348	0.378	0.434	0.490	0.549
\$200,000	0.229	0.275	0.318	0.349	0.403	0.459	0.519
\$225,000	0.208	0.251	0.292	0.323	0.375	0.432	0.492
\$250,000	0.190	0.230	0.270	0.300	0.351	0.407	0.467
\$275,000	0.174	0.212	0.250	0.280	0.328	0.384	0.444
\$300,000	0.160	0.196	0.232	0.261	0.308	0.363	0.423
\$325,000	0.148	0.182	0.216	0.245	0.290	0.344	0.404
\$350,000	0.138	0.169	0.202	0.230	0.273	0.326	0.385
\$375,000	0.129	0.159	0.189	0.217	0.258	0.310	0.369
\$400,000	0.121	0.149	0.178	0.204	0.244	0.296	0.353
\$425,000	0.114	0.140	0.168	0.194	0.232	0.282	0.339
\$450,000	0.108	0.133	0.159	0.184	0.220	0.270	0.326
\$475,000	0.102	0.126	0.151	0.175	0.210	0.258	0.313
\$500,000	0.097	0.120	0.144	0.167	0.201	0.247	0.301
\$600,000	0.082	0.101	0.121	0.141	0.170	0.213	0.263
\$700,000	0.071	0.088	0.105	0.124	0.149	0.188	0.233
\$800,000	0.063	0.078	0.094	0.110	0.132	0.169	0.212
\$900,000	0.057	0.070	0.084	0.100	0.120	0.154	0.194
\$1,000,000	0.0515	0.0638	0.0769	0.0914	0.1098	0.1418	0.1801
\$2,000,000	0.0280	0.0345	0.0418	0.0511	0.0622	0.0843	0.1120
\$3,000,000	0.0199	0.0243	0.0294	0.0361	0.0441	0.0608	0.0825
\$4,000,000	0.0158	0.0192	0.0230	0.0282	0.0345	0.0477	0.0655
\$5,000,000	0.0129	0.0160	0.0191	0.0232	0.0284	0.0394	0.0543
\$6,000,000	0.0104	0.0137	0.0166	0.0201	0.0243	0.0336	0.0463
\$7,000,000	0.0087	0.0114	0.0146	0.0176	0.0215	0.0294	0.0404
\$8,000,000	0.0072	0.0096	0.0126	0.0159	0.0191	0.0261	0.0360
\$9,000,000	0.0064	0.0085	0.0110	0.0143	0.0174	0.0235	0.0323
\$10,000,000	0.0056	0.0074	0.0096	0.0126	0.0159	0.0215	0.0294

**EXCESS LOSS (PURE PREMIUM) FACTORS** (Applicable to New and Renewal Policies)

Per Accident Limit	Excess Loss Factors			
	1	2	3	4
\$10,000	0.751	0.788	0.850	0.885
\$15,000	0.707	0.750	0.817	0.861
\$20,000	0.673	0.719	0.791	0.841
\$25,000	0.644	0.693	0.768	0.823
\$30,000	0.618	0.670	0.748	0.807
\$35,000	0.596	0.650	0.730	0.792
\$40,000	0.576	0.631	0.713	0.779
\$50,000	0.541	0.598	0.684	0.754
\$75,000	0.470	0.531	0.622	0.701
\$100,000	0.414	0.477	0.571	0.657
\$125,000	0.368	0.431	0.527	0.617
\$150,000	0.329	0.391	0.488	0.581
\$175,000	0.296	0.357	0.454	0.549
\$200,000	0.269	0.328	0.424	0.519
\$225,000	0.245	0.302	0.396	0.492
\$250,000	0.225	0.279	0.371	0.467
\$275,000	0.207	0.259	0.348	0.444
\$300,000	0.191	0.241	0.328	0.423
\$325,000	0.177	0.225	0.309	0.404
\$350,000	0.165	0.210	0.293	0.385
\$375,000	0.154	0.197	0.277	0.369
\$400,000	0.145	0.186	0.263	0.353
\$425,000	0.136	0.176	0.250	0.339
\$450,000	0.129	0.166	0.238	0.326
\$475,000	0.123	0.158	0.227	0.313
\$500,000	0.117	0.151	0.217	0.301
\$600,000	0.098	0.127	0.185	0.263
\$700,000	0.086	0.111	0.163	0.233
\$800,000	0.076	0.099	0.145	0.212
\$900,000	0.068	0.089	0.132	0.194
\$1,000,000	0.0618	0.0812	0.1215	0.1801
\$2,000,000	0.0334	0.0446	0.0703	0.1120
\$3,000,000	0.0236	0.0314	0.0504	0.0825
\$4,000,000	0.0186	0.0246	0.0393	0.0655
\$5,000,000	0.0158	0.0205	0.0325	0.0543
\$6,000,000	0.0131	0.0177	0.0278	0.0463
\$7,000,000	0.0110	0.0157	0.0243	0.0404
\$8,000,000	0.0093	0.0138	0.0217	0.0360
\$9,000,000	0.0081	0.0120	0.0196	0.0323
\$10,000,000	0.0071	0.0105	0.0180	0.0294

***PENNSYLVANIA RETROSPECTIVE DEVELOPMENT FACTORS\****

Retrospective development factors for first, second and third adjustments are calculated below. They are intended for application to retrospective plans with no loss limitation.

First Adjustment	RDF	=	0.4110
Second Adjustment	RDF	=	0.2672
Third Adjustment	RDF	=	0.1885

For those companies using retrospective development factors with loss limitations, the following formula may be used.

RDF(LIM)	=	(1.0-ELF)	X	RDF
RDF(LIM)	=	Retrospective Development Factors at limited basis		
ELF	=	Expected Loss Factors for given Hazard Group and Loss Limitation		
RDF	=	Retrospective Development Factors without Loss Limitation		
For Example:	ELF	=	\$25,000 limit, Hazard Group C	
	ELF	=	0.6860	
First Adjustment	RDF	=	(1-0.6860)x0.4110	
	RDF	=	0.1291	

\*The use of retrospective development factors is optional.

***PENNSYLVANIA STATE AND HAZARD GROUP RELATIVITIES***

HAZARD GROUP	FACTOR
A	1.46
B	1.03
C	0.88
D	0.84
E	0.71
F	0.56
G	0.48

HAZARD GROUP	FACTOR
1	1.06
2	0.87
3	0.64
4	0.47

**PENNSYLVANIA WORKERS COMPENSATION MANUAL**

**SECTION 2**

**EFFECTIVE DATE: APRIL 1, 2011**

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**RATING VALUES**

(From NCCI ITEM R-1396)

<b>Expected Loss Group</b>	<b>Expected Loss Range</b>	<b>Expected Loss Group</b>	<b>Expected Loss Range</b>	<b>Expected Loss Group</b>	<b>Expected Loss Range</b>
<b>95</b>	985 - 1,537	<b>65</b>	82,577 - 89,187	<b>35</b>	1,029,916 - 1,156,359
<b>94</b>	1,538 - 2,276	<b>64</b>	89,188 - 96,327	<b>34</b>	1,156,360 - 1,298,329
<b>93</b>	2,277 - 3,006	<b>63</b>	96,328 - 104,038	<b>33</b>	1,298,330 - 1,480,488
<b>92</b>	3,007 - 3,974	<b>62</b>	104,039 - 112,366	<b>32</b>	1,480,489 - 1,701,726
<b>91</b>	3,975 - 5,169	<b>61</b>	112,367 - 121,361	<b>31</b>	1,701,727 - 1,956,028
<b>90</b>	5,170 - 6,243	<b>60</b>	121,362 - 131,102	<b>30</b>	1,956,029 - 2,248,333
<b>89</b>	6,244 - 7,535	<b>59</b>	131,103 - 141,754	<b>29</b>	2,248,334 - 2,672,625
<b>88</b>	7,536 - 8,747	<b>58</b>	141,755 - 153,053	<b>28</b>	2,672,626 - 3,195,877
<b>87</b>	8,748 - 10,153	<b>57</b>	153,054 - 164,905	<b>27</b>	3,195,878 - 3,821,580
<b>86</b>	10,154 - 11,777	<b>56</b>	164,906 - 177,679	<b>26</b>	3,821,581 - 4,711,215
<b>85</b>	11,778 - 13,319	<b>55</b>	177,680 - 191,443	<b>25</b>	4,711,216 - 5,995,158
<b>84</b>	13,320 - 15,057	<b>54</b>	191,444 - 206,999	<b>24</b>	5,995,159 - 7,629,014
<b>83</b>	15,058 - 17,005	<b>53</b>	207,000 - 223,883	<b>23</b>	7,629,015 - 9,748,539
<b>82</b>	17,006 - 18,921	<b>52</b>	223,884 - 242,150	<b>22</b>	9,748,540 - 12,474,179
<b>81</b>	18,922 - 21,052	<b>51</b>	242,151 - 261,898	<b>21</b>	12,474,180 - 15,961,893
<b>80</b>	21,053 - 23,419	<b>50</b>	261,899 - 282,616	<b>20</b>	15,961,894 - 20,424,753
<b>79</b>	23,420 - 26,056	<b>49</b>	282,617 - 304,923	<b>19</b>	20,424,754 - 26,135,402
<b>78</b>	26,057 - 28,752	<b>48</b>	304,924 - 329,150	<b>18</b>	26,135,403 - 35,850,102
<b>77</b>	28,753 - 31,654	<b>47</b>	329,151 - 358,098	<b>17</b>	35,850,103 - 53,022,012
<b>76</b>	31,655 - 34,853	<b>46</b>	358,099 - 389,589	<b>16</b>	53,022,013 - 78,419,139
<b>75</b>	34,854 - 38,300	<b>45</b>	389,590 - 423,852	<b>15</b>	78,419,140 - 115,981,280
<b>74</b>	38,301 - 41,931	<b>44</b>	423,853 - 463,178	<b>14</b>	115,981,281 - 171,535,390
<b>73</b>	41,932 - 45,906	<b>43</b>	463,179 - 506,816	<b>13</b>	171,535,391 - 253,699,472
<b>72</b>	45,907 - 50,264	<b>42</b>	506,817 - 554,570	<b>12</b>	253,699,473 - 397,136,574
<b>71</b>	50,265 - 54,866	<b>41</b>	554,571 - 611,345	<b>11</b>	397,136,575 - 628,429,113
<b>70</b>	54,867 - 59,848	<b>40</b>	611,346 - 675,595	<b>10</b>	628,429,114 - 994,426,545
<b>69</b>	59,849 - 65,277	<b>39</b>	675,596 - 746,600	<b>9</b>	994,426,546 - &over
<b>68</b>	65,278 - 70,775	<b>38</b>	746,601 - 825,066		
<b>67</b>	70,776 - 76,448	<b>37</b>	825,067 - 917,292		
<b>66</b>	76,449 - 82,576	<b>36</b>	917,293 - 1,029,915		

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**UNITED STATES LONGSHOREMEN AND HARBOR WORKERS  
PREMIUM DISCOUNT TABLES (IN PERCENT)**

Standard Premium	Discount	Standard Premium	Discount	Standard Premium	Discount
\$ 0 - 10,055	0.0%	\$ 21,928 - 22,469	5.0%	\$ 393,334 - 424,799	10.0%
10,056 - 10,167	0.1	22,470 - 23,037	5.1	424,800 - 461,739	10.1
10,168 - 10,282	0.2	23,038 - 23,636	5.2	461,740 - 505,714	10.2
10,283 - 10,399	0.3	23,637 - 24,266	5.3	505,715 - 558,947	10.3
10,400 - 10,520	0.4	24,267 - 24,931	5.4	558,948 - 624,705	10.4
10,521 - 10,643	0.5	24,932 - 25,633	5.5	624,706 - 707,999	10.5
10,644 - 10,769	0.6	25,634 - 26,376	5.6	708,000 - 816,923	10.6
10,770 - 10,898	0.7	26,377 - 27,164	5.7	816,924 - 965,454	10.7
10,899 - 11,030	0.8	27,165 - 27,999	5.8	965,455 - 1,179,999	10.8
11,031 - 11,165	0.9	28,000 - 28,888	5.9	1,180,000 - 1,517,142	10.9
11,166 - 11,304	1.0	28,889 - 29,836	6.0	1,517,143 - 1,824,799	11.0
11,305 - 11,446	1.1	29,837 - 30,847	6.1	1,824,800 - 1,983,478	11.1
11,447 - 11,592	1.2	30,848 - 31,929	6.2	1,983,479 - 2,172,380	11.2
11,593 - 11,741	1.3	31,930 - 33,090	6.3	2,172,381 - 2,401,052	11.3
11,742 - 11,895	1.4	33,091 - 34,339	6.4	2,401,053 - 2,683,529	11.4
11,896 - 12,052	1.5	34,340 - 35,686	6.5	2,683,530 - 3,041,333	11.5
12,053 - 12,214	1.6	35,687 - 37,142	6.6	3,041,334 - 3,509,230	11.6
12,215 - 12,380	1.7	37,143 - 38,723	6.7	3,509,231 - 4,147,272	11.7
12,381 - 12,551	1.8	38,724 - 40,444	6.8	4,147,273 - 5,068,888	11.8
12,552 - 12,727	1.9	40,445 - 42,325	6.9	5,068,889 - 6,517,142	11.9
12,728 - 12,907	2.0	42,326 - 44,390	7.0	6,517,143 - 9,123,999	12.0
12,908 - 13,093	2.1	44,391 - 46,666	7.1	9,124,000 - 15,206,666	12.1
13,094 - 13,284	2.2	46,667 - 49,189	7.2	15,206,667 - 45,619,999	12.2
13,285 - 13,481	2.3	49,190 - 51,999	7.3	45,620,000 and over	12.3
13,482 - 13,684	2.4	52,000 - 55,151	7.4		
13,685 - 13,893	2.5	55,152 - 58,709	7.5		
13,894 - 14,108	2.6	58,710 - 62,758	7.6		
14,109 - 14,330	2.7	62,759 - 67,407	7.7		
14,331 - 14,559	2.8	67,408 - 72,799	7.8		
14,560 - 14,796	2.9	72,800 - 79,130	7.9		
14,797 - 15,041	3.0	79,131 - 86,666	8.0		
15,042 - 15,294	3.1	86,667 - 95,789	8.1		
15,295 - 15,555	3.2	95,790 - 107,058	8.2		
15,556 - 15,826	3.3	107,059 - 121,333	8.3		
15,827 - 16,106	3.4	121,334 - 139,999	8.4		
16,107 - 16,396	3.5	140,000 - 165,454	8.5		
16,397 - 16,697	3.6	165,455 - 200,377	8.6		
16,698 - 17,009	3.7	200,378 - 208,235	8.7		
17,010 - 17,333	3.8	208,236 - 216,734	8.8		
17,334 - 17,669	3.9	216,735 - 225,957	8.9		
17,670 - 18,019	4.0	225,958 - 235,999	9.0		
18,020 - 18,383	4.1	236,000 - 246,976	9.1		
18,384 - 18,762	4.2	246,977 - 259,024	9.2		
18,763 - 19,157	4.3	259,025 - 272,307	9.3		
19,158 - 19,569	4.4	272,308 - 287,027	9.4		
19,570 - 19,999	4.5	287,028 - 303,428	9.5		
20,000 - 20,449	4.6	303,429 - 321,818	9.6		
20,450 - 20,919	4.7	321,819 - 342,580	9.7		
20,920 - 21,411	4.8	342,581 - 366,206	9.8		
21,412 - 21,927	4.9	366,207 - 393,333	9.9		

Above Table Based on the Following Discounts

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

**UNITED STATES LONGSHOREMEN AND HARBOR WORKERS  
PREMIUM DISCOUNT TABLES (IN PERCENT)**

Standard Premium		Discount	Standard Premium		Discount	Standard Premium		Discount			
\$ 0	-	10,099	0.0%	\$ 23,721	-	24,878	3.0%	\$ 601,819	-	735,555	6.0%
10,100	-	10,303	0.1	24,879	-	26,153	3.1	735,556	-	945,714	6.1
10,304	-	10,515	0.2	26,154	-	27,567	3.2	945,715	-	1,323,999	6.2
10,516	-	10,736	0.3	27,568	-	29,142	3.3	1,324,000	-	1,809,565	6.3
10,737	-	10,967	0.4	29,143	-	30,909	3.4	1,809,566	-	1,981,904	6.4
10,968	-	11,208	0.5	30,910	-	32,903	3.6	1,981,905	-	2,190,526	6.5
11,209	-	11,460	0.6	32,904	-	35,172	3.7	2,190,527	-	2,448,235	6.6
11,461	-	11,724	0.7	35,173	-	37,777	3.8	2,448,236	-	2,774,666	6.7
11,725	-	11,999	0.8	37,778	-	40,799	3.9	2,774,667	-	3,201,538	6.8
12,000	-	12,289	0.9	40,800	-	44,347	4.0	3,201,539	-	3,783,636	6.9
12,290	-	12,592	1.0	44,348	-	48,571	4.1	3,783,637	-	4,624,444	7.0
12,593	-	12,911	1.1	48,572	-	53,684	4.2	4,624,445	-	5,945,714	7.1
12,912	-	13,246	1.2	53,685	-	59,999	4.3	5,945,715	-	8,323,999	7.2
13,247	-	13,599	1.3	60,000	-	67,999	4.4	8,324,000	-	13,873,333	7.3
13,600	-	13,972	1.4	68,000	-	78,461	4.5	13,873,334	-	41,619,999	7.4
13,973	-	14,366	1.5	78,462	-	92,727	4.6	41,620,000	-	and over	7.5
14,367	-	14,782	1.6	92,728	-	113,333	4.7				
14,783	-	15,223	1.7	113,334	-	145,714	4.8				
15,224	-	15,692	1.8	145,715	-	200,606	4.9				
15,693	-	16,190	1.9	200,607	-	213,548	5.0				
16,191	-	16,721	2.0	213,549	-	228,275	5.1				
16,722	-	17,288	2.1	228,276	-	245,185	5.2				
17,289	-	17,894	2.2	245,186	-	264,799	5.3				
17,895	-	18,545	2.3	264,800	-	287,826	5.4				
18,546	-	19,245	2.4	287,827	-	315,238	5.5				
19,246	-	19,999	2.5	315,239	-	348,421	5.6				
20,000	-	20,816	2.6	348,422	-	389,411	5.7				
20,817	-	21,702	2.7	389,412	-	441,333	5.8				
21,703	-	22,666	2.8	441,334	-	509,230	5.9				
22,667	-	23,720	2.9	509,231	-	601,818	3.6				

  

Above table Based on the Following Discounts			
First	\$	10,000	0.0%
Next		190,000	5.1
Next		1,550,000	6.5
Over		1,750,000	7.5

**EXCESS LOSS (PURE PREMIUM) FACTORS  
FOR  
UNITED STATES LONGSHORE AND HARBORWORKERS ACT**

Effective April 1, 2009 carriers should use the excess loss pure premium factors table applicable to State Act coverages.

**Pennsylvania Retrospective Rating Tax Multiplier  
Federal Classes, or Non F where rate is increased by USL&HW Act Percentage**

**1.2736**



## SUBCLASSIFICATION – CARRIER OPTION

Act 44 of 1993 permits an insurer to develop subclassifications to the Bureau's classification system as approved by the Insurance Commissioner. Any such subclassification shall be filed by the developing insurer with the Bureau and the Insurance Commissioner thirty (30) days prior to its use. The insurer's filing shall demonstrate that payroll and loss data produced under such subclassification can be reported to the Bureau consistent with the Bureau's classification system and statistical plan. Otherwise, the Insurance Commissioner shall disapprove the subclassification filing.

## DEFINITIONS

**ALL EMPLOYEES EXCEPT OFFICE:** There is no payroll division between a business classification designated "all employees except office" and Code 951. Such business classification contemplates all salespersons, including but not necessarily limited to over-the-road salespersons, floor salespersons, inspectors, interior designers or decorators employed by any business assignable to that classification.

**ALL EMPLOYEES INCLUDING OFFICE:** There is no payroll division between a business classification designated "all employees including office" and Codes 951 and 953. Such business classification contemplates all salespersons employed by any business assignable to that classification. Such classification also contemplates clerical office personnel engaged in the administration of the business, regardless of whether the office personnel are located at or contiguous to the business' location or a location separate from the business' location.

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

**CAMPUS:** The grounds, buildings and all surrounding facilities at a single or contiguous geographic location where operations are conducted by a single risk as defined by the Pennsylvania Experience Rating Plan. Support services at such location may include but are not necessarily limited to: buildings or grounds maintenance, dietary, laundry or housekeeping may be shared by all the contiguously situated operations, which shall be construed as a single enterprise.

**N.O.C.:** Not Otherwise Classified. A classification so designated is to be assigned when there are two or more potential classification assignments, and there is no specific Underwriting Guide entry for a business' principal product or line of merchandise. For example, in the event there is no Underwriting Guide entry for a principal line of merchandise being sold wholesale, the assignment is Code 924.

**PRINCIPAL:** When a store sells several types of merchandise, each of which may be subject to a different classification, such store shall be classified based on the principal category of merchandise sold. The term "principal" means more than 50 percent of the business' overall revenue.

**PRINCIPALLY ENGAGED:** The business activity that generates more than 50 percent of a business' overall revenue.

**TO BE SEPARATELY RATED OR SEPARATELY RATE:** When either of these terms is found in a classification's definition, the payroll of personnel interchanging between that classification's tasks (e.g., shop) and also performing the specified function that is designated "to be separately rated" or "separately rate" (e.g., erection, installation) may be divided between that class and class(es) designated for the specified function, provided the employer's original payroll records show an allocation of payroll to both classifications for each interchanging employee. Estimated or percentage allocation of payroll is not permitted. When separate payroll records are not maintained, the entire payroll of the interchanging employees shall be assigned to the highest Bureau loss cost classification representing any part of their work.

## CLASSIFICATIONS

### AGRICULTURAL AND LOGGING

#### 005 TREE PRUNING, Spraying, Repairing or Fumigating.

Applicable to businesses pruning, spraying, trimming or fumigating trees. These operations may require tree climbing using ladders and/or ropes and/or aerial buckets. Code 005 applies to the whole tree work job or location, meaning Code 005 also includes ground personnel whose job duties may include but are not necessarily limited to: chipping, cleanup activities, the removal and/or the hauling away of tree limbs and debris regardless of whether or not a separate contract is written for tree pruning or lawn maintenance and another contract is written for the removal, chipping, cleanup activities and/or the hauling away of tree limbs and debris.

Also includes generalist tree care service contractors that perform most or all of the above listed services or specialists principally engaged in providing a single service (e.g., clearing the rights-of-way/tree pruning for utility lines). Code 005 further contemplates tree removal that is incident to the employer's pruning, spraying, repairing, trimming or fumigating services.

#### **OPERATIONS NOT INCLUDED:**

1. Assign the applicable logging classification to logging businesses or clearing of land projects that include tree removal.
2. Separately rate to Code 012 landscaping or lawn cutting or maintenance.

#### **UNDERWRITING GUIDE**

Clearing Of Right-Of-Way, For Telephone, Telegraph Or Electric Lines  
Orchard Work, Fumigating By Contractor  
Orchard Work, Pruning By Contractor  
Tree Pruning, Spraying, Repairing, Trimming Or Fumigating

#### 007 FARM MACHINERY OPERATION by Contractors: threshing, shredding, ensilage cutting, harvesting and hay baling, excluding logging and sawmill operations.

#### **UNDERWRITING GUIDE**

Compost Filling Of Mushroom Beds - By Contractor	Hay Baling, By Contractor
Ensilage Cutting By Contractor	Lime Spreading By Contractor
Farm Machinery Operation By Contractor	Milling Of Grain, With Portable Mills
Fertilizer Application To Soil By Contractor	Mushroom Bed Filling With Compost - By Contractor
Grain Harvesting By Contractor	Shredding Of Agricultural Products By Contractor
Grist Mill, Portable, Operated By Contractor	Threshing By Contractor
Harvesting By Contractor	

#### 009 LOGGING OR LUMBERING, N.O.C.

Applicable to a logging or lumbering business principally engaged in cutting/felling trees for lumber or wood chips or clearing land of trees by chainsaws regardless of the trees' size. Includes stump removal incident to logging or lumbering by the logging business.

Also applicable to the transportation of the logs to a mill and to the construction, maintenance or extension of landings or logging roads when performed by employees of the logging business.

#### **OPERATIONS NOT INCLUDED:**

1. Assign Code 301 to sawmill operations conducted by a separate crew of employees.
2. Assign Code 811 to specialist contractors engaged in hauling logs for an unrelated logging or lumbering business. Assign Code 301 to log hauling performed by a sawmill business when all logging or lumbering has been outsourced to an unrelated logging or lumbering business(es).

**UNDERWRITING GUIDE**

Logging - By Chain Saws  
Lumbering - By Chain Saws

**012 LANDSCAPE CONTRACTOR** Or Lawn Cutting Or Maintenance Contractor.

Includes the construction of dry stone walls, rock gardens, patios, garden walks and the like when such operations are incidental to the landscape or lawn maintenance operations.

**OPERATIONS NOT INCLUDED:**

1. Separately rate to Code 005 tree pruning, spraying, trimming, repairing or fumigating including ground personnel performing chipping, cleanup, the removal and/or hauling away of tree limbs and debris at a tree job or location.
2. Assign Code 0013 to separately-staffed nursery, Christmas tree raising or sod farm operations.
3. Outside domestic workers engaged in the care of lawns, shrubs or grounds surrounding the personal residence of the insured shall be assigned to Code 0912 or Code 0909 pursuant to Section 1, Rule XIV of this Manual.

**UNDERWRITING GUIDE**

Artificial Turf Installation - By Contractor  
Brush Or Weed Spraying - By Contractor - Except Aerial Spraying  
Gardener  
Grass Cutting Along Highways By Specialist Contractor  
Grass Cutting, Lawns, By Contractor

Landscape Contractor  
Lawn Care Service Company - Including Lawn Cutting, Maintenance Or Spraying  
Street Or Road Landscape Planting And Maintenance - By Specialist Contractor  
Surface Mine Reclamation - By Contractor - Reseeding Or Planting By Separate Crew  
Weed Or Brush Spraying - By Contractor - Except Aerial Spraying

**015 LOGGING OR LUMBERING – MECHANIZED TREE FELLING EQUIPMENT.**

Applicable to a logging or lumbering business principally engaged in cutting/ felling trees for lumber, wood chips or clearing land by means of mechanized equipment. Mechanized tree felling equipment is a tracked or wheeled unit that has an enclosed cab (e.g., a feller-buncher that has a fixed-grip harvesting head that can grasp, cut, lift, swing and bunch trees), and the equipment's operator does not normally leave the cab in the performance of his tree cutting/felling duties.

Also applicable to the transportation of the logs to a sawmill or another type of customer and to the construction, maintenance or extension of landings or logging roads when performed by the employees of the logging business.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 301 to sawmill operations conducted by a separate crew of employees.
2. Assign Code 811 to specialist contractors engaged in hauling logs for an unrelated logging or lumbering business. Assign Code 301 to log hauling performed by a sawmill business when all logging or lumbering has been outsourced to an unrelated logging or lumbering business(es).

**UNDERWRITING GUIDE**

Logging - By Means Of Mechanized Equipment  
Lumbering - By Means Of Mechanized Equipment

**MINING AND QUARRYING**

**025 MINING – not coal.**

Includes underground mining of metallic or non-metallic minerals and includes milling or other mineral preparation customarily done at the mine site or as part of the mining activity.

**UNDERWRITING GUIDE**

Iron Ore Mining - Underground  
Mining - Underground - Not Coal

Salt Mining - Underground  
Underground Mining - Not Coal

**028 OIL OR GAS PRODUCTION**, Operation of Wells – including gasoline mfg. from casing-head gas.

Applicable to the operation of a producing oil or gas lease/well, whether performed by the lease/well's owner or a contract lease/well operator. Routine maintenance of the producing lease/well includes but is not necessarily limited to: monitor pressures at the wells and pressures on the pipelines, reading and replacing well charts that record production, repair or replace valves, flanges, gaskets and other mechanical parts of the well head and related piping, paint well equipment, control vegetation growth (e.g., mow the grass) at the lease/well site, walk the pipeline for inspection and check for leaks, and report to management any observed problem that will require more skilled or specialized intervention to fix.

**OPERATIONS NOT INCLUDED:**

As provided for in this Manual, separately rate services performed by unrelated contractors for the oil or gas well's lease owner or contract lease operator. Such services may include but are not necessarily limited to:

1. Assign Code 607 to geophysical exploration.
2. Assign the applicable construction classification(s) to site preparation, including but not necessarily limited to: building of the access road (Code 602), clearing of land (Code 609), digging and lining water ponds (Code 609), laying or taking up of flow lines (Code 609) and installing pumping units (Code 675).
3. Assign Code 655 to tank building.
4. Assign Code 606 to oil or gas well drilling, re-drilling or deepening.
5. Assign Code 607 to oil or gas well services including but not necessarily limited to: installation, recovery or replacement of casing, well cementing, well cleaning or swabbing, well fracturing/formation fracturing and well logging.

**UNDERWRITING GUIDE**

Gas Production  
Gas Well Operation  
Natural Gas Production  
Oil Lease Operation

Oil Production  
Oil Well Operation  
Well Operation - Oil Or Gas

**050 QUARRIES**, N.O.C. – including drilling or stripping by contractor or operator and including incidental stone crushing, cutting or polishing.

This classification includes, but is not necessarily limited to: quarrying of sandstone, ganister, glass-sand, bluestone, granite, mica schist.

**UNDERWRITING GUIDE**

Bluestone Quarry  
Feldspar Quarry  
Flint Or Feldspar Grinding, Done By Quarry  
Ganister Quarry  
Glass Sand - Quarrying Or Digging

Granite Quarry  
Mica Schist Quarry, Including Grinding Or Splitting  
Quarry, N.O.C.  
Sandstone Quarry  
Stone Crushing By Producer

**051 QUARRY** – limestone, dolomite, marble, lime, gypsum or slate – including but not necessarily limited to: drilling, stripping, cutting, polishing, crushing, lime burning or slate splitting or milling by the quarry operator.

**UNDERWRITING GUIDE**

Dolomite Quarry Gypsum Quarry Lime Burning Or Processing - By Limestone Quarry Operator Lime Quarry	Quarry, Limestone Quarry, Slate Slate Processing - By Quarry Operator
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**055 SAND, Gravel or Slag EXCAVATION – Including Crushing.**

Includes establishments principally engaged in operating sand or gravel pits and in washing, screening, or otherwise preparing sand or gravel. Also included are establishments principally engaged in surface mining, milling or otherwise preparing fire clay, fuller's earth, kaolin, ball clay, clay ceramic, refractory minerals or performing the dredging of materials on non-navigable waters with incidental shore operations.

**UNDERWRITING GUIDE**

Clay Digging In Open Pits Dredging Of Materials On Non-Navigable Waters With Incidental Shore Operations Fire Clay Digging Gravel Or Sand Digging Or Excavation - Including Crushing Kaolin Excavation Or Surface Mining - Including Milling Or Washing	Metal Salvaging, From Slag Dumps Quarry, Gravel Or Slag Excavation - Including Crushing Sand Or Gravel Digging Or Excavation - Including Crushing Shale Digging Or Excavation In Open Pits Slag Digging Or Excavation - Including Crushing
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**059 MINERAL MILLING – applicable to businesses that do not operate either a mine or a quarry and are principally engaged in the crushing, grinding, pulverizing or otherwise preparing clay, ceramic or refractory minerals, barite or miscellaneous metallic or non-metallic minerals.**

**UNDERWRITING GUIDE**

Emery Works - Crushing Or Grinding Flint Or Feldspar Grinding, Not Done By Quarry Gravel Crushing By Dealer Kaolin Milling Or Washing By Other Than Producer Metal Powder Mfg. - Crushing Or Grinding - By Independent Contractor Mineral Milling	Ore Milling Powder Mfg. - Metal - Crushing Or Grinding - By Independent Contractor Stone Crushing By Other Than Producer Or Road Contractor Talc Mill Vermiculite Crushing And/Or Processing By Other Than Producer
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**FOOD INDUSTRIES**

**101 GRAIN MILLING**

**UNDERWRITING GUIDE**

Breakfast Cereal Mfg. Feed Mfg. - Preparation Of Cereal Or Compound Feeds For Livestock Or Poultry Flour Mfg. - Wood Flour Milling Grain Mill - Permanently Located Mill	Grist Mill - Permanently Located Milling Of Grain - Permanently Located Pellet Mfg. - Wood Potato Flour Mfg. Wood Flour Or Pellet Mfg.
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**103 SUGAR REFINING**

**UNDERWRITING GUIDE**

Beet Sugar Mfg. Cane Sugar Refining Corn Starch Mfg. Glucose Mfg. Milling - Wet Corn Molasses Mfg.	Starch Mfg. - By Wet Corn Milling Sugar Cane Milling Sugar Refining Syrup Or Molasses Refining Wet Corn Milling
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**104 FOOD SUNDRIES MFG., N.O.C., No cereal milling.**

This classification applies to risks engaged in the preparation or manufacture of food products whose operations are not more specifically described by any other Manual classification. If a risk otherwise subject to this classification includes minor operations which are described by another Manual classification, such operations should be included in this classification unless their inclusion is prohibited by the Manual or unless they constitute a distinctly separate enterprise.

All types of containers such as bottles, jars, cans, bags or cartons may be used for the finished product.

In general, the operations fall into a few broad groups.

**Dry Processing:**

- (a) Grinding, mixing or otherwise blending dry ingredients to produce numerous kinds of prepared flours, gelatins, desserts and beverage preparations such as hot chocolate or malted milk powder.
- (b) Cleaning, roasting, grinding coffee, blending, mixing teas, grinding, milling, sifting spices, cleaning, shelling, roasting and otherwise preparing nuts by salting, sugaring, shredding, etc., as well as making nut pastes by grinding, milling or pressing.

**Wet Processing:**

- (a) Manufacturing sauces, dressings, desserts and similar products by grinding and mixing the ingredients.
- (b) Preparing olives, capers, cherries or pickles by washing, sorting, pitting or stuffing, filling in jars with a brine solution or coloring.
- (c) Compounding flavoring extracts or syrups by cold mixing essential oils, syrups, fruit juices or other liquids or ingredients with alcohol, water or other solvents or diluents.

**Cooked Foods, Salads, etc.:** This group covers a large variety of food products that require a considerable amount of preparatory kitchen work before they are finally placed into containers. Some of these food products are soups of all kinds, meat, fish or poultry in combination with vegetables, noodles, cereals, etc., chow mien, spaghetti with various sauces, mince meat. Included in this group are also freshly prepared foods, cooked or uncooked, that are sold in open or unsealed containers such as salads, soups, baked macaroni or beans, egg custard, coleslaw and spiced vegetables.

Vegetables, meats, fish or other ingredients are washed and cleaned, then reduced to required size or consistency by cutting, slicing, chopping, grinding, etc. Appropriate spices or seasoning are added and the mixture is cooked. In many instances there are additional cutting, chopping, mixing, re-cooking or straining operations before the product is filled into bottles, jars, cans, etc. The products that are sold in open or unsealed containers are generally freshly prepared and disposed of daily.

**OPERATIONS NOT INCLUDED:**

1. The manufacture of essential oils or extracts such as are used for perfume by the process of distillation, filtration or percolation.
2. The preparation of extracts to be used for perfumery purposes by a cold mixing processing or the blending of ingredients for the same purposes.
3. Syrup manufacturing by mixing and cooking fruits or fruit juices with sugar, etc.
4. Manufacturing preserved fruits such as candied fruit peels or rinds, pie fillings, soda fountain syrups, by cleaning, cutting, etc. and cooking with the required ingredients.
5. Preserving or otherwise preparing meat products by smoking, corning, curing, salting, encasing, etc.
6. The preparation and sale of delicatessen by retail delicatessen stores.
7. The preparation of food by caterers.
8. Pickling cucumbers or other food products.
9. The repacking of food products from large containers into smaller ones, involving no processing operations. This would include dry, liquid, semi-liquid and solid products.

**UNDERWRITING GUIDE**

Baking Powder Mfg.  
 Cake Mix Mfg. - Dry Blending  
 Cat Food Mfg. - Dry/Bagged - No Cereal Milling  
 Chinese Food Mfg.  
 Coconut Shredding Or Drying  
 Coffee Grinding And Roasting  
 Corn Chip Mfg.  
 Dog Food Mfg. - Dry/Bagged - No Cereal Milling  
 Flavoring Extract Mfg.  
 Flavoring Syrups Blending  
 Flour Mixing And Blending, No Milling  
 Food Sundries Mfg., N.O.C. - No Cereal Milling  
 Fruit Juice Mfg. - From Purchased Concentrates Only  
 Herbs - Blending, Grinding And Packing  
 Ice Mfg. - Not Dry Ice  
 Licorice Extract Mfg.  
 Malted Milk Mfg. - From Powdered Milk, Sugar, Malt And Cocoa  
 Mayonnaise Mfg.  
 Medicinal Extract Mfg.  
 Mustard (Prepared) Mfg.  
 Nuts - Cleaning And Shelling

Olive Handling  
 Peanut Butter Mfg.  
 Peanut Handling  
 Pizza Assembly - No Baking Operation  
 Potato Chip Mfg.  
 Relish Mfg. - Fruit And Vegetable  
 Salad Dressing Mfg.  
 Salad Preparation - Cole Slaw, Egg, Potato, Etc.  
 Sandwich Spread Mfg. - Salad Dressing Base  
 Sauces Mfg.  
 Seasoning - Prepared Sauces - Vegetable  
 Soup Mfg.  
 Spice Grinding  
 Sugar Repacking, Mixing, Blending Only  
 Tea - Blending And Mixing Including Packing Into Teabags  
 Vegetable Processing, N.O.C.  
 Vegetable Sauce Mfg.  
 Vegetables - TV Dinner Type, Cooking, Packing And Freezing  
 Vinegar Mfg. - From Purchased Concentrates Only  
 Yeast Mfg.

**105 BAKERY, Wholesale.**

Includes payroll developed by employees engaged as delivery salespersons, route salespersons and/or route supervisors engaged in the delivery of the insured's products to customers.

**UNDERWRITING GUIDE**

Bakery - Wholesale  
 Cracker Mfg.  
 Doughnut Mfg. - By Wholesale Bakery

Ice Cream Cone Mfg.  
 Macaroni, Spaghetti, Vermicelli Or Noodles Mfg.  
 Pretzel Mfg.

**106 PROCESSED MEAT PRODUCTS MFG. – No Slaughtering or Handling of Livestock.**

Applicable to businesses that are principally engaged in making processed meat products. Such businesses will perform no slaughtering of animals whatsoever nor will they handle any livestock. The businesses will receive meat from unrelated concerns in boxed form and/or in carcass or partial carcass form. Processed shall mean that definite changes result in the meat product due to the application of chemicals and/or heat (the use of smoke and/or cooking) to the meat materials. Typical products of such businesses include but are not necessarily limited to: sausage, frankfurters, ready-to-eat luncheon meats, hams or bacon.

**OPERATIONS ALSO INCLUDED:**

Employees engaged as delivery salespersons, route salespersons and/or route supervisors engaged in the delivery of the business' products to customers.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 111 to a processed meat products manufacturing business that slaughters animals or handles livestock and is principally engaged in the wholesale sale of the processed meat products.
2. Assign Code 915 to a business slaughtering animals and who makes fresh meat cuts and/or processed meat products and is principally engaged in the retail sale of the fresh meat cuts and/or processed meat products.
3. Assign Code 910 to a business principally engaged in receiving meat in boxed, carcass or partial carcass form and that cuts the meat into portion-controlled fresh meat products such as steaks, roasts, or chops and that is principally engaged in the wholesale sale of the products. Such business does not kill animals or handle livestock or utilize chemicals and/or heat (the use of smoke and/or cooking) in processing the meat materials.

4. Assign Code 119 to a business principally engaged in receiving beef and/or veal in boxed, carcass or partial carcass form and cutting or grinding the beef or veal into hamburger, hamburger and/or veal patties and/or sandwich steaks and that is engaged in the wholesale sale of the products.
5. Assign Code 924 to a wholesale meat dealer who performs no cutting (or deboning) or processing of fresh meats, but who may repackage the fresh meats.

**UNDERWRITING GUIDE**

Bacon (Side And/Or Sliced) Mfg. Cured Meats - Brined, Dried And Salted Dehydration Of Meat Ham - Boiled, Boneless, Roasted, And Smoked Mfg. Luncheon Meats Mfg.	Pork Products Mfg. - Pickled, Cured, Salted And Smoked Processed Meat Products Mfg. Sausage Or Other Prepared Meat Products Mfg. Scrapple Mfg.
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**107 CANDY, Chocolate or Chewing Gum MFG.**

**UNDERWRITING GUIDE**

Candy Mfg. Chewing Gum Mfg. Chocolate Mfg.	Cocoa Mfg. Confectionery Mfg. Popcorn Mfg.
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**108 BREWERY**

Includes the distribution of beer or malt liquors by the manufacturer, bottler or canner. Also includes payroll developed by employees engaged as delivery salespersons, route salespersons and/or route supervisors engaged in the delivery of the insured's products to customers.

**UNDERWRITING GUIDE**

Brewery, Including Distributing Stations  
 Malt Liquors Mfg. And Distribution

**109 DAIRY PRODUCTS MFG.**

Ice cream manufacturing by a separate group of employees in a physically separate department shall be assigned to Code 110.

Includes payroll developed by employees engaged as delivery salespersons, route salespersons and/or route supervisors engaged in the delivery of the insured's product(s) to customers.

**UNDERWRITING GUIDE**

Butter Or Cheese Mfg. Cheese Mfg. Condensed Milk Mfg. Creamery Dairy Products Mfg. (Except Ice Cream Mfg.)	Dehydration Of Milk Malted Milk Powder Mfg., Including Dehydration Of Milk Milk Processor - Fluid Milk Products Mfg., N.O.C. (Excluding Ice Cream Mfg.) Yogurt Mfg.
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**110 ICE CREAM MFG.**

**UNDERWRITING GUIDE**

Ice Cream Mfg.  
 Water Ice Mfg.

**111 SLAUGHTERHOUSE – Wholesale, all operations.**

For businesses principally engaged in receiving live animals (e.g., cattle, hogs and/or sheep), killing the animals and dressing the carcasses to produce meat products and selling the meat products on a wholesale basis. A business eligible for this classification will normally ship deboned meats in boxed form and/or may also ship meats in carcass form. Such business may also produce processed meat products like bacon, hams, sausage or luncheon meats and/or also sell some portion of the meat production as fresh meat cuts (e.g., steaks, roasts).



**OPERATIONS ALSO INCLUDED:**

1. Employees engaged as delivery salespersons, route salespersons and/or route supervisors engaged in the delivery of the business' products to customers.
2. The employer's processing of animal by-products resulting from the employer's animal killing operations which may include but is not necessarily limited to: cooking of fat into tallow or lard and/or washing, scraping and salting of hides

**UNDERWRITING GUIDE**

Butchering - Wholesale, Not Stockyards  
 Meat Packing Plant - Wholesale, Including Slaughtering  
 Packing House - Wholesale, Including Slaughtering  
 Slaughterhouse - Wholesale, Including Processing

**112 BEVERAGE MFG., N.O.C., including bottling or canning.**

Includes the distribution of beverages, not otherwise classified, by the manufacturer, bottler or canner. Also includes payroll developed by employees engaged as delivery salespersons, route salespersons and/or route supervisors engaged in the delivery of the insured's products to customers.

Payroll developed in the brewing, bottling or canning of beer, ale or malt liquors shall be assigned to Code 108.

**UNDERWRITING GUIDE**

Alcoholic Beverage Bottling - Carbonated Beverage Mfg., Carbonated - Bottled Or Canned Bottling Or Canning Of Carbonated Beverages Canning Or Bottling Of Carbonated Beverages	Carbonated Beverage Mfg. - Bottled Or Canned Mineral Water, Carbonated - Bottled Or Canned Soft Drinks (Carbonated) Mfg. - Bottled Or Canned
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**113 PRESERVING OR CANNING OF FOOD**

**UNDERWRITING GUIDE**

Alcoholic Beverage Distilling Apple Cider Or Juice Mfg. Applesauce Mfg. Canning Or Preserving Of Food Cat Or Dog Food Mfg. - Canned Catsup Mfg. Dehydration Of Food - Except Dehydration Of Meat Or Milk Distilling Of Alcoholic Liquors Dog Or Cat Food Mfg. - Canned Eggs, Dehydrated Eggs, Powdered Frozen Fruit, Fruit Juice, Processing Fruit And Vegetable Juice, Canned, Bottled Or Bulk Fruit Evaporating Fruit Juice Mfg. Fruit Preserving Gelatin Mfg.	Jam Mfg. Jelly Mfg. Juice Mfg. - Fruit Ketchup Mfg. Pet Food Mfg. - Canned - Non Farm Domestic Pickle Mfg. Preserving Or Canning Of Food Sauerkraut Mfg. Spirituous (Distilled) Liquor Bottling By Distiller Syrup Mfg., For Soda Fountains Tomato Paste Mfg. Vegetable And Fruit Juice - Canned, Bottled Or Bulk Vegetable Canning Vinegar Mfg. - By Fermentation Whiskey Mfg. Winery
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**114 RENDERING Works.**

Applicable to businesses principally engaged in rendering inedible grease and tallow from animal fat, bones and meat scraps; and businesses principally engaged in manufacturing animal oils and animal meal.

**UNDERWRITING GUIDE**

Animal And Marine Fat And Oil Mfg. Animal Oil Mfg. Animal Rendering Works, N.O.C. Cod Liver Oil Mfg.	Fish Oil Mfg. Grease And Tallow Mfg. Grease Mfg., Animal Oil Mfg., Animal
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**115 TOBACCO PRODUCTS MFG.**, including tobacco rehandling.

**UNDERWRITING GUIDE**

Cigar Mfg. Cigarette Mfg. Snuff Mfg.	Tobacco (Chewing And Smoking) And Snuff Mfg. Tobacco Rehandling Tobacco Stemming And Redrying
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**119 MEAT PRODUCTS MFG.**, N.O.C.

Applicable to businesses principally engaged in making hamburger and/or hamburger or veal patties and/or sandwich steaks.

**UNDERWRITING GUIDE**

Hamburger Or Hamburger Patty Mfg. Meat Products Mfg., N.O.C.	Sandwich Steak Mfg. Veal Patty Mfg. - Plain Or Breaded
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**TEXTILES AND CLOTHING MFG.**

**130 TEXTILE WASTE**, Shoddy and Unwoven Felt, **MFG.**, the garnetting of Fibers.

**UNDERWRITING GUIDE**

Cotton Batting Mfg. Cotton Waste Mfg. Felt Mfg. - Unwoven Hatters' Fur Processing Padding And Upholstery Filling Mfg.	Processed Waste And Recovered Fibers And Flock Mfg. Shoddy Mfg. Sisal Garnetting Weather Stripping Mfg. - Felt Wool Reworking
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**132 SPINNING OR WEAVING.**

**UNDERWRITING GUIDE**

Artificial Silk Spinning And Weaving Carbonizing Of Hair Or Wool Carding Of Fibers Carpet Mfg. Chenille Products Weaving Combing Of Fibers Cordage Mfg., Including Fiber Preparation Cotton Gin Operation Cotton Spinning And Weaving Curled Hair Mfg. Felt Mfg. - Woven Fiber Preparation For Spinning Or Weaving Flax Spinning And Weaving Fur Mfg. - Synthetic Gilling Of Fibers Hackling Of Fibers Hair Processing (Excluding Dehairing Or Wig-Making) Hemp Spinning And Weaving Jute Spinning And Weaving Label Mfg., Woven Labels Linen Cloth Weaving Linen Thread Mfg. Mop Head Mfg., From Cotton Waste, No Other Operations Moss Ginning Narrow Fabric Mill - Cotton, Wool, Silk Or Man-Made Fibers Nylon Spinning And Weaving Opening Of Fibers Paper Twine Mfg. Picking Of Fibers	Pipe Cleaner Mfg. Plush Or Velvet Mfg. Rayon Spinning And Weaving Ribbon Mfg., Textile Fabrics Rope Mfg., Including Fiber Preparation Rug Mfg. Scouring Of Natural Or Synthetic Fibers Separating Of Natural Or Synthetic Fibers Silk Spinning And Weaving Silk Thread Or Yarn Mfg. Silk Throwing And Weaving Spinning Of Fibers Textile Weaving Thread Mill Tire Cord And Fabric Mfg. Twine Mfg., Including Fiber Preparation Velvet Mfg. Weaving Of Textile Fibers Webbing Mfg. Wire Cloth Weaving (Wire Drawing To Be Separately Rated By Code 406, Rolling Mill, N.O.C.) Wool Combing Or Scouring Wool Spinning And Weaving Woven Carpet And Rug Mfg. Yarn Mfg. - Wool Yarn Mill, Wool, Including Carpet And Rug Yarn Yarn Or Thread Mfg. - Cotton Yarn Spinning Mill, Cotton, Man-Made Fibers And Silk Yarn Throwing, Twisting, And Winding Mill, Cotton, Man-Made Fibers And Silk
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**134 KNIT GOODS MFG.**

Applies to the knitting of yarn into cloth or fabric and the dyeing and/or finishing of the knitted fabric by the knitting mill. Subsequent manufacturing of clothing or non-apparel textile products shall be assigned to either Code 161 or to Code 163, respectively, when performed by a separate crew of employees in a physically separate work area.

**UNDERWRITING GUIDE**

Braid And Fringe Mfg.	Knit Goods Mfg., N.O.C.
Glove Mfg. - Knit	Lace Mfg.
Knit Glove Mfg.	Necktie Mfg., Knitted

**135 HOSIERY MFG.**

**UNDERWRITING GUIDE**

Hosiery Dyeing	Hosiery Mfg.
Hosiery Finishing	Knitting Mill, Hosiery

**136 EMBROIDERY MFG.**

Includes quilted cloth manufacturing for garment and household furnishing. Payroll developed in mattress or box spring manufacturing shall be classified by Code 165.

**UNDERWRITING GUIDE**

Emblem Mfg.	Quilted Cloth Manufacturing Contractor - For Garments Or Household Furnishings Trimmings Mfg., Fancy Trimmings Or Piping, Not Manufacturing Binding, Tape Or Ribbon
Embroidery Mfg.	
Pleating, Stitching Or Tucking - Dress Fabrics Or Trimmings - Not Clothing Mfg.	

**139 DYEING**, Mercerizing, Bleaching, Printing, Coating or Finishing New Goods – excluding hosiery finishing, rubber or resin coating and oil-cloth manufacturing which are separately rated as provided for in this Manual.

**UNDERWRITING GUIDE**

Bleaching, Fabrics	Impregnated Fabrics Mfg. Machine-Painting Shade Cloth Mercerizing Of New Goods Printing Of Fabrics Textile Bleaching And Dyeing Textile Printing Typewriter Ribbon Mfg. Yarn Dyeing Or Finishing
Cloth Printing	
Coating New Fabrics, Except Rubberized Fabrics Or Oilcloth	
Dyeing	
Fabric Coating, N.O.C.	
Feather Dyeing	
Finisher Of Broad Woven Fabrics	
Finishing New Textile Goods	

**141 LAUNDRY, N.O.C.**

Receiving, collecting or distributing stations that are separately staffed and with no laundering at the same or contiguous location shall be assigned to Code 928.

Includes businesses principally engaged in cleaning carpets and upholstered furniture on customers' premises. Assign Code 971 to incidental carpet and upholstered furniture cleaning by a commercial or industrial building cleaning contractor. Assign Code 882 to incidental carpet and upholstered furniture cleaning by a house cleaning contractor.

Also includes payroll developed by employees engaged as delivery salespersons, route salespersons and/or route supervisors performing the pick-up of items to be laundered or cleaned and the delivery of the items after laundering or cleaning.

**UNDERWRITING GUIDE**

Carpet And Rug Cleaning And Storage	Laundry Collection By Launderer
Carpet Cleaning On Customers' Premises	Laundry, Hand
Diaper Service - Laundry	Laundry, N.O.C.
Furniture Cleaning Or Polishing On Customers' Premises	Linen Supply Service Including Laundering
Industrial Launderer	Rug And Carpet Cleaning And Storage
Infant Wear Service Laundry	Towel Supply Service Including Laundering
Launderer, Industrial	Uniform Supply Service Including Laundering
	Upholstery Cleaning On Customers' Premises

**142 DRY CLEANING PLANT**

Receiving, collecting or distributing stations that are separately staffed and with no dry cleaning at the same or contiguous location shall be assigned to Code 928.

Includes primarily risks engaged in dry cleaning or dyeing apparel and household fabrics other than rugs (see Code 141). Establishments dyeing fabrics for the trade are classified by Code 139.

Also includes payroll developed by employees engaged as delivery salespersons, route salespersons and/or route supervisors performing the pick-up of items to be laundered or cleaned and the delivery of the items after laundering or cleaning.

**UNDERWRITING GUIDE**

Cleaning And Dyeing, Except Rug Cleaning By Dry Cleaner	Dyeing And Cleaning, Except Rug Cleaning By Dry Cleaner
Cloth Sponging (Shrinking), Inspection Or Mending - By Specialist Contractor	Feather Washing, Steaming, Cleaning And Renovating
Drapery Dry Cleaning Plant	Fur Clothing - Cleaning, Tumbling, Glazing, Combing And Ironing
Dry Cleaning Plant, Except Rug Cleaning	Laundry Collection By Dry Cleaner

**161 APPAREL MFG.**

Restricted to the manufacture of wearing apparel from woven or knit fabrics, related materials such as leather or rubber or resin coated fabrics.

The manufacture of yarn into knitted cloth or fabric shall be assigned to Code 134 when performed by a separate group of employees in a physically separate department. If there is no separation, all payroll shall be assigned to Code 134.

**UNDERWRITING GUIDE**

Academic Costumes Mfg. - Caps And Gowns Apparel Mfg.	Leather Clothing Mfg.
Bathing Suit Mfg. - Knitting To Be Separately Rated	Lingerie Mfg.
Belt Mfg. - Cloth - Wearing Apparel Only - No Buckles, Webbing Or Leather Parts Mfg.	Lining Mfg. - Hat
Beret Mfg.	Linings, Sewing Into Coats By Hand
Burial Garment Mfg.	Mask Mfg. - Costume - Cloth
Cap Mfg. - Graduation Caps And Gowns	Millinery And Straw Hat Mfg.
Cap Mfg. - Headwear	Millinery Mfg., Felt
Cloth Cutting By Contractor - Garment Fabrics Clothing Mfg.	Nailhead Ornamentation Attaching Nailheads Or Similar Articles To Textile Fabrics By Means Of Foot Presses
Coat - Front Or Interlining Mfg.	Necktie Mfg., From Fabric
Collar Mfg.	Raincoat And Other Waterproof Outer Garments Mfg.
Costume Mfg. - Masquerade Or Theatrical	Robe And Dressing Gown Mfg.
Diaper Mfg. - Cloth	Rubber Garment Mfg., No Rubber Mill
Dress Mfg.	Sewing Contractor - Garment
Front Or Interlining Mfg. - Coat	Sewing, Hand
Fur Clothing Mfg. (Preparation Of Skins To Be Separately Rated)	Shoulder Pad Or Coat Front Mfg.
Fur Plate Mfg.	Shoulder Strap For Lingerie Mfg. - Fabric
Fur Pointing	Shower Cap Mfg. - Plastic
Garment Sewing Contractor	Suede Clothing Mfg.
Glove Lining Mfg.	Suit, Skirt, And Coat Mfg.
Glove Mfg., Except Fire Resistant, Industrial Use, Knit Or Rubber	Suspender Mfg. - No Buckles, Webbing Or Leather Parts Mfg.
Handkerchief Mfg.	Textile Mending, Invisible Weaving Of Wearing Apparel
Hat Frame Mfg., Ladies	Tie Mfg. - Neckwear
Hat Lining Mfg.	Uniform Mfg.
Hat Mfg., Felt	Vestment Mfg.
Hat Mfg., N.O.C.	Women's, Misses', And Juniors' Outerwear Mfg., N.O.C.
Insulated Clothing Mfg. - Thermal Type	Women's, Misses', Children's, And Infants' Underwear And Nightwear Mfg.
	Work Clothing Mfg.

**163 TEXTILE PRODUCTS MFG., N.O.C.**

Contemplates sewn non-apparel textile products including products made from soft textile type plastics such as vinyls.

The manufacture of yarn into cloth or fabric shall be separately classified as provided in this Manual.

Separately rate the installation, removal or repair of furnishing goods to Code 670.

**UNDERWRITING GUIDE**

Accordion Door Mfg. - Fabric Or Plastic - No Woodworking  
 Air Conditioner Cover Mfg.  
 Baby Blanket, Crib Linen Mfg.  
 Ball Mfg. - Sporting Goods - Inflatable Plastic Beach Type  
 Banner Mfg.  
 Bedding Mfg. - Blanket, Sheet, Pillowcase  
 Bedspread Mfg.  
 Belt Mfg. - Industrial Use - From Premanufactured Textile Fabric  
 Bias Bindings Mfg.  
 Bindings Mfg. - Bias And Straight  
 Blanket Mfg.  
 Blanket, Sheet, Pillowcase - Bedding Mfg.  
 Buffing And Polishing Wheel Mfg. - Made From Cloth - No Metal Parts  
 Bunting Mfg., Shop Only  
 Casket Or Coffin Lining Mfg. - No Casket Mfg. Or Upholstery Work  
 Chenille Products Mfg. From Chenille Cloth  
 Coffin Or Casket Lining Mfg. - No Casket Mfg. Or Upholstery Work  
 Comforter Or Quilt Mfg.  
 Cover Mfg. - Air Conditioner  
 Curtain Mfg.  
 Door Mfg., Accordion - Plastic Or Fabric - No Woodworking  
 Drapery Or Curtain Mfg.  
 Feather Assembly - Sewn, On Wire Frames Decorated For Costumes/Band Plumes  
 Feather Pillow Mfg.  
 Flag Mfg., Shop Only  
 Furnishing Goods Mfg. - Not Canvas Or Burlap  
 Hammock Mfg.  
 Heating Pad Mfg. - Fabric Covering Only  
 House Furnishings Mfg. - From Textile Fabrics  
 Household Linens, Bedspreads, Towels, Drapes Mfg.  
 Kite Mfg.  
 Lamp Shade Mfg. (Excluding Frame Manufacturing)  
 Linen Mfg. - House Furnishings

Lining For Casket Interiors Mfg. - No Casket Mfg. Or Upholstery Work  
 Measuring Tape Mfg. - Cloth - Sewing Type  
 Mosquito Netting - No Mfg. Of Net  
 Napkin Mfg. - Cloth  
 Netting - Mosquito - No Mfg. Of Net  
 Pennant Mfg.  
 Pillow Cover Mfg.  
 Pillow Mfg.  
 Polishing Cloth Mfg.  
 Polishing Wheel Mfg. - Cloth Or Felt - No Metal Parts  
 Pool Mfg. - Swimming - Inflatable Kiddie-Type Pools  
 Quilt Or Comforter Mfg.  
 Roller Mfg. - Covered Sleeves Only  
 Safety Belt Mfg. - Automobile - No Hardware Mfg.  
 Scenery - Theatrical - Curtain And Drapery Mfg.  
 Shoe Ornament Mfg. - Fabric  
 Shoe Shining Or Polishing Cloth Mfg.  
 Shower Curtain Mfg. - Cloth, Plastic, Vinyl  
 Sleeping Bag Mfg.  
 Slipcover Mfg.  
 Stage Scenery - Theatrical - Curtain And Drapery Mfg.  
 Stuffed Toy Mfg. - Cloth  
 Table Cloth Mfg.  
 Table Pad Mfg. - From Cardboard And Fabric  
 Tape Mfg. - Mending - Fabric  
 Theatrical Scenery - Curtain And Drapery Mfg.  
 Towel Mfg., Textile Fabrics (Except For Disposable Towel Mfg.)  
 Toy Mfg. - Stuffed Animals Or Other Cloth Stuffed Toys  
 Umbrella Mfg.  
 Wheel Mfg. - Cloth - Buffing And Polishing - No Metal Parts  
 Wig Mfg. - Synthetic Materials  
 Window Shade Mfg. - No Roller Mfg.

**165 MATTRESS or BOX SPRING MFG.**

The manufacture of wire springs shall be classified by Code 457 provided such operations are conducted by a separate crew of employees in a physically separate department.

**UNDERWRITING GUIDE**

Mattress Mfg.

**166 CANVAS or BURLAP PRODUCTS MFG.**

Includes manufacturing or repairing bags made from textile cloth or fabric.

Separately rate the installation, removal or repair of awnings, tents or other canvas products away from the shop to Code 681.

**UNDERWRITING GUIDE**

Automobile Convertible Top Mfg. - Fabric Or Vinyl, No Installation	Cloth Bag Repairing
Automobile Seat Cover Mfg. - No Installation	Furnishing Goods Mfg. - Canvas Or Burlap
Awning Mfg. - Cloth	Knapsack Mfg.
Awning Or Tent Mfg.	Life Jacket Or Preserver Mfg.
Bag Mfg. - Fabric Or Bulk Materials	Parachute Mfg. (Hardware Mfg. To Be Separately Rated)
Bag Renovating, Textile Fabrics	Sail Making
Burlap Goods Mfg.	Sporting Goods - Knapsack Mfg.
Canvas Products Mfg.	Tent Mfg.
Cloth Bag Mfg.	Textile Bag Mfg. - Canvas Or Burlap

**185 EMPLOYMENT CONTRACTOR – Temporary FOOD SUNDRIES MFG., N.O.C. Staff**

Applicable only to temporary staff provided to customers whose business classification is **Code 104**.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

- Employment Contractor - Temporary Food Sundries Mfg., N.O.C. Staff
- Food Sundries Mfg., N.O.C. - Temporary Staff
- Temporary Food Sundries Mfg., N.O.C. Staff

**187 EMPLOYMENT CONTRACTOR – Temporary CANDY, Chocolates or Chewing Gum MFG. Staff**

Applicable only to temporary staff provided to customers whose business classification is **Code 107**.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

- Candy, Chocolate Or Chewing Gum Mfg. - Temporary Staff
- Employment Contractor - Temporary Candy, Chocolate Or Chewing Gum Mfg. Staff
- Temporary Candy, Chocolate Or Chewing Gum Mfg. Staff

**189 EMPLOYMENT CONTRACTOR – Temporary PRESERVING OR CANNING of Food Staff**

Applicable only to temporary staff provided to customers whose business classification is **Code 113**.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

- Canning Or Preserving - Temporary Staff
- Employment Contractor - Temporary Staff - Preserving Or Canning Of Food
- Preserving Or Canning Of Food - Temporary Staff
- Temporary Staff, Preserving Or Canning Of Food

**191 EMPLOYMENT CONTRACTOR – Temporary APPAREL MFG. Staff**

Applicable only to temporary staff provided to customers whose business classification is **Code 161**.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

Apparel Mfg. - Temporary Staff  
 Employment Contractor - Temporary Apparel Mfg. Staff  
 Temporary Apparel Mfg. Staff

**201 TANNING and Leather Dressing.**

**UNDERWRITING GUIDE**

Degreasing Skins	Leather Tanning
Fur Dressing Or Dyeing	Sheepskin Pickling
Leather Dealer	Tanning, Leather
Leather Dressing	Wool Pulling
Leather Finishing	

**204 SHOE MFG.**

**UNDERWRITING GUIDE**

Boot And Shoe Mfg.	Shoe Mfg.
Counter, Heel And Sole Mfg. - Leather	Shoe Repairing
Footwear Mfg. - Not Rubber	Shoe Stock Mfg., No Tanning Or Leather Dressing
House Slippers Mfg.	Slipper Mfg.
Shoe Findings Mfg.	

**205 LEATHER GOODS MFG., N.O.C.**

Includes the manufacture of handbags, purses, wallets, dog collars, leashes, straps, belts, etc. from leather, simulated leather or vinyl sheet.

**UNDERWRITING GUIDE**

Bag Mfg., Traveling	Leather Skiving
Baseball Mfg.	Luggage Mfg., Excluding Trunks
Basketball Mfg.	Medicine Ball Mfg.
Dog Collar Mfg.	Personal Leather Goods Mfg.
Football Mfg.	Pocketbook Mfg. - From All Materials
Glove Mfg., Including Baseball, Boxing, Handball Or Punching Bag Glove (Except Rubber Gloves)	Purse Mfg. - From All Materials
Handbag, Mfg. - From All Materials	Saddle Mfg.
Harness Or Saddle Mfg.	Strap Mfg. - From Leather, Simulated Leather Or Plastic
Leash Mfg.	Volleyball Mfg.
Leather Belting Mfg.	Wallet Mfg.
Leather Embossing	Women's Handbag Or Purse Mfg.
Leather Goods Mfg., N.O.C. (See Also Gloves, Hats, Shoes)	

**221 PLASTIC Articles MFG., INJECTION MOLDING**

**UNDERWRITING GUIDE**

Injection Molding Of Plastics  
 Plastic Articles Mfg., Injection Molding

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

Applicable to plastic molding businesses principally engaged in the molding of any plastic product by any plastic molding technique except for plastic molding businesses principally engaged in injection molding which is assigned to Code 221 or businesses principally engaged in molding plastic composite products which is 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  
 Molding, Plastic - Of Any Product By Any Molding Technique Other Than Injection Molding  
 Pipe Mfg. - Plastic  
 Plastic Articles Mfg., N.O.C.

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

**225 RUBBER GOODS or Tire MFG.**

**UNDERWRITING GUIDE**

Balloon Mfg. - Rubber - Advertising And Toy  
 Bathing Cap Mfg. - Rubber  
 Boot And Shoe Mfg. - Rubber  
 Bottle Mfg. - Rubber  
 Elastic Mfg.  
 Eraser Mfg.  
 Fabrics, Rubberized  
 Foam Rubber Mfg.  
 Footwear Mfg. - Rubber  
 Gasket Mfg. - Rubber  
 Glove Mfg. - Rubber  
 Heel Mfg. - Rubber  
 Hose Mfg. - Rubber  
 Latex, Foamed Mfg.  
 Life Jacket Mfg. - Inflatable Rubberized Fabric  
 Life Raft Mfg. - Rubber  
 Printers' Roller Mfg.

Reclaiming Rubber  
 Rubber Band Mfg.  
 Rubber Products Mfg., N.O.C.  
 Rubber Reclaiming  
 Rubber Tire Mfg.  
 Rubber Tire Retreading  
 Rubberized Fabrics Mfg.  
 Sheetting - Rubber Or Rubberized Fabric  
 Sponge Rubber And Sponge Rubber Products Mfg.  
 Stopper Mfg. - Rubber  
 Tire And Inner Tube Mfg.  
 Tire Recapping Or Retreading  
 Toy Mfg. - Rubber  
 Tubing - Rubber  
 Vulcanized Rubber Products Mfg.  
 Wet Suit Mfg. - Rubber  
 Wire Insulating - Rubber

**227 OILCLOTH, Linoleum and Cork Carpet MFG.**

**UNDERWRITING GUIDE**

Artificial Leather Mfg.  
 Coating New Fabrics, Rubberized Or Oilcloth  
 Cork Carpet Mfg.  
 Fiberglass (A Fibrous Glass And Resin Composite) Mfg.  
 Leather (Imitation) Mfg.  
 Linoleum Mfg.  
 Metallizing Of Fabrics

Oilcloth Mfg.  
 Plastic Composite Products Molding  
 Resin Coated Fabric Mfg.  
 Rubber Coating  
 Silo Mfg. - Fiberglass, Shop Only  
 Waxing Of Cloth  
 Yarn, Plastic Coated - Made From Purchased Yarn

**PAPER AND PAPER GOODS MFG. AND PRINTING**

**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 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.

**257 PAPER PRODUCTS MFG., N.O.C.**

Applicable to businesses principally engaged in the manufacture of one or more converted paper products that are not otherwise classified by either Code 261, 263 or 265. These products include but are not necessarily limited to: folding and/or set-up/rigid boxes, paper towels, products made from tissue paper, paper cups or plates, holiday or party decorations, party favors, mailing tubes, paper cans and paper sheeting, slitting or winding. Any printing conducted by a paper products manufacturing not otherwise classified (Code 257) business on its products is incident to such enterprise and is not subject to separate classification.

**OPERATIONS NOT INCLUDED:**

There shall be no payroll division between Code 257 and Code 281 unless the employer fulfills the multiple enterprises criteria delineated in Rule IV, Paragraph C. 3.a 2.

**UNDERWRITING GUIDE**

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| <ul style="list-style-type: none"> <li>Air Filter Mfg. - All Types</li> <li>Bed Underpads - Disposable</li> <li>Box Mfg. - Paper - Set-Up, Rigid Or Folding (Non-Corrugated)</li> <li>Box Or Container Cardboard Partitions Mfg.</li> <li>Box Partitions Mfg.</li> <li>Can Mfg. - Paper</li> <li>Cardboard Or Paper Mailing Tube Mfg.</li> <li>Coffee Pot Filter Mfg. - Paper</li> <li>Cup Or Plate Mfg. - Paper</li> <li>Diaper Mfg. - Disposable</li> <li>Die Cutting - Paper, Paperboard Or Cardboard - By Specialist Contractor</li> <li>Disposable Diaper Mfg.</li> <li>Disposable Towel Mfg.</li> <li>Drinking Straw Mfg. - Paper</li> <li>Fiber Drum Mfg.</li> <li>Filter Mfg. - Air - All Types</li> <li>Folding Cardboard Or Paperboard Box Mfg.</li> <li>Garland Mfg.</li> <li>Holiday Decorations Mfg. - Paper Or Plastic</li> <li>Mailing Tube Mfg.</li> <li>Match Mfg. - Paper</li> </ul> | <ul style="list-style-type: none"> <li>Napkin Mfg. - Paper</li> <li>Paper Bag Mfg.</li> <li>Paper Box Mfg. - Set-Up, Rigid Or Folding (Non-Corrugated)</li> <li>Paper Cup, Dish Or Plate Mfg.</li> <li>Paper Hat Mfg. - All Types</li> <li>Paper Or Cardboard Mailing Tube Mfg.</li> <li>Paper Or Foil Goods Mfg.</li> <li>Paper Products Mfg., N.O.C.</li> <li>Paper Sheeting, Slitting Or Winding</li> <li>Paper Towel Mfg.</li> <li>Papier-mâché Goods Mfg.</li> <li>Partitions (Cardboard) Mfg. - For Boxes Or Containers</li> <li>Party Decorations Or Favors Mfg.</li> <li>Rigid/Set-Up Paper Box Mfg.</li> <li>Sanitary Napkin Mfg.</li> <li>Set-up Paperboard Box Mfg.</li> <li>Tinsel Mfg.</li> <li>Tissue Paper Products Mfg. - Facial Or Toilet</li> <li>Towel Mfg. - Paper Or Disposable</li> <li>Tubes Or Cores Mfg. - Paper</li> <li>Underpads Mfg. - Bed - Disposable</li> </ul> |
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**261 CORRUGATED Paper And/Or Corrugated BOX OR CONTAINER MFG.**

Applicable to a business principally engaged in the corrugating of paper and/or the manufacture of boxes or containers from corrugated paper. The employer receives paper that will be corrugated as an integral part of the employer's manufacturing process or the employer receives paper corrugated by and purchased from an unrelated source. Corrugation involves paper being slowly passed over a steam or gas heated metal drum, then revolved around a roll covered with silicate of soda which is deposited on the tips of the corrugation. The paper is then moved along until it reaches the paper liner (either a single or double facing), then the corrugated paper and the liner(s) travel under pressure where they are combined and dried. Also applicable to the manufacture of fiberboard boxes or containers. Printing by a corrugated box or container manufacturer on its box or container products is construed to be incident to the corrugated box or container enterprise and is not subject to separate classification.

**OPERATIONS NOT INCLUDED:**

Assign Code 255 to separate staff in a physically separate work area engaged in paper manufacturing.

**UNDERWRITING GUIDE**

- Box Or Container Mfg. - Corrugated
- Container Mfg. - Corrugated
- Corrugated Paper And/Or Corrugated Products Mfg.
- Fiberboard Box Or Container Mfg.

**263 PAPER COATING/FINISHING – By Contractor**

Applicable to a business principally engaged in operations involving various types of coatings which are mixed in mixers or agitators and run into troughs of coating machines. Rolls of paper, plastic film or other materials (except rubber or textile fabric) are coated as they pass over the rolls revolving through this mixture. The paper, plastic film or other materials are dried on rolls or stacks, some may be polished or embossed, finished by calendaring, slit to desired widths and rewound or sheeted to size, then labeled and packed. Products may be printed with advertising material before the coating or on the reverse side, after this operation. In the manufacture of oiled, paraffined or waxed paper the waxes or oils are heated and mixed, and paper is run through a waxing machine and over a drying roll. The now waxed paper is then cut, slit, rewound on spools or sheeted or die-cut, wrapped and packed. Laminated paper, plastic film or other materials are produced by feeding a paste or glue between layers of paper, plastic film or other materials, pressing the layers together, drying and finishing by winding into rolls or sheeting to size, or else cutting, slitting or die cutting to size and shape, wrapping and tying into bundles. Printing by a paper coating/finishing business on its products is incident to the paper coating/finishing enterprise and is not subject to separate classification.

**UNDERWRITING GUIDE**

Carbon Paper Mfg.  
 Coating And/Or Glazing Of Paper Or Plastic - By Specialist Contractor  
 Laminating – Paper – By Contractor  
 Paper Finishing - By Specialist Contractor

Paper Laminating - By Contractor  
 Pressure-Sensitive Labels Or Paper Mfg.  
 Waxed Paper Mfg. - Coating Paper With Wax - No Paper Mfg.

**265 STATIONERY PRODUCTS MFG.**

Applicable to a business principally engaged in the manufacture of stationery, loose-leaf ledgers or notebooks. Cardboard, binders' cloth, leather or imitation leather, canvas, paper, glue, paste, gold leaf, printing and ruling ink, metal rings, posts, screws, separators or fittings are received from unrelated businesses. Cardboard is cut to size and covered with leather, imitation leather or cloth by gluing, pasting and some sewing. Covers are reinforced by stripping and may be embossed in ink or gold leaf and the appropriate fittings are attached to complete the binder. Fillers for binders are manufactured from paper, which is cut to size on either manual or power cutters. Also includes but is not necessarily limited to the making of envelopes, writing tablets or pads, file folders, file jackets, desk pads and index cards. Paper ruling, silk screening or other printing on the products assignable to this class by the product's manufacturer is incident to the stationery products enterprise and not subject to separate classification.

**OPERATIONS NOT INCLUDED:**

The manufacture of metal rings, posts, screws, separators or fittings shall be assigned to the appropriate metal working class.

**UNDERWRITING GUIDE**

Binder Mfg., Ringed  
 Coin Wrapper Or Currency Strap Mfg.  
 Computer Paper Mfg. (No Paper Mfg.)  
 Desk Calendar Mfg.  
 Envelope Mfg.  
 File Folder Mfg.  
 File Jacket Mfg.  
 Index Card Mfg.

Loose-Leaf Binder Or Ledger Mfg.  
 Notebook Mfg. (No Paper Mfg.) - All Types  
 Notepad Mfg.  
 Paper Rolls For Office Machines Or Cash Registers Mfg.  
 Ringed Binder Mfg.  
 Stationery Products Mfg.  
 Writing Tablet Mfg. (No Paper Mfg.)

**275 EMPLOYMENT CONTRACTOR – Temporary PLASTICS Articles MFG. – INJECTION MOLDING Staff**

Applicable only to temporary staff provided to customers whose business classification is **Code 221**.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

Employment Contractor - Temporary Plastic Articles Mfg. - Injection Molding Staff  
 Plastic Articles Mfg. - Injection Molding - Temporary Staff  
 Temporary Plastic Articles Mfg. - Injection Molding Staff

**276 EMPLOYMENT CONTRACTOR – Temporary PLASTICS Articles MFG. – N.O.C. Staff**

Applicable only to temporary staff provided to customers whose business classification is **Code 222**.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

Employment Contractor - Temporary Plastic Articles Mfg., N.O.C. Staff  
Plastic Articles Mfg., N.O.C. - Temporary Staff  
Temporary Plastic Articles Mfg., N.O.C. Staff

**281 PRINTING, N.O.C.**

Applicable to printing businesses principally engaged in the reproduction of one or more printed products or providing printing industry services pursuant to a Code 281 Underwriting Guide entry or printed products that are not specifically classified by an Underwriting Guide entry. Also includes the bindery department that finishes the employer's print production. Finishing may include but is not necessarily limited to: collating, cutting to size including die cutting, scoring and perforating, rounding corners, tab cutting, folding, drilling or punching holes, stapling, sewing, wire stitching, gluing – perfect binding, laminating, foil stamping or embossing.

**OPERATIONS ALSO INCLUDED:**

(Businesses principally engaged in one or more of the following activities)

1. The screen printing of any product including finished apparel articles
2. Web-press production of printed product either specifically assigned to Code 281 or not specifically classified by an Underwriting Guide entry (e.g., books, business forms, direct mail advertising)
3. Service contractors to the printing industry (e.g., printers' finishers)
4. Specialist contractors decorating china or glassware by means of purchased or customer-provided decals, the cutting or engraving of glassware, engraving per se or making printing plates
5. The manufacture of plastic or vinyl sign letters and the application of such onto a substrate – shop only, no installation
6. The manufacture of rubber stamps

**OPERATIONS NOT INCLUDED:**

1. Assign Code 136 to embroidery operations performed by a separate staff in a physically separate work area.
2. Assign Code 265 to a manufacturer of stationery products including but not necessarily limited to loose-leaf or ringed binders, envelopes, notebooks or file folders.
3. Assign Code 282 to a newspaper or periodical publisher who also prints the newspaper or periodical or to a contract printer principally engaged in printing any product(s) denoted in a Code 282 Underwriting Guide entry by means of a web press(es).
4. Assign Code 285 to printing businesses principally engaged in providing customer copy reproduction by means of sheet-fed offset printing presses utilizing paper sheet sizes greater than 17 x 22 inches or that have four or more color towers regardless of the paper sheets' size or any Halm envelope printing unit or another sheet-fed unit/printing technique (e.g., letterpress) on paper sheets of any size.
5. Assign Code 932 to printing businesses principally engaged in providing customer copy reproduction by means of small offset presses, also known as duplicators, on paper sheet sizes 17 x 22 inches or less or electrostatic (photo) copiers on paper sheets of any size.
6. Assign Code 948 to a business that performs printing and direct mailing provided that more than 50 percent of the print production is used as direct mail.
7. Code 281 and another printing class (or Codes 257, 261, 263, 265 or 948) will not be assigned to any printing business unless that business fulfills the multiple enterprise criteria specified in Rule IV, Paragraph C. 3. a. 2.
8. Code 281 may not be assigned when printing operations are a General Inclusion into the business' governing classification.

**UNDERWRITING GUIDE**

<p>Book Printing By Web Press - By Publisher Or Contractor                  Bookbinding Or Rebinding - By Specialist Contractor                  Bottle Cap Printing                  Business Forms Printing - By Web Press                  Chemical Etching - By Specialist Contractor                  China Decorating - By Specialist Contractor With No China Mfg.                  Cigar Band, Printing                  Coin Wrapper, Printing - By Specialist Contractor                  Dress Pattern Printing                  Electrotyping - By Specialist Contractor                  Engraving - By Specialist Contractor                  Etching (By Chemical Method) By Specialist Contractor                  Glass Products Decorating Or Engraving By Specialist Contractor                  Greeting Card Printing By Publisher Or Contractor                  Label (Pressure-Sensitive) Printing By Web Press - By Specialist Contractor                  Paper Dress Pattern Printing</p>	<p>Pattern (Dress) Printing - Paper                  Photoengraving - By Specialist Contractor                  Plastic Sign Letters Mfg. - Shop Only                  Playing Cards Mfg.                  Pressure-Sensitive Label Printing By Web Press - By Specialist Contractor                  Printers' Finisher - By Specialist Contractor                  Printing - Books Or Greeting Cards - By Publisher Or Contractor                  Printing Plate Mfg. - By Specialist Contractor                  Printing, N.O.C.                  Rubber Stamp Mfg.                  Screen Printing (Including Finished Textile Articles) - By Specialist Contractor                  Stereotyping - By Specialist Contractor                  Tag Printing                  Vinyl Sign Letters Mfg. - Electronically Scored - Shop Only                  Wallpaper Printing (Paper Mfg. To Be Separately Rated)</p>
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**282 NEWSPAPER or Periodical PRINTING – By Publisher Or Contract Printer**

Applicable to businesses principally engaged as a newspaper(s) publisher or the publisher of another type of publication(s)/intellectual property assigned to Code 282 by Underwriting Guide entry who also prints the newspaper(s) or other publication(s)/intellectual property. Also applicable to printing businesses principally engaged in printing newspapers or another publication(s)/intellectual property specifically assigned to Code 282 by an Underwriting Guide entry for unrelated customers. The newspaper(s) or other type(s) of publication(s)/intellectual property will be printed by means of a web press(es) regardless of whether the publisher or a contract printer performs the printing.

1. A newspaper's pages may be cut, collated and folded by the web press. Inserts may be placed into the newspaper by inserting machine or by hand. The newspapers may be tied into bundles and delivered either by the publisher and/or contract printer.
2. A periodical may be finished by performing one or more of the tasks listed below: collating, cutting to size including die cutting, scoring and perforating, rounding corners, tab cutting, folding and gluing – perfect binding. The periodical publisher and/or contract printer may further mail the periodical to subscribers.

**OPERATIONS NOT INCLUDED:**

1. Code 282 and another printing class will not be assigned to any publishing and/or printing business unless that business fulfills the multiple enterprise criteria specified in Rule IV, Paragraph C. 3. a. 2.

**UNDERWRITING GUIDE**

<p>Catalogue Printing By Publisher Or Contract Printer                  Comic Book Printing By Publisher Or Contractor                  Magazine Printing By Publisher Or Contractor                  Newspaper Inserts (e.g., Advertising, Sunday Comics, Sunday Magazines) Printing By Publisher Or Contractor                  Newspaper Printing By Publisher Or Contractor</p>	<p>Periodical Printing By Publisher Or Contractor                  Statistical Report Printing By Publisher Or Contractor                  Telephone Book Printing By Publisher Or Contractor                  Trade Journal Printing By Publisher Or Contractor</p>
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**285 PRINTING** – Principally **SHEET-FED PRESS** Production

Applicable to printing businesses principally engaged in providing customer copy reproduction by means of sheet-fed offset printing presses utilizing paper sheet sizes greater than 17 x 22 inches or that have four or more color towers regardless of the paper sheets' size or any Halm envelope printing unit or another sheet-fed press printing technique (e.g., letterpress) on paper sheets of any size. Also includes the bindery department that finishes the employer's print production. Finishing may include but is not necessarily limited to: collating, cutting to size including die cutting, scoring and perforating, rounding corners, tab cutting, folding, drilling or punching holes, stapling, sewing, wire stitching, gluing – perfect binding, laminating, foil stamping or embossing.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 281 to printing businesses principally engaged in providing customer copy reproduction of printed products or providing printing industry services pursuant to a Code 281 Underwriting Guide entry or that are not specifically classified by an Underwriting Guide entry.
2. Assign Code 932 to printing businesses principally engaged in providing customer copy reproduction by means of small offset presses, also known as duplicators, on paper sheets sized 17 x 22 inches or less or electrostatic (photo) copiers on paper sheets of any size.
3. Code 285 and another printing class will not be assigned to any printing business unless that business fulfills the multiple enterprise criteria specified in Rule IV, Paragraph C. 3. a. 2.

**UNDERWRITING GUIDE**

Printing - Principally Sheet-Fed Press Production (Of Any Printed Product)

**291 EMPLOYMENT CONTRACTOR** – Temporary **PAPER OF PULP MFG. Staff**

Applicable only to temporary staff provided to customers whose business classification is **Code 255**.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

Employment Contractor - Temporary Paper Or Pulp Mfg. Staff  
 Paper Or Pulp Mfg. - Temporary Staff  
 Temporary Paper Or Pulp Mfg. Staff

**297 EMPLOYMENT CONTRACTOR** – Temporary **PRINTING Staff**

Applicable only to temporary staff provided to customers whose business classification is **Code 281**.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

Employment Contractor - Temporary Printing Staff  
 Printing - Temporary Staff  
 Temporary Printing Staff

**WOODWORKING**

**301 SAWMILL**

Includes the grading, sorting, pulling, piling, air or kiln drying, loading and storage of sawmill products. Subsequent wood products manufacturing operations conducted by a separate crew of employees in a physically separate department shall be separately classified as provided in this Manual.

**UNDERWRITING GUIDE**

Barking Mill Kiln Drying Of Lumber - By Sawmill Sawmill	Snow Fence Mfg., Cutting Lath From Logs Wood Chips Mfg.
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**305 CARPENTRY SHOP**, including Planing Mill

Includes but is not necessarily limited to the manufacture of sash, door, assembled millwork, pallets or wood trusses. For the manufacture of woodenware products N.O.C., see Code 306.

Separately rate erection work as provided for in this Manual.

Businesses also engaged in selling lumber and/or building materials on a wholesale or retail basis with a separate staff of employees may have a division of payroll with Code 855. Code 855 will apply to the yard and delivery staffs. If further engaged in the sale of hardware in a physically separate department by a separate staff, payroll so developed shall be assigned to Code 935.

**UNDERWRITING GUIDE**

Assembled Millwork Mfg.  
 Bark Peeling In Veneer Mill  
 Barrel Dealer, Including Repairing - Wood  
 Barrel Stock Mfg., No Sawmill Work  
 Basket Mfg. - Veneer  
 Box Or Box Shook Mfg.  
 Building Mfg., Portable - Wood  
 Carpentry Shop  
 Contract Packaging - Crating - In Shop  
 Cooper  
 Crate Mfg. - Wood  
 Door Frame And Sash Mfg. - Wood  
 Door Mfg. - Wood  
 Fence Mfg. - Wood, Shop Only  
 Flooring Mfg. - Wood  
 Furniture Stock Mfg. - Non-Turned - By Specialist Contractor  
 Hardwood Dimension And Flooring Mill, No Sawmill Operation  
 Keg Mfg. - Wood  
 Laminated Wood Building Beam And Column Mfg.  
 Last Block Mfg.  
 Millwork Plant  
 Modular Home Mfg.  
 Packaging, Contract - Crating - In Shop  
 Packing Case Mfg.  
 Pallet Mfg.  
 Panel Mfg. - Soft Wood Or Plywood

Planing Mill  
 Plywood Container Mfg.  
 Plywood Mfg., Including Veneer Mfg.  
 Porch Enclosure Mfg.  
 Prefabricated Building Mfg. - Wood, Shop Work  
 Railing Or Stair Mfg. - Wood  
 Sash Mfg. - Wood  
 Sash, Door Or Assembled Millwork Mfg.  
 Shingle Mfg. - Wood, Including In Shop Staining  
 Shingle Staining, In Shop, No Off-Premises Work  
 Shook Mfg.  
 Shuttle Mfg.  
 Silo Mfg. - Wood, Shop Only  
 Staircase And Stair Mfg. - Wood  
 Stave Mfg. - Wood  
 Structural Members, Laminated Wood - Arches, Trusses, Timbers  
 Tank Building - Wood, Shop Only  
 Trellis Mfg. - Wood  
 Truss Mfg. - Wood  
 Veneer Container Mfg.  
 Veneer Mfg.  
 Wirebound Box And Crate Mfg.  
 Wood Floor Mfg.  
 Wooden Barrel Mfg.  
 Wooden Box Mfg., Except Cigar Boxes

**306 WOODENWARE MFG., N.O.C.**

**UNDERWRITING GUIDE**

Axe Handle Mfg.  
 Bird House Or Feeder Mfg. - Wood  
 Bowling Pin Mfg. - Wood  
 Brush Mfg.  
 Cane Mfg.  
 Coat Hanger Mfg. - Wood  
 Cork Products Mfg.  
 Crutches Mfg. - Wood  
 Dowel Mfg. - Wood  
 Furniture Turned Stock Mfg. - By Specialist Contractor  
 Golf Club Heads Or Shafts Mfg. - Wood  
 Gunstock Mfg., Finished Or Unfinished Shapes  
 Handle Mfg. - Wood  
 Hat Block Mfg. - Wood  
 Ladder Mfg. - Wood  
 Lath Mfg. - Wood  
 Lead Pencil Mfg.  
 Mop Mfg.  
 Peg Or Skewer Mfg. - Wood

Pencil, Pencil Stock, Penholder, Or Crayon Pencil Mfg. - Wood  
 Pipe Mfg., Tobacco - Wooden  
 Pulley Block Mfg. - Wood  
 Screen Mfg., Window - Wood  
 Shade Roller Mfg. - Wood  
 Sign Or Sign Letter Mfg. - Wood, Shop Only, No Erection  
 Ski Mfg. - Wood  
 Spice, Cutlery Or Wine Racks Mfg. - Wood  
 Spool Mfg. - Wood  
 Toothpick Mfg.  
 Umbrella Handle Mfg. - Wood  
 Veneer Products Mfg., N.O.C. - No Veneer Mfg.  
 Window Shade Roller Mfg. - Wood  
 Wood Tack Strip Mfg.  
 Wood Turned Products Mfg.  
 Wooden Frames Or Seats Mfg. - For Furniture  
 Wooden Tobacco Pipe Mfg.  
 Woodenware Mfg., N.O.C.

**311 CABINET WORKS** – with power-driven machinery

Applicable to a business principally engaged in the manufacture of cabinets, cabinet parts or other similar wood products in which power-driven machinery is used. Many of the products contemplated by this classification are made to buyers' or customers' specifications and require installation.

Typical products included in this classification include but are not necessarily limited to:

Architectural Vanities	Partitions
Bathroom Vanities	Picture Frames
Bookcases	Restaurant Booths
Bulletin Boards	Room Dividers
Counter Tops	Showcases
Display Cases	Store Counters
Kitchen Cabinets	Toys – Wood
Library Cabinets	Walk-In Refrigerators
Parquet Flooring	

***OPERATIONS ALSO INCLUDED:***

1. Finishing of cabinets, cabinet parts or similar wood products by their manufacturer. The term finishing means shellacking, staining, painting, lacquering or varnishing or covering with formica, porcelain or similar materials.

***OPERATIONS NOT INCLUDED:***

1. Separately rate installation work by either Code 646 or Code 648 as provided in the Underwriting Guide.
2. Assign Code 327 to upholstering operations conducted by a separate employee crew in a physically separate department.

***UNDERWRITING GUIDE***

Bookcase Mfg. - Wood	Picture Frame Mfg. - Wood
Cabinet Works - Wood - With Power-Driven Machinery	Refrigerated Showcase Mfg. - Wood
Counter Top Mfg. - Wood	Room Divider Mfg.
Exhibit Booth Mfg.	Showcase Mfg. - Wood
Kiosk Mfg.	Toy Mfg. - Wood
Parquet Flooring Mfg. - Hardwood	Vanities Mfg. - Wood (Architectural Or Bathroom)

**319 FURNITURE ASSEMBLY**

Applicable to businesses principally engaged in the assembly of wood, metal or plastic furniture from parts manufactured by unrelated businesses. Included are all types of home or office furniture such as tables, chairs, dressers, chests of drawers, bed frames or desks or cabinet-type products. The assembly work is normally accomplished by means of nails, screws, brackets, glue, dowel pins and clamps. Also includes the finishing of the assembled products by painting, staining, varnishing, lacquering, shellacking or covering surfaces with Formica-type materials.

The repair or reconditioning of wood or metal furniture which does not require the manufacture or fabrication of parts (or whereby the fabrication is not performed by the risk but parts are purchased from other unrelated risks) shall also be assigned to this classification. The type of operations found here would involve only tightening loose parts, regluing parts or replacing broken parts, stripping off the old finish and applying a new finish.

This class further includes payroll developed in the manufacture and finishing of cabinet-type products only when such products are made without the use of power-driven woodworking machinery. The parts are cut to size and shape by means of hand tools or portable electric tools and then assembled and put together to form the completed product.

***OPERATIONS NOT INCLUDED:***

Upholstering of new or used, repaired or reconditioned furniture by a separate crew in a physically separate area shall be assigned to Code 327.



**UNDERWRITING GUIDE**

Broom Mfg. - Assembling Only - No Woodworking Coffin Assembly - No Wood Or Metal Working Furniture Assembly - From Prefabricated Parts Or Pieces Only - No Woodworking Furniture Stripping - Incidental To Assembling Or Refinishing Operations Only	Furniture Stripping, No Woodworking - By Specialist Contractor Lamp (Floor Or Table) Assembly Only - No Metal Or Wood Fabricating Wreath Assembly - Artificial - Plastic And Fabrics
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**323 FURNITURE MFG. – Wood**

Applicable to employers principally engaged in the manufacturing of individual completed wood furniture pieces or sets including but not necessarily limited to: bedroom, living room or dining room pieces or sets, office furniture, billiard tables, console-type audio or television cabinets, pianos or piano cases, juvenile or nursery furniture, lawn or garden furniture, frames for upholstered furniture, occasional tables, chairs, desks or wardrobes.

This classification contemplates both the fabrication of the various parts on woodworking machines and the subsequent assembly of the components into completed furniture. Also included is the finishing by staining, painting, varnishing, lacquering or polishing. In addition, hardware such as hinges, pulls, locks or casters may be attached.

Also applies to the repair of furniture when it is necessary to machine new parts as replacements for damaged or broken parts.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 327 to a separate employee crew in a physically separate work area performing upholstery.
2. The manufacture of furniture parts which are not assembled into completed furniture or completed chair or furniture frames by the same employer is assignable to Code 305 for non-turned furniture parts or to Code 306 for all turned furniture stock.

**UNDERWRITING GUIDE**

Billiard Table Mfg. Cedar Chest Mfg. Chair Or Chair Frame Mfg. - Wood Coffin Mfg. - Wood Fiber Furniture Mfg. Furniture Assembling - Wood, By A Furniture Manufacturer, Including Woodworking Furniture Frame Mfg. - Wood Furniture Mfg. - Wood Headboard Mfg. - Wood (Upholstery Work If Conducted By A Sep. Crew In A Sep. Dept. Shall Be Separately Rated) Musical Instrument Mfg. - Wood	Organ Building - Including Installation Piano Or Player Piano Mfg. Rattan Or Fiber Furniture Mfg. Tank, Seat Or Cabinet Mfg. - Toilet - Wood Trunk Mfg. - Wood Venetian Blind Mfg. - Wood Willow Ware Mfg. Wood Household Or Office Furniture Mfg. Wooden Coffin Mfg. Wooden Musical Instruments Mfg.
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**327 FURNITURE UPHOLSTERING, SHOP only**

An upholstery shop's operations shall include but are not necessarily limited to: fabric cutting and sewing, spring-up, trimming and the final assembly of the upholstered materials onto the manufactured frame.

**OPERATIONS NOT INCLUDED:**

1. Frame manufacturing or frame assembly shall be classified as provide for in this Manual.
2. Upholstering operations conducted at customers' locations is assignable to Code 670.

**UNDERWRITING GUIDE**

Automobile Seat Cover Installation And/Or Seat Upholstering Automobile Top Installation, Fabric Or Vinyl Coffin Or Casket Upholstery Work Furniture Upholstering	Reupholstering Upholstering Car Seats Upholstering Shop Only, No Furniture Assembling
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**PRIMARY NONFERROUS METAL WORKING**

**402 SMELTING** of nonferrous metals **OR** hot-dip **GALVANIZING**

Also includes employers principally engaged in melting nonferrous scrap metal to produce ingots.

Not available for businesses principally engaged in the handling of any ferrous scrap metals. Such businesses must be assigned to Code 858.

Galvanizing by methods other than the hot-dipping procedure shall be assigned to the classification best describing the process.

**UNDERWRITING GUIDE**

Aluminum Ingots And Primary Production Shapes From Bauxite/Alumina Copper Smelting And Refining, Primary Galvanizing Works - Hot Dip Lead Mfg., Red Or White Lead Sheet, Pipe And Shot Mfg. Lead Smelting Lead Smelting And Refining, Primary Melting Of Nonferrous Scrap Metals Precious Metal Refining, Primary	Primary Smelting And Refining Of Nonferrous Metals, N.O.C. Red Lead Mfg. Retinning Of Metal Not Done In Rolling Mill Rust Proofing (Hot Dipping) Of Metals Secondary Smelting, Refining, And Alloying Of Nonferrous Metal And Alloys Smelting Of Nonferrous Metals, N.O.C. Tin Smelting And Refining White Lead Mfg. Zinc Smelting And Refining, Primary
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**403 ROLLING, DRAWING or EXTRUDING NONFERROUS METALS**

Also includes making nonferrous pipe or tubes or forging nonferrous metals.

Subsequent product(s) manufacturing operations conducted by a separate crew(s) of employees, in a physically separate department(s), shall be separately classified as provided for in this Manual.

**UNDERWRITING GUIDE**

Aluminum Extruded Products Mfg. Atomizing Molten Nonferrous Metal Can Mfg., Seamless Cold Rolling Or Drawing, Nonferrous Metals Copper Pipe Or Tube Mfg. By Extruding And Drawing Drawing - Nonferrous Metals Extruded Products Mfg. - Nonferrous Metals Forging - Nonferrous Metals Only Metal Can Mfg., Seamless	Miniature Tube Mfg. - From Nonferrous Metals Nonferrous Metals Cold Rolling, Drawing, Extruding, Or Forging Pipe Mfg. - Brass, Copper Or Aluminum Platinum Group Metals - Rolling, Drawing And/Or Extruding Powder Mfg. - Atomizing Molten Nonferrous Metal Tin Foil Mfg. Tube Mfg. - Nonferrous Wire Drawing - Nonferrous Metals Wire Mfg. - Nonferrous
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**STEEL MAKING AND ROLLING MILLS**

**404 STEEL MFG.**

**UNDERWRITING GUIDE**

Stainless Steel Mfg.  
 Steel Mfg.

**406 ROLLING MILL** – Ferrous Metals – Not available for rolling mills in plants operating open-hearth, Bessemer, electric or crucible steel furnaces

**UNDERWRITING GUIDE**

Cold Rolling Or Drawing - Ferrous Metals Cold-Rolled Sheet Mfg. - By Specialist Contractor Corrugating Iron And Steel - Cold-Rolled - By Specialist Contractor Doubling Process, Sheet Rolling - By Specialist Contractor Ferrous Metals Cold Rolling Or Drawing Plate Steel Mfg. - By Specialist Contractor	Rolling Mill - Ferrous Metals Rolling Mill, Sheet Metal - By Specialist Contractor Sheet Rolling, Cold Rolling - By Specialist Contractor Steel Wire Drawing Wire Drawing - Ferrous Wire Mfg.
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**407 TUBE** or Pipe **MFG.**, Iron or Steel – not cast iron pipe – excluding steel making but including skelp rolling

**UNDERWRITING GUIDE**

Miniature Tube Mfg. - From Ferrous Metals  
 Pipe Or Tube Mfg. - Iron Or Steel  
 Skelp Rolling  
 Steel Pipe And Tube Mfg.  
 Tube Mfg. - Iron Or Steel

**STEEL FABRICATING**

**411 STEEL FABRICATING** – Bridge and Structural Shops, Shop Only, erection to be separately rated as Code 655

**UNDERWRITING GUIDE**

Bridge Shop Radio And Television Tower, Fabrication Steel Fabrication, Bridge And Structural Shops	Steel Works, Structural Structural Steel Fabrication Tower, Transmission, Fabrication
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**413 IRON WORKS** – Shop – Ornamental, non-structural iron or steel fabricating

Separately rate installation, erection or repair operations to Code 658 or to Code 675 as provided in this Manual.

**UNDERWRITING GUIDE**

Aluminum Railings Mfg. Architectural Or Ornamental Iron Work Mfg. Balcony Mfg. Banister Mfg. - Metal Fence Or Fence Post Mfg. - Ornamental Iron Or Steel Fire Door Mfg. Fire Escape Mfg. Flagpole Mfg. - Metal Flooring Mfg. - Open Steel Grating Furniture Mfg. - Wrought Iron Gate Mfg. - Ornamental Metal Grandstand Or Bleacher Mfg. - Metal Grating Mfg. - Open Steel Flooring Iron Shutter Mfg.	Iron, Ornamental, Fabrication Shop Lamp Post Mfg. - Metal Metal Arches Mfg., For Buildings Metal Lath Mfg. Ornamental Brass Goods Mfg. Ornamental Or Architectural Metal Work Mfg. Partition Mfg. - Ornamental Iron Pipe Bending - Fabrication Shop Power Pipe Fabrication Racing Sulky Mfg. Railing Mfg. Stair Railing Mfg. - Metal Steel Curtain Wall Mfg. Sulky Mfg., Racing
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**415 FABRICATED PLATE WORK** – metal, including but not necessarily limited to boiler or tank mfg. – shop only

Plate shall be #3 U.S. Standard Gauge (1/4" thick) or thicker.

**UNDERWRITING GUIDE**

Autoclave Mfg., Industrial	Military Tank Hull Mfg.
Boiler Mfg., Shop Only	Oil Storage Tank Mfg. - Metal Plate
Buoy Mfg. - Metal	Plate Work, Fabricated
Casing Mfg., Boiler Metal Plate	Pressure Vessel Mfg. - Industrial Metal Plate
Condenser Mfg., Steam	Refuse Container Or Dumpster Mfg. - From Metal Plate
Culvert Mfg. - Metal Plate	Still Mfg. - Pressure Metal Plate
Cylinder Mfg. - Pressure Metal Plate	Tank Mfg. - Pressurized Or Non-Pressurized, Including For Tank Trucks - From Metal Plate
Dumpster Or Refuse Container Mfg. - From Metal Plate	Truss Plate Mfg. - Metal
Gas Tank Mfg. - Metal Plate	Vacuum Tank Mfg. - Metal Plate
Industrial Boiler Mfg.	Vat Mfg. - Metal Plate
Liquid Oxygen Tank Mfg. - Metal Plate	

**416 CAR MFG.,** Railroad – all kinds

**UNDERWRITING GUIDE**

Car Mfg., Rebuilding Or Repair, Railroad - All Kinds	Railway Maintenance Car Mfg.
Freight Car Mfg.	Refrigerator Car Mfg.
Industrial Locomotive And Parts Mfg.	Switching Locomotive And Parts Mfg.
Locomotive And Parts Mfg.	Tank Freight Car Mfg.
Mine Car Mfg.	Tender Mfg., Locomotive
Railroad Car Mfg.	

**FOUNDRIES**

**421 STEEL FOUNDRY,** Open-Hearth and Electric

The secondary machining of castings by a separate staff in a physically separate work area shall be assigned to Code 461.

**UNDERWRITING GUIDE**

Casting Foundry, Steel  
 Electric Steel Foundry  
 Foundry, Steel  
 Steel Alloy Castings Mfg.  
 Steel Foundry

**425 IRON FOUNDRY,** N.O.C.

The secondary machining of castings by a separate staff in a physically separate work area shall be assigned to Code 461.

**UNDERWRITING GUIDE**

Cast Iron Pipe Mfg.	Hydrant Mfg. Water - Cast Iron
Casting Foundry, Ductile Or Grey Iron	Iron Foundry, N.O.C. (See Also Classes 427 And 445)
Ductile Iron Foundry	Manhole Cover Mfg. - Cast Iron
Enameled Cast Iron Ware Mfg.	Pipe Mfg. - Cast Iron, N.O.C.
Foundry, Iron, N.O.C.	Radiator Or Heater Mfg. - Cast Iron
Grey Iron Foundry	Stove Mfg. - Cast Iron
Heater Or Radiator Mfg. - Cast Iron	

**427 MALLEABLE Iron FOUNDRY**

The secondary machining of castings by a separate staff in a physically separate work area shall be assigned to Code 461.

**UNDERWRITING GUIDE**

Casting Foundry, Malleable Iron  
 Foundry, Malleable Iron  
 Malleable Iron Foundry

**429 DIE CASTING MFG.**

Also includes secondary machining of die castings by the die casting employer. There is no payroll division with Code 461.

**UNDERWRITING GUIDE**

Aluminum Die Castings Mfg.  
 Die Castings Mfg. - Aluminum, Brass, Bronze, Copper Or Zinc  
 Zinc Die Castings Mfg.

**447 NONFERROUS METALS FOUNDRY**

When foundry is operated and there is a silicosis potential, the supplemental loading will apply to the foundry portion of payroll. Code 0066 at the carrier rate is to apply to such foundry payroll, but note that this payroll is also included in the Code 447 payroll at the carrier rate. Premium developed under Code 0066 is not subject to experience or retrospective rating.

Also includes secondary machining of non-ferrous castings by the foundry employer. There is no payroll division with Code 461.

**UNDERWRITING GUIDE**

Aluminum Castings Mfg. Aluminum Ware Mfg., Cast Brass Castings Mfg. Bronze Castings Mfg. Bushing Or Bearing Mfg. - Nonferrous Metal - Cast Casting Mfg. - Nonferrous Metals Centrifugal Castings Mfg. - Nonferrous Metals Copper Castings Mfg.	Foundry - Nonferrous, N.O.C. Hardware Mfg. - Nonferrous - By Foundry Method Investment Castings Mfg. - Nonferrous Metals Nonferrous Metals Foundry Plumbing Fixture Fittings And Trim (Brass Goods) Mfg. - Cast Spin Casting Foundry - Nonferrous Metals Type Foundry Zinc Castings Mfg.
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**METAL WORKING**

**431 FORGING**

Includes die making, trimming or grinding and heat treating operations. The secondary machining of forgings by a separate staff in a physically separate work area shall be assigned to Code 461.

**UNDERWRITING GUIDE**

Anvil Mfg. - Forged Forging, N.O.C. Gun Forging, Iron And Steel Horseshoe Mfg.	Iron Forging Press Forging Projectile Or Shell Casing Mfg.: Forging - Separately Rate Loading Or Testing With Explosives Upset Forging
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**433 TOOL MFG. – Forged**

Applicable to businesses principally engaged in the manufacture of tools by use of forging techniques or methodology. Steel or alloy metals in various bar and rod forms will be cut to length and then heated in furnaces. The heated metal stock is then forged with drop hammers, reheated and forged to final shape or form with the appropriate dies or patterns. The forgings are then cooled, trimmed or ground as needed and tempered by heat treating. Includes secondary machining of the forged tools by the forge business. There is no payroll division with Code 461.

Examples of products within the scope of this classification are: axes, agricultural and gardening tools, sledge hammers, logging tools, construction tools and oil well tools.

**OPERATIONS ALSO INCLUDED:**

Specialist businesses principally engaged in the heat treating of metal for unrelated customers.

**UNDERWRITINGGUIDE**

Agricultural Tools Mfg.  
Axe Mfg.  
Construction Tools Mfg.  
File (Tool) Mfg. - Forged  
Gardening Tools Mfg.

Heat-Treating Of Metal - By Specialist Contractor  
Logging Tools Mfg.  
Oil Well Tools Mfg.  
Sledgehammer Mfg.  
Tool Mfg. - Forged

**435 SPRING MFG. – Hot Wound**

Also includes Chain Mfg.

**UNDERWRITING GUIDE**

Automobile Bumper Mfg.  
Automobile Spring Mfg.  
Chain Mfg.  
Coiled Flat Spring Mfg.  
Leaf Spring Mfg.

Railroad Car Or Locomotive Spring Mfg.  
Spring Mfg. - Hot Wound  
Steel Spring Mfg. - Except Wire (Cold Wound)  
Spirals  
Torsion Bar Spring Mfg.

**441 TOOL MFG., N.O.C.**

Applies to a business principally engaged in machining tool steel or tungsten carbide into tools used for cutting or machining operations on machine shop equipment (e.g., lathes, mills). Also applies to a business principally engaged in making jigs or fixtures used to hold or position work on machine shop equipment. Further applies to a business principally engaged in machining tool steel or tungsten carbide into molds for plastics or powdered metal molding or nonferrous metal casting or dies for wire drawing, metal stamping, plastic or nonferrous metal extrusion. The business' machining operations may include but are not necessarily limited to turning, milling, grinding or tapping. The tools, dies or molds may be assembled together, polished, buffed, tested and inspected.

A business principally engaged in the operations discussed above is typically a job shop. A job shop is defined for this classification as a business principally engaged in machining one or more of the above listed products for unrelated businesses and that has either no proprietary product(s) or the business' proprietary product(s) generates less than 50 percent of the business' revenue.

**OPERATIONS ALSO INCLUDED:**

1. Employers principally engaged in the manufacture of one or more of the following products: wood or metal patterns, models, aircraft propellers-wood, architectural scale models, last forms-wood, or wood carving by hand or machine.

**OPERATIONS NOT INCLUDED:**

1. Cemented carbide tips for cutting tools or any other products made from powdered metal that are pressed to shape, machined and sintered shall be assigned to Code 506.
2. Molds or patterns produced by foundry (the melting and casting of the molten metal) process shall be assigned to the appropriate foundry class.
3. Dies produced by chemical etching or engraving shall be assigned to Code 281.
4. The manufacture of forged tools shall be assigned to Code 433.
5. Products made by molding plastic shall be assigned to the appropriate plastic molding classification.
6. Metal stamping or sheet metal products fabrication shall be classified as provided in this Manual.
7. Assign Code 445 to the manufacture of non-forged and non-powered hand tools, such as screwdrivers, pliers, hammers or chisels, and/or non-forged bench tools.
8. Assign Code 445 to saw blade (all types) or industrial knife manufacture.
9. Precision Machined Parts Mfg. - N.O.C. shall be defined as machining parts where the plans or specifications require more than 50 percent of the employer's machining operations will be held to a final tolerance of plus/minus .001 inches or closer (e.g., plus/minus .0005 inches) and where more than 50 percent of the machined parts made by the employer are not assigned to any other manufacturing classification. Businesses so principally engaged shall be assigned to Code 446.

10. Assign Code 461 to an employer where more than 50 percent of the employer's machining of parts is held to final tolerance(s) cruder than plus/minus .001 inches (e.g., plus/minus .003 inches, .005 inches) and where more than 50 percent of the parts machined by the employer are not assigned to any other manufacturing classification.
11. An employer principally engaged in machining parts or products specifically assigned to any manufacturing classification shall be assigned to that specified manufacturing classification regardless of the final machining tolerance called for by the plans or specifications.
12. Specialist contractors electroplating parts manufactured by an unrelated business(es) shall be assigned to Code 449.
13. Code 441 is not applicable to any business that has a separate department making tools, dies, molds or any of the other products assigned to Code 441 principally for use by that business in making any product(s) assigned to another manufacturing classification

**UNDERWRITING GUIDE**

<p>Aircraft Propeller Mfg. - Wood                  Architectural Scale Model Mfg. - By Specialist Contractor                  Cutlery Mfg. (Non-Forged) For Household Or Butcher Shop/Restaurant Use                  Die Mfg.                  Fixture Or Jig Mfg.                  Gauge Mfg. - Ring, Plug Or Snap                  Jig Or Fixture Mfg.                  Label Mfg. - Metal                  Last Form Mfg. - Wooden                  Machine Tools And Accessories Mfg.                  Machine Tools Mfg. - Metal - Cutting Or Forming Types</p>	<p>Model Or Pattern Mfg. - Wood Or Metal, Shop Only, Excluding Castings                  Mold Mfg., Excluding Castings                  Pattern Or Model Mfg. - Wood Or Metal, Shop Only, Excluding Castings                  Punch Mfg., For Marking Metal                  Sewing Machine Attachment Mfg. (e.g., Hemmers, Binders)                  Shoe Form Mfg. - Wood                  Steel Rule Die Mfg.                  Tool Mfg., N.O.C.                  Tool Sharpening, Industrial Tools                  Welding Or Cutting Torch Tip Mfg.                  Wood Carving - By Hand Or Machine</p>
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**445 HARDWARE MFG., N.O.C.**

Applies to businesses principally engaged in the manufacture of hardware. The term encompasses a variety of products manufactured by different production techniques including but not necessarily limited to: machining (including screw machining), stamping, and foundry.

Please see the Underwriting Guide entries below for a representative listing of hardware products and the in-shop specialist contractors (e.g., coating of parts, polishing and buffing and spray painting) assigned to this classification.

Also apply the supplemental loading (Code 0067) to the foundry portion of the Code 445 payroll when the employer uses the foundry process (the melting and pouring of molten metal into sand molds) to make hardware products. Code 0067 at the carrier rating value is to apply to such foundry payroll, but note that the foundry payroll is also to be included in Code 445 payroll at the carrier rating value. Premium developed under Code 0067 is not subject to experience or retrospective rating.

Investment casting uses ceramic molds made from pouring slip rather than sand molds. The investment casting process is assignable to Code 445 and is not also subject to Code 0067.

**OPERATIONS ALSO INCLUDED:**

1. The secondary machining of hardware castings by the foundry employer.
2. A business principally engaged in machining or assembling non-forged or non-powered hand or bench tools such as screwdrivers, pliers, hammers, chisels or wrenches.
3. A business principally engaged in the manufacture of any type of saw blade or applying carbide tips or diamond cutting segments onto saw blades.
4. A business principally engaged in manufacturing any type of industrial knife.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 433 to a business principally engaged in forging hand tools.
2. Assign Code 473 to a business principally engaged in making portable powered hand tools.

**UNDERWRITING GUIDE**

<p>Acetylene Torch Mfg.                  Arms Mfg., Excluding Ammunition Mfg.                  Automatic Screw Machine Products Mfg.                  Automatic Sprinkler Mfg.                  Bolt Mfg.                  Bottle Cap Or Crown Mfg.                  Brush Manufacture - Using Tinplate Not Wood                  Builders Hardware Mfg.                  Bushing Mfg.                  Carburetor Mfg.                  Cartridge Mfg., No Handling Of Explosives                  Coating Of Parts - By Contractor                  Collapsible Tube Mfg.                  Curtain Rod Mfg. - Metal                  Electric Fixtures Mfg.                  Fastener Mfg., N.O.C.                  File, Tool (Non-Forged) Mfg                  Flashlight Mfg., Or Assembling                  Franklin Stove Assembly                  Gas And Electric Fixtures Mfg.                  Hand Tool Mfg. - Non-Forged (Excluding Axes,                      Agricultural Tools, Sledgehammers Or                      Wheelbarrows)                  Hardware Mfg., N.O.C. Including Foundry                  Hydraulic Stabilizer Mfg., For Trains                  Industrial Knife Mfg. - All Types                  Investment Casting                  Lamp Or Portable Lantern Mfg.                  Lighting Fixtures Mfg.                  Meat Chopper Mfg.                  Nail Mfg., Not Wire</p>	<p>Nut Or Bolt Mfg.                  Painting Or Powder Coating Metal Parts - Shop -                      By Specialist Contractor                  Playground Equipment Mfg.                  Plumbers' Fittings Mfg.                  Plumbers' Supplies Mfg., N.O.C.                  Polishing And Buffing, Shop Only - Specialist                      Contractor                  Portable Lamp Or Lantern Mfg.                  Powder Coating Of Parts (Electrostatic Spray                      Application) - By Contractor                  Sadiron Mfg.                  Saw Blade Mfg. - All Types                  Scale And Balance Mfg.                  Screw Machine Products                  Screw Mfg.                  Skate Mfg.                  Small Arms Mfg.                  Spike Mfg.                  Spray Painting - In Shop Only                  Sprinkler Mfg., Automatic                  Stabilizer Mfg., Hydraulic For Trains                  Tube Mfg. - Metal, Collapsible                  Valve And Pipe Fitting Mfg., Except Cast Plumbers'                      Brass Goods                  Valve Mfg.                  Welding Torch Mfg.</p>
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**446 PRECISION MACHINED PARTS MFG., N.O.C.**

Applies to a business principally engaged in Precision Machined Parts Mfg., N.O.C. Such term will be defined as applying to a machining business where the plans or specifications require more than 50 percent of all machining operations performed by the employer will be held to a final tolerance of plus/minus .001 inches or closer (e.g., plus/minus .0005 inches) and where more than 50 percent of the machined parts made by the employer are not assigned to any other manufacturing classification.

A business principally engaged in Precision Machined Parts Mfg., N.O.C., is typically a job shop. A job shop is defined for this classification as a business principally engaged in machining or machining parts for unrelated businesses and that has either no proprietary product(s) or the machining of the business' proprietary product(s) is less than 50 percent of the business' overall machining.

**OPERATIONS NOT INCLUDED:**

1. The machining of parts for unrelated businesses or the employer's proprietary product(s) where more than 50 percent of the employer's machining operations are held to a final tolerance cruder than plus/minus .001 inches (e.g., plus/minus .003 inches, .005 inches, .010 inches), and where more than 50 percent of the parts machined by the employer are not assigned to any other manufacturing classification, shall be assigned to Code 461.
2. An employer principally engaged in machining parts or products specifically assigned to any manufacturing classification shall be assigned to that specified manufacturing classification regardless of the final machining tolerance called for by the plans or specifications.



**UNDERWRITING GUIDE**

Aircraft Propeller Mfg. - Metal  
Precision Machined Parts Mfg., N.O.C.

**447 NON-FERROUS METALS FOUNDRY.**

When foundry is operated and there is silicosis potential, the supplemental loading will apply to the foundry portion of payroll. Code 0066 at the carrier rate is to apply to such foundry payroll, but note that this payroll is also to be included in the Code 447 payroll at the carrier rate. Premium developed under Code 0066 is not subject to experience or retrospective rating.

Also includes secondary machining of non-ferrous castings by the foundry employer. There is no payroll division with Code 461.

**UNDERWRITING GUIDE**

Aluminum Castings Mfg.  
Aluminum Ware Mfg., Cast  
Brass Castings Mfg.  
Bronze Castings Mfg.  
Bushing Or Bearing Mfg. - Nonferrous Metal - Cast  
Casting Mfg. - Nonferrous Metals  
Centrifugal Castings Mfg. - Nonferrous Metals  
Copper Castings Mfg.

Foundry - Nonferrous, N.O.C.  
Hardware Mfg. - Nonferrous - By Foundry Method  
Investment Castings Mfg. - Nonferrous Metals  
Nonferrous Metals Foundry  
Plumbing Fixture Fittings And Trim (Brass Goods)  
Mfg. - Cast  
Spin Casting Foundry - Nonferrous Metals  
Type Foundry  
Zinc Castings Mfg.

**449 ELECTROPLATING**

**UNDERWRITING GUIDE**

Anodizing Metals  
Chromium Plating  
Detinning  
Electroplating  
Gold Plating

Metal Anodizing  
Plating Of Metal Articles  
Silver Plating  
Tin Plating

**451 AUTOMOBILE, Truck or Trailer BODY MFG.**

Also includes an employer principally engaged in fabricating an automobile, truck or trailer body and then attaching the fabricated body onto a customer supplied or purchased chassis.

This class is not available for payroll division with Code 463. Code 463 shall be assigned to an employer engaged in both the making of the automobile, truck, or trailer body and chassis and then assembling the complete motor vehicle.

**UNDERWRITING GUIDE**

Ambulance Body Mfg. - Including Attaching Manufactured Body To A Customer Supplied Or Purchased Chassis  
Automobile Body Mfg., Except Plastic Body Molding  
Bus Body Mfg. - Including Attaching Manufactured Body To A Customer Supplied Or Purchased Chassis  
Carriage Mfg.  
Chassis Mfg.  
Fire Truck Body Mfg. - Including Attaching Manufactured Body To A Customer Supplied Or Purchased Chassis  
Hearse Body Mfg.  
Mobile Home Mfg. - Non Self-Propelled  
Trailer Mfg.  
Truck Body Mfg. - Including Attaching Manufactured Body To A Customer Supplied Or Purchased Chassis  
Truck Cab Mfg. - Including Attaching Manufactured Body To A Customer Supplied Or Purchased Chassis  
Vehicle Chassis or Frame Mfg.  
Wagon Body Mfg.

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

Sheet metal shall be thinner than #3 U.S. Standard Gauge (less than ¼" thick).

Code 676 shall be assigned to both the shop and the erection or installation payroll developed by an insured engaged in both the shop fabrication of sheet metal products and the erection or installation thereof.

**UNDERWRITING GUIDE**

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

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

Sheet metal shall be thinner than #3 U.S. Standard Gauge (less than ¼" thick).

Also includes the manufacture of major household or commercial kitchen or laundry appliances.

Upholstering operations conducted by a separate crew of employees in a physically separate department shall be assigned to Code 327.

**UNDERWRITING GUIDE**

Air Conditioner Or Air Conditioner Equipment Mfg. - Home Window Unit Or Central Air, Commercial Or Industrial	Incubator Mfg. - Metal
Aluminum Awning Mfg.	Jalousie Or Jalousie Screen Mfg. - Metal Or Glass
Aluminum Venetian Blind Mfg.	Ladder Mfg. - Metal
Appliance Mfg., Major Household Or For Commercial Establishments, Kitchen Or Laundry	Locker Mfg. - Metal
Awning Mfg. - Metal, No Erection	Metal Furniture Mfg.
Bedstead Mfg. - Metal	Office Furniture Mfg. - Metal
Bookcase Mfg. - Metal	Oven Mfg. - Metal Industrial Drying Ovens
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
Door Mfg. - Metal	Ski Mfg. - Metal
File Cabinet Mfg.	Soda Fountain Mfg.
Fireproof Equipment Mfg. - Metal	Stove Mfg. - Sheet Metal, Commercial Or Household
Freezer Mfg., Commercial Or Household	Tennis Racquet Mfg. - Metal
Furniture Mfg. - Metal	Trash Compactor Mfg.
Garment Rack Mfg. - Metal	Venetian Blind Mfg. - Aluminum
Golf Club Mfg. - Metal	Ventilation Equipment Mfg.
Ice Cream Cabinet Mfg.	Washing Machine Mfg., Commercial Or Household

**457 WIRE GOODS MFG.**

Includes the manufacture of wire springs by cold winding technologies. The making of springs from bar stock by hot wound methodologies must be assigned to Code 435 .

**UNDERWRITING GUIDE**

Artificial Christmas Tree Mfg.  
 Bed Spring Mfg. - Wire  
 Brush Mfg. - Wire  
 Cable Mfg. - Not Insulated Electrical Cable  
 Coat Hanger Mfg. - Metal  
 Cold Wound Wire Spring Mfg.  
 Fence Mfg. - Wire  
 Lamp Shade Frame Mfg.  
 Nail Mfg. - Wire  
 Pocketbook Frame Mfg.

Rope Mfg. - Wire  
 Shopping Cart Mfg.  
 Snow Fence Mfg., Wire Twisting  
 Spring Mfg., Cold Wound  
 Welding Rod Mfg.  
 Wire Brush Mfg.  
 Wire Fence Mfg.  
 Wire Goods Mfg.  
 Wire Rope Or Cable Mfg.

**458 JEWELRY MFG.**

**UNDERWRITING GUIDE**

Clock Mfg.  
 Costume Jewelry Mfg.  
 Diamond Cutter, Polisher, Setter  
 Gold Leaf Mfg.  
 Jewel Setting And Mounting  
 Jewelry Mfg.  
 Jewelry Polishing

Lapidary  
 Musical Instrument Mfg. - Metal  
 Pendant Jewelry Mfg.  
 Precious Stone Cutting, Polishing Or Setting  
 Silverware And Plated Ware Mfg.  
 Watch Mfg.  
 Watch, Clock, And Parts Mfg.

**459 EYELET, Needle, Pin, Pen or Tack MFG.**

**UNDERWRITING GUIDE**

Artificial Limb Mfg.  
 Ball Point Pen Mfg.  
 Button Mfg. - Metal  
 Electronic Terminal And Connector Mfg. - By  
 Machining Or Stamping  
 Eyelet Mfg.  
 Implant Mfg. – Medical (e.g., hips, knees)  
 Mechanical Pencil Mfg.  
 Medical Implant Mfg. (e.g., hips, knees)  
 Miniature Valve And Fitting Mfg.  
 Needle, Pin, Hook Or Eye Mfg.

Pen Or Pen Point Mfg.  
 Pin Or Needle Mfg.  
 Razor Blade Mfg. - Safety  
 Rivet Mfg.  
 Swiss Screw Machine Shop  
 Tack Mfg.  
 Valve Mfg. - Miniature  
 Zipper Mfg.

**MACHINERYMFG.**

**461 MACHINE SHOP – no woodworking – no boiler making**

Also includes the manufacture of all types of internal combustion engines, all types of pumps, pneumatic drills or hammers or hydraulic devices (e.g., hydraulic jacks or lifts).

**UNDERWRITING GUIDE**

<p>Aircraft Engine Or Engine Part Mfg. Or Repair, Shop Only                  Automobile Engine Mfg.                  Automobile Jack Mfg.                  Automobile Parts Mfg. - Produced By Machining - N.O.C.                  Automotive Machine Shops - No Work On Cars - e.g., Cylinder Reboring, Valve Grinding Or Turning Down Brake Drums                  Confectioners' Machinery Mfg.                  Engine Mfg., Internal Combustion                  Equipment Repair, Industrial - Shop Only                  Food Product Machinery Mfg.                  Fuel Pump Mfg., Automobile                  Gear Mfg. Or Grinding                  Hydraulic Device Mfg. - Jacks, Auto Lifts                  Industrial Equipment Repair, Shop Only                  Internal Combustion Engine Mfg.                  Jackhammer Mfg.                  Machine Shop, N.O.C.                  Machined Automobile Parts Mfg., N.O.C.</p>	<p>Machinery Reconditioning (Excluding Conveyors) - Shop Operations Only                  Measuring Or Dispensing Pump Mfg.                  Outboard Motor Mfg.                  Paper Industry Machinery Mfg.                  Piston, Piston Pin Or Piston Ring Mfg.                  Pneumatic Tool Mfg.                  Printing Machinery Mfg.                  Printing Trade Machinery And Equipment Mfg.                  Projectile Or Shell Casing Mfg.: Secondary Machining - Separately Rate Loading Or Testing With Explosives                  Pump Mfg.                  Safe Mfg.                  Shaft Mfg. - All Types                  Stoker Mfg.                  Supercharger Mfg.                  Textile Machinery Mfg.                  Typesetting Machinery Mfg.                  Woodworking Machine Mfg.</p>
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**463 AUTOMOBILE MFG.**

Code 463 shall be assigned to an employer engaged in both the making of the automobile, truck, or trailer body and chassis and then assembling the complete motor vehicle.

This class is not available for payroll division with Code 451. Code 451 shall be assigned to an employer principally engaged in fabricating an automobile, truck, or trailer body and then attaching the fabricated body onto a customer supplied or purchased chassis.

**UNDERWRITING GUIDE**

<p>Automobile Mfg.                  Automobile Truck Mfg.                  Bicycle Mfg.                  Forklift Truck Mfg.</p>	<p>Industrial Truck Mfg.                  Motorcycle Mfg.                  Tractor Mfg.                  Truck Mfg.</p>
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**465 CONVEYOR or Hoisting Systems MFG., or Reconditioning**

Elevator, escalator, conveyor or hoisting system erection, installation or repair is to be separately rated as Code 675.

**UNDERWRITING GUIDE**

Conveyor Mfg. - Or Reconditioning  
 Elevator Or Elevator Door Mfg.  
 Escalator Mfg.  
 Hoisting Systems Mfg.  
 Overhead Crane Mfg.

**467 BALL or Roller BEARING MFG.**

Applicable to businesses principally engaged in the fabrication of either metal ball or roller bearings. Where a business is engaged in the fabrication of either metal ball or roller bearings and these are consumed by the business' production process, such operations shall be classified in accordance with the class appropriate to the business.

**UNDERWRITING GUIDE**

Ball Bearing Mfg.  
 Roller Bearing Mfg.

**471 PRINTED CIRCUIT BOARD ASSEMBLY OR ELECTRICAL WIRE HARNESS MFG. – BY CONTRACTOR**

Applies to businesses principally engaged in performing any of the services discussed below for others on a contract basis.

Includes the manufacture/assembly of printed circuit boards, the placement of components onto printed circuit boards (mounting/stuffing) or the installation of resultant boards into a chassis with the addition of wire leads.

**OPERATIONS ALSO INCLUDED:**

1. The assembly of electrical wire harnesses, automotive wire harnesses or connector cable assemblies.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 472 to electronic component manufacturing.
2. Assign Code 473 to electrical cord assembly.
3. The manufacture of wire or cable shall be separately classified as provided for in this Manual.

**UNDERWRITING GUIDE**

Automotive Wire Harness Assembly  
 Cable Connector Assembly  
 Electrical Wire Harness Assembly  
 Printed Circuit Board Mfg. - By Specialist Contractor

Printed Circuit Board Stuffing By Contractor  
 Stuffing Printed Circuit Boards, Adding Wiring And Chassis By Contractor Per Customer Design

**472 ELECTRONIC COMPONENT MFG., N.O.C.**

Applies to the manufacture of electronic component parts used to receive, store, govern or direct the flow of current within an electrical circuit, such as resistors, capacitors, coils, transformers (less than 746 watts), filters or transducers.

**OPERATIONS ALSO INCLUDED:**

1. Semiconductor material refining
2. Integrated circuit manufacture
3. Quartz crystal culturing
4. Glass-to-metal seal manufacture

**OPERATIONS NOT INCLUDED:**

1. The manufacture of non-electronic parts (e.g., pushbuttons, springs, gaskets or plastic parts). The inclusion of such non-electronic parts in the electronic device shall not be construed as an electronic component as defined by this classification.

**UNDERWRITING GUIDE**

Ceramic Capacitor Mfg. - Less Than 1 H.P.  
 Coils - Less Than 1 H.P.  
 Diode Mfg.  
 Integrated Circuit Mfg.  
 Light Emitting Diode Mfg.  
 Liquid Crystal Display Mfg.  
 Oscillator Mfg.

Quartz Crystal Culturing  
 Resistor Mfg. - Less Than 1 H.P.  
 Semiconductor Refining - Silicon Wafers  
 Silicon Chip Mfg.  
 Transducer Mfg.  
 Transformer Mfg. - Less Than 1 H.P. Used In Electronic Devices  
 Transistor Mfg.

**473 ELECTRICAL APPARATUS MFG., N.O.C.**

Applies but is not limited to the manufacture or shop repair of electrical housewares, hand-held power tools, electrical fixtures or small electrical appliances.

**UNDERWRITING GUIDE**

Automobile Horn Mfg., Electric	Electrical Apparatus Mfg.
Automotive Alternator Or Generator Mfg. Or Repair	Electrical Equipment For Internal Combustion Engines Mfg.
Automotive Lighting, Ignition Or Starting Apparatus Mfg.	Electro-Physical Therapy Equipment Mfg.
Ballast Mfg. - Fluorescent Lights	Fire Alarm Siren Mfg.
Battery Charging Equipment Mfg.	Floor Cleaning/Waxing Machine Mfg.
Battery Mfg., Dry	Fuse Mfg. - Electrical
Blender Mfg. - Household	Hair Dryer Mfg. - Hand-Held
Blinkerlight Mfg.	Hand Tool Mfg. - Electric - Portable
Centrifuge Mfg., Laboratory	Heating Pad Mfg.
Christmas Tree Light Cord Sets Mfg.	Humidifier Mfg.
Dimmer Switch Mfg.	Mercury Switch Mfg.
Electric Blanket Mfg.	Razor Mfg. Or Repair - Electric
Electric Cord Assembly, Cable Mfg. To Be Separately Rated	Switch Mfg. - Household
Electric Fan Mfg.	Trains, Electric - Toy Or Model Mfg.
Electric Heating Element Mfg.	Vacuum Cleaner - Service Or Repair
Electric Housewares And Fan Mfg.	Vacuum Cleaner Mfg.
Electric Switches Mfg. - Household And Crossbar	X-Ray Equipment Mfg.
Electric Wire Assembly - Cord	

**474 ELECTRIC POWER OR ELECTRIC TRANSMISSION EQUIPMENT MFG.**

Contemplates the manufacture of equipment for the generation, storage or transmission of electrical energy or vacuum furnaces. Includes the manufacture of power transformers (over 1 horsepower), switch-gear or switchboard apparatus, generators or vacuum furnaces.

**UNDERWRITING GUIDE**

Bus-bar Mfg.	Switchgear Or Switchboard Apparatus Mfg.
Circuit Breaker Mfg.	Transformer Mfg. (1 H.P. Or More)
Electric Power Equipment Mfg. For Utilities	Vacuum Furnace, Kiln Or Drying Oven Mfg.
Generator Mfg., Electric	

**475 BATTERY MFG., Storage**

**UNDERWRITING GUIDE**

- Automobile Battery Mfg.
- Battery Mfg., Storage
- Storage Battery Mfg.

**476 INDUSTRIAL CONTROLS OR SYSTEMS MANUFACTURE/ASSEMBLY**

Applies to the manufacture/assembly of motor controllers, control panels and/or systems used in industrial plants for the distribution of power, control of heating or air conditioning or batch control.

Risks engaged in the manufacture of meters, counters, thermometers or other electronic analytical/measuring instrumentation not otherwise classified shall be assigned to Code 488.

Installation or repair provided at customer locations shall be separately classified as provided for in this Manual.

**UNDERWRITING GUIDE**

- Environmental Control Systems Mfg./Assembly
- Motor Controller Assembly
- Power Controller Assembly
- Process Control Systems Mfg./Assembly

**477 ELECTRIC MOTOR MFG. OR REPAIR**

Applies to firms principally engaged in the manufacture, shop repair or rewinding of electric motors, armatures or field coils.

**UNDERWRITING GUIDE**

Armature Mfg.  
Electric Motor Mfg. Or Repair - Shop Only

**483 OFFICE MACHINE MFG.**

**OPERATIONS NOT INCLUDED:**

1. Assign Code 952 to a separate crew performing service and repair at customer locations.

**UNDERWRITING GUIDE**

Adding Machine Mfg.  
Calculator Mfg.  
Cash Register Mfg.  
Cigar And Cigarette Lighter Mfg. Or Assembling  
Computer Mfg.  
Computer Peripheral Mfg.  
Electronic Organ And Synthesizer Mfg.  
Facsimile Equipment Mfg.  
Laser Printer Cartridge Mfg. Or Remanufacture

Modem Mfg.  
Office Machine Mfg.  
Organ, Electronic - Mfg.  
Sewing Machine - Service Or Repair  
Sewing Machine Mfg.  
Slot Machine Mfg.  
Vending Machine Mfg.  
Voting Machine Mfg.

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

Includes but is not limited to the manufacture of:

- (1) Telephone or telegraph equipment or apparatus
- (2) Radio or TV broadcasting or communications equipment
- (3) Search, detection, navigation, guidance, aeronautical or nautical systems

**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.  
Telemetry Equipment Mfg.  
Telephone Or Telegraph Apparatus Mfg.  
Transponder Mfg.  
Video Cassette Recorder Mfg.

**486 INCANDESCENT LIGHT BULB or ELECTRONIC TUBE MFG.**

**UNDERWRITING GUIDE**

Cathode Ray Picture Tube Mfg.  
Electric Light Bulb Mfg.  
Electron Tube Mfg.  
Incandescent Light Bulb Mfg.  
Medical Diagnostic Lamp Mfg.  
Megetron Device Mfg. (Specialty Electron)  
Neon Sign Mfg. - Shop Only, No Installation,  
Service Or Repair

Photoflash Cube Mfg.  
Radio & Television Tube Mfg.  
Television Tube Mfg.  
Transmitting, Industrial And Special Purpose  
Electron Tube Mfg.  
Vacuum Tube Mfg.  
X-Ray Tube Mfg.

**487 SURGICAL OR OPTICAL INSTRUMENT MFG.**

Applies but is not limited to the manufacturing of surgical or dental instruments, optical instruments, optical lens grinding, fiber optics or other precision metal instruments such as drafting equipment, compasses, T-squares or triangles.

**UNDERWRITING GUIDE**

Audio Compact Disc Duplicating Binocular Mfg. Coating Optical Products - Vacuum Deposition Method Dental Drill Or Dental Tools Mfg. Drafting Equipment Mfg.	Micrometer Mfg. Optical Instrument Or Lens Mfg. Surgical Instrument Mfg. Surveying Equipment Mfg. Telescope Mfg.
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**488 ELECTRONIC MEASURING OR ANALYTICAL INSTRUMENT MFG.**

Includes the manufacture of electric test equipment, totalizing fluid meters or counters, electronic test or measuring instrumentation.

Also contemplated by this class is the manufacture of medical diagnostic equipment such as CAT scanners or MRIs.

**UNDERWRITING GUIDE**

Aircraft Instrument Mfg. (Not Radio Or Radar) Altimeter Mfg. Automatic Temperature Control Mfg. Blood & Gas Analyzer Mfg. CAT Scanner Mfg. Defibrillator Mfg. Electric Measuring Instrument Or Test Equipment Mfg. Electrocardiograph Equipment Mfg. Fetal Monitor Mfg. Flow Controller Mfg. Flowmeter Mfg. Gas Detection Monitor Mfg. Gas Meter Mfg. Heart Scan Systems Mfg. Magnetic Resonance Imaging (MRI) Mfg. Medical Equipment Mfg., Electronic - Diagnostic Or Treatment Pyrometer Mfg.	Respirator Equipment Mfg. Semiconductor Test Equipment Mfg. Speedometer Mfg. Steam Pressure Gauge Mfg. Tachometer Mfg. Taximeter Mfg. Thermocouple Mfg. Thermometer Mfg. Thermostat Mfg. Ultrasound Imager Mfg. Valve Actuator Mfg. Vital Signs Monitoring Equipment Mfg. Volt Meter Mfg. Wafer (Semiconductor) Dicing Machine Mfg. Wafer Cleaning Equipment Water Meter Mfg. Wet Wafer Processing Equipment
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**489 DENTAL LABORATORY**

**UNDERWRITING GUIDE**

Artificial Teeth Mfg.  
 Dental Laboratory  
 Hearing Aid Ear Mold Mfg.

**491 EMPLOYMENT CONTRACTOR – Temporary ROLLING, DRAWING or EXTRUDING NONFERROUS METALS Staff**

Applicable only to temporary staff provided to customers whose business classification is **Code 403**.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

Employment Contractor - Temporary Rolling, Drawing Or Extruding Nonferrous Metals Staff  
 Rolling, Drawing Or Extruding Nonferrous Metals - Temporary Staff  
 Temporary Rolling, Drawing Or Extruding Nonferrous Metals Staff



**493 EMPLOYMENT CONTRACTOR – Temporary HARDWARE MFG. Staff**

Applicable only to temporary staff provided to customers whose business classification is **Code 445**.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

Employment Contractor - Temporary Hardware Mfg. Staff  
 Hardware Mfg. - Temporary Staff  
 Powder Coating Of Metal Parts - Shop - Temporary Staff  
 Temporary Hardware Mfg. Staff

**495 EMPLOYMENT CONTRACTOR – Temporary AUTOMOBILE, Truck or Trailer BODY MFG. Staff**

Applicable only to temporary staff provided to customers whose business classification is **Code 451**.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

Automobile, Truck Or Trailer Body Mfg. - Temporary Staff  
 Employment Contractor - Temporary Automobile, Truck Or Trailer Body Mfg. Staff  
 Temporary Automobile, Truck Or Trailer Body Mfg. Staff

**497 EMPLOYMENT CONTRACTOR – Temporary ELECTRONIC COMPONENT MFG. Staff.**

Applicable only to temporary staff provided to customers whose business classification is **Code 472**.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

Electronic Component Mfg. - Temporary Staff  
 Employment Contractor - Temporary Electronic Component Mfg. Staff  
 Temporary Electronic Component Mfg. Staff

**499 EMPLOYMENT CONTRACTOR – Temporary BATTERY MFG. Staff.**

Applicable only to temporary staff provided to customers whose business classification is **Code 475**.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

Battery Mfg. - Temporary Staff  
 Employment Contractor - Temporary Battery Mfg. Staff  
 Temporary Battery Mfg. Staff

**STONE AND CLAY PRODUCTS MFG.**

**501 CEMENT MFG. – including quarrying**

**UNDERWRITING GUIDE**

Calcium Carbide Mfg.	Lime Burning Or Processing - By Specialist
Cement Mfg., Including Quarrying	Contractor
Cement Quarry Operated By Manufacturer	Plaster Mill
	Quarry, Cement - Operated By Manufacturer

**502 PLASTER STATUARY or Ornament MFG.**

**UNDERWRITING GUIDE**

Acrylic Embedments Mfg.  
Map Mfg. Relief, Made Of Plaster  
Plaster Form Mfg.  
Plaster Statuary Mfg.

**506 POWDER METAL PRODUCTS MFG.**

**UNDERWRITING GUIDE**

Powder Metal Products Mfg.

**507 GRAPHITE PRODUCTS MFG.**

**UNDERWRITING GUIDE**

Carbon Products Mfg.  
Graphite Products Mfg.

**509 ASBESTOS GOODS MFG. – For establishments utilizing asbestos fibers in their manufacturing processes that result in an asbestos product.**

**UNDERWRITING GUIDE**

<p>Asbestos Cement Products Mfg. Asbestos Goods Mfg. Asbestos Paper Mfg. Asbestos Spinning Or Weaving Blanket Mfg., Insulating For Aircraft - Asbestos Brake Lining Mfg. - Asbestos Cloth Mfg. - Asbestos</p>	<p>Fire Resistant Glove Mfg. Glove Mfg. - Fire Resistant Paper Mfg. - Asbestos Tape Mfg. - Asbestos Textile Mfg. - Asbestos Vinyl Asbestos Floor Tile Mfg.</p>
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**511 CONCRETE PRODUCTS MANUFACTURING.**

**UNDERWRITING GUIDE**

<p>Bathtub Mfg. - Concrete Cast Stone Mfg. - Concrete Cement Block Mfg. Cinder Block Mfg. Concrete Block Mfg. Concrete Burial Vault Mfg. Concrete Products Mfg.</p>	<p>Drain Tile Mfg. - Concrete Pipe Mfg. - Concrete Plaster Block Mfg. Precast Concrete Products Mfg. - Shop Septic Tank Mfg. - Concrete Silo Building - Concrete, Shop Only Step Mfg. - Prefabricated Concrete</p>
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**512 BRICK MFG., N.O.C.**

Assign Code 514 to a location(s) principally engaged in manufacturing refractory products.

**UNDERWRITING GUIDE**

<p>Brick Mfg., N.O.C. Fireproofing Tile Mfg. - Clay Pipe Mfg. - Terra-Cotta Sand Lime Brick Mfg.</p>	<p>Structural Clay Products Mfg., N.O.C., Non- Refractory Terra-Cotta Mfg. Tile Mfg., Roofing, Structural Or Terra-Cotta</p>
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**513 POTTERY, N.O.C. – no brick, non-decorative tile, sewer pipe or gas retorts mfg.**

A supplementary dust disease loading shall be added by the Bureau to cover the potential hazard of those employers using material containing free silica.

Code 0176 at the carrier rate is to apply to such exposure, but note that payroll developed by the exposure is also to be included in the Code 513 payroll at the carrier rate. Premium developed under Code 0176 is not subject to experience or retrospective rating.

***UNDERWRITING GUIDE***

Abrasive Shape Mfg.  
 Abrasive Wheel Mfg.  
 Ceramic Mfg.  
 China Decorating - By A China Manufacturer  
 China Tableware Mfg.  
 Earthenware Mfg.  
 Foundry Sand Cores Mfg. - By Contractor  
 Grinding Wheel Mfg.  
 Grindstone Mfg., No Quarrying  
 Mineral Wool Mfg. - Including Spinning And Weaving

Porcelain Electrical Product Mfg.  
 Porcelain Mfg.  
 Pottery Mfg., Glazed  
 Pottery Mfg., N.O.C. - No Brick, Tile, Sewer Pipe Or Gas Retorts  
 Rock Wool Mfg. - Including Spinning And Weaving  
 Sand Mold Mfg. – By Independent Contractor  
 Tile Mfg., Decorative  
 Vitreous China Plumbing Fixture Mfg.  
 Vitreous China Table And Kitchen Articles Mfg.  
 Vitreous Tile Mfg.

**514 REFRACTORY PRODUCT MFG.**

***UNDERWRITING GUIDE***

Clay Refractory Products Mfg., Including Silica Or Semi-Silica  
 Refractory Products Mfg., Including Silica Or Semi-Silica  
 Silica Brick Mfg.

**520 TEMPORARY STAFF N.O.C. – Exposure Group A**

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on the direct employment business classifications assignable to Code 520 and on classifying temporary staff.

**521 TEMPORARY STAFF N.O.C. – Exposure Group B**

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on the direct employment business classifications assignable to Code 521 and on classifying temporary staff.

**522 TEMPORARY STAFF N.O.C. – Exposure Group C**

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on the direct employment business classifications assignable to Code 522 and on classifying temporary staff.

**523 TEMPORARY STAFF N.O.C. – Exposure Group D**

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on the direct employment business classifications assignable to Code 523 and on classifying temporary staff.

**524 TEMPORARY STAFF N.O.C. – Exposure Group E**

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on the direct employment business classifications assignable to Code 524 and on classifying temporary staff.

**525 TEMPORARY STAFF N.O.C. – Exposure Group F**

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on the direct employment business classifications assignable to Code 525 and on classifying temporary staff.

**526 TEMPORARY STAFF N.O.C. – Exposure Group G**

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on the direct employment business classifications assignable to Code 526 and on classifying temporary staff.

**527 TEMPORARY STAFF N.O.C. – Exposure Group H**

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on the direct employment business classifications assignable to Code 527 and on classifying temporary staff.

**528 TEMPORARY STAFF N.O.C. – Exposure Group I**

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on the direct employment business classifications assignable to Code 528 and on classifying temporary staff.

**529 TEMPORARY STAFF N.O.C. – Exposure Group J**

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on the direct employment business classifications assignable to Code 529 and on classifying temporary staff.

**GLASS MFG.**

**535 GLASS OR GLASSWARE MFG.**

The manufacture of glass products from purchased glass shall be assigned to Code 536.

**UNDERWRITING GUIDE**

Cut Glass Mfg.	Pressed Or Blown Glass Mfg.
Fibrous Glass Mfg.	Rolled Glass Mfg.
Flat Glass Mfg.	Sheet Glass Mfg.
Glass Container Mfg.	Sheet Window Glass Mfg.
Glass Mfg., Stained	Sodium Silicate Mfg.
Glassware Mfg.	Stained Glass Mfg.
Plate Glass Mfg.	Window Glass Mfg.
Polished Plate Glass Mfg.	Wire Glass Mfg.

**536 GLASS PRODUCTS MFG. – from purchased glass – no glass manufacturing**

**UNDERWRITING GUIDE**

Glass Merchant - Bending, Beveling, Grinding Or Silvering Plate Glass By Separate Shop Crew	Mirror Mfg. - From Purchased Glass
Glass Ornament Mfg. - From Purchased Glass	Stained Glass Products Including Window Mfg. - From Purchased Stained Glass
Laboratory Glassware Mfg. - From Purchased Glass	Tiffany Lamp Shade Mfg. - From Purchased Stained Glass
Laminated Glass Products Mfg. - From Purchased Glass	

**CHEMICALS INDUSTRIES**

**551 CHEMICAL Processing or Products MFG., N.O.C.**

For establishments engaged in manufacturing miscellaneous chemical preparations not otherwise classified.

**UNDERWRITING GUIDE**

<p>Acid Mfg.                  Agricultural Chemical Mfg.                  Agricultural Pesticide Mfg.                  Alkali Mfg.                  Alum Mfg.                  Aniline Dye Mfg.                  Bicarbonate Of Soda Mfg.                  Charcoal Mfg.                  Chemical Processing Or Products Mfg., N.O.C.                  Copper Recovery, Not Smelting                  Cotton Seed Oil Mfg.                  Creosote Mfg. - From Tar                  Distillation, Wood                  Dye Mfg.                  Fungicide Mfg.                  Herbicide Mfg.                  Insecticide Mfg.                  Iron Recovery By Chemical Means</p>	<p>Magnesium Metal Mfg. - Electrolysis Of Fused Magnesium Chloride Process                  Magnesium Metal Mfg. - Ferro-Silicon Process                  Magnesium Metal Mfg., N.O.C.                  Oil Mfg., Vegetable                  Pest Strip Mfg.                  Pesticide Mfg.                  Pyroxylin Mfg., Not For Use In Explosive Mfg.                  Salt Refining                  Silica Gel Mfg.                  Soda Bicarbonate Mfg.                  Sulfate Mfg.                  Tanning Extract Mfg.                  Tar Refining                  Vegetable Oil Mill                  Vitriol Mfg.                  Wood Alcohol Mfg. - Natural                  Wood Distillation                  Zinc, Recovery Of - By Chemical Means</p>
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**553 GASES – MFG.** of carbonic oxide, anhydrous ammonia, oxygen or hydrogen

**UNDERWRITING GUIDE**

<p>Acetylene Gas Mfg.                  Ammonia Mfg.                  Anhydrous Ammonia Mfg.                  Carbon Dioxide Mfg.                  Carbonic Acid Gas Mfg.</p>	<p>Gas Mfg.                  Hydrogen Mfg.                  Ice Mfg., Dry Ice                  Industrial Gas Mfg.                  Oxygen Or Hydrogen Mfg.</p>
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**555 DRUG or MEDICINE MFG.**

**UNDERWRITING GUIDE**

<p>Biological Product Mfg.                  Cough Drop Mfg.                  Drug Mfg.</p>	<p>Medicine Mfg.                  Pharmaceutical Preparation Mfg.                  Serum Mfg.</p>
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**563 PAINT or Colors MFG.** – no red or white lead mfg.

**UNDERWRITING GUIDE**

<p>Adhesives Mfg.                  Color Mfg., No Red Or White Lead Mfg.                  Dope (Plastic Model Paint) Mfg.                  Dry Toner Mfg.                  Enamel Paint Mfg.                  Ink Mfg., Printing                  Inorganic Pigment Mfg.                  Lacquer Mfg.                  Metal Polish Mfg.                  Mineral Color Mfg.                  Mucilage Mfg.                  Paint Brush Cleaner Mfg.                  Paint Mfg., No Red Or White Lead Mfg.                  Paint Remover Mfg.                  Paint, Varnish, Lacquer Or Enamel Mfg.</p>	<p>Pigment Color Mfg.                  Polish Or Leather Dressing Mfg.                  Primer, Paint, Mfg.                  Printing Ink Mfg.                  Putty, Caulking Compound, And Allied Product Mfg.                  Roofing Compound Mfg., No Refining                  Shellac Mfg.                  Shoe Polish Mfg.                  Stains - Varnish, Oil And Wax, Mfg.                  Toner (Dry) Mfg.                  Varnish Mfg.                  Water Paint Mfg.                  Whiting Mfg.                  Wood Filler And Sealer Mfg.                  Wood Stain Mfg.</p>
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**571 SOAP MFG.**

**UNDERWRITING GUIDE**

<p>Beeswax Mfg. Candle Mfg. Cleaning, Polishing Or Sanitation Preparations Mfg. Cosmetic, Perfume Or Other Toilet Preparations Mfg. Crayon Mfg. Degreasing Solvent Mfg. Detergent Mfg. Disinfectant (Household And Industrial) Mfg. Dry Cleaning Preparation Mfg. Furniture Polish And Wax Mfg. Household Bleach, Dry Or Liquid Mfg. Log Mfg. – Synthetic (wax and sawdust combination)</p>	<p>Perfume, Cosmetic Or Other Toilet Preparations Mfg. Perfumery Extract Mfg. Polishing, Cleaning Or Sanitation Preparations Mfg. Saddle Soap Mfg. Scouring Compound Mfg. Sealing Wax Mfg. Shampoo Mfg. Soap Or Other Detergent Mfg. Synthetic Log Mfg. (wax and sawdust combination) Washing Compound Mfg. Wax Or Wax Products Mfg. Wax Remover Mfg.</p>
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**573 FERTILIZER MFG.**

**UNDERWRITING GUIDE**

Fertilizer Blending Or Mixing  
Fertilizer Mfg.  
Plant Food Mfg. - Mixed

**581 OIL REFINING, Petroleum**

**UNDERWRITING GUIDE**

<p>Aromatic Chemical Mfg. In Petroleum Refinery Benzene Mfg. In Petroleum Refinery Blending Lubricants Catalyst Mfg., Oil-Based Gasoline Blending Plant Grease Mixing Or Blending, Not Animal Or Vegetable Kerosene Mfg. Lubricant, Blending Lubricating Oil And Grease Mfg., Excluding Animal And Vegetable Products Naphtha Mfg. In Petroleum Refinery</p>	<p>Nylon Mfg. Oil Blending - Not Animal Or Vegetable Oil Refining, Petroleum Oil Re-Refining, Used Motor Oil Petroleum Refining Plastic Material, Synthetic Resin, Or Nonvulcanizable Elastomer Mfg. Rayon Mfg. Sulfonated Oil And Assistant Mfg. Synthetic Rubber Intermediates Mfg. Synthetic Rubber Mfg.</p>
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**587 EMPLOYMENT CONTRACTOR – Temporary PAINT or COLORS MFG. Staff**

Applicable only to temporary staff provided to customers whose business classification is **Code 563**.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

Employment Contractor - Temporary Paint Or Colors Mfg. Staff  
Paint Or Colors Mfg. - Temporary Staff  
Temporary Paint Or Colors Mfg. Staff

**EXCAVATION AND CONSTRUCTION**

**601 ROAD or Street CONSTRUCTION: Paving or Repaving**

Applies to the laying of the road starting with the sub-base and includes all kinds of paving or repaving, surfacing or resurfacing or scraping, including airport runways or warming aprons. Also included are trimming and finishing of shoulders, installing curbing and erecting guard rails or fences.

Asphalt plants operated by a paving contractor shall be classified in accordance with the following procedure. Permanently located plants staffed by a separate crew shall be assigned to Code 855. Portable/ temporarily located asphalt plants shall be assigned to Code 601.

As provided for in this Manual separately rate: clearing of right-of-way, earth or rock excavation, filling or grading, tunneling, bridge or culvert building, quarrying and stone crushing.

**UNDERWRITING GUIDE**

Airport Construction, Paving - Landing Strip Or Warming Apron Airport Runway Construction - Paving Or Repaving Asphalt Laying, On Constructed Highway By Contractor Asphalt Laying, On Constructed Highway By Supplier Asphalt Road Spraying Concrete Drilling Or Sawing - On Highways Or Roads Curbstone - Concrete Prefabricated - Installed By Road Contractor Fence Erection, Highway Barriers By Paving Contractor Flagmen - Provided By Specialist Contractor	Guardrail Or Metal Fence Erection - By Road Contractor Highway Maintenance, Scraping, Paving Or Repaving By Contractor Milling Of A Road's Surface – By An Independent Contractor Or The Paving Contractor Painting Lines On Highways Or Roads Paving Or Repaving, Road And Street Repaving - Street Or Road Road Construction - Paving Or Repaving Street Or Road Construction Or Maintenance - Scraping, Paving Or Repaving Surfacing Or Resurfacing Of Road Or Street Warming Apron Paving, Airport
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**602 ROAD or Street CONSTRUCTION:** Subsurface work

Applies to all operations of bringing roadbed to grade including clearing of right-of-way, earth or rock excavation, filling or grading. It does not include laying the sub-base.

As provided for in this Manual separately rate: tunneling, bridge or culvert building where clearance is more than 10 feet at any point or the entire distance between terminal abutments exceeds 20 feet, quarrying and stone crushing.

**UNDERWRITING GUIDE**

Airport Runway Or Warming Apron Construction - Sub-surface Work Culvert Construction, Not Exceeding 10 Feet Span Excavation - Street Or Road - Including Rock Excavation	Rock Excavation, Not Quarry, By Road Contractor Street Or Road Rock Excavation Sub-Surface Work - Road Or Street Construction
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**603 SEWER CONSTRUCTION** – all work to completion, including masonry work in connection therewith – no tunneling

**UNDERWRITING GUIDE**

Sewer Construction, All Work To Completion Except Tunneling, See Class 615  
 Storm Drain Construction

**605 RAILROAD CONSTRUCTION** and Maintenance of Way by Contractors – all operations incident thereto, except tunneling and bridge building

The entire payroll in construction of bridges or culverts exceeding a span of 12 ft. or in the construction of tunnels must be separately classified and rated.

**UNDERWRITING GUIDE**

Railroad Construction, By Contractor  
 Railroad Maintenance Of Way, By Contractor

**606 OIL or GAS WELL DRILLING**

**OPERATIONS NOT INCLUDED:**

1. Assign Code 607 to all non-oil or gas drilling.

**UNDERWRITING GUIDE**

- Gas Well Drilling
- Oil Well Drilling

**607 DRILLING, N.O.C. - By Contractor**

Applicable to all types of drilling except drilling for oil or gas wells.

**OPERATIONS ALSO INCLUDED:**

1. All types of oil and/or gas well services performed by an independent contractor(s).
2. Geophysical exploration.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 606 to oil or gas well drilling.

**UNDERWRITING GUIDE**

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|--|---|
| Boring Or Test Boring For Soil Samples             | Oil Well Casing Installation - By Contractor        |
| Drilling, N.O.C., By Contractor                    | Oil Well Cementing, By Contractor                   |
| Elevator Shaft Drilling - By Contractor            | Oil Well Cleaning - By Contractor                   |
| Fracturing (Fracing) Of Gas Wells - By Contractor  | Oil Well Service Contractor                         |
| Gas Well Service Contractor                        | Oil Well Shooting - By Contractor                   |
| Geophysical Exploration - Seismic Method           | Plugging Abandoned Oil Or Gas Wells – By Contractor |
| Geophysical Exploration, N.O.C.                    | Water Well Drilling - By Contractor                 |
| Horizontal or Directional Drilling – By Contractor |   |
| Logging Of Oil And/Or Gas Wells - By Contractor    |   |

**608 FLAT CEMENT WORK**

Applicable to a specialist contractor performing ground-supported concrete work in the construction of houses or small (one or two story) commercial buildings, including but not necessarily limited to concrete footings, foundation walls, cellar floors, curbs, sidewalks and driveways. Also applicable to constructing ground-supported concrete floors for small commercial buildings and the blacktop paving or repaving of driveways, parking lots, sidewalks or yards. Further applicable to the breakup by use of picks or jackhammers and removal of old ground-supported concrete, digging with shovels, and the set-up and removal of forms by the ground-supported concrete contractor.

**OPERATIONS ALSO INCLUDED:**

1. Mausoleum or monument erection in cemeteries.
2. Diamond core drilling within buildings by a specialist contractor.
3. Painting lines in parking lots or tennis courts by a specialist contractor.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 601 to the paving or repaving of streets, roads, airport runways or warming aprons.
2. Assign Code 601 to concrete curb or gutter work performed by a street or road paving contractor.
3. Assign Code 609 to excavation performed by means of mechanical equipment. See Code 609 for further information.
4. Assign Code 654 to ground supported concrete footings and foundation walls in the construction of commercial or residential buildings three stories or more.
5. Assign Code 654 to the installation of precast concrete walls or panels.
6. Assign Code 654 to the erection/dismantling of forms incident to the pouring of self-bearing floors and/or other non-ground supported concrete work.
7. Assign Code 654 to Guniting/Shotcrete installation.
8. Assign Code 855 to concrete pumping services by a specialist contractor.
9. Assign Code 855 to a separately-staffed and permanently-located ready mix concrete or asphalt plant.



**UNDERWRITING GUIDE**

Airport Construction, Paving Of Automobile Parking Areas Asphalt Laying, Driveway, Floor, Yard, Sidewalk Cement Work, Flat, Not Self-Bearing Or Reinforced Concrete Floor Construction, Not Self-Bearing Concrete Work, Yard Diamond Core Drilling Within Buildings - By Specialist Contractor	Driveway Construction - Blacktop Or Cement Flat Cement Work Contractor Mausoleums And Monuments In Cemeteries, Erection Only Painting Lines On Parking Lots Or Tennis Courts Paving, Driveway - Blacktop Or Cement
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**609 EXCAVATION**

Applicable to payroll developed in general excavation, grading, trench digging, filling or backfilling. Such work is performed with power shovels, trench diggers, bulldozers or graders. The business may be a specialist excavation contractor principally engaged in one or more of the listed tasks. The business may be a general contractor employing a separate staff performing one or more of the listed tasks or the business has kept separate payroll records for personnel who interchange between one or more of the tasks listed above and other construction tasks assigned to another construction classification.

**OPERATIONS ALSO INCLUDED:**

1. All methods of clearing or removing brush and/or tree stumps that is not incident to tree removal except for road construction.
2. Excavation and/or grading for parking lots.
3. Blasting services by specialist/independent contractors under contract with unrelated businesses including incident drilling.
4. Cross-country oil or gas pipeline construction.
5. Landfill operation by an independent contractor.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 602 to payroll developed in clearing or removing brush for road construction. Code 602 shall also be assigned to road or street construction subsurface work which involves all work that brings the road up to grade: earth or rock excavation, filling or grading.
2. Assign the applicable "all work to completion" construction classification when a business is performing work assignable to an "all work to completion" classification. Any excavation work performed by the business incident to an "all work to completion" job or project shall be included in the "all work to completion" construction classification applicable to the job or project.

**UNDERWRITING GUIDE**

Blasting Contractor - Includes Incident Drilling By The Blasting Contractor Building Underpinning Canal Irrigation, Construction Caves, Excavation Of New Areas For Exhibition Purposes Cellar Excavation Excavation, N.O.C. Excavation For Septic Tank Installation, By Specialist Contractor Foundation Excavation Gas Or Oil Pipeline Construction - Cross-Country Grading Grading Preparatory To Building Erection	Grave Digging - By Contractor Humus Digging And Bagging Irrigation System Construction Landfill Operation Levee Construction Oil Or Gas Pipeline Construction - Cross-Country Overburden Stripping, By Contractor (Not Coal Operator) Peat Digging Pipeline Construction, Oil Or Gas - Cross-Country Pipeline Reclamation, Oil Or Gas Rock Excavation, Not Quarry, Not By Road Contractor Surface Mine Reclamation - By Contractor - Grading, Recontouring
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**611 PILE DRIVING**, including timber wharf building

**UNDERWRITING GUIDE**

Bulkhead Construction - State Coverage Only  
Jetty Construction - State Coverage Only  
Pile Driving - State Coverage Only  
Wharf Building, Timber - State Coverage Only

**615 TUNNELING** or Shaft Sinking, all work to completion

Code 0152 must be applied to Code 615 payroll to determine the mandatory catastrophe reserve which is not subject to experience or retrospective rating. To provide coverage for Federal Black Lung, the Federal Coal Mine Health and Safety Act Endorsement must be attached to the policy at the additional non-rateable disease loading specified under Code 0164 on the rate pages.

Code 0152 and if applicable Code 0164 apply to the payroll developed in tunneling and shaft sinking, but note that such exposure is also to be included in the Code 615 payroll at the manual rate.

**UNDERWRITING GUIDE**

Caisson Work – Under Pneumatic Pressure  
Cofferdam Work - Under Pneumatic Pressure  
Mine Shaft Sinking, By Contractor  
Sewer Construction, Tunneling  
Shaft Sinking  
Tunneling

**617 GAS, STEAM or WATER MAIN CONSTRUCTION** – all work to completion

Also includes conduit construction for cable or wires.

**OPERATIONS NOT INCLUDED:**

1. Separately rate to Code 615 tunneling under pressure.
2. Separately classify to Code 607 horizontal/directional drilling.

**UNDERWRITING GUIDE**

Cable Installation In Conduits - By The Conduit Construction Contractor  
Conduit Construction - All Work To Completion  
Gas Main Construction - Local Distribution Systems - All Work To Completion Except Tunneling  
Gas, Steam Or Water Main Repair - By Contractor - All Work To Completion Except Tunneling  
Main Construction - Gas, Steam Or Water - Local Distribution Systems - All Work To Completion Except Tunneling  
Steam Main Construction - All Work To Completion Except Tunneling  
Water Main Construction, All Work To Completion Except Tunneling, See 615

**BUILDING CONSTRUCTION**

**645 WALLBOARD INSTALLATION** – within buildings

Includes the entire operation of installing drywall/wallboard including taping, seaming, texturing, but not painting.

**UNDERWRITING GUIDE**

Drywall Installation - Including Taping And Seaming	Taping And Seaming Of Wallboard	
Plasterboard Installation		Wallboard Installation
Sheet Rock Installation - Within Buildings		

**646 FURNITURE or FIXTURES INSTALLATION** – portable – in offices or stores

**UNDERWRITING GUIDE**

Blackboard Installation - Wood Church Furnishings - Wood (Altars, Pews) Installation Display Rack Or Stand Installation - Metal, Plastic Or Wood Exhibit Booth Erection Fixture Installation - Bank - Metal Partitions, Counters Furniture Or Fixture Installation - Portable - In Offices Or Stores Kitchen Equipment Installation - (Commercial)	Metal Partition, Shelving, Locker, Office And Store Fixture Installation Partition Installation Shelving And Store Fixture Installation Showcase Erection And Installation, No Mfg. Soda Fountain Or Counter Installation - Plumbing Or Electrical Wiring To Be Separately Rated
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**647 INSULATION WORK, N.O.C.**

Includes the installation or application of acoustical or thermal insulating material in buildings or within building walls. The class applies when insulating work is performed as a separate operation not part of or incidental to any other construction operation performed by the same contractor at the same job or location.

**WEATHERIZATION PROGRAMS – 647**

The purpose of a weatherization program is to insulate the client's home, which may be a detached house, a twin, a row house or a mobile home. The clients are generally either elderly, on a fixed income or are low-income families. All of a weatherization program's tasks (e.g., fixing windows and/or doors, installing blown or vat insulation, putting in foam sealants, doing caulking or putting in weather stripping) are incidental to the efforts of preventing outside air from infiltrating the home and concurrently preventing warm or air-conditioned air from escaping the home or enhancing the home's insulation. Assign Code 647 to pay-roll developed in a weatherization program.

**UNDERWRITING GUIDE**

Acoustical Insulation Material Installation Insulation Work, N.O.C. Insulation Work, Residential Rock Wool Installation	Sound Insulation Installation Weather Stripping Installation Weatherization Program Window Caulking - As A Part Of A Weatherization Program
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**648 CARPENTRY – INSTALLATION of CABINET WORK**, Finished Wooden Flooring or Interior Trim. Also includes installation of parquet flooring. Not applicable to contractors who perform any other carpentry operations at the same job or location.

**UNDERWRITING GUIDE**

Bathtub Liner Installation Cabinet Installation, Commercial Or Residential Carpentry - Installation Of Cabinet Work, Finished Wooden Flooring Or Interior Trim Door Or Door Frame Erection - Wood Finished Hardwood Floor Installation Floor Installation - Portable - Wood Floor Laying, Finished Hardwood Floor Sanding Or Scraping - Wood	Hardwood Floor Laying Interior Trim Installation - Wood Kitchen Cabinet Installation - Wood Locks, Installation In New Buildings Parquet Floor Laying Paving, Wood Block, Interior Stair Building (Wooden) Erection
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**649 CEILING INSTALLATION** – suspended acoustical grid type. Insulation work will be separately rated

**UNDERWRITING GUIDE**

Acoustical Ceiling Installation - Suspended Grid Type Ceiling Installation - Acoustical - Suspended Grid Type
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**651 CARPENTRY – COMMERCIAL Structures**

**UNDERWRITING GUIDE**

<ul style="list-style-type: none"> <li>Aluminum Awning Erection</li> <li>Aluminum Siding Installation</li> <li>Aluminum Storm Sash Installation</li> <li>Asbestos - Encapsulation Or Removal (Not Pipe Insulation)</li> <li>Boarding Up Of Abandoned Buildings (Including Those Designed For Dwelling Occupancy)</li> <li>Bridge Building - Wood</li> <li>Carpentry, N.O.C. Excluding Concrete Form Building</li> <li>Cooling Tower Erection, Prefabricated - Wood</li> <li>Fence Erection - Wood</li> <li>General Construction - Commercial</li> <li>Grandstand Or Bleacher, Erection By Contractor - Portable - Wood</li> <li>Greenhouse Erection</li> <li>Insulation (Asbestos) - Encapsulation Or Removal (Except Pipe Insulation)</li> </ul>	<ul style="list-style-type: none"> <li>Interior Stripping/Gutting Of Buildings</li> <li>Jalousie Or Jalousie Screen - Metal Or Glass, Erection Of</li> <li>Lead Paint Removal (From Any Non-Pipe Surface) - By Contractor</li> <li>Metal Storm Sash Installation</li> <li>Prefabricated Wooden Building And Structural Member Erection</li> <li>Siding Installation (Aluminum, Vinyl Or Wood) - Commercial Structures</li> <li>Silo Erection - Wood</li> <li>Storm Window Or Storm Door, Installation - Wood Or Metal</li> <li>Tank Erection - Wooden</li> <li>Vinyl Fence Installation</li> <li>Window Screen Or Screen Door Installation - Metal Or Wood</li> </ul>
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**652 CARPENTRY – RESIDENTIAL** Includes one- or two-family detached houses, townhouses or row houses or buildings designed primarily for multiple occupancy (e.g., apartments) three stories or less in height or garages constructed in connection with the houses or apartments.

This classification shall include the payroll developed by all employees that interchange trades at a specific location. For specific locations where there is no interchange between trades, all trades shall be separately classified.

**UNDERWRITING GUIDE**

<ul style="list-style-type: none"> <li>Aluminum Awning Erection - Residential</li> <li>Aluminum Siding Installation - Residential</li> <li>Aluminum Storm Sash Installation - Residential</li> <li>Carpentry - Detached One Or Two Family Dwellings</li> <li>Carpentry - Remodeling Of One Or Two Family Dwellings</li> <li>Carpentry - Residential For Multiple Dwelling Occupancy - Three Stories Or Less</li> <li>Home Improvements And/Or Remodeling</li> </ul>	<ul style="list-style-type: none"> <li>Jalousie Or Jalousie Screen - Metal Or Glass, Erection Of - Residential</li> <li>Metal Storm Sash Installation - Residential</li> <li>Modular Home Setup, Warranty Service, Remodeling Or Repair</li> <li>Punch List Repairs - By Contractor To A New House</li> <li>Siding Installation (Aluminum, Vinyl Or Wood) - Residential</li> <li>Storm Window Or Storm Door Installation - Wood Or Metal - Residential</li> <li>Window Screen Or Screen Door Installation - Metal Or Wood - Residential</li> </ul>
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**653 MASONRY**

Masonry work in connection with sewers must take the sewer rate and not the masonry rate.

**UNDERWRITING GUIDE**

<ul style="list-style-type: none"> <li>Boiler Brick Work, Installation Or Repair</li> <li>Brick Pointing</li> <li>Bricking Up Abandoned Buildings</li> <li>Bricklaying</li> <li>Building Caulking, Exterior</li> <li>Building Cleaning, Exterior Walls</li> <li>Cement Block Erection</li> <li>Chimney Construction - Masonry</li> <li>Cleaning Outside Surface Of Masonry Buildings, Siding Or Decks</li> <li>Fireplace Installation</li> <li>Fireproof Tile Setting</li> <li>Glass Block Installation - Structural Use</li> <li>Hardscaping Installation</li> </ul>	<ul style="list-style-type: none"> <li>Marble Setting, Exterior Only</li> <li>Masonry, N.O.C.</li> <li>Pavers (Decorative Brick Or Stone) Installation</li> <li>Plaster Block Erection</li> <li>Retaining Wall Construction (Excluding Concrete)</li> <li>Sandblasting The Outside Of Buildings</li> <li>Silo Erection - Masonry Or Tile</li> <li>Stone Setting - Structural</li> <li>Stonework Erection By Contractor</li> <li>Structural Glass Block Installation, Interior</li> <li>Stucco Wall Coating</li> <li>Tuck Pointing</li> <li>Waterproofing Of Buildings</li> <li>Window Caulking</li> </ul>
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**654 CONCRETE CONSTRUCTION**

Applicable to commercial concrete building construction such as self-bearing floors, foundations, piers, bridges, culverts or silos. Also applicable to making or erecting forms, placing reinforcing rods, taking down or stripping forms and finishing (smoothing out irregularities) the poured concrete. Code 654 applies to each of the aforementioned steps in the concrete construction process whether all work is performed by one contractor or one or more of the job steps are outsourced to a specialty subcontractor(s).

**OPERATIONS ALSO INCLUDED:**

1. Grouting (including drilling) which is the placement of cement, plastic compounds or concrete or the pumping of fly ash.
2. Guniting (Shotcrete Installation).
3. Pouring concrete into driven pilings.
4. Ground-supported concrete footings or foundation walls in the construction of commercial or residential buildings three stories or more.
5. Precast concrete panel or wall installation.
6. The wrecking or demolition of concrete or concrete encased buildings or structures.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 608 to a specialty contractor performing ground-supported concrete work in the construction of houses or small (one or two-story) commercial buildings.
2. Assign Code 609 to excavation performed by mechanical equipment. See Code 609 for further information.
3. Assign Code 855 to concrete pumping services by a specialist contractor.
4. Assign Code 855 to a separately-staffed and permanently-located ready mix concrete plant.

**UNDERWRITING GUIDE**

Cement Finishing  
 Concrete Construction  
 Concrete Floor Construction, Self-Bearing  
 Concrete Form Erection  
 Concrete Parking Garage Construction  
 Concrete Reinforcing Rod Setting  
 Concrete Work, Dams  
 Concrete Work, Floors, Etc., Above Ground Level  
 False Work Erection For Concrete Construction  
 Grouting - Including Drilling - Placing Of Cement, Plastic Compounds Or Concrete, Or Pumping Of Fly Ash

Guniting (Shotcrete Installation)  
 Panel Or Wall Installation - Precast Concrete  
 Parking Garage Construction - Concrete  
 Precast Concrete Panel Or Wall Installation  
 Reinforcing Rod Setting - Including By Specialist Contractor  
 Retaining Wall Construction - Concrete  
 Shotcrete Installation (Guniting)  
 Silo Erection - Concrete  
 Wall Or Panel Installation - Precast Concrete

**655 IRON ERECTION**

**UNDERWRITING GUIDE**

Bridge Building - Metal  
 Bridge Painting  
 Chimney Cleaning - Industrial Smokestacks  
 Concrete, Pre-Stressed, Erection By Contractor  
 Corrosion Proofing Of Chemical Tanks  
 Fire Escape Installation By Contractor - Outside  
 Gas Holder Erection  
 Iron Erection  
 Iron Or Steel Erection, Structural  
 Metal Furring, By Contractor  
 Oil Field Tank Painting  
 Oil Rig Or Derrick Erecting And Dismantling  
 Oil Still Erection  
 Painting Of: Bridges, Oil Field Tanks, Steel Structures Or Tanks

Ski-Lift Erection  
 Smokestack Or Chimney Lining - Industrial  
 Steel Erection, N.O.C.  
 Steel Frame Structure Erection  
 Steel Structures Painting  
 Steel Tank Erector  
 Steel Tower Erection For Cross-Country Electric, Telephone Or Telegraph Lines  
 Swimming Pool Installation - Iron Or Steel  
 Tank Erection - Steel  
 Tank Painting  
 Water Tank Painting  
 Welding - Structural Steel  
 Windmill Erection - Metal

**656 ELECTRIC**, Telephone or Telegraph **LINE CONSTRUCTION** by Contractors

Includes the setting of poles, installation of pole hardware or transformers or the stringing of lines. Erection of steel towers for cross-country lines must be assigned to Code 655. Clearing of right-of-way on new lines, maintenance of right-of-way on existing lines or tree trimming must be assigned to Code 005.

**UNDERWRITING GUIDE**

Electric Line Construction, By Contractor	Power Line Construction
Floodlight Erection - Permanent	Setting Of Telephone Or Telegraph Poles
Installation Of Telephone, Telegraph Or Electric Pole Hardware	Stringing Of Electric, Telephone Or Telegraph Lines
Installation Of Telephone, Telegraph Or Electric Transformers	Telephone Or Telegraph Line Construction By Contractor

**657 RIGGING**, N.O.C.

**UNDERWRITING GUIDE**

- Bell Installation - Tower Bells
- Mobile Crane & Hoisting Operations, By Rigging Contractor
- Rigging - Non Ship
- Safe Moving

**658 IRON ERECTION** or Installation – ornamental or non-structural only

**UNDERWRITING GUIDE**

Architectural Bronze, Iron, And Brass Metal Work, Erection Only	Flagpole - Erection
Balcony Erection	Guardrail Or Metal Fence Erection - By Specialist Contractor
Banister, Railing, Or Guard Erection - Metal	Iron Erection, Ornamental Or Non-Structural Only
Brass Door, Grill And Railing Erection	Ornamental Brass Erection
Bronze Door, Grill And Railing Erection	Ornamental Bronze Erection
Door Installation - Metal Or Metal-Covered, In Garages, Not Overhead Doors	Ornamental Iron Door Erection
Fence Erection - Metal	Ornamental Iron Grill Erection
Fire Door Installation	Ornamental Iron Railing Erection
Fire Escape Installation, Inside	Prison Cell Erection - Steel
Fireproof Shutter Erection	

**659 ROOFING**

Applicable to specialist contractors performing any type of roofing, roofing repair or reroofing job utilizing any type of roofing material, including but not necessarily limited to hot tar, shingles, slate, tile or rubber on any type of roof, such as flat, sloped or built-up. Also applicable to all personnel working on a roofing job (e.g., ground personnel passing materials to personnel on the roof and picking up debris and personnel on the roof). Further applicable to the waterproofing or insulation of roofs and the pressure washing of roofs.

**OPERATIONS ALSO INCLUDED:**

1. Roof decking and related carpentry work performed by a roofing contractor.
2. The installation of sheet metal products (e.g., fascia, gutters, downspouts) by a roofing contractor that is a part of a roofing job.

**OPERATIONS NOT INCLUDED:**

1. There is no payroll division between Codes 659 and 676 at the same location or job.
2. Assign Code 454 to a separately-staffed and located sheet metal fabrication shop.

**UNDERWRITING GUIDE**

Chimney Flashing Installer	Roof Spraying, Painting Or Coating By Contractor
Repair Of Roofs By Contractor	Roofing Installation - All Kinds
Roof Repairing By Contractor	Sheet Metal Roofing

**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 (Ditchwitch) – Street to Building – By Specialist Contractor Telephone And Telegraph Apparatus Installation, By Contractor Telephone Wiring Installation Within Buildings - By Specialist Contractor
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**661 ELECTRICAL WIRING – within BUILDINGS**

Includes electric fixtures, apparatus installation or the making of service connections. For electric, telephone or telegraph line construction, see Class 656.

**UNDERWRITING GUIDE**

Cable Installation Or Replacement In Existing Conduit - By Specialist Contractor Electric Cable Laying With Automatic Equipment (Ditchwitch) – 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 Traffic Light Installation - By Contractor
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**662 APPLIANCE – Electrical – SERVICE or REPAIR**

Includes the service or repair of window-unit type air conditioners, domestic refrigerators and/or commercial or domestic appliances including but not necessarily limited to: stoves, dishwashers, washing machines or clothes dryers. Also includes incidental shop or parts department employees. Electrical wiring or plumbing to be separately rated.

Separately staffed store operations shall be assigned to the appropriate store class. Assign Code 664 to the installation, service or repair of central air conditioning units or commercial refrigeration (including walk-in) units. Assign Code 675 to the installation, service or repair of industrial equipment (e.g., conveyor ovens).

**UNDERWRITING GUIDE**

Air Conditioning Window-Type Units - Service Or Repair Appliances, Major Household Or Commercial, Electrical Or Gas - Service Or Repair Dryers, Household Or Commercial, Electrical Or Gas - Service Or Repair Electrical Or Gas Household Major Or Commercial Appliances - Service Or Repair Gas Fireplace Service Or Repair	Household Major Or Commercial Appliances, Electrical Or Gas - Service Or Repair Refrigerator, Household - Service Or Repair Stoves, Household Or Commercial, Electric Or Gas - Service Or Repair Washing Machines, Household Or Commercial, Electrical Or Gas - Service Or Repair Water Cooler - Installation, Service Or Repair
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**663 PLUMBING:** gas, steam, hot water or other pipefitting, including house connections – shop payroll, if any, must be included

Includes work within buildings. Pipefitting in connection with the installation of machinery or apparatus outside of buildings must be assigned to Class 675.

**UNDERWRITING GUIDE**

<ul style="list-style-type: none"> <li>Asbestos Encapsulation Or Removal (A Pipe Surface)</li> <li>Automatic Sprinkler Installation</li> <li>Automatic Stoker, Gas Or Oil Burner Installation</li> <li>Beer Drawing Equipment, Cleaning And Installation</li> <li>French Drain Installation</li> <li>Furnace - Hot Water Or Steam - Installation, Service Or Repair</li> <li>Furnace Cleaning - Hot Water Or Steam</li> <li>Gas Pipefitting, Indoor</li> <li>Heating Equipment - Installation - Hot Water Or Steam</li> <li>Hot Water Tank - Installation, Service Or Repair</li> <li>Insulation Work, Pipe (Incl. Asbestos Encapsulation Or Removal)</li> <li>Lawn Sprinkler Installation</li> <li>Lead Paint Removal (From A Pipe Surface) - By Contractor</li> <li>Milking Equipment Installation</li> </ul>	<ul style="list-style-type: none"> <li>Oil Still Pipe Insulation</li> <li>Pipe Covering Installation (Incl. Asbestos Encapsulation Or Removal)</li> <li>Pipe Laying For House Or Service Connections, By Plumbing Contractor</li> <li>Pipefitting - House Connections</li> <li>Plumbing, N.O.C.</li> <li>Pump Installation, Water</li> <li>Sewer Cleaning, House Connections, Using Portable Equipment</li> <li>Soda Dispensers - Installation And Repair</li> <li>Solar Panel Installation</li> <li>Sprinkler Installation</li> <li>Stoker Installation Or Repair</li> <li>Sump Pump Installation</li> <li>Water Meter Installation - By Contractor</li> <li>Water Softener Installation And Service, Domestic</li> <li>Water Well Cleaning</li> </ul>
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**664 HEATING, VENTILATING or AIR CONDITIONING CONTRACTOR**

Applicable to contractors performing forced air heating, ventilating or air conditioning equipment installation required for air comfort control or engaged in the service or repair of such equipment. Further included is any incidental duct or shop work.

Payroll developed in the installation, service or repair of heating equipment which will utilize either hot water or steam shall be assigned to Code 663. High pressure water or steam heating systems shall be assigned to Code 677 for the installation, service or repair thereof.

**UNDERWRITING GUIDE**

<ul style="list-style-type: none"> <li>Air Conditioning (Central) Systems Installation, Repair Or Service</li> <li>Central Air Conditioning Systems Installation, Service Or Repair</li> <li>Cleaning, Oiling Or Adjusting Of Air Conditioning, Forced Air Heating Or Ventilating Systems</li> <li>Duct Fabrication And Installation - Heating, Ventilating Or Air Conditioning</li> <li>Furnace Cleaning - Hot Forced Air</li> <li>Heating Systems - Hot Forced Air, Repair Or Service - Cleaning, Oiling Or Adjusting</li> </ul>	<ul style="list-style-type: none"> <li>Heating Systems Installation, Except Electric, Hot Water Or Steam</li> <li>Radon Mitigation</li> <li>Refrigeration Or Central Air Conditioning Units Installation Or Service</li> <li>Ventilating System Installation</li> <li>Ventilating Systems Repair Or Service - Cleaning, Oiling Or Adjusting</li> <li>Warm Air Heating System Installation</li> </ul>
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**665 PAINTING** and Decorating, including shop

The painting of steel structures or bridges shall be assigned to Code 655.

**UNDERWRITING GUIDE**

- Calcimining, By Contractor
- Painting, Including Shop
- Shingle Staining, On Structures, Including Shop Work
- Whitewashing, By Contractor

**666 PLATE** and Wire **GLASS INSTALLATION**

Payroll developed by a separate shop crew engaged in the manufacture of glass products including bending, beveling, grinding or silvering of plate glass shall be separately classified by Code 536.

**UNDERWRITING GUIDE**

<ul style="list-style-type: none"> <li>Glass Door Installation</li> <li>Glass Installer, Except Automobile</li> <li>Glazier, Away From Shop</li> <li>Glazing</li> </ul>	<ul style="list-style-type: none"> <li>Mirror Installation</li> <li>Plate Glass Installation</li> <li>Wire Glass Installation</li> </ul>
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**667 PAPER HANGING**

**UNDERWRITING GUIDE**

- Glass or Window Tinting, Except For Auto Glass
- Paperhanging
- Solar Control Film Installation In Window
- Wallpaper Hanging
- Window or Glass Tinting, Except For Auto Glass

**668 TILE, STONE, MOSAIC or TERRAZZO WORK** – Interior Construction Only including Marble Setting and Tile Wainscoting, but excluding Cement Finishing and Structural Glass Block Installation.

Structural glass block installation shall be assignable to Code 653 .

**UNDERWRITING GUIDE**

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| <ul style="list-style-type: none"> <li>Ceramic Tile Installation</li> <li>Floor Installation - Ceramic Tile</li> <li>Granite Countertop Installation</li> <li>Interior Marble Installation</li> <li>Interior Tile Mosaic Work</li> <li>Marble Setting, Interior Only</li> </ul> | <ul style="list-style-type: none"> <li>Mosaic Tile Installation</li> <li>Stone Setting - Non-Structural</li> <li>Terrazzo Floor Laying</li> <li>Tile Floor Laying - Ceramic Or Mosaic</li> <li>Tile Wainscoting Installation</li> </ul> |
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**669 PLASTERING**, including lathing

**UNDERWRITING GUIDE**

- Lathing
- Plastering, N.O.C.
- Stucco Work, Building Interiors

**670 HOUSE FURNISHINGS INSTALLATION**, N.O.C.

Separately staffed store operations shall be assigned to the appropriate store class.

**UNDERWRITING GUIDE**

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| <ul style="list-style-type: none"> <li>Carpet Installation, By Specialist Contractor</li> <li>Curtain Or Drapery Installation From Floor Or Ladder</li> <li>Drapery Or Curtain Installation From Floor Or Ladder</li> <li>Flag And Bunting Erection From Floor Or Ladder</li> <li>Floor Coverings - Installation Of Linoleum, Asphalt Or Rubber Tiling - Not Ceramic Tile Installation</li> <li>Floor Installation - Not Concrete, Ceramic Or Wood</li> <li>Floor Laying - Linoleum, Asphalt, Rubber Or Composition Tiling, Not Ceramic</li> <li>Furnishing Goods Installation</li> <li>House Furnishings Installation</li> </ul> | <ul style="list-style-type: none"> <li>Linoleum Laying</li> <li>Rubber Tile Installation</li> <li>Slipcover Installation</li> <li>Tile Floor Laying, Not Ceramic Or Mosaic</li> <li>Upholstering - Away From Shop</li> <li>Venetian Blind Installation, No Mfg.</li> <li>Vinyl Tile Installation</li> <li>Window Shade Installation</li> </ul> |
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**673 ADVERTISING SIGN**, Manufacture, Erection or Repair – Not Outdoor Advertising Company.

**UNDERWRITING GUIDE**

- Advertising Sign Mfg., Erection And Repair, Not Outdoor Advertising Company
- Electrical Sign And Advertising Display Mfg., Installation And Repair
- Neon Sign Mfg., Installation Or Repair
- Scoreboard Mfg., Installation Or Repair - Electric
- Sign Erection, Removal Or Repair, Not Outdoor Advertising Company

**674 SWIMMING POOL CONSTRUCTION**, all work to completion

The construction of iron or steel pools shall be assigned to Code 655. Pool cleaning or maintenance work performed by a separate crew or by a specialist contractor is to be assigned to Code 971.

**UNDERWRITING GUIDE**

Swimming Pool Installation - All Types Except Iron Or Steel - All Work To Completion  
 Swimming Pool Liner Installation - Vinyl, By Swimming Pool Installation Contractor

**675 MACHINERY or EQUIPMENT ERECTION or REPAIR**

Applies to the erection or repair of factory machinery or to the installation, erection or repair of elevators, escalators, conveyors or hoisting systems.

**UNDERWRITING GUIDE**

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

Machine Belting Installation Or Repair  
 Machinery Erection, Not By Manufacturer  
 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  
 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

**676 SHEET METAL INSTALLATION**, No payroll division with Code 659 at the same location or job site

Code 676 shall be assigned to both the shop and the erection or installation payroll developed by an insured engaged in both the shop fabrication of sheet metal products and the erection or installation thereof.

**UNDERWRITING GUIDE**

Downspout Installation - Metal  
 Gutter Installation - Metal  
 Metal Ceiling Installation

**677 BOILER INSTALLATION** or Repair

Includes all work to completion except brickwork, which must be assigned to Code 653 .

**UNDERWRITING GUIDE**

Boiler Installation Or Repair  
 Construction Of Boiler Foundations  
 Grate Installation In Boilers, By Specialist Contractor  
 Pipe Connection, For Boilers  
 Steel Work In Connection With Boilers

**679 ADVERTISING COMPANY, OUTDOOR**

Applicable to outdoor advertising companies and includes but is not necessarily limited to: shop operations, the erection, painting, repair, maintenance or removal of signs, sign painting or lettering in or upon buildings or structures or bill posting.

**UNDERWRITING GUIDE**

Advertising Company - Outdoor  
Bill Posting (Including By Specialist Contractor)  
Billboard - Erection, Maintenance And/Or Changing Of Advertising By Outdoor Advertising Co. Or Specialist Contractor  
Sign Painting Or Lettering In Or Upon Buildings Or Structures

**681 CANVAS GOODS, Awning or Tent ERECTION, Removal or Repair**

**UNDERWRITING GUIDE**

Awning Erection Or Installation (Cloth)		Drapery Or Curtain Installation From Scaffolding
Canvas Products Erection		Flag Or Bunting Erection From Scaffolding
Curtain Or Drapery Installation From Scaffolding		Tent Installation

**691 EMPLOYMENT CONTRACTOR – Temporary EXCAVATION Staff**

Applicable only to temporary staff provided to customers whose business classification is **Code 609**.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

Employment Contractor - Temporary Excavation Staff  
Excavation - Temporary Staff  
Temporary Excavation Staff

**693 EMPLOYMENT CONTRACTOR – Temporary COMMERCIAL Structure CARPENTRY Staff**

Applicable only to temporary staff provided to customers whose business classification is **Code 651**.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

Carpentry, N.O.C. - Temporary Staff  
Employment Contractor - Temporary Carpentry, N.O.C. Staff  
Temporary Carpentry, N.O.C. Staff

**695 EMPLOYMENT CONTRACTOR – Temporary ELECTRICAL WIRING (within buildings) Staff**

Applicable only to temporary staff provided to customers whose business classification is **Code 661**.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

Electrical Wiring (Within Buildings) - Temporary Staff  
Employment Contractor - Temporary Electrical Wiring (Within Buildings) Staff  
Temporary Electrical Wiring (Within Buildings) Staff

**SPECIAL STATE ACT EXPOSURES**

**709 TALLYMEN AND CHECKING CLERKS** – engaged in connection with stevedoring work

Coverage under State Act only.

**UNDERWRITING GUIDE**

Public Weighers And Samplers Of Steamship Agency - State Coverage Only  
Tallymen - State Coverage Only

**716 MARINA.**

Applicable to all waterfront operations, including but not necessarily limited to: the operation of boat docks, storage facilities, repair shops or marine railways, the sale or repair of boats or engines, the sale of parts or accessories, dockside snack bars and all dockside employees. The operation of separately-staffed inland boat showrooms or the operation of separately-staffed motels, restaurants, swimming pools, bowling lanes or other recreational facilities shall be separately classified as provided for in this Manual.

Separate staff engaged in boat building are assignable to Code 718.

Coverage under State Act only.

**UNDERWRITING GUIDE**

Boat Rental - State Coverage Only  
Boat Storage And Moorage - State Coverage Only  
Marina - State Coverage Only  
Yacht Basin - State Coverage Only

**718 BOAT BUILDING OR REPAIR**

Coverage under State Act only.

This classification is applicable to the construction or repair of wood, metal, fiberglass or plastic yachts, motor boats, sailboats or rowboats not exceeding 65' in length overall.

Also includes insureds exclusively engaged in the building, repairing or dismantling of small vessels as defined in Public Law 98-426 who have been granted exemption from the United States Longshore and Harbor Workers Act by the Secretary of Labor. A copy of the exemption certificate shall be made available to the Bureau as documentation.

**UNDERWRITING GUIDE**

Barge Repair - State Coverage Only  
Boat Building - State Coverage Only  
Boat Dismantling - State Coverage Only  
Boat Repairing - State Coverage Only  
Tugboat Repair - State Coverage Only

**721 RAILROAD OPERATION, N.O.C.**, including shop, ordinary maintenance and repair of roadbed

The policies for risks with operations assignable to Code 721 must be endorsed excluding insurance of Federal Employers' Liability Act coverage. (Part Two)

**UNDERWRITING GUIDE**

Railroad, N.O.C. - Including Shop

**744 AIRCRAFT MANUFACTURE**

**UNDERWRITING GUIDE**

Aircraft Mfg.

**UTILITIES OPERATION**

**751 GAS UTILITY**

Payroll developed by meter readers having no regular duty of any other nature in the service of the employer shall be assigned to Code 951.

As provided for in this Manual separately classify: geophysical exploration, drilling for gas deposits, the operation of gas wells and the construction or operation of cross-country pipelines.

**UNDERWRITING GUIDE**

- Gas Utility
- Manufactured Gas Utility
- Mixed Gas Utility
- Natural Gas Utility

**752 OIL OR GAS PIPELINE OPERATION**

Applies to the operation of cross-country pipelines for the transmission of oil or natural gas, which may include the laying or relaying of gathering or distributing lines, the operating of pumping stations, line checking, meter reading, line maintenance or repair and prevailing right-of-way clearance.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 028 to the operation of oil or gas wells by the oil or gas well's lease owner or a contract operator.
2. Assign Code 581 to businesses engaged in oil refining.
3. Assign Code 607 to contractors performing oil or gas well services including but not necessarily limited to: installation, recovery or replacement of casing, well cementing, well cleaning or swabbing, well fracturing/formation fracturing or well logging.
4. Assign Code 609 to contractors building a cross-country pipeline.

**UNDERWRITING GUIDE**

- Gas Or Oil Pipeline Operation
- Oil Or Gas Pipeline Operation

**753 WATERWORKS**

Payroll developed by meter readers having no regular duty of any other nature in the service of the employer shall be assigned to Code 951.

**UNDERWRITING GUIDE**

- |  |  |
|--|--|
| Irrigation Plant, Selling And Pipe-Distributing Water<br>Liquid Waste Treatment Plant<br>Sewage Disposal Plant, Private<br>Steam Heating Company | Waste Treatment Plant - Liquid<br>Water Supply System, Private<br>Waterworks |
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**755 ELECTRIC UTILITIES** Operation

Payroll developed by meter readers having no regular duty of any other nature in the service of the employer shall be assigned to Code 951.

**UNDERWRITING GUIDE**

- Cooperative Electric Utility
- Electric Utility Operation
- Private Electric Utility
- R.E.A. Cooperative

**757 TELECOMMUNICATIONS COMPANY** – including installation, maintenance, repair and operation of telephone lines and systems, remote transmission sites and central office switching equipment

Applicable to FCC licensed telecommunications firms. The services provided include but are not necessarily limited to: wireline, long distance, cellular, radio paging or mobile radio services for customers on a fee basis.

**OPERATIONS NOT INCLUDED:**

1. Specialist contractors performing installation, maintenance or repair of telephone lines, installing or replacing telephone poles or installing or servicing telephones for telecommunications companies shall be separately classified as provided for in this Manual.

**UNDERWRITING GUIDE**

Telecommunications Company  
 Telegraph Operation  
 Telephone Company

**759 CABLE TELEVISION OPERATIONS**

Applicable to contractors or operators engaged in cable television system installation or erection or system hook-up or service and/or repair or the operation of a cable television system.

Separately staffed broadcasting studios and/or separate crews engaged in the presentation and/or filming of news or sporting events shall be classified by Code 936.

**UNDERWRITING GUIDE**

Cable T.V. - Installation - Hooking Up Of Customers To Systems  
 Cable T.V. - Installation Of New System, Except Towers  
 Cable T.V. - Service And/Or Repair Work For The System And Individual Customer  
 Television, Cable - Installation Of New Systems, Except Towers

**TRUCKING AND STORAGE**

**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
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**803 TAXICAB COMPANY**

When cabs are leased to operators and no payroll records are available, an amount of **\$42,250** per annum shall be taken as payroll per operator. This amount may be prorated if the operator does not work a full year.

**UNDERWRITING GUIDE**

Taxicab Company

**804 SCHOOL BUS OPERATION**

**UNDERWRITING GUIDE**

Automobile Bus Operation, School Bus  
 Bus Operation, School  
 School Bus Operation, By Contractor

**805 MILK HAULING** – by contractor

Applies to contractors engaged in hauling unprocessed or processed milk, water or other liquid food products by tank truck.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 811 to contractors hauling brine or water for oil or gas well drilling or fracing.

**UNDERWRITING GUIDE**

Milk Hauling - By Contractor  
Water Hauling - Tank Truck - By Contractor

**806 FURNITURE MOVING** and/or **STORAGE**

**OPERATIONS ALSO INCLUDED:**

1. The packaging or handling of households goods away from the employer's premises by the furniture moving and/or storage company or by an independent packing contractor.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 811 to the transporting or delivery and the setting into place at the customers' locations of furniture and/or major household appliances under contract for a manufacturer or store.

**UNDERWRITING GUIDE**

Furniture Moving And/Or Storage  
Household Goods Packing At The Customer's Location By The Moving Company Or By Independent Contractor  
Merchandise Warehouse - Furniture - Including Moving  
Mover - Household Or Office Furniture - With Or Without Storage Facility  
Packing Household Goods At The Customer's Location By The Moving Company Or By Independent Contractor  
Piano Mover  
Warehouse - Public, Furniture

**807 AMBULANCE SERVICE** – Non-volunteer

**UNDERWRITING GUIDE**

Ambulance Service - Non-Volunteer

**808 PARCEL DELIVERY** Company – No handling of bulk merchandise or freight

Applies to risks engaged in the delivery of envelopes, parcels or packages limited to 150 pounds or less. Envelopes, parcels or packages refers to those items where the delivery tariff or charge is allocable to the individual envelope, parcel or package.

Assign Code 811 when the haulage or transport charge is based on truckload or partial truckload, the cumulative weight of the packages and/or parcels being transported or a flat contract price for the consignment.

The transport of mail under contract to the United States Postal Service is to be assigned to **Code 812**.

**UNDERWRITING GUIDE**

Armored Motor Truck Delivery  
Automobile Driveaway Service, For Transportation of Private Clients' Cars  
Parcel Delivery Company

**809 FUEL DISTRIBUTION – Retail or Wholesale**

For businesses principally engaged in the sale of processed coal, fuel oil, liquefied petroleum (LP), gas (bottled gas or in bulk), or any combination of these lines. Separate crews engaged in installing and/or servicing fuel oil or gas heating units may be separately classified as provided for in this Manual. This classification is not available to businesses operating coal or oil docks or to truckers hauling fuel for others.

**UNDERWRITING GUIDE**

Anhydrous Ammonia Dealer  
 Bottled Gas Dealer  
 Butane Gas Dealer  
 Coal Merchant  
 Collection Of Used Motor Oil - By Specialist Contractor  
 Fuel Oil Distributor  
 Fuel Yard  
 Gas Distribution, Bottled Or Bulk  
 Gasoline Dealer, Wholesale

Kerosene Distribution  
 Liquefied Petroleum Gas Dealer And Distributor  
 Motor Oil (Used) - Collection By Specialist Contractor  
 Naphtha Distribution  
 Oil Distributing, Retail And Wholesale  
 Petroleum Broker  
 Petroleum Bulk Stations And Terminals - Including Blending And Mixing  
 Propane Gas Dealer  
 Used Motor Oil Collection - By Specialist Contractor

**810 COAL TRUCKING**

Applies to payroll developed in truck delivery of unprepared coal and is applied to all those engaged in the hauling of unprepared coal except employers assigned to Coal Mine Rating Bureau **Codes 1001, 1010, 1012, 1014, 1015, 1021 and 1023.**

If hauling of unprepared coal consists of only part of the operation of a hauling contractor, the payroll expended for unprepared coal hauling shall be reported separately and assigned to Code 810. If there is no separation, all payroll for hauling operations shall be assigned to Code 810 or to Code 811, whichever has the higher manual rate. When Code 811 is used as a result of this rule, attach the Federal Coal Mine Health and Safety Act Endorsement at no added charge. Other records of the insured, such as receipts, shall be examined to confirm the breakout of payroll.

Hauling contractors engaged in trucking of prepared coal from coal preparation plants shall be included within Class 811. See Code 809 for rules regarding coal trucking by dealers.

The Federal Coal Mine Health and Safety Act Endorsement shall be attached to a policy developing payroll under Code 810, and Code 0162 must be used to designate the non-rateable premium developed by applying the 0162 rate to such payroll.

**UNDERWRITING GUIDE**

Coal Hauling, Unprepared - By Contractor

**811 TRUCKING, N.O.C.**

Includes dispatchers and/or clerks on loading platforms, drivers, chauffeurs and their helpers and employees repairing vehicles.

Applicable to hauling contractors principally engaged in hauling or delivering for unrelated concerns or transporting or delivering and setting into place furniture and/or major household appliances at customers' locations under contract with a manufacturer or store. Payroll developed in the hauling of unprepared coal shall be assigned in accordance with the rules for Code 810.

Also includes the rental of cranes with operator by a specialist contractor.

**UNDERWRITING GUIDE**

Automobile Hauler  
 Brine Hauling  
 Chauffeurs And Helpers, Employed By Hauling Contractor  
 Clerks On Loading Platforms  
 Crane Rental - With Operators By Specialist Contractor  
 Dispatchers On Loading Platforms

Hauling Contractor  
 Mobile Crane Leasing Or Rental - With Operators By Specialist Contractor  
 Refrigerator Car Loading And Unloading  
 Trucking, N.O.C.  
 Water Hauling – For Oil Or Gas Well Drilling Or Fracing



**812 MAIL HAULING** or Delivery Service **COMPANY**

Applies to risks engaged under contract to the United States Postal Service for the hauling or delivery of mail involving letters, parcels, packages, sacks, pallets or rolling containers.

Includes U.S. Postal Service contract mail delivery performed on a bulk or individual item basis.

**UNDERWRITING GUIDE**

Mail Delivery - Under Contract To United States Postal Service

**813 WAREHOUSING** – Other than furniture moving and/or storage

For establishments principally engaged in either the cold storage or the warehousing or storage of general merchandise for unrelated concerns.

**UNDERWRITING GUIDE**

Cold Storage Merchandise Warehouse - Cold Or General Merchandise Portable On Demand Storage – Rental – Delivery To And Pick Up From Customer Locations Storage - Cold Or General Merchandise	Storage Warehouse, Public Warehouse - Storage, Public Warehousing - Other Than Furniture Moving And/Or Storage
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**814 DEALER IN MOBILE, SELF-PROPELLED** factory, farm or construction **EQUIPMENT** - including parts department

Payroll developed by employees engaged in the sale of mobile self-propelled factory, farm or construction equipment shall be assigned to Code 819.

**UNDERWRITING GUIDE**

Construction Equipment - Rental, Sales Or Service (In Shop Or At Customer's Location)  
 Contractors Equipment - Rental, Sales Or Service (In Shop Or At Customer's Location)  
 Crane Repair, Mobile, By Specialist Contractor  
 Equipment Dealer - Mobile, Self-Propelled - Factory, Farm Or Construction  
 Farm Machinery Dealer  
 Forklift Service And/Or Repair - By Specialist Contractor (Shop Or At Customer's Location)  
 Forklift Truck Dealer - Rental, Sales Or Service (In Shop Or At Customer's Location)  
 Golf Cart - Rental, Sale And/Or Maintenance - By Specialist Contractor  
 Mobile Crane Repair, By Specialist Contractor  
 Mobile Equipment Dealer - Factory, Farm Or Construction  
 Tractor Dealer, Including Servicing And Repair

**815 AUTOMOBILE SERVICE CENTER** or Garage – including counter personnel and estimators

Tire recapping or retreading shall be assigned to Code 225 when performed by a separate crew of employees in a physically separate work area.

See the Code 934 Section 2 class description for how to classify an auto parts store that also provides automobile repair services.

Counter personnel for auto repair facilities wait on customers, prepare job cost or sales estimates, write up orders and collect payments for services rendered or merchandise purchased. As described, counter duties are a normal, integral and basic part of the operation of these types of facilities and, as such, counter personnel for automobile repair facilities and/or automobile tire dealers are assigned to Code 815.

Please see the Automobile Service/Gasoline Station entry in the General Auditing & Classification Information section for information on classifying such business enterprise.

Also assigned to businesses principally engaged in dismantling automobiles or other vehicles to recover usable used parts and includes the sale of the parts at the same location as the dismantling.

**UNDERWRITING GUIDE**

Air Conditioning Systems, Automobile Or Truck Installation, Service Or Repair  
 Automobile Body Repairing  
 Automobile Dismantler  
 Automobile Paint Shop  
 Automobile Radiator Repair Shop  
 Automobile Repair Shop  
 Automobile Towing Company  
 Carriage Repairing  
 Customizing Vans  
 Fender Repairing, Automobile  
 Frame Straightening On Automobiles

Garage  
 Glass Installer, Automobile  
 Maintenance Of Buses, By Public Garage  
 Quick Oil Change And Lubrication Garage  
 Recovery Of Usable Automobile Parts  
 Rubber Tire Dealer, Retail  
 Taximeter Installation Or Repair  
 Tire Dealer, Retail  
 Truck Washing Service, Mobile  
 Van Conversion Or Customizing  
 Wagon Repairing

**816 AUTOMOBILE FILLING STATION – Retail**

Please see the Automobile Service/Gasoline Station entry in the General Auditing & Classification Information section for information on classifying such business enterprise.

**UNDERWRITING GUIDE**

Automobile Laundry  
 Car Wash  
 Gasoline Station, Retail - Exclusively Gasoline Sales

**817 BUS (except school bus) OPERATION**

**OPERATIONS NOT INCLUDED:**

1. Paratransit Operations are assigned to Code 828.
2. Assign Code 951 to separate staff engaged as tour guides.

**UNDERWRITING GUIDE**

Automobile Rental Company With Drivers (Limousine Service)  
 Bus Operation, Scheduled Lines  
 Bus Operation, Scheduled, Public  
 Charter Bus Service  
 Escort Service For Oversize Loads On Highways  
 Funeral Escort Service (Motorcycle)  
 Limousine Services  
 Maintenance Of Buses, By Bus-Operating Company

Motorcycle Funeral Escort Service  
 Oversize Loads On Highways - By Specialist Escort Contractor  
 Railroad Operation - Street, Including Shop  
 Scheduled Or Public Bus Operation  
 Shuttle Service – By Specialist Contractor  
 Street Railroad Operation  
 Trackless Trolley Operation

**818 AUTOMOBILE or Automobile Truck DEALER - All Employees Including Office.**

Also includes but is not necessarily limited to: inland boat dealers, mobile home dealers, recreational vehicle dealers or specialist contractors performing mobile home set-up or warranty service.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 652 to modular home setup, warranty service, remodeling or repair.

**UNDERWRITING GUIDE**

Automobile Dealer - New And/Or Used Cars  
 Automobile Rental - No Drivers  
 Boat Dealer, With Services, Inland  
 Mobile Home - Setup Or Warranty Service - By Specialist Contractor  
 Mobile Home Dealer

Motorcycle Dealer (Including Sale Of Accessory Merchandise Such As Clothing, Racing Gear, Etc.)  
 Recreational Vehicle Dealer  
 Truck Dealer - New And/Or Used Trucks  
 Truck Rental - Without Drivers

**819 MOBILE, SELF-PROPELLED** factory, farm or construction **EQUIPMENT SALESPERSON.****UNDERWRITING GUIDE**

Auctioneer, Automobile  
Automobile Driver School

**820 AUTOMOBILE AUCTION** - including snack bar or restaurant.

Applicable to businesses principally engaged in the auctioning of automobiles to automobile wholesalers, used car dealers, automobile dealerships or the general public. Also includes the auctioning of trucks and motorcycles. Also includes the operation of a snack bar or restaurant when conducted in conjunction with the auction.

**OPERATIONS NOT INCLUDED:**

Automobile auctioneers are assigned to Code 819.

**UNDERWRITING GUIDE**

Auction, Automobile (Including Snack Bar Or Restaurant, Automobile Auctioneers To Be Assigned To Code 819)

Automobile Auction (Including Snack Bar Or Restaurant, Automobile Auctioneers To Be Assigned To Code 819)

**821 BEVERAGE DISTRIBUTOR**, Wholesale**UNDERWRITING GUIDE**

Beer And Ale Dealer, In Keg Or Case Lots Wholesale  
Beverage Distributing, Carbonated, Including Beer - Wholesale  
Soft Drink Distributing - Wholesale

**825 AUTOMOBILE STORAGE GARAGE** or **PARKING STATION** or **LOT** – No Automobile Repair

For automobile storage garages/parking stations/parking lots whose business is the storing or parking of automobiles. Includes cashiers who receive payment from customers.

Parking attendants on the payroll of enterprises such as hotels, restaurants, stores or theaters – not drive-in theaters – which operate parking facilities for their customers shall be rated with the enterprise.

**UNDERWRITING GUIDE**

Airport Parking Facility (Including Valet Service To And From Airport) Operation By Contractor  
Automobile Storage Garage  
Parking Areas

**828 PARATRANSIT SERVICE**

Applies to employers providing transportation services to the elderly, physically handicapped or otherwise disabled individuals who cannot take public transportation. Such individuals may be transported to doctor's appointments, places of employment, stores, social venues or other destinations as needed.

**UNDERWRITING GUIDE**

Handicapped – Transportation Services For  
Paratransit Service  
Transportation Services for the Elderly  
Transportation Services for the Handicapped

**MATERIAL DEALERS**

**855 LUMBER and/or BUILDING MATERIAL DEALER**

Applicable to establishments principally engaged in selling lumber and/or building materials on a wholesale or retail basis. The lumber may include but is not necessarily limited to: rough and dressed lumber, flooring, molding, doors, sashes, frames and other millwork. The building materials may include but are not necessarily limited to: roofing, siding, shingles, wallboard, paint, brick, tile, cement, ready-mix concrete, sand or gravel. This class also includes payroll developed in the delivery of hardware, lumber and/or building materials by the lumber/building material dealer.

**OPERATIONS ALSO INCLUDED:**

1. The operation of a sales counter where the insured's counter staff takes customer telephone, facsimile or walk-in orders for the lumber and/or building materials, accepts payment or charges the customer's "house" account, and transfers the orders to the insured's yard or warehouse staff. The counter staff may also sell merchandise from a counter display, display racks behind the counter and/or a display space in front of the counter.
2. The operation of a showroom where customers may view samples of the lumber and/or building materials sold and place orders for such at a counter.

**OPERATIONS NOT INCLUDED:**

1. Separate manufacturing staff(s) in a physically-separate work area(s) shall be separately classified as provided for in this Manual.
2. Assign Code 860 to dealers in secondhand building materials.
3. Separate staff performing erection or construction shall be separately classified as provided for in this Manual.
4. Assign Code 935 to the operation of a physically separate and separately-staffed retail store on the premises of a lumber and/or building material dealer.

**UNDERWRITING GUIDE**

Aggregates Dealer  
 Asphalt Mixing Plant - Operated By Dealer  
 Building Material Dealer, New  
 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  
 Grain Elevator Operation  
 Humus Or Topsoil Dealer - No Excavation  
 Ice Dealer - No Mfg.  
 Icing Of Refrigerator Cars  
 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 Yard

Lumber Dealer, No Lumber Fabricating Or Handling Of Used Lumber  
 Manure Dealer  
 Marble Cutting And Polishing  
 Metal Road Plate Rental  
 Millwork Glazing, Not Performed By Millwork Plant  
 Millwork, Hand Assembling  
 Monument Or Memorial (Cemetery) Cutting, Engraving And/Or Polishing  
 Mortar Mfg., No Construction Work  
 Mulch Dealer  
 Paving Mixtures Mfg.  
 Peat Moss Dealer  
 Plywood Dealer  
 Ready-Mixed Concrete Dealer  
 Sash, Door Or Finished Millwork Dealer  
 Sawdust 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

**857 METAL SERVICE CENTER (Ferrous or Nonferrous Metals)**

Applicable to insureds principally engaged in the sale and distribution of new ferrous or nonferrous metal merchandise generally obtained from new metal producers such as steel mills or smelters, including but not necessarily limited to: beams, sheet stock in coils, bars, rods, rounds, channel iron, tubes, angles or plates. Such insured may handle a broad variety of new metal merchandise or specialize in handling a single type.

The new metal merchandise received by these insureds is unloaded and stored. The new metal merchandise may be shipped "as is" to the customer or it may be cut, slit, sheeted, bent or burned into the size or shape required by the customer and delivered by truck or rail. The processing equipment may include but is not necessarily limited to: sheeters, hacksaws, drills, benders or cutting torches.

Specialists principally engaged in the sale of reinforcing rods or bars to concrete contractors (including the cutting or forming of the rods or bars according to the contractors' specifications) are also assigned to Code 857, as are dealers principally engaged in selling wire rope, cable or metal conduit.

Further applicable by analogy to businesses engaged in the toll (fee) leveling or cutting of ferrous or nonferrous new metal to size for unrelated concerns. These enterprises do not own the new metal stock they level, sheet, cut, bend or burn, nor do they fabricate a product.

Where a dealer sells several types of merchandise, each of which may be subject to a different classification, such 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.

**OPERATIONS NOT INCLUDED:**

Not applicable to businesses principally engaged in collecting or handling either ferrous or nonferrous scrap metal. Assign ferrous scrap dealers to Code 858. Assign nonferrous scrap dealers to Code 859.

**UNDERWRITING GUIDE**

Cable Or Wire Rope Dealer, Including Splicing  
Coil Stock Or Sheet Stock Dealer  
Iron Or Steel Merchant, New Materials Only  
Metal Service Center (Ferrous Or Nonferrous Metals)

Reinforcing Rods Or Bars Dealer  
Sheet Stock Or Coil Stock Distributor  
Steel Or Iron Merchant, New Materials Only  
Wire Rope Or Cable Dealer, Including Splicing

**858 FERROUS SCRAP METAL DEALER**

Applicable to businesses principally engaged in collecting and handling ferrous metals. Ferrous metals contain iron and include any type of steel or any steel alloy such as stainless steel.

The term "principally engaged" means more than 50 percent of the employer's gross receipts.

**UNDERWRITING GUIDE**

Iron Or Steel Scrap Dealer  
Scrap Metal Dealer - Ferrous Metals  
Steel And Steel Alloy Scrap Dealer (Including Stainless Steel)

**859 NONFERROUS SCRAP METAL DEALER**

Applicable to businesses principally engaged in collecting and handling nonferrous metals. Nonferrous metals contain no iron and include but are not limited to: aluminum, copper, brass, lead or zinc.

The term "principally engaged" means more than 50 percent of the 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.

**UNDERWRITING GUIDE**

Aluminum Scrap Metal Dealers (Other Than Beverage Cans)  
Brass Scrap Dealer  
Copper Scrap Dealer  
Lead Scrap Dealer  
Nonferrous Scrap Dealer And Automobile Dismantler  
Scrap Metal Dealer - Nonferrous Metals

**860 JUNK DEALER**

For businesses collecting and handling a combination of ferrous and/or nonferrous scrap metal and other secondhand commodities (e.g., paper, glass ((including glass bottles)), rubber, rags or plastic ((including plastic bottles)) with no principal line of merchandise.

**OPERATIONS ALSO INCLUDED:**

1. Secondhand material yards.
2. Renovation of secondhand materials by the secondhand materials dealer may include but is not necessarily limited to: cutting salvaged steel and cleaning bricks.

**OPERATIONS NOT INCLUDED:**

1. WRECKING OR DEMOLITION PROJECTS shall be classified as delineated in the General Auditing & Classification Information section.
2. Assign Code 858 to a business principally engaged in collecting or handling ferrous scrap metal.
3. Assign Code 859 to a business principally engaged in collecting or handling nonferrous scrap metal.
4. Assign Code 862 to a business principally engaged in collecting or handling one or more of the following recyclable commodities: cloth clippings, rags, paper, glass, plastic, rubber stock or aluminum beverage cans.
5. Assign Code 862 to a specialist contractor principally engaged in shredding paper or destroying documents for unrelated concerns.

**UNDERWRITING GUIDE**

Building Materials Dealer, Secondhand  
Junk Dealer  
Lumber Yard, Secondhand Material  
Material Yard, Secondhand, When Not On  
Demolition Sites

Scrap Metal Dealer  
Secondhand Building Material Dealer  
Secondhand/Used Material Dealer (Including Scrap  
Metals)

**862 RECYCLING CENTER**

Applicable to businesses principally engaged in collecting or handling recyclable commodities including but not necessarily limited to: cloth clippings, rags, paper, glass, plastic, rubber stock and/or aluminum beverage cans. Includes consolidation facilities, where the recyclable commodities are simply collected, sorted, baled and resold, and reprocessing facilities, where the recyclable commodities are processed prior to resale. Processing may include but is not necessarily limited to: grinding plastic, pulverizing glass and crushing aluminum beverage cans.

**OPERATIONS ALSO INCLUDED:**

1. Businesses principally engaged in shredding paper or destroying documents for unrelated concerns. Such operations may be conducted at customer locations by the use of mobile equipment or at a centralized shredding facility.

**OPERATIONS NOT INCLUDED:**

1. Assign businesses collecting a combination of recyclable products and scrap metals with no principal line of merchandise to Code 860.
2. Assign dealers in cloth clippings, new goods only, to Code 924.

**UNDERWRITING GUIDE**

Beverage Can Recycling Bottle Dealer, Used Broken Glass Dealer Can Recycling - Beverage Cloth Clippings Dealer, Used Container Recycling - Beverage - Bottle Or Can Cullet Dealer - Broken Or Refuse Glass Document Destruction Or Shredding Service Laundry, Waste Cloth, Operated By Dealers In Used Materials	Paper Dealer, Used (Not Contract Paper Shredder Or Document Destruction Service) Paper Shredding – By Specialist Contractor Plastics Dealer - Scrap Rubber Stock Dealer, Used Tire Dealer - Used Used Tire Dealer Waste Paper Dealer (Not Contract Paper Shredder Or Document Destruction Service)
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**865 POULTRY and/or FISH DEALER/ PROCESSOR**

Applicable to employers principally engaged in one or more of the following operations:

The catching of live poultry as contractors on producers' premises and the hauling by poultry catchers of live poultry to dressing plants.

The dressing (to kill and prepare for market) of poultry, rabbits or other similar small game.

The making of either processed poultry or fish products. The term processed shall mean that definite changes result in the poultry or fish product due to the application of either chemicals and/or heat (the use of smoke and/or cooking).

Wholesale sale/distribution of poultry or fish including the cutting or deboning of dressed poultry and/or the cutting or filleting of fish. The employer may also bread or stuff the product.

**OPERATIONS NOT INCLUDED:**

1. Wholesale poultry and/or fish dealers who perform no cutting or filleting, but who may repackage the poultry or fish shall be assigned to Code 924.
2. Poultry dealers who may cut whole poultry into parts on an emergency basis will be construed as non-cutting and assignable to Code 924.

**UNDERWRITING GUIDE**

Chicken Catching Chickens - Slaughtering, Dressing And Packing For The Trade Fish Curing Fish Dealer And Processor - Wholesale Poultry And Small Game Dressing And Packing	Poultry Dealer And Processor - Wholesale Rabbits - Slaughtering, Dressing And Packing For The Trade Small Game Dressing And Packing Turkeys - Slaughtering, Dressing And Packing For The Trade
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**867 EMPLOYMENT CONTRACTOR – Temporary WAREHOUSING Staff**

Applicable only to temporary staff provided to customers whose business classification is **Code 813**.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

Employment Contractor - Temporary Warehousing Staff  
 Temporary Warehousing Staff  
 Warehousing - Temporary Staff

**STORES**

**871 Employment Contractor – TEMPORARY FURNITURE STORE – WHOLESALE Staff**

Applicable only to temporary staff provided to customers whose business classification is Code 921.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

Furniture Store Wholesale – Temporary Staff  
 Temporary Staff – Furniture store Wholesale  
 Wholesale Furniture Store – Temporary Staff

**877 EMPLOYMENT CONTRACTOR – Temporary DEPARTMENT STORE Staff**

Applicable only to temporary staff provided to customers whose business classification is Code 914.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

Department Store - Temporary Staff  
 Employment Contractor - Temporary Department Store Staff  
 Temporary Department Store Staff

**879 EMPLOYMENT CONTRACTOR – Temporary PACKAGING – Contract – Non-crating Staff**

Applicable only to temporary staff provided to customers whose business classification is Code 923.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

Contract Packaging - Non-Crating - Temporary Staff  
 Employment Contractor - Temporary Packaging - Contract - Non-Crating - Staff  
 Packaging - Contract - Non-Crating - Temporary Staff  
 Temporary Packaging - Contract - Non-Crating Staff

**880 APARTMENT HOUSE** or Condominium Complex Operation

Applicable to an employer operating an apartment house or a condominium complex or for cooperative buildings used for residential occupancy.

**UNDERWRITING GUIDE**

Apartment House Or Condominium Complex Operation Condominiums - Including Resident Or On-Site Manager Cooperative Building Operation - For Residential Occupancy	Porters For Condominiums Residential House Rental Ronald McDonald House Operation
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**881 Employment Contractor – Temporary HARDWARE STORE – Wholesale Staff**

Applicable only to temporary staff provided to customers whose business classification is Code 926.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

Employment Contractor - Temporary Hardware Store - Wholesale - Staff  
 Hardware Store - Wholesale - Temporary Staff  
 Temporary Hardware Store - Wholesale - Staff



**882 RESIDENTIAL INTERIOR CLEANING SERVICES** by Contractor.

Applicable to businesses principally engaged in providing interior cleaning services to residential customers. The cleaning services may include but are not necessarily limited to: dusting, mopping floors, vacuuming rugs or carpets, cleaning or sanitizing bathrooms or wiping or cleaning kitchen or bathroom fixtures.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 653 to payroll developed in the cleaning of exterior walls at residential or commercial sites.

**UNDERWRITING GUIDE**

Chimney Cleaning - Residential  
Domestic Interior Cleaning Service Contractor  
House Cleaning By Contractor - Interior  
Maid Service Contractor - Interior  
Residential Interior Cleaning Services - By Contractor

**883 Employment Contractor** – Temporary **RETAIL STORE**, N.O.C. Staff

Applicable only to temporary staff provided to customers whose business classification is **Code 928**.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

Employment Contractor - Temporary Retail Store, N.O.C. Staff  
Retail Store, N.O.C. - Temporary Staff  
Temporary Retail Store, N.O.C. Staff

**884 HEALTH OR EXERCISE CLUB** - all employees including office

A facility providing exercise programs (e.g., aerobics classes) for their members and, in some cases, the general public. Attendants will evaluate the type of equipment best suited to individual member needs and will assist members in exercise instruction or weight loss. The available equipment and services may vary from club-to-club. A club's exercise equipment may include but is not necessarily limited to: free weights (e.g., dumbbells and barbells) and other equipment (e.g., a cardio theater) that includes various types of equipment related to cardiovascular training, such as rowing machines, stationary exercise bikes, elliptical trainers or treadmills.

Larger clubs may employ personal trainers who are accessible to members for training, exercise, nutrition and/or health advice and consultation. Personal trainers may devise a customized fitness plan to assist members achieve their goals. They may also demonstrate exercises and monitor the members' exercises.

**OPERATIONS ALSO INCLUDED:**

1. Health shops, snack bars, childcare facilities, member lounges and/or cafes operated by the health or exercise club.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 968 to indoor facilities principally engaged in amateur sports training (e.g., basketball, ice hockey, boxing, gymnastics, martial arts, tennis or swimming).
2. Assign Code 970 to organized athletics.

**UNDERWRITING GUIDE**

Aerobics Studio Club, Exercise Club, Health Exercise Club Fitness Club Fitness Instructor – By Independent Contractor	Health Club Health Or Exercise Club Health Spa Pilates Studio Yoga Studio
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**885 PLUMBING SUPPLIES DEALER OR PIPE MERCHANT – Wholesale**

Applies to dealers principally engaged in the wholesale selling of plumbing supplies or pipe. The term plumbing supplies as used in this classification includes but is not necessarily limited to: water heaters, water pumps, kitchen/bathroom fixtures (i.e., sinks, faucets, toilets, bath tubs, shower stalls), fittings or valves. Also included is the selling of pipe of all types and sizes. Insureds principally engaged in the sale of heating, ventilating and/or air conditioning equipment, supplies or parts are further contemplated by this classification.

**UNDERWRITING GUIDE**

Gas, Steam Or Hot Water Apparatus Supplies Dealer - Wholesale Heating, Ventilating Or Air Conditioning Equipment Or Parts Dealer - Wholesale Kitchen And/Or Bath Fixture Dealer	Pipe Merchant, Including Cutting, New Materials Only - All Types And Sizes Plumbing Supplies Dealer - Wholesale Refrigeration System Parts And/Or Accessories Dealer - Wholesale
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**886 ELECTRICAL SUPPLIES DEALER – Wholesale**

Applies to dealers principally engaged in the wholesale selling of electrical supplies. The term electrical supplies as used in this classification includes but is not necessarily limited to: electric wire, electrical (junction) boxes, fuses, switches, outlets, circuit breakers or lighting fixtures. This classification shall also include dealers in electronic components/accessories. Examples of electronic components/accessories include but are not limited to: inductors, resistors, circuit boards, transistors and relays.

**UNDERWRITING GUIDE**

Electrical Supply Dealer - Wholesale  
 Electronic Components And/Or Accessories Dealer - Wholesale  
 Lighting Fixtures And Supplies Dealer

**887 MUSEUM – all employees including office**

An establishment devoted to the procurement, preservation and display of objects of cultural interest. Includes all types of museums (e. g., art, archaeology, children's, history, natural history, or technology). Also includes all of a museum's operations, which may include but are not necessarily limited to: galleries, curatorial space, auditoriums, movie theaters, lecture halls, classrooms for art instruction, storerooms, conservation or restoration laboratories, gift shops or eating facilities.

**OPERATIONS ALSO INCLUDED:**

A separately staffed and located museum operated by a municipal government (e.g., borough, city or township).

**UNDERWRITING GUIDE**

Museum - All Types

**889 EMPLOYMENT CONTRACTOR – Temporary CLERICAL Staff**

Applicable to temporary staff whose job duties fulfill the definition of clerical found in Rule IV, Paragraph B. 2. a. and b., Section 1 of this Manual. The payroll of such temporary clerical staff shall be assigned to **Code 889** regardless of the customer's business classification.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

Clerical Office Employees - Temporary Staff	Draftsman - Temporary Staff
Computer Programmer/Operator - Temporary Staff	Employment Contractor - Temporary Clerical Staff
Data Processing - Temporary Staff	Temporary Clerical Staff

**890 LIBRARY - PUBLIC – all employees including office**

An establishment in which books, magazines, manuscripts, musical scores, videos, compact audio discs or other literary or artistic materials are kept for use by the general public. Materials may be taken from the library for specified time periods or they may be restricted to use on the library's premises. Library patrons who wish to borrow library materials are generally library members and may pay an annual fee for that privilege. A library's services may also include but are not necessarily limited to: providing Internet access, sponsoring lectures, workshops or seminars, classes in adult literacy, storytelling or summer reading programs for children, providing photocopiers for public use (for a per page fee), providing meeting space for local organizations or bookmobiles.

**OPERATIONS ALSO INCLUDED:**

A separately staffed and located public library operated by a municipal government (e.g., borough, city or township) or school district.

**OPERATIONS NOT INCLUDED:**

1. A library operated by a college or school for its students, faculty and staff will be assigned to the appropriate school classification.
2. A library operated by a company (e.g., hospital, law firm or newspaper) will be assigned to the classification consistent with the employer's business. A library operated by a museum for its staff will be assigned to Code 887.

**UNDERWRITING GUIDE**

Library - Public  
Public Library

**891 PRE-SCHOOL (CHILD CARE OR EARLY EDUCATION) SERVICES – all employees including office**

Includes but is not necessarily limited to nursery schools, Head Start, kindergarten or child daycare services.

Child daycare services provide for care and custody of children for various periods of time during the day (no residential facilities), typically during normal business hours (i.e., from 6:30 a.m. to 6:00 p.m., Monday through Friday).

Also applicable to employers principally engaged in operating nursery schools or kindergartens. Nursery schools are generally directed towards children ages three to four years, can be academically oriented and are designed to provide children with basic educational and social skills prior to the time they begin elementary school.

Kindergartens are pre-elementary school classes and are typically provided to children five-years-old. Sessions are usually held for one-half the school day (i.e., children may be enrolled in "morning" or "afternoon" classes) and will include a very basic academic curriculum.

Further contemplated by this classification are employers operating the Head Start Program. Head Start is a federally-funded child development program that provides early education, health, nutritional and psychological services to three- to four-year-old children of low-income families. Some Head Start Programs will also provide for social services to low-income families and for child daycare. This program endeavors to enhance economically disadvantaged children's educational status and social skills to a level sufficient for them to enter elementary school.

**OPERATIONS NOT INCLUDED:**

1. A child daycare center operated by an employer principally for the use of its own employees is not subject to Code 891 and shall be included in that employer's applicable field of business classification.
2. Providers of early intervention services for infants or toddlers shall be assigned to Code 892.

**UNDERWRITING GUIDE**

Child Daycare Center  
 Day Nursery - Children  
 Daycare Center For Children

Head Start Program  
 Kindergarten, Not Operated In Conjunction With  
 Grade School  
 Pre-School - Early Education Services - By  
 Independent Contractor

**892 EARLY INTERVENTION For Infants Or Toddlers (No Residential Affiliation) – all employees including office**

Applicable to employers principally engaged in providing early intervention services to children, generally from birth to the age of 6, who are determined to have or to be at risk of developing a handicapping or other condition that may affect their development. Services are provided by speech or physical therapists in conjunction with special education teachers and are designed to maximize the pre-school handicapped child's attainment of age-appropriate skills in the areas of cognition, communication, socialization, self-help and/or motor development. Early intervention services may be provided in the child's home, at a provider-operated center, in an unrelated group daycare home or a combination thereof.

**UNDERWRITING GUIDE**

Early Intervention For Infants And Toddlers (No Residential Affiliation)

**893 INTERMEDIATE UNIT (Special Education) – all employees including office**

Applicable to intermediate units established by the Pennsylvania General Assembly (Title 24, Article IX - A, Intermediate Units) effective July 1, 1971. The intermediate unit is a regional educational service agency that works with its member school districts to provide specialized support services for students. The services provided include but are not necessarily limited to special education, summer curriculums, education in the arts, English as a second language, Head Start, adult education and professional training to teachers and other professionals in the education field. Intermediate unit services may be provided in classrooms of unrelated schools or in mobile units positioned adjacent to such schools. Teachers will have at minimum degrees in education and be state certified.

**UNDERWRITING GUIDE**

Intermediate Unit (Special Education)

**894 SCHOOL FOR DISTURBED (Or Delinquent) CHILDREN – all employees including office**

Applicable to employers operating educational facilities for youth who cannot cope in or who have been removed from the standard school setting. The students may be referred by school districts, youth services or other agencies because of behavior problems (e.g., truancy, drug or alcohol abuse and/or violent or destructive behavior).

Also applicable to employers who operate educational facilities for court adjudicated delinquents. Attendance in such facility may in some cases be mandatory in lieu of prison sentences and is a guarded environment with strict disciplinary rules.

Further included are employers who operate educational facilities for disturbed children. Such include but are not necessarily limited to dependent, neglected or abused children or children who have demonstrated social and/or emotional disturbances, have neurological impairments or who have been diagnosed as developmentally delayed.

The academic curriculum provided by these facilities is typically similar to that provided by public school districts or private schools, but with a greater emphasis upon counseling or other services specific to the facility's student population. Classroom activities are geared toward helping older students pass their high school equivalency test or obtain a high school diploma.

**OPERATIONS NOT INCLUDED:**

1. Assign the applicable residential facility classification to separately-located (not on the employer's campus) and staffed residential facilities for children.

**UNDERWRITING GUIDE**

School For Court-Adjudicated Youths  
School For Developmentally-Delayed Children  
School For Disturbed Or Delinquent Children

**895 EMPLOYMENT CONTRACTOR – Temporary COLLEGE or SCHOOL Staff**

Applicable only to temporary staff provided to customers whose business classification is **Code 965**.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

College Or School - Temporary Staff  
Employment Contractor - Temporary College Or School Staff  
Substitute Teachers - Temporary College Or School Staff  
Temporary College Or School Staff

**896 CLUB, N.O.C – All employees except office**

Clubs are organized civic, social or fraternal associations (e.g., The Elks, VFW posts, fraternities or sororities) who provide special services for members and members' guests only. The services and/or amenities provided by a club may vary depending upon the extent of each club's facilities and membership. The amenities provided may vary considerably from one club to another and may include but are not limited to: dining rooms, bars, lounges, reading/card rooms, bowling lanes or swimming pools. The club's focus and purpose may be based on a charter. Each club is responsible for electing officers to oversee and enforce the club charter. The charter may include but is not limited to rules and regulations for admitting members, maintaining membership and collecting dues. Periodic meetings are held at the club location to discuss upcoming events, fund raisers and/or club business.

**UNDERWRITING GUIDE**

Club, Business Or Social	Fraternity/Sorority House	
Club, N.O.C.		Sorority/Fraternity House
Fraternal Organization (e.g., VFW Post, The Elks)		

**897 FAST-FOOD RESTAURANT – All employees except office**

Applicable to a retail business principally engaged in preparing food(s) and selling the prepared food(s) and generally nonalcoholic beverages to the public for immediate consumption, either on the business' premises or on a take-out basis. Fast-food restaurants have a limited menu and no wait service except on an occasional or accommodation basis. Customer orders are typically placed at a counter (the menu being openly displayed above and/or behind the counter), via a drive-through service or by telephone and are rapidly filled. Fast-food restaurants generally sell nonalcoholic beverages, but certain fast-food restaurants may also have incidental beer sales. Included within (but not necessarily limited to) this definition are retail businesses principally engaged in the preparation and sale of: hamburgers, tacos, pizza or chicken.

Also contemplated are retail businesses principally engaged as either buffet or cafeteria-style restaurants. Buffet or cafeteria-style restaurants offer a buffet-type meal. Customers may serve themselves or staff may serve food to customers in the buffet line. Staff may clear tables after customers have completed their meal. There is no wait service.

**UNDERWRITING GUIDE**

Buffet Or Cafeteria-Style Restaurant  
 Cafeteria Or Buffet-Style Restaurant  
 Coffee Shop  
 Fast-Food Restaurant

Luncheonette  
 Pizza Shop - Retail  
 Sandwich Or Other Food Preparation By Vending  
 Machine Operators  
 Sandwich Shop

**898 CATERER** – All employees except office

There are four types of catering businesses that provide food service: social, industrial or institutional, concession or mobile.

Social caterers are hired for a single event such as a wedding, party or business affair. The social caterer provides the client with a menu of food items, types of beverages, colors of linens, other available amenities and, if applicable, a listing of the types of entertainment. The client is then responsible for choosing food, beverages, color schemes and/or entertainment. Once all of the services to be provided have been determined, the social caterer may produce a contract based on the predetermined services. Alcoholic beverages may be provided at the event, but the sale of alcoholic beverages is not the principal source of revenue. This type of catering may be performed either on the caterer's premises or at the customer's premises.

Institutional or industrial caterers operate under contract to provide in-house food service for businesses, hospitals, nursing homes, schools or similar customers. These catering operations generally plan menus and perform the preparation and sale of food in a cafeteria-style environment.

Concession caterers are usually located at but are not limited to airports, sports stadiums, amusement parks, theaters or museums. The concession caterer operates under contract with the client facility to provide prepared food and beverages to the client's patrons. The concession caterer may also use "walking vendors" throughout the venue.

Mobile caterers provide food and beverages from a truck with cooking equipment, parked on the sidewalk at locations such as a construction site, factory or university with large commuting student body or travel a predetermined daily route.

**OPERATIONS ALSO INCLUDED:**

Also included within the scope of this class are caterers providing food service to unrelated airlines or railroads.

"Meals on Wheels" operations (organizations who provide a service to deliver hot meals to those who cannot prepare the food themselves) are further assigned to Code 898.

**UNDERWRITING GUIDE**

Cafeteria - Operated By Independent Or Specialist  
 Contractor  
 Caterer - All Types  
 Food And/Or Beverage Concession - By Specialist  
 Contractor  
 Industrial Caterer  
 Institutional Caterer

Meals On Wheels  
 Mobile Catering  
 Social Caterer  
 Soup Kitchen

**899 BAR, Tavern, Cocktail Lounge, NIGHTCLUB** or Discotheque – All employees except office

A bar, tavern, cocktail lounge, nightclub or discotheque is a retail establishment principally engaged in the sale of alcoholic beverages by the drink that is open to the general public. These establishments may offer some type of entertainment such as a dance floor, disc jockey, live music or one or more televisions showing sporting events. Such businesses may or may not also prepare food and sell the prepared food to customers for immediate consumption. Where food is not prepared, the establishment may sell packaged snacks. In either scenario, food preparation and service is not a majority of the employer's operations.

**UNDERWRITING GUIDE**

Bar  
 Cocktail Lounge  
 Discotheque

Nightclub  
 Tavern

**903 LABOR UNION** – all employees including office

Applicable to all employees (e.g., business agents, organizers, clerical, janitorial or instructors in an apprenticeship program) of a labor union. Includes but is not necessarily limited to union locals, union district councils, statewide or national labor union organizations.

**UNDERWRITING GUIDE**

Labor Union

**904 INVESTIGATIVE AGENCY - All Types** – All employees except office

An investigative agency is principally engaged in gathering information for clients (e.g., insurance companies or other businesses, attorneys or private persons) for one of a number of reasons (e.g., fraud or another crime, matrimonial or child custody disputes). To accomplish this overall goal an investigator's duties may include but are not necessarily limited to the tasks discussed below. The investigator may review public records (e.g., at a court house), interview the "subject's" neighbors, coworkers or acquaintances and/or conduct surveillance of the investigation's "subject." When surveillance is conducted, the investigator may take still photographs or video the "subject's" movements (e.g., to document insurance fraud). The investigator will prepare a written report of the findings and concurrently submit the photographs or videotape as warranted.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 660 to a separate crew of employees of an investigative agency that installs or repairs alarms.
2. Assign Code 954 to a separate security guard staff of an investigative agency.

**UNDERWRITING GUIDE**

Detective Agency  
Investigative Agency - All Types

**907 FRUIT OR VEGETABLE DEALER – Wholesale**

Applies to dealers engaged principally in the wholesale distribution of fresh fruits or vegetables. Such dealers as a part of their operation may also perform incidental repackaging of the merchandise into retail size bunches, boxes, bags or similar containers.

In addition these dealers may also sell groceries, dairy products and/or frozen foods.

Where a dealer sells several types of merchandise, each of which may be subject to a different classification, such dealer shall be assigned on the basis of the principal category of merchandise sold. The term "principal" means more than 50% of the gross receipts.

**UNDERWRITING GUIDE**

Banana Dealer - Wholesale	Potato Dealer - Wholesale
Fruit Dealer - Wholesale	Produce Dealer - Wholesale
Fruit Gift Basket - By Mail Order Or Internet	Tomato Dealer (Fresh) - Wholesale
Garlic Dealer - Wholesale	Vegetable Dealer - Wholesale
Mushroom Dealer - Wholesale	Vegetable Packing - Not Cannery

**910 MEAT DEALER** – Wholesale

Applicable to businesses principally engaged in the wholesale sale/distribution of fresh and processed meats and whose operations include the cutting of fresh meats into portion-controlled fresh meat products, such as steaks, roasts, or chops. Deboning will also be performed if the fresh meat is received in carcasses or partial carcasses. Such business may also distribute poultry and/or fish merchandise in addition to the meat merchandise and the operations may include the filleting of the fish and the cutting of poultry carcasses into parts. The business may further distribute grocery merchandise and/or fresh fruit and vegetables.

**OPERATIONS ALSO INCLUDED:**

Businesses principally engaged in making natural sausage casings, but who perform no killing of animals.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 119 to businesses principally engaged in taking beef and/or veal and cutting or grinding this fresh meat into hamburger, hamburger patties and/or veal patties and/or sandwich steaks .
2. Assign Code 111 when a wholesale meat dealer also slaughters animals and dresses their carcasses .
3. Assign Code 924 to wholesale meat dealers who do no cutting (or deboning) of fresh meats .

**UNDERWRITING GUIDE**

Meat Dealer - Wholesale - Including Meat Processing  
Sausage Casings Dealer - Natural - Including Cleaning

**911 GROCERY – Wholesale**

Applies to dealers engaged principally in the wholesale distribution of groceries or frozen foods which are received and sold in cartons, cases or boxes. Such dealers may also sell at wholesale dairy products, soft drinks, household cleaning supplies, paper products, fresh fruits or vegetables.

Code 911 also includes but is not necessarily limited to wholesale dealers engaged principally in the distribution of cider, coffee, dairy products, flour, fruit juices, herbs, spices or tea.

Where a dealer sells several types of merchandise, each of which may be subject to a different classification, such 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.

**OPERATIONS NOT INCLUDED:**

1. Wholesale dealers principally engaged in selling fresh fruits or vegetables shall be assigned to Code 907.
2. Wholesale dealers principally engaged in selling beer in bottles, cans, kegs or barrels and/or soft drinks in bottles or cans shall be assigned to Code 821.
3. Wholesale dealers principally engaged in candling or distributing eggs shall be assigned to Code 924.
4. For bakery products distribution see the separate entry in the General Auditing & Classification Information section.

**UNDERWRITING GUIDE**

Butter And/Or Butter Substitutes Dealer - Wholesale Cheese Dealer - Wholesale Chinese Food Dealer - Packaged Or Frozen - Wholesale Cider Dealer - Wholesale Coffee Dealer (No Grinding Or Roasting) - Wholesale Dairy Products Dealer – Wholesale Delicatessen Meat Distributor – No Delicatessen Or Lunch Meat Manufacturing Flour Dealer - Wholesale	Frozen Food Dealer - Wholesale Fruit Juice Dealer - Wholesale Grocery - Wholesale Health Food Dealer - Wholesale Herb Dealer - Wholesale Ice Cream Dealer – Wholesale Lunch Meat Distributor – No Lunch Or Delicatessen Meat Manufacturing Milk Or Milk Products Dealer - Wholesale Spice Dealer - Wholesale Tea Dealer - No Blending Or Mixing - Wholesale Tomato Products Dealer - Wholesale
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**914 DEPARTMENT STORE – all employees including office**

For businesses having 20 or more full-time employees or their equivalent and the merchandise handled must include wearing apparel, linens, house furnishings (other than furniture) and two or more of the following: cosmetics, furniture, giftware, hardware, jewelry, luggage, stationery/greeting cards, sporting goods and toys.



The total annual sales of wearing apparel, linens, and house furnishings must exceed 50 percent of the total annual sales.

The criteria cited above will be applied to each location of a business.

**OPERATIONS ALSO INCLUDED:**

Personnel performing the installation of house furnishings at customers' locations.

**UNDERWRITING GUIDE**

Department Store

**915 MEAT, FISH and/or POULTRY STORE – Retail, all employees except office**

Applicable to businesses principally engaged in the retail sale of fresh and cured meats, fish and/or poultry. Such businesses may also sell general grocery merchandise including but not necessarily limited to: bakery and/or dairy products or canned goods. Code 915 also includes the slaughtering of animals and the dressing of carcasses into fresh meat cuts, as well as the making of sausage, scrapple, frankfurters, ham or bacon provided more than 50 percent of the total sales of the fresh meat and/or cured meat products produced are sold over the counter to the general public for personal or household consumption either on the premises or through satellite outlets.

Such business may perform custom killing. This involves the slaughter of an animal (a steer, pig or sheep) for a private individual (frequently a farmer) and the cutting or processing of the resulting meat per customer specification. All of the fresh or processed meat is the customer's property and may be held for the customer by the business in a frozen food locker or returned immediately to the customer. This may also include the dressing of deer carcasses during hunting season for individual hunters.

This classification shall include incident sales to restaurants, institutional buyers or retail stores. When more than 50 percent of the sales are to non-retail customers, such businesses shall not be subject to Code 915 and shall be classified as indicated below.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 111 when the business' operations include the killing of animals and more than 50% of the sales are to wholesale customers.
2. Assign Code 106 when the business' operations do not involve the killing of animals but do include the curing and preserving of meat into processed meat products and more than 50% of the sales are to wholesale customers .
3. Assign Code 910 when the business' operations simply involve cutting, or grinding fresh meats received in boxes, (deboning will also be performed if the fresh meat is received in carcasses or partial carcasses), and more than 50% of the sales are to wholesale customers .
4. Assign Code 917 when the business' operations involve the retail sale of fresh or cured meat, fish or poultry as well as other items (e.g., groceries or vegetables), and the business' records show that less than 50 percent of the business' sales are from fresh or cured meats, fish or poultry.

**UNDERWRITING GUIDE**

Butcher Shop - Retail  
Fish, Meat Or Poultry Store - Retail  
Meat, Fish Or Poultry Store - Retail

Poultry, Fish Or Meat Store - Retail  
Seafood Market - Retail

**916 CLOTHING OR DRY GOODS STORE – Wholesale or Retail**

**UNDERWRITING GUIDE**

Bridal Shop Children's & Infants' Clothing Store Clothing Store - Retail Or Wholesale Custom Dressmaking Custom Tailoring Dry Goods Store - Retail Or Wholesale Fabric Shop Formal Wear Rental Or Sales Furrier Repairing Or Remodeling Fur Garments Hat Store - Cloth, Felt, Fur Or Straw	Linens Shop Maternity Apparel Shop Men's Clothing & Furnishings Store Millinery Store Shoe Store - Wholesale Or Retail Tailor Shop - No Dry Cleaning Textile Piece Goods Dealer Towel Or Toilet Supply Dealer - Not Connected With Laundry Women's Clothing & Accessories Store Yarn Shop
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**917 GROCERY STORE – Retail, including meat, poultry, fish, bakery, pharmacy and produce departments**

Applicable to businesses principally engaged as supermarkets or convenience retail grocers as defined 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 "super center" may further rent videos and/or DVDs.

A convenience grocer is principally engaged in the retail sale of groceries, fresh fruits, vegetables, dairy products, bakery products, frozen foods, coffee, tea, spices or delicatessen foods such as cold cuts, salads, pickles, smoked fish or other "appetizers." A convenience grocer or a delicatessen store may also sell coffee by the cup, make sandwiches or sell sandwiches prepared by an unrelated business, prepare salads and/or cook meat such as roast beef, ham, barbecue chicken or spare ribs. A convenience grocer may also sell other merchandise including but not necessarily limited to: soft drinks, household cleaning items, paper products, cigarettes or non-prescription drugs.

**OPERATIONS ALSO INCLUDED:**

1. Pharmacy operations conducted by the supermarket at the same or a contiguous location.
2. Bakery operations conducted by the supermarket.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 915 to businesses principally engaged in the retail sale of fresh or cured meats, poultry or fish.
2. The business of a concessionaire or independent contractor operating on the premises of a supermarket will be classified on the merits of their operations.

**UNDERWRITING GUIDE**

Beverage Distributing, Including Beer - Retail Beverage Outlets - Retail Brewer's Outlet - Retail Cheese Shop - Retail Convenience Grocery Delicatessen Store Fruit Gift Basket Store - Retail	Grocery Store - Retail Grocery, Tea, Coffee Dealer - Retail Health Food Store - Retail Produce Store - Retail Spice Store - Retail Supermarket
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**918 BAKERY SHOP – Retail, including on-site preparation, all employees except office**

Applicable to businesses principally engaged in producing bakery products or businesses who buy finished bakery products from unrelated producers and the principal sales are over-the-counter for personal or household consumption, either on premises or through satellite outlets.

**UNDERWRITING GUIDE**

Bagel Shop, Production And/Or Selling On Premises - Retail  
 Bakery Shop, Baking And/Or Selling On Premises - Retail  
 Cookie Shop, Baking And/Or Selling On Premises - Retail  
 Donut Shop, Baking And/Or Selling On Premises - Retail

Pretzel Shop - Heating/Baking On The Premises  
 Retail Bakery - No Baking On Premises  
 Retail Bakery - Selling Purchased Bakery Products

**919 FLORIST STORE – Retail or Wholesale**

Applies to a business principally engaged in the retail and/or wholesale selling of fresh cut flowers, potted plants, fresh cut floral arrangements or florist store supplies. Also includes service away from the store premises, such as floral decoration of homes, churches or other buildings for weddings, banquets or parties.

Also includes plantscaping, which is the maintenance of living (typically potted) plants inside a customer's premises. The living, potted plants may be used to decorate the interiors of malls, offices or other businesses, as well as residences. Plantscaping duties include watering, fertilizing, trimming and/or spraying of the interior living, potted plants.

Employers who raise, in fields or under glass, flowers to be marketed on a commercial basis as cut flowers or living plants are assigned to Code 0011. Stores or outlets of such employers at the same or contiguous location may be separately classified by Code 919, provided there is no interchange of labor between the store or outlet and the raising of flowers, and the store or outlet is located in a physically separate area or department.

Where a store sells several types of merchandise, each of which may be subject to a different classification, such store shall be assigned on the basis of the principal category of merchandise sold. The term "principal" means more than 50% of the gross receipts.

**OPERATIONS NOT INCLUDED:**

1. A garden supply business principally engaged in the sale of fertilizer, sod, grass seed, flower pots, birdbaths and statuary with incidental potted plants, trees, shrubs, bulbs or bedding plants shall be assigned to the N.O.C. store classification, depending on whether the sales are principally to retail customers (Code 928) or wholesale customers (Code 924).
2. A business principally engaged in the arranging, assembling and/or the wholesale selling of artificial or dried flowers shall be assigned to Code 924.
3. A business principally engaged in the raising of trees, shrubs, bushes, hedges or other outdoor living/growing plants shall be assigned to Code 0013.
4. A business principally engaged as a landscape contractor or performing lawn care maintenance or other similar services shall be assigned to Code 012.

**UNDERWRITING GUIDE**

Florist Store - Fresh Cut Flowers - Retail Or Wholesale  
 Florist Store Supplies Dealer - Wholesale  
 Flower Dealer Or Store - Fresh Cut Flowers (No Flower Or Plant Raising) - Retail And/Or Wholesale

Plantscaper - Interior  
 Store, Florist - Fresh Cut Flowers - Retail Or Wholesale

**920 JEWELRY STORE – Wholesale or Retail**

**UNDERWRITING GUIDE**

Coin And/Or Postage Stamp Dealer - Retail Or Wholesale  
 Hearing Aid - Sale And Service  
 Jeweler, Findings And Materials Dealer  
 Jewelry Store - Wholesale Or Retail

Optical Store, Including Lens Grinding And Optometrists  
 Postage Stamp And/Or Coin Dealer - Retail Or Wholesale  
 Stamp (Postage) And/Or Coin Dealer - Retail Or Wholesale

**921 FURNITURE STORE – Wholesale - no woodworking**

Applies to wholesale dealers principally engaged in selling or renting furniture including furniture for the home or office to retailers, businesses, wholesalers or other commercial entities. Also included are dealers principally engaged in the sale of furniture via catalogue, Internet and/or mail order. The word "furniture" as used in this classification includes but is not necessarily limited to: sofas, chairs, tables, beds, bedding, chests, breakfronts, bookcases, pianos, organs, all types of floor coverings, major household appliances and office furniture. In addition, a wholesale dealer may sell or rent other merchandise, such as lighting fixtures, lamps, stereo equipment, televisions, video and/or audio equipment, small household appliances, mirrors, pictures and kitchen cabinets.

Further included is the delivery and setting in place of merchandise and minor repairing of furniture on the insured's premises or at the customer's location and installation, service or repair operations, including but not necessarily limited to: the installation of all types of floor coverings, window coverings or the service or repair of major household appliances or televisions or other electronic entertainment or communications devices and the installation of office furniture.

**OPERATIONS NOT INCLUDED:**

Assign Code 922 to the retail sale of furniture and related products

**UNDERWRITING GUIDE**

Carpet Dealer - Wholesale	Office Furniture Dealer
Floor Coverings Dealer - Wholesale	Party Supplies Rentals - Wholesale
Furniture Store - Wholesale	Piano Or Organ Store - Wholesale
Major Household Appliance Dealer - Wholesale	Store - Furniture - Wholesale

**922 FURNITURE STORE – Retail All Employees Except Office – no woodworking**

Applies to a retail store principally engaged in selling or renting furniture including antique furniture for homes, lawns or gardens, to the general public and/or in a retail manner. The word "furniture" as used in this classification includes but is not necessarily limited to: living room, dining room, bedroom or kitchen sets and individual pieces such as sofas, chairs, tables, beds, bedding, chests, breakfronts, bookcases, pianos, organs, all types of floor coverings and major household appliances such as refrigerators, stoves and washing machines. In addition, a furniture store may sell or rent other merchandise such as lighting fixtures, lamps, stereo equipment, televisions, video and/or audio equipment, small household appliances, mirrors, pictures and kitchen cabinets.

Further included are delivery and setting merchandise in place, hanging pictures or mirrors and/or polishing and repairing of furniture on the store's premises or at the customer's location. Also included are the incident installation, service or repair operations including but not necessarily limited to: the installation of all types of floor coverings and window coverings or the service or repair of major household appliances or televisions or other electronic entertainment or communications devices.

All salespersons, including but not limited to floor salespersons, interior designers and decorators, are contemplated by the scope of Code 922 and are not separately classified.

**OPERATIONS ALSO INCLUDED:**

1. Businesses principally engaged in party supply rental – retail.
2. Businesses principally engaged in pool table sales – retail.

**UNDERWRITING GUIDE**

Antique Furniture Dealer - Retail	Household Furniture Dealer - Retail
Bedding Store - Retail	Household Laundry Equipment Dealer - Retail
Carpet Store - Retail	Household Refrigerator Dealer - Retail
Electrical Household Appliances, Major - Retail	Musical Instruments Rental - Pianos And Organs - Retail
Floor Coverings Dealer - Retail	Party Supplies Rentals - Retail
Furniture Installation, Portable, By Dealer	Piano Or Organ Store - Retail
Furniture Rental - Chairs, Coat Racks, Dishes, Etc. - Retail	Pool Table Dealer - Retail
Furniture Store - Retail	Refrigerator, Stove Or Washing Machine Store - Retail
Home Freezer Dealer - Retail	Store, Furniture - Retail
Household Appliances Dealer, Major - Retail	Taxidermist

**923 PACKAGING – CONTRACT – NON-CRATING**

Applicable to businesses principally engaged in packaging or repacking 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. Assign Codes 305 to payroll developed by separate staff in a physically separate work area in the preparation and crating of any type of merchandise for shipment (in shop as a contract service). Crating or packaging of any type at customer locations or the repackaging of explosives shall be classified as provided in this Manual.

**UNDERWRITING GUIDE**

- Aerosol Can Filling, By Contractor
- Contract Packaging - Non-Crating
- Packaging, Contract - Non-Crating

**924 WHOLESALE STORE, N.O.C.**

Applies to dealers principally engaged in the wholesale distribution of merchandise not specifically assigned to another wholesale store classification. Please see the Underwriting Guide entries below for a representative listing of the types of wholesale dealers contemplated by this classification. Please see the Wholesale/Retail Mail Order House Or Internet Sales Definitions entry in the General Auditing & Classification Information section for the definition of wholesale sales.

**OPERATIONS ALSO INCLUDED:**

1. Publishers of any type of publication performing the pre-press work, outsourcing the actual printing of the publication and then receiving and distributing the publication.

**UNDERWRITING GUIDE**

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| <ul style="list-style-type: none"> <li>Alcoholic Beverage Blending Or Bottling, Non-Carbonated</li> <li>Balloon Dealer - Wholesale</li> <li>Bar Or Restaurant Supply Dealer (Other Than Beverages, Groceries Or Meat)</li> <li>Barber Or Beauty Parlor Supply House - Wholesale</li> <li>Barrel Dealer - No Mfg.</li> <li>Book Dealer - Wholesale</li> <li>Boot And Shoe, Cut Stock And Findings Dealer</li> <li>Bottle Dealer, New</li> <li>Bottled Spring Water Distribution - By Dealer</li> <li>Candy Dealer (Including Repackaging) - Wholesale</li> <li>Cigarette Dealer - Wholesale</li> <li>Cloth Clippings Dealer, New</li> <li>Clothing Dealer, Used - Wholesale</li> <li>Computer Dealer - Wholesale</li> <li>Cotton Merchant</li> <li>Dental Equipment Or Supply Dealer</li> <li>Drugstore - Wholesale</li> <li>Egg Dealer - Grading, Candling, Packing - Wholesale</li> <li>Feed Dealer - Wholesale</li> <li>Fertilizer (Except Humus Or Manure) Dealer</li> <li>Firearms Sale - Wholesale</li> <li>Fish Dealer - Wholesale - No Processing<br/>Whatsoever</li> <li>Flower Assembling - Artificial Or Dried</li> <li>Flower Dealer - Artificial Or Dried - Wholesale</li> <li>Garden Supplies Dealer</li> <li>Grain Dealer</li> <li>Hay Dealer</li> <li>Hide Dealer - Including Salting - Curing</li> <li>Liquor/Wine Dealer</li> <li>Meat Dealer - Wholesale - No Processing<br/>Whatsoever</li> </ul> | <ul style="list-style-type: none"> <li>News Agent Or Magazine Distributor - Wholesale</li> <li>Nuts (Edible) Dealer</li> <li>Office Machine Dealer - Wholesale</li> <li>Office Supply Dealer - Wholesale</li> <li>Orthopedic, Prosthetic And Surgical Appliances And Supply Dealer - Wholesale</li> <li>Paper Or Paper Products Dealer</li> <li>Pharmaceutical Or Surgical Goods Dealer, N.O.C.</li> <li>Photographic Equipment And Supplies Dealer - Wholesale</li> <li>Potato Chip Dealer</li> <li>Poultry Dealer - Wholesale - No Processing<br/>Whatsoever</li> <li>Publisher - Outsources Printing, Performs Product Distribution</li> <li>Restaurant Or Bar Supply Dealer (Other Than Beverages, Groceries Or Meat)</li> <li>Seed Merchant</li> <li>Snack Food Dealer - Wholesale</li> <li>Solvents Dealer</li> <li>Sporting Goods Dealer - Wholesale</li> <li>Spring Water Bottling And/Or Distribution</li> <li>Stationery Dealer - Wholesale</li> <li>Store, Wholesale, N.O.C.</li> <li>Tavern Supply Dealer (Other Than Beverages, Groceries Or Meat)</li> <li>Telephone Dealer - Wholesale</li> <li>Tobacco Auction Sales Warehouses</li> <li>Tobacco Product Dealer - Wholesale</li> <li>Used Clothing Dealer - Wholesale</li> <li>Vending Machine Dealer - Wholesale</li> <li>Wallpaper Dealer - Wholesale</li> <li>Water Bottling And/Or Bottled Water Distribution - By A Dealer</li> <li>Wholesale Store, N.O.C.</li> <li>Wine/Liquor Dealer</li> <li>Wool Merchant</li> </ul> |
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**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.

In addition, hardware stores may also make keys, sharpen saws or repair storm windows and screens and sell a wide variety of non-hardware items such as wallpaper and allied supplies, china, glassware, sporting goods or automobile accessories or parts.

Such stores may also rent floor scraping or polishing machines, rug and upholstery cleaning machines and similar equipment.

Other types of retail stores or operations assigned to this classification are:

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 and service (including riding-type).

Where a store sells several types of merchandise, each of which may be subject to a different classification, such store shall be assigned on the basis of the principal category of merchandise sold. The term "principal" means more than 50% of the gross receipts

**OPERATIONS NOT INCLUDED:**

Except as provided for above, separately staffed installation, service or repair operations shall be separately classified including but not necessarily limited to the examples listed below:

1. The service or repair of televisions, video and/or audio equipment shall be assigned to Code 966.
2. The service or repair of major household appliances shall be assigned to Code 662.

**UNDERWRITING GUIDE**

<p>Audio/Video Equipment Store - Retail                  Bath And/Or Kitchen Fixture Store                  Bicycle - Sale Or Rental, Including Repair                  Bicycle Assembly At Retail Store Locations - By Specialist Contractor                  Cabinet Store - Retail                  Ceramic Tile Store - Retail                  Electrical Appliance Store, Small - Retail                  Electrical Supply Store - Retail                  Electronic Components And Accessories Store - Retail                  Exercise Equipment - Service Or Repair - In Shop Or At Customers' Locations                  Fitness Equipment - Service Or Repair - In Shop Or At Customers' Locations                  Garden Equipment Store                  Hardware Store - Retail                  Hot Tub Or Spa Dealer - Retail                  Household Appliance Store, Small - Retail</p>	<p>Household Vacuum Cleaner Store, Small - Retail                  Lawn Mower Sale Or Service (Including Riding Type)                  Lighting Fixture And Supplies Store                  Locksmith - Including Shop                  Paint Store - Retail                  Plumbers' Supplies Store - Retail                  Radio Or Television Parts And Accessories Store - Retail                  Radio, Television Or Audio Equipment Store - Retail                  Sewing Machine Store - Retail                  Stereophonic Or High Fidelity Equipment Store - Retail                  Swimming Pool Supply Store                  Television, Video And/Or Audio Equipment Store - Retail                  Tile Store – Ceramic – Retail                  Vacuum Cleaner Store (Household) - Retail                  Video/Audio Equipment Store - Retail</p>
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**926 HARDWARE STORE – Wholesale**

Applies to dealers principally engaged in the wholesale selling of hardware. The term hardware as used in this classification includes but is not necessarily limited to: nails, screws, bolts, washers, gaskets, brackets, locks, hinges, hand or portable electric tools, machine tools, small household electrical appliances, stereo equipment, radios, televisions, video and/or audio equipment, kitchenware, mill supplies or garden tools or garden equipment such as lawn mowers or snow blowers. A wholesale hardware dealer may also sell plumbing or electrical supplies.

Also includes "ship chandlers" who are dealers in ship supplies and equipment, such as engine room equipment, lifeboat supplies, navigational instruments, deck gear or other ship stores.

Other types of risks included in this classification are wholesale dealers in the following articles:

1. Radio or Television Parts
2. Appliance Parts (for example, washers, dryers, window-unit air conditioners or refrigerators)
3. Aircraft Parts and Accessories
4. Welding Supplies, such as bottled gases, torches, welding rods or face masks
5. Cutlery
6. Sewing Machine Heads or Parts

Where a store sells several types of merchandise, each of which may be subject to a different classification, such store 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.

**OPERATIONS NOT INCLUDED:**

1. Wholesale dealers principally engaged in selling wire rope or cable assign to Code 857.
2. Retail or wholesale establishments principally engaged in selling building materials such as roofing (including shingles), siding, wallboard, brick and/or lumber assign to Code 855.
3. Wholesale dealers principally engaged in selling plumbing supplies or pipe shall be assigned to Code 885.
4. Wholesale dealers principally engaged in selling electrical supplies (e.g., electric wire, fuses, circuit breakers) shall be assigned to Code 886.

***UNDERWRITING GUIDE***

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
Electrical Appliance Dealer - Small Appliances - Wholesale	Ship Chandler
Electrical Machinery Or Equipment Dealer - Wholesale	Stereophonic Or High Fidelity Equipment Dealer - Wholesale
Fire Extinguisher - Sales And/Or Service - Wholesale	Television, Radio, Stereophonic Or High Fidelity Equipment Dealer - Wholesale
Glass Dealer - No Mfg., Glass Bending, Beveling, Grinding, Silvering Or Installation	Tile Dealer - Ceramic - Wholesale
Hardware Store - Wholesale	Vacuum Cleaner Dealer - Wholesale
Hot Tub Or Spa Dealer - Wholesale	Video/Audio Equipment Dealer - Wholesale
Household Appliances Dealer, Small - Wholesale	Welding Equipment Or Supply Dealer
Household Vacuum Cleaner Dealer - Wholesale	

**927 PHARMACY** – Retail – all employees including office

***UNDERWRITING GUIDE***

- Mail Order Pharmacy
- Pharmacy - Retail Or Internet Or Mail Order



**928 RETAIL STORE, N.O.C.**

**UNDERWRITING GUIDE**

<p>Antique Store, Other Than Furniture - Retail                  Army/Navy Store - Retail                  Art Gallery                  Arts And Crafts Store - Retail                  Barber Or Beauty Parlor Supply House - That Operates In A Retail Manner                  Bookstore                  Camera Or Photographic Supply Store - Retail                  Candy Store                  Clothing Store (Used) - Retail                  Computer Store - Retail                  Cosmetics Store                  Dog Groomer - No Kennel Facilities                  Dry Cleaning - Self-Service Only                  Film Exchange                  Fireworks Store - Retail                  Five And Ten Cent Store                  Garden Center - Retail                  Garden Supplies Store - Retail                  Golf Course - Pro Shop - Operated By Specialist Contractor                  Goodwill Stores                  Greeting Card Shop                  Gun Shop - Retail                  Handbag (Women's) Store                  Hobby Shop - Retail                  Ice Cream, Store Or Street Vending - Retail                  Laundry - Coin-Operated - Self-Service                  Laundry Collector Without Laundry (Excluding Contract Hauler)                  Luggage Store - Retail                  Mailing And Shipping Store - By Independent Contractor                  Medical Supply Store - Retail                  Motion Pictures, Development Of Films, No Other Operations                  Musical Instrument Rental - Except Pianos And Organs</p>	<p>News Agent Or Magazine Distributor - Retail                  Office Machine Store - Retail                  Office Supply Store - Retail                  Orthopedic, Prosthetic, And Surgical Appliances And Supply Store - Retail                  Pawn Shop                  Personal Computer Store - Retail                  Pet Grooming - By Specialist Contractor                  Pet Shop - Retail                  Phonograph Record Dealer - Retail                  Photographer                  Photographic Equipment And Supplies Store - Retail                  Photographic Studio, Not Producing Motion Pictures, And Outside Work                  Pro Shop - Golf Course - Operated By Specialist Contractor                  Receiving Station - Dry Cleaner - No Dry Cleaning At Same Or Contiguous Location                  Receiving Station - Laundry - No Laundering At Same Or Contiguous Location                  Retail Store, N.O.C.                  Sporting Goods Store - Retail                  Stationery Store - Retail                  Store, Retail, N.O.C.                  Telephone Store - Retail                  Thrift Store (Used Clothing, Furniture, Household Items) - Retail                  Trophy Store (Including Assembly And Nameplate Inscribing)                  Used Clothing Store - Retail                  Video Tape Or DVD Store - Rental Or Sale                  Vitamin Store - Retail                  Wallpaper Store - Retail                  Water Ice Store                  Wine Store - Retail - Operated By A Winery                  Women's Handbag Store</p>
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**932 COPYING OR DUPLICATING SERVICE** – All employees including office

Applicable to printing businesses known as “quick printers” principally engaged in providing customer copy reproduction by means of small offset presses, also known as duplicators, on paper sheet sizes 17 x 22 inches or less or electrostatic (photo) copiers on paper sheets of any size. Such businesses also typically provide postpress bindery service that finishes the printed product.

Finishing may include but is not necessarily limited to: collating, cutting to size including die cutting, scoring and perforating, rounding corners, tab cutting, folding, drilling or punching holes, stapling, sewing, wire stitching, gluing – perfect binding, laminating, foil stamping or embossing.

**OPERATIONS NOT INCLUDED:**

1. A printing business principally engaged in the reproduction of customer copy by other means shall be assigned to the appropriate printing class as provided for in this Manual.
2. Code 932 and another printing class shall not be assigned to any printing business unless that business fulfills the multiple enterprise criteria specified in Rule IV, Paragraph C. 3. a. 2.

**UNDERWRITING GUIDE**

Blueprint Reproduction (Using Photocopying Method) - By Contractor  
 Duplication Services  
 Laser Printing By Contractor  
 Microfilming

Offset Duplicating  
 Photocopy Shop  
 Printing - By Laser Method - By Contractor  
 Quick Printer

**933 VENDING OR COIN-OPERATED MACHINE** – Installation, Service or Repair, all employees except office

**UNDERWRITING GUIDE**

Automatic Teller Machine (ATM) - Installation, Service Or Repair  
 Candy And/Or Snack Trays – Sold On the Honor System  
 Coffee Service Company  
 Coin-Operated Amusement Or Vending Machine - Installation, Service Or Repair  
 Coin-Operated Telephone - Installation, Service Or Repair By A Specialist Business Or Contractor  
 Jukebox Operation, Service Or Repair  
 Parking Meter Installation, Service Or Repair

Pinball Games - Service Or Repair By Vending Machine Operator  
 Scale Installation Or Adjustment, Coin-Operated Type, By Vending Machine Operator  
 Snack And/Or Candy Trays – Sold On the Honor System  
 Telephone - Coin-Operated - Installation, Service Or Repair By A Specialist Business Or Contractor  
 Vending Machine Installation  
 Vending Or Coin-Operated Amusement Machine - Installation, Service Or Repair  
 Video Games - Service Or Repair By Vending Machine Operator

**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 auto parts sales and the automobile repair services are conducted in physically separate work areas by separate employee crews and the majority of the parts/ accessories sold by the auto parts store 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 auto parts sales and the auto repair services shall be assigned to Code 815.

The machining of brake drums and other auto parts conducted in a physically separate work area and staffed by a separate employee crew shall be assigned to Code 461.

**UNDERWRITING GUIDE**

Auto Parts Dealer - Wholesale  
 Automobile Accessory Store  
 Automobile Parts Store

Motor Vehicle Parts And Accessory Dealer  
 Tire Dealer - Wholesale - No Installation, Service Or Repair

**935 LUMBER AND/OR BUILDING MATERIAL DEALER** – Store Employees – For use in conjunction with Code 855 only

Applicable to the operation of a retail store on the premises of a lumber and/or building material dealer in which hardware, paint and other similar merchandise is sold. This classification may only be authorized as an additional classification for an employer classified to Code 855 if the employer fulfils the multiple enterprise criteria discussed in Rule IV, C. 3. a. 2. of this Manual. The retail store must be operated in a physically separate work area from the lumber and/or building material dealer's warehouse or yard with no interchange of labor between the store and the warehouse or yard. The term "retail" shall be construed to mean the selling of displayed merchandise in store-type premises where floor and/or counter salespersons assist customers or on a self-service basis to the general public for personal or household consumption or use. This classification shall also apply when the store sales are made to wholesale customers (e.g., commercial or professional users) but conducted primarily in a retail manner. For purposes of assignment to this classification, the term "retail manner" shall be construed to mean that the insured will have a floor area where merchandise is stocked in display aisles, customers may walk up and down the display aisles, inspect the merchandise being offered for sale, place their selections into either a shopping basket or shopping cart and make payment for their selections at a customer checkout lane. The retail store may also contain a second counter area where customers may place orders for the lumber and/or building materials.

**OPERATIONS NOT INCLUDED:**

This classification is not available for the operation of a sales counter of a lumber and/or building material dealer where the insured's staff takes customer orders for the lumber and/or building materials, accepts payment, transfers the orders to the insured's yard or warehouse staff and may also sell merchandise from a counter display, display racks behind the counter and/or a display space in front of the counter but where the insured does not operate a separate retail store as defined above.

**UNDERWRITING GUIDE**

Lumber And Building Material Dealer - Store Employees - For Use In Conjunction With Class 855 Only

**936 BROADCASTING STATION** – Radio or Television, all employees including office

**UNDERWRITING GUIDE**

Broadcasting Station - Radio Or Television	Television Broadcasting Station
Motion Picture Production	Video Duplicating, Editing And/Or Production
Radio Broadcasting Station	Service
Recording Studio	Videographer

**939 CARNIVAL**, Circus or Amusement Device Operator – **TRAVELING**

**UNDERWRITING GUIDE**

Amusement Device Operator - Traveling	Kiddie Rides - All Operations - Traveling
Carnival - Traveling	Traveling Amusement Device Operator
Circus - Traveling	Traveling Carnival
Fair - Traveling	Traveling Circus

**940 RESIDENTIAL CARE FACILITY for the Developmentally Disabled** – all employees except office and the separate staff of a certified sheltered workshop

Includes operations licensed as Intermediate Care Facilities for the Mentally Retarded (ICF/MR) regardless of client count or location. Also included are schools and daycare activities operated by the facility.

ICF/MRs are licensed by the state to provide on a regular basis, health related care and services to the mentally retarded, who do not require the degree of care or treatment which a hospital or skilled nursing facility is designed to provide. These facilities regardless of client number provide unique and specialized residential, medical and habilitation services to its clients.

Community Residential Facilities (CRF) and ICF/MR - 9 or more residents have similar regulations, goals and staffing patterns. The large ICF/MR receives federal funds under Medicaid, while the CRF receives state funds.

The larger ICF/MRs (9 or more clients) usually provide educational, workshop/vocational and physical therapy programs at one campus with many residents living in cottages having no more than 8 residents each. Supervision may be provided by staff in three 8-hour shifts. Smaller ICF/MRs (8 or fewer clients) also assigned to this classification provide community-based programs which are designed to facilitate the client's movement to a less restrictive environment than the larger facilities. These community-based ICF/MRs employ a relatively high staff to client ratio and 24-hour supervision with at least one staff member monitoring overnight activity. Smaller ICF/MRs may serve clients from higher functioning to profoundly retarded.

Facilities providing residential care for other developmental disabilities (i.e., autism and cerebral palsy) are to be included within this class.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 964 to separately-staffed certified sheltered workshops.
2. Assign Code 941 to separately-staffed group homes for eight or fewer residents operated by Community Residential Facilities located off campus.
3. Assign Code 979 to separately-staffed personal care homes located off campus.

**UNDERWRITING GUIDE**

- Community Residential Facility For The Developmentally Disabled - 9 Or More Residents Per Facility
- Group Home - 9 Or More Per Facility Licensed As Community Residential Services For Developmentally Disabled
- Group Home - Intermediate Care Facility For The Mentally Retarded - Regardless Of Client Count
- Intermediate Care Facility For The Mentally Retarded - Regardless Of Client Count

**941 SOCIAL REHABILITATION FACILITY – For adults or children – all employees including office**

Applicable to non-medical residential care facilities providing a transitional non-institutional environment in a group setting which emphasizes through guidance and counseling the social rehabilitation and the eventual reintegration of the resident into the community. Such facilities include: Community Residential Rehabilitation Services (CRSS) for mentally ill clients regardless of client count per facility.

Residential facilities for children provide a non-institutional environment focusing on socialization and reintegration into the community. Residents in these facilities are usually pre-teen to 18 years of age. At these facilities individualized programs are designed to rehabilitate the child. Emphasis is placed upon reuniting children with their families, placing children in foster care or moving them into a group home where independent living skills are stressed.

Community Residential Facilities operating group homes with 8 or fewer mentally disabled residents which are not licensed as intermediate care facility for the mentally retarded (ICF/MR) are community based residential programs providing supportive services for a more highly functional client. Clients in these group homes access community based programs for the mentally retarded. These clients do not require the health care provided at a ICF/MR group home. Many of these clients will become self sufficient enough to move into minimal supervision apartments.

Additional programs, e.g., daycare, respite care and prevocational training programs, provided by group home operators shall be included within the scope of this class. Training programs that pay the trainees for services rendered (including sheltered workshops) shall be separately classified.

**OPERATIONS NOT INCLUDED:**

Drug and alcohol halfway houses, shelters for the homeless, victims of domestic abuse, unwed mothers or pre-parole halfway houses shall be assigned to Code 986.

**UNDERWRITING GUIDE**

- Child Care Service, Residential - (Neglected, Deprived Or Abused)
- Community Living Arrangement For The Mentally Disabled (CLA) - 8 Or Fewer Residents Per Facility
- Community Rehabilitative Residential Facility (CRRF) - Group Homes For The Mentally Ill
- Community Residential Facility - Off Campus - With 8 Or Fewer Clients Per Facility
- Family Living Home For The Developmentally Disabled
- Group Home - Developmentally Disabled (Not Intermediate Care Facility) - 8 Or Fewer Clients Per Facility
- Home For Orphans
- Orphanage
- Residential Child Care Service - (Neglected, Deprived Or Abused)

**942 HOME HEALTH CARE – Professional Staff, all employees except office**

Please see the Home Health Care Services entry in the General Auditing & Classification Information section for further information on the scope of this class.

**UNDERWRITING GUIDE**

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| <ul style="list-style-type: none"> <li>Community Nursing Services - Professional Staff</li> <li>Home Health Care Services - Professional Staff</li> <li>Hospice Care Performed In Client's Residence - Professional Staff</li> <li>Nurse - Private Duty</li> </ul> | <ul style="list-style-type: none"> <li>Nurses - Visiting Patients In Private Homes</li> <li>Private Duty Nurse</li> <li>Public Health Nurse</li> <li>Visiting Nurse</li> </ul> |
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**943 HOME HEALTH CARE – Nonprofessional Staff, all employees except office**

Please see the Home Health Care Services entry in the General Auditing & Classification Information section for further information on the scope of this class.

**UNDERWRITING GUIDE**

Chore Worker - Home Health Care Services Community Nursing Services - Nonprofessional Staff Home Health Aide	Home Health Care Services - Nonprofessional Staff Homemaker Service Hospice Care Performed In Client's Residence - Nonprofessional Staff
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**944 CLUB** – Country, Golf or Yachting – all employees except office

Includes restaurant or tavern employees and all operations performed by club employees including but not necessarily limited to: those conducted by desk and room clerks, housekeepers, instructors, pro shop sales clerks, club attendants and golf starters.

Assign the appropriate marina classification to separately staffed marina or yacht basin operations.

**UNDERWRITING GUIDE**

Club - Country, Golf Or Yachting Country Club Golf Course - Pro Shop - Operated By Golf Course	Golf Course - Public Or Private Yacht Club
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**CLERICAL AND PROFESSIONAL EMPLOYMENTS**

**945 HOTEL RESTAURANT** employees, all employees except office. For use in conjunction with Code 973 only

Please see the Hotel Or Motel Operations entry in the General Auditing & Classification Information section for further information on the scope of this class.

**946 EMPLOYMENT CONTRACTOR** – Temporary **MEDICAL** Staffing

Applicable to employers providing professional and/or nonprofessional medical staff to unrelated health care facilities or to physicians/dentists' practices on a temporary basis. Such employees include but are not necessarily limited to: registered nurses or licensed practical nurses, pharmacists, aides, orderlies, attendants medical technicians or doctors.

Payroll developed by separate staff(s) performing home health care services shall be separately classified as provided in this Manual.

Payroll developed by temporary janitorial, laundry, kitchen or other non-medical staff (except clerical) provided to health care facilities shall be assigned to the Temporary Staff N.O.C. class exposure group that includes Code 971.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

Employment Contractor - Temporary Medical Staffing Medical Service - Temporary Help	Nurse - RN And LPN Including Aides - Temporary Help Temporary Medical Staffing
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**948 MAILING or ADDRESSING COMPANY** – all employees including office

Applicable to businesses principally engaged in mailing advertising material such as letters, circulars and/or small product samples for unrelated concerns. The mailing company may compile mailing lists or receive lists of names from customers. Materials to be mailed may be received bound on pallets ready for mailing. The mailing company may generate the letter by computer (laser or impact printed). The mailing company may design and print advertising materials. Printing operations shall be included with the mailing company class provided that more than 50 percent of the items printed are used as materials in the mailing business.

Most mailing companies have a production department where employees operate machines to burst, fold, insert, label and affix a stamp to each envelope. The last item listed is optional as much of this mail is metered. Mail is presorted to the addressee's five- or nine-digit zip code, placed in postal sacks and taken to the Post Office. Very small firms may employ persons to manually stuff envelopes, hand label and stamp material to be mailed.

Larger mailing companies may have sales and promotion employees soliciting accounts, designing and producing advertising campaigns in addition to the mailing operation.

Code 948 also contemplates presort bureaus which sort first-class mail for unrelated concerns. The mail may be sorted manually or by automatic sorting machines to the five- or nine-digit zip code. The sorted mail is placed in postal trays or sacks and taken to the post office.

Clerical is included within the phraseology of this classification. Code 948 does not provide for payroll division with either Code 951 or Code 953.

**OPERATIONS NOT INCLUDED:**

1. Assign the appropriate store classification to employers who may mail catalogs and later receive (by phone, mail or the Internet) and fulfill customer orders from inventoried merchandise.
2. Businesses printing and performing mailing or addressing shall be subject to the appropriate printing classification when less than 50 percent of the print production is used in the mailing or addressing operation.
3. Code 948 and a printing class shall not be assigned to an employer unless that employer fulfills the multiple enterprise criteria delineated in Rule IV, Section 1 of this Manual.

**UNDERWRITING GUIDE**

Advertising - Mailing Or Addressing Of Advertising Literature Direct Mail Company Mail Sorting Service - By Specialist Contractor	Mailing Or Addressing Company Including Incidental Printing Presort Bureau - Mail Sorting - By Specialist Contractor
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**949 EMPLOYMENT CONTRACTOR – Temporary MARKETING**

Applicable to temporary marketing help such as sales or demonstration personnel including conventions, shows or exhibits.

Also includes temporary help engaged as appraisers, inspectors, meter readers or personnel notifying utility customers of service cutoffs.

Please see the Employment Contractor – Temporary Staffing entry in the General Auditing & Classification Information section for further information on classifying temporary staff.

**UNDERWRITING GUIDE**

Employment Contractor - Temporary Marketing Staff  
Marketing Staff - Temporary Staff  
Temporary Marketing Staff

**951 SALESPERSON – OUTSIDE**

Are employees either exclusively engaged in sales or collection work away from the employer's premises or who regularly and frequently are engaged in sales or collection work away from their employer's premises and devote the balance of their time in clerical office duties.

Salespersons, collectors or messengers shall be separately classified except in connection with any classification designated either "all employees including office" or "all employees except office."

**OPERATIONS NOT INCLUDED:**

1. Assign employees engaged as delivery salespersons, route salespersons and/or route supervisors delivering merchandise or products, who may also collect payments or solicit sales to the employer's applicable field-of-business classification.
2. Assign floor and/or counter salespersons to the employer's field-of-business classification at the location.
3. Assign door-to-door salespersons to the employer's applicable business classification.
4. Assign to Code 953 employees who sell or solicit exclusively by telephone.

**UNDERWRITING GUIDE**

<p>Adjuster, Insurance - By Independent Contractor                  Advertising - Distributing Circulars Or Samples - Not In Stores                  Advertising Display Card Service - Installation Or Removal Of, In Or On Vehicles                  Advertising Display Service - For Stores                  Advisory Rating Organization - Field Representative                  Auctioneer, Not Livestock, No Permanent Location                  Auditor, Insurance - Traveling - Independent Contractor                  Boiler Inspection                  Boy Or Girl Scout Council - Executive Secretary                  Collectors Of Money - By Specialist Contractor                  Electric Meter Reader                  Elevator Inspection                  Executive Secretary, Boy Or Girl Scout Council                  Gas Meter Reader                  Handbill Distribution                  Highway Operation - Toll Collector</p>	<p>Inspection Of Mercantile, Mfg. Or Risks For Insurance Or Valuation Purposes - By Independent Contractor                  Insurance Adjuster - By Independent Contractor                  Insurance Traveling Auditor - Independent Contractor                  Inventory Service - By Specialist Contractor                  Marine Appraiser Or Surveyor                  Messengers                  Newspaper Reporter Or Photographer                  Real Estate Agency - Outside Salespersons                  Salesperson - Outside                  Salesperson, Trimming Windows                  Timber Cruiser (Exclusive Duties)                  Tour Guide                  Traveling Insurance Auditor - Independent Contractor                  Water Meter Reader                  Window Trimming, By Contractor</p>
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**952 OFFICE MACHINE SERVICE** or Repair

Includes shop. Manufacturing to be separately rated.

Specialist contractors performing delivery and/or set-up of office machines or equipment shall be assigned to Code 811.

**UNDERWRITING GUIDE**

<p>Adding Machine Repair - Shop Or Field                  Answering Machine (Telephone) Repair                  Computer Or Computer System - Service Or Repair - Shop Or Field                  Data Processing Systems - Service Or Repair - Shop Or Field                  Dictating Machine Repair - Shop Or Field                  Instrument - Professional Or Scientific - Service Or Repair - Shop Or Field                  Meat Slicers Or Grinders - Counter Type - Service Or Repair                  Office Machine Repair - Shop Or Field                  Organ Tuning - Away From Shop                  Photocopy Machines - Service Or Repair - Shop Or Field</p>	<p>Piano Tuning                  Scale Adjustment, Service Or Repair, Counter Type                  Soap Dispenser Installation And/Or Servicing - Rest Rooms - By Specialist Contractor                  Telephone Service Or Repair By Specialist Crew Of A Contractor Or Other Than By Telecommunications Company                  Time Clocks, Recording Employee Time - Installation And Repair                  Typewriter Repair - Shop Or Field                  Voting Machine - Service Or Repair                  Word Processor - Service Or Repair - Shop Or Field                  X-Ray Equipment Installation, Repair Or Service</p>
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**953 Clerical OFFICE Employees**

Are employees exclusively engaged in keeping the books or records of the business or conducting correspondence or who are engaged wholly in office work where such books or records are kept or such correspondence is conducted.

Clerical office employees work exclusively in a separate building or on separate floors or in departments on such floors which are separated from all other workplaces of the employer by floor-to-ceiling partitions except for retail stores where a partition at least five feet high is required and within which no work is performed other than clerical office duties.

Office employees shall be separately classified except in connection with any classification designated "all employees including office."

**OPERATIONS NOT INCLUDED:**

1. Assign to the employer's applicable field-of-business classification the following "clerks:" counter, front desk, lobby, mall kiosk, stock or tally clerk.
2. Assign librarians to the employer's applicable field-of-business classification.

3. Assign cashiers or any employee whose regular and frequent duty is accepting payment for merchandise or services rendered, whether working in a booth, behind a counter or on a sales floor, to the employer's applicable field-of-business classification.
4. Assign the entire payroll of any clerical office employee who has any other regular duty to the applicable classification in accordance with the class to which the business is assigned.

**UNDERWRITING GUIDE**

Advisory Rating Organization - Clerical Office  
 Boy Or Girl Scout Council - Clerical - Except At  
 Camp Locations  
 Clerical Office Employees  
 Computer Programmer  
 Draftsman

Mailing Lists - Compiling/Selling - Risk's Only  
 Operation  
 Race Track, Pari-Mutuel Clerks  
 Real Estate Agency - Clerical Workers In Office  
 Telephone Or Telegraph Operator

**954 SECURITY AGENCY**

A security agency may also be known as a guard and patrol service. Such businesses are principally engaged in providing unrelated private sector or government customers with armed or unarmed private security personnel (also known as security officers) to guard the customer's premises and surrounding property against unlawful or undesirable activities (e.g., fire, theft, vandalism). To accomplish these overall goals a guard/security officer's duties may include but are not necessarily limited to the tasks discussed below. A guard may control access to the customer's building or another off-road site (e.g., construction), direct traffic onto or off of the customer's premises and answer telephones. A guard's duties may be stationary (when the guard is assigned to a fixed location) or mobile (in a car covering a specified area). A guard may conduct a walking tour of the assigned location and/or monitor closed-circuit television cameras. A security guard (e.g., in a retail store) may wear ordinary clothing, but typically a security guard will wear a uniform with a badge that clearly identifies the person as a security guard and designates the guard's employer. A security guard may maintain a logbook or write a report on their work shift activities and observations. Private security guards generally do not have police powers, but store guards will act to stop shoplifters (turning suspects over to the local police) and armed guards may act to stop robberies (e.g., in a bank) or, if acting as bodyguards, to protect the client(s) before the police can arrive.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 660 to a separate crew of employees of a security agency that installs or repairs alarms.
2. Assign Code 904 to separate staff engaged in performing any type of investigations for unrelated customers.
3. Assign Code 601 to flagging service contractors.
4. Assign the employer's governing class to security guards employed by a business to protect that business' premises and property.

**UNDERWRITING GUIDE**

Automobile Repossessing, By Specialist Contractor  
 Guard Or Patrol Service - By Contractor

Parking Enforcement Officer (Meter Maid) -  
 Employed By A Parking Authority  
 Security Agency

**955 ENGINEERING CONSULTING FIRM**, mechanical, civil, electrical or mining engineering consulting firms, or architectural firms

Businesses principally engaged in providing computer and/or software consulting services are assignable to Code 951 and to Code 953 as classes may apply.

Engineers or architects employed by concerns whose field of business is actual construction, manufacturing, mining or installation operations shall be assigned in accordance with the class or classes appropriate to the business of the employer, unless the operations subject to Code 955 are conducted as a separate and distinct enterprise.

Clerical or drafting employees of consulting architects or engineers are properly assigned to Code 953 provided they meet the conditions described in Section 1, Rule IV, B. 2. a. and b.

Separate staff performing test boring for soil samples shall be assigned to Code 607.



**UNDERWRITING GUIDE**

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

Engineering Consulting Firm - All Types Of Engineering  
 Landscape Architectural Firm, No Construction Work  
 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  
 Surveying - By Specialist Contractor  
 Testing - Non-Destructive - All Kinds - By Specialist Contractor

**956 LAW FIRM**, all employees including office

This classification is for law firms.

**OPERATIONS NOT INCLUDED:**

1. Attorneys employed by other establishments whose field-of-business includes but is not necessarily limited to manufacturing or construction shall be assigned to the classification consistent with the employer's business.

**UNDERWRITING GUIDE**

Attorney - Independent Contractor  
 Law Firm

**957 PHYSICIAN or DENTIST**, all employees including office

This classification is for the physician's or dentist's office. Includes licensed practitioners engaged in the practice of general or specialized dentistry, medicine, surgery or therapy (physical or mental).

**OPERATIONS NOT INCLUDED:**

1. Assign the applicable health care facility classification where overnight inpatient care is provided.
2. Assign Code 959 to practitioners of veterinary medicine.
3. Physicians or dentists employed by a health care facility shall be assigned in accordance with the health care facility class appropriate to the business at the location.
4. Assign Code 946 to physicians or dentists employed by a temporary medical staffing contractor and who are provided on a temporary basis to unrelated health care facilities.
5. Separate staff performing home health care services shall be separately classified to either Code 942 or to Code 943 as provided in this Manual.

**UNDERWRITING GUIDE**

Birth Center - Not Operated By A Hospital  
 Blood Bank  
 Chiropracist Office  
 Clinic - Outpatient Services Only  
 Clinical Laboratory - Independent  
 Dental Assistant - Employed By A Dentist Office  
 Dentist Office  
 Hair Transplantation  
 Mental Health Center - Outpatient Services Only

Optometrist Office  
 Osteopath Office  
 Physical Therapy - By Specialist Contractor  
 Physician Office  
 Psychiatrist Office  
 Psychologist (M.A. or Ph.D.) Office  
 Speech Therapy - By Specialist Contractor  
 X-Ray Service - Non-Hospital

**958 REHABILITATION HOSPITAL**, all employees including office

Health care facilities that are licensed as rehabilitation hospitals or psychiatric hospitals by the State of Pennsylvania and who do not meet the criteria for assignment to the hospital classification and are not licensed as a nursing home shall be assigned to this classification. This classification applies to a category of rehabilitative facilities that falls between a full-service hospital and a nursing home.

Types of Facilities to be included in this classification are:

Rehabilitation hospitals

Psychiatric hospitals

Alcohol and/or drug residential facilities licensed as Inpatient Non-Hospital-Detoxification or as Inpatient Non-Hospital-Drug Free

**UNDERWRITING GUIDE**

Alcohol And/Or Drug Residential Facility Licensed As An Inpatient Non-Hospital Facility Detoxification (Alcohol And/Or Drug) Residential Facility Licensed As An Inpatient Non-Hospital Facility Drug And/Or Alcohol Residential Facility Licensed As An Inpatient Non-Hospital Facility Hospital, Psychiatric	Hospital, Rehabilitation Inpatient Non-Hospital Detoxification Or Drug Free Licensed Facility Psychiatric Hospital Rehabilitation Hospital
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**959 VETERINARIANS**, 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 Hospital, Veterinary Laboratory Animal Breeding Or Raising (Rats, Mice, Guinea Pigs, Rabbits, Etc.)	Livestock Tattooing, 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
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**960 NURSING and CONVALESCENT HOME** – Long Term Care Facility with 50% or more beds Licensed as Intermediate Care or Higher – all employees except office and home health care services.

Applies to concerns operating health care facilities that are licensed by the State of Pennsylvania as long term care and have 50 percent or more of their beds licensed as Intermediate Care or Higher. These firms offer varying degrees of care to patients who may be incapacitated in differing degrees including bedridden patients. Intermediate Care means nursing care and related medical or other personal services to individuals within the context of a planned program of care and supervision on a continuous twenty-four hour basis in an institutional setting.

Skilled Nursing Care means high intensity comprehensive planned care including rehabilitative or restorative therapy, complex medical or drug therapy, diet supervision, trained observation and/or nursing care available on a twenty-four hour basis.

These insureds may or may not be multiple tier facilities meaning there is a mix of licensed beds and unlicensed quarters such as apartments or cottages. A class assignment to either Code 960 or to Code 974 is dependent upon the counting procedure delineated below. Personal care, intermediate care or skilled nursing beds shall be counted per bed. Apartments or cottages shall be counted per number of units with each unit being the equivalent of a bed. Those with 50 percent or more beds licensed as intermediate care or higher are assignable to Code 960. Those with less than 50 percent so licensed are assignable to Code 974.

There shall be no payroll division between Code 960 and Codes 974 and 979 at a single location/campus.

Types of Facilities to be included in this classification are:

Convalescent home, with 50 percent or more beds licensed as intermediate care or higher

Life Care Community, with 50 percent or more beds licensed as intermediate care or higher

Nursing home, with 50 percent or more beds licensed as intermediate care or higher

Retirement Community, with 50 percent or more beds licensed as intermediate care or higher

***OPERATIONS NOT INCLUDED:***

Payroll developed by separate staff(s) performing home health care services shall be separately classified as provided in this Manual.

***UNDERWRITING GUIDE***

Convalescent Home - With 50 Pct. Or More Beds Licensed As Intermediate Care Or Higher  
Life Care Community - With 50 Pct. Or More Beds Licensed As Intermediate Care Or Higher  
Long Term Care Facility - With 50 Pct. Or More Beds Licensed As Intermediate Care Or Higher  
Nursing Home - With 50 Pct. Or More Beds Licensed As Intermediate Care Or Higher  
Retirement Community - With 50 Pct. Or More Beds Licensed As Intermediate Care Or Higher

**961 HOSPITAL** – all employees including office

Only those medical institutions providing general hospital facilities shall be assigned to Code 961 - "Hospitals." The following minimum criteria shall be used as a guide for determining those risks assigned to this classification:

1. An organized staff of doctors subject to a duly authorized set of by-laws adopted by the hospital.
2. Registered nurse supervision and such other nursing services to provide patient care 24 hours a day.
3. (a) Surgical facilities and/or  
(b) Operating or delivery room
4. Relatively complete diagnostic and treatment facilities for medical patients on the premises, and
5. Diagnostic X-ray and clinical laboratory services regularly and immediately available.

In general, hospitals licensed by the State of Pennsylvania, under the following types, meet these criteria and shall be assigned to Code 961 - "Hospitals."

Type of Facility

General hospitals which admit maternity patients  
General hospitals which do not admit maternity patients

***OPERATIONS ALSO INCLUDED:***

1. Clerical office personnel engaged in the business administration of the hospital or related functions regardless of whether the office personnel are located at or contiguous to the hospital or at a location separate from the hospital.

***OPERATIONS NOT INCLUDED:***

1. Assign Code 982 to Workfare Program Employees.
2. Separate staff performing home health care services shall be separately classified to either Code 942 or to Code 943 as provided in this Manual.
3. Assign Code 946 to employers providing temporary medical staff to unrelated hospitals. Medical staff is defined as including but not necessarily limited to: registered nurses or licensed practical nurses, pharmacists, nurses' aides, certified nurses' aides, orderlies, attendants, medical technicians or doctors.

***UNDERWRITING GUIDE***

Hospital, All Employees

**962 ACCOUNTING or FINANCIAL AUDITING FIRM** – all employees including clerical office

This classification is for accounting or financial auditing firms.

Accounting firm – a business performing the systematic recording, reporting and analysis of an unrelated business' financial transactions typically broken down in the business' financial year.

Financial auditing firm – a business that reviews or examines unrelated businesses’ financial records to be certain the unrelated businesses’ financial records are correct or free of error.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 951 to an independent insurance traveling auditor employed by an unrelated business.
2. Assign Code 951 or Code 953 to personnel employed by unrelated businesses principally engaged in providing computer and/or software consulting services.
3. Assign Code 953 to independent auditors of non-financial information or records (e.g., drug trials, patient care records of a health care facility).
4. Assign Code 984 to an insurance traveling auditor employed by an insurance company.
5. Accountants or financial auditors employed by a business whose field-of-business may include but is not necessarily limited to manufacturing or construction shall be assigned to the classification consistent with the employer’s field-of-business.

**UNDERWRITING GUIDE**

Accounting Firm Auditing Firm – Financial (Not An Independent Insurance Traveling Auditing Firm) Financial Auditing Firm (Not An Independent Insurance Traveling Auditing Firm)	Public Accounting Firm Tax Preparation Service
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**963 CHURCH** – all employees including office

If two or more churches are served by one or more common employees, insurance must be provided by a single policy, issued in the names of all such churches or missions as “joint employers.” Such a policy must insure only the liability for injury to employees who are employed jointly by the several churches. If one or more of the individual churches also has employees employed by it alone, separate policies must be issued in the name of each such individual church to insure the liability to such employees. Such policies must contain the “Church Endorsement – Pennsylvania,” as shown in Section 3.

**OPERATIONS ALSO INCLUDED:**

1. Includes religious education provided by the church.

**OPERATIONS NOT INCLUDED:**

1. Payroll division must be provided for schools or hospitals at separate locations.
2. Assign Code 891 for a separately-staffed day nursery school, kindergarten or child daycare center operated on the church premises from Monday through Friday.
3. Assign Code 965 for a separately-staffed elementary and/or secondary school operated on the church premises from Monday through Friday.
4. Assign Code 999 to cemetery employees.

**UNDERWRITING GUIDE**

Church  
Synagogue

**964 SHELTERED WORK SHOPS** – all employees including office

This classification is for establishments certified as sheltered work shops (exempted from the Federal Minimum Wage Law) by the United States Department of Labor, Employment Standards Administration, Wage and Hour Division.

**UNDERWRITING GUIDE**

Sheltered Workshop

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

Applicable to academic, trade or vocational institutions of learning (e.g., colleges or universities, private schools, public or parochial school districts and charter schools) that provide a formal educational curriculum in a classroom setting. Trade or vocational schools may also provide shop or field experience as a part of the curriculum. Colleges or universities, private schools, public or parochial school districts and charter schools are subject to licensing by the Pennsylvania Department of Education. Colleges or universities may also be subject to accreditation by multi-state bodies such as the Middle States Association of Colleges and Schools.

**OPERATIONS ALSO INCLUDED:**

1. Independent contractors providing academic tutoring services to grade school, high school or college level students either on a one-to-one basis or in a classroom setting to multiple students.
2. The operation of a day nursery school, kindergarten or child daycare center by an elementary school or by a school district.
3. The operation of a gym and/or an athletic field where students participate in physical education classes, intramurals, or sports' teams practice or games.
4. The operation of a library on school premises for use by the school's students.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 968 to employers principally engaged in providing sports instruction or training including but not necessarily limited to: gymnastics, swimming, tennis, martial arts, basketball, ice hockey or rock climbing.
2. Assign Code 982 to Workfare Program employees.
3. Assign Code 890 to separately located and staffed public libraries.
4. Assign Code 891 to employers principally engaged in operating day nursery schools, kindergartens, child daycare centers or Head Start Programs.
5. Assign Code 892 to employers principally engaged in providing early intervention services to children, generally from birth to age 6.
6. Assign Code 893 to Intermediate Units.
7. Assign Code 894 to schools for court adjudicated delinquents or disturbed children.
8. Assign Code 969 to employers principally engaged in providing outdoor sports or other activities instruction including but not necessarily limited to: swimming, tennis, rock climbing or obstacle course training facilities.
9. Assign Code 7424 to flight personnel of an aircraft flying school.

**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  
Dance Studio, Not Operated In Conjunction With Dance Hall  
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 (In Academic Subjects) By Independent Contractor  
Union Trade School  
University  
Vocational Educational Institution

**966 TELEVISION, VIDEO, AUDIO or RADIO EQUIPMENT SERVICE OR REPAIR – Shop or Outside**

Separately staffed store operations shall be assigned to the appropriate store class.

***UNDERWRITING GUIDE***

Audio/Video Equipment Repair Automobile Radio Or Telephone Installation Car Phone Installation Citizen Band (CB) Radio Installation Or Repair Compact Disc Player Repair	Telephone Or Radio Installation - Automobile Television, Video And/Or Audio Equipment Installation, Service Or Repair, Including Installation Of Antenna Video Cassette Recorder And Video Camera Repair Video/Audio Equipment Repair
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**967 THEATERS – all employees including office**

***UNDERWRITING GUIDE***

Dance Band - Independent Contractor Dance Company Disc Jockey Service - Non Broadcasting Drive-In Theater Entertainer Motion Picture Theater	Musician, Independent Contractor Orchestra Theater (Including Drive-In) Theatrical Productions Traveling Orchestra
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**968 SPORTS, RECREATIONAL OR AMUSEMENT FACILITY, INDOOR**

Applicable to businesses operating an amateur sport, recreational or amusement facility. Such include but are not necessarily limited to bowling alleys or video game arcades. Patrons may pay a fee to enter the facility and/or pay to use amusement devices on an individual basis.

Also applicable to businesses operating an indoor facility where patrons can practice or receive training or instruction in a specific sport including but not necessarily limited to: swimming, tennis, gymnastics, racquetball, ice or roller skating or karate or other martial arts training. Such facilities typically employ trainers or instructors who will oversee classes with multiple participants or who will provide individual training.

***OPERATIONS ALSO INCLUDED:***

1. Counter staff and employees engaged in dispensing change and/or game tokens.
2. Pro shop operations, unless multiple enterprise criteria are fulfilled, as delineated in Section 1, Rule IV, C., 3. a. of this Manual.
3. Food or beverage service operations, unless multiple enterprise criteria are fulfilled, as delineated in Section 1, Rule IV, C., 3. a. of this Manual.

***OPERATIONS NOT INCLUDED:***

1. Assign Code 884 to health or exercise clubs.
2. Assign Code 970 to professional or semiprofessional sports teams.

**UNDERWRITING GUIDE**

<p>Amateur Sports Training Facility (e.g., Basketball, Ice Hockey, Boxing) Not Professional Or Semiprofessional Sports                  Amusements, Indoor - See Entry By Topical Name                  Billiard Hall                  Bingo Hall                  Bowling Alley                  Cheerleading Instruction - By Independent Contractor                  Club, Swim - Indoor                  Club, Tennis - Indoor                  Gymnastics Training                  Karate Or Other Martial Arts Institute</p>	<p>Martial Arts (Including Karate) Institute                  Pool Room                  Racquetball Club                  Recreational Facility Or Amusement Devices, Indoor - See Entry By Topical Name                  Rock Climbing Wall Facility - Indoor                  Shooting Gallery - Indoor                  Skating Rink - Ice Or Roller - Indoor                  Sports (e.g., Basketball, Ice Hockey Or Boxing) Training Facility - Not Organized Athletic Team                  Swim Club - Indoor                  Tennis Club - Indoor                  Video Game Arcade</p>
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**969 AMUSEMENT, OUTDOOR:** fairs, exhibitions, amusement parks or any outdoor amusement that is permanently sited.

**OPERATIONS ALSO INCLUDED:**

1. Ticket sellers or collectors and box office employees.
2. Employees engaged in the sale of food or beverages or gift/souvenirs from vending carts or by carrying the merchandise on their person.

**OPERATIONS NOT INCLUDED:**

1. Assign the applicable restaurant classification to payroll developed in a separately located and staffed prepared food and/or beverage service.
2. Assign Code 928 to payroll developed in a physically separate and staffed gifts/souvenirs sales operation.
3. Assign Code 981 to payroll developed in separately located and staffed slot machine gambling operations. See the Code 981 class description for the scope of that classification.
4. Separately classify to Code 970 professional and semi-professional athletics as defined in that class' description.
5. Assign Code 939 to any traveling (not permanently sited) amusement.
6. Assign Code 953 to race track pari-mutuel employees.

**UNDERWRITING GUIDE**

<p>Amusement Park                  Amusements, Outdoor - See Entry By Topical Name                  Arboretum                  Archery Range                  Athletic Parks Operation                  Ball Or Dart Throwing At Targets                  Baseball Batting Range                  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                  Horse Show                  Jockey - Employed By A Race Track</p>	<p>Kiddie Rides - All Operations - Permanently Sited                  Miniature Golf Course                  Park, N.O.C.                  Pitch And Putt Golf Course                  Pony Rides                  Race Track Operation                  Recreational Facility Or Amusement Devices, Outdoor - See Entry By Topical Name                  Rock Climbing Wall Facility - Outdoor                  Shooting Gallery - Outdoor                  Skating Rink - Outdoor                  Ski Tow Operation                  Stadium Operation – Outdoor - By Contractor Or Owner                  Swim Club - Outdoor                  Swimming Pool, Public Or Private - Outdoor                  Tennis Club - Outdoor                  Tennis Court, Public - Outdoor                  Zoo</p>
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**970 ATHLETIC TEAM** - professional and semi-professional. This classification includes all players on the employer's salary list whether regularly played or not, coaches, managers, trainers or equipment managers.

The entire remuneration of each player, coach or manager should be included in computing premium, subject to a maximum of \$60,000 per policy year. When a player, coach or manager works for two or more teams in the same sport during the policy year, the maximum shall be pro-rated.

The remuneration of an individual player, coach or manager is subject to a minimum of \$500 per policy year, including board and lodging.

**OPERATIONS ALSO INCLUDED:**

1. Game staff (bench or dugout) providing water or equipment to the players.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 951 to separate scouting staff.
2. Assign Code 953 to separate clerical office staff.
3. Assign Code 969 to non-bench or non-dugout game staff, including but not necessarily limited to: cheerleaders, dancers, mascots, persons mingling with the fans to rally support and/or distribute t-shirts and persons videotaping fan reactions or the game when the sport is played in an outdoor stadium.
4. Assign Code 971 to non-bench or non-dugout game staff, including but not necessarily limited to: cheerleaders, dancers, mascots, persons mingling with fans to rally support and/or distribute free t-shirts and persons videotaping fan reaction or the game when the sport is played in an indoor arena.
5. Assign Code 969 to separate staff operating/maintaining the outdoor stadium.
6. Assign Code 971 to separate staff operating/maintaining the indoor arena.

**UNDERWRITING GUIDE**

Athletic Team, Professional Or Semiprofessional Athletics, Organized Baseball Club	Football Player, Professional Organized Athletics Semi-Professional Athletic Team
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**971 COMMERCIAL BUILDINGS** – operation by owner, lessee, or management firms including care, custody and/or maintenance of premises. Also includes janitorial or window cleaning services by a specialist contractor.

Also includes generalist and specialist commercial building cleaning (including window cleaning) and building maintenance contractors.

**UNDERWRITING GUIDE**

Arena Operation – Indoor – By Contractor Or Owner Building Cleaning, No Exterior Wall Cleaning Building Service Contractor Civic Center - Operation By Specialist Contractor Cleaning Of Grease Exhaust, Air Conditioning, Heating And Ventilating Ducts - By Specialist Contractor Cleaning, Sanitizing Or Deodorizing Restrooms - By Contractor Commercial Or Industrial Building Operation - By Owner, Lessee Or Real Estate Management Firm Contractor For Building Cleaning Duct Cleaning - Grease Exhaust, Air Conditioning, Heating, Ventilating - By Specialist Contractor Exterminator Fire, Smoke And/Or Water Damage Clean-Up - By Contractor Flea Market Or Swap Meet Operators Floor Waxing Or Polishing - By Building Owner, Lessee, Management Agency Or Contractor	Fumigating - Not Agricultural - By Contractor Janitor Service Contractor Kitchen Equipment Exhaust Duct Cleaning - By Specialist Contractor Mobile Home Park - Operation Or Maintenance By Contractor (Not Recreational Vehicle Campground) Post Construction Clean-Up - New Homes - By Specialist Contractor Storage - Self-Service Sweeping Of Parking Lots - Shopping Areas And Similar Areas, By Specialty Contractor Swimming Pool Cleaning Or Maintenance - By Specialty Contractor Swimming Pool Liner Installation - Vinyl, By Swimming Pool Maintenance Contractor Termite Control - By Contractor Warehouse - Storage - Self-Service Window Cleaning Contractor
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**973 HOTEL** - all employees except office, food service or beverage operations and slot machine gambling staffs.

Please see the Hotel Or Motel Operations entry in the General Auditing & Classification Information section for further information on the scope of this class.

***UNDERWRITING GUIDE***

Bed and Breakfast  
Golf Course Operated By Hotel  
Motel  
Religious Retreats

**974 RETIREMENT OR LIFE CARE COMMUNITY** – with less than 50% of beds Licensed as Intermediate Care or Higher – all employees except office and home health care services.

LIFE CARE/RETIREMENT COMMUNITIES offer lifetime guarantees for housing and long term skilled nursing care. These facilities provide independent living units, personal care units and intermediate skilled care units at one site. The client pays a one-time entrance fee and subsequent monthly maintenance fees. Clients enter through independent living units and as needed progress onto higher levels of care.

A Life Care or Retirement Community is a multiple tier facility meaning it has a mix of licensed beds and unlicensed quarters such as apartments or cottages. These insureds are classified to either Code 960 or to Code 974 dependent upon the counting procedure delineated below. Personal care, intermediate care or skilled nursing beds shall be counted per bed. Apartments or cottages shall be counted per number of units with each unit being the equivalent of a bed. Those with 50 percent or more beds licensed as intermediate care or higher are assignable to Code 960. Those with less than 50 percent so licensed are assignable to Code 974.

Such may be certified by the Insurance Department as a Life Care Community. When not certified, care is purchased on an "as needed" basis.

There shall be no payroll division between Code 974 and Codes 960 and 979 at a single location/campus.

Types of Facilities to be included in the classification are:

Continuing Care Community, with less than 50 percent of beds licensed as intermediate care or higher  
Life Care Community, with less than 50 percent of beds licensed as intermediate care or higher  
Retirement Community, with less than 50 percent of beds licensed as intermediate care or higher

***OPERATIONS ALSO INCLUDED:***

A facility operated by a religious organization for the purpose of providing health care services exclusively to clergy or other persons in a religious profession who are members of the religious organization operating the facility. These facilities are exempt by statute from the health care facility and personal care home definitions and, hence, from the Departments of Health and Public Welfare regulations respectively.

Payroll developed by separate staff(s) performing home health care services shall be separately classified as provided in this Manual.

***UNDERWRITING GUIDE***

Life Care Community - With Less Than 50 Pct. Of Beds Licensed As Intermediate Care Or Higher  
Retirement Community - With Less Than 50 Pct. Of Beds Licensed As Intermediate Care Or Higher

**975 RESTAURANT, N.O.C.** – all employees except office

Applicable to retail businesses principally engaged in preparing food(s) and selling the prepared food(s) and beverages (alcoholic or nonalcoholic) to the public for immediate consumption on the businesses' premises. This is a "traditional" restaurant where customers may either select their table or be seated by a hostess or another of the businesses' employees, browse a varied menu while seated at their table and place their food order with a member of the wait staff who will then place the order with the kitchen staff. The prepared food will be served to the customer by the wait staff who remains available to further assist the customer during the course of the meal. Where wait service is provided it is the practice for customers to give a gratuity to the wait staff person based upon the quality of service provided.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 944 to country or yacht clubs or golf courses.
2. Assign Code 945 to hotel restaurants.

**UNDERWRITING GUIDE**

Dinner Theater  
Restaurant, N.O.C.

**976 Y.M.C.A., Y.W.C.A., and Community Center, including summer camps and day care centers – all employees including office, except home health care services employees.**

Payroll developed by separate staff(s) performing home health care services shall be separately classified as provided in this Manual.

**UNDERWRITING GUIDE**

Adult Day Center  
Community Center  
Day Center For The Elderly  
Daycare - Mentally Disabled, No Residential Facility  
Affiliation

Daycare Center Operated By A Y.M.C.A., Y.W.C.A.  
Senior Citizens Center  
Y.M.C.A., Y.M.H.A., Y.W.C.A., Y.W.H.A., Etc.

**977 BARBER SHOP, BEAUTY PARLOR OR HAIR STYLING SALON**

**UNDERWRITING GUIDE**

Barber Shop  
Beauty Shop  
Day Spa Not Affiliated With A Health Club Or  
Swimming Pool  
Electrolysis  
Hairdressing Shop

Hat Cleaner  
Manicuring Shop  
Massage Therapy Services  
Tanning Salon

**978 CAMPS, SUMMER OR WINTER, – all employees including office at camp locations.**

Separate staff working exclusively at non-camp locations may be separately classified.

Executive Secretaries of Boy or Girl Scout Councils shall be assigned to Code 951.

**UNDERWRITING GUIDE**

Boy Or Girl Scout Councils Camp Operations,  
Including Clerical Workers At Camp Locations  
Camp, Boy Or Girl Scout - Day, Summer Or Winter  
Commercial Camp

Recreational Vehicle Campground  
Scout Camp  
Summer Camp

**979 RESIDENTIAL FACILITY FOR THE ELDERLY – NON-MEDICAL – all employees except office and home health care**

Applicable to businesses providing custodial/personal care for residents who are ambulatory and where facilities are non-medically oriented. The Commonwealth of Pennsylvania provides two definitions for custodial care/personal care: (1) Care to maintain an individual not involving highly skilled rehabilitative or nursing services; (2) Care to maintain an individual that can be given by a layman, i.e., food, shelter and unskilled supervision.

Includes facilities licensed as personal care homes by the Pennsylvania Department of Public Welfare (DPW). Information published by DPW discloses a large percentage of personal care home residents are over the age of 60. Such facility may also provide personal care service for individuals with physical disabilities, Alzheimer's disease, senility or other cognitive dysfunctions.

There shall be no payroll division between Code 979 and Codes 960 and 974 at a single location/campus.

**OPERATIONS ALSO INCLUDED:**

Also included are residential facilities for the elderly that offer their guests services including but not necessarily limited to laundry, dietary (a common dining area), housekeeping (the insured's employees will clean client living areas), recreation and/or related social programs. Typically these facilities have beds licensed as personal care and unlicensed quarters (apartments or cottages) or have only unlicensed quarters (apartments or cottages).

**OPERATIONS NOT INCLUDED:**

Payroll developed by separate staff(s) performing home health care services shall be separately classified as provided in this Manual.

**UNDERWRITING GUIDE**

Personal Care Home  
Residential Facility For The Elderly - Non Medical

**CITIES AND TOWNS**

**980 CITY, TOWNSHIP, Borough or County** – all employees.

For political subdivisions of the Commonwealth of Pennsylvania.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 884 to Health Clubs.
2. Assign Code 887 to Museums.
3. Assign Code 890 to Public Libraries.
4. Assign Code 944 to Golf Courses.
5. Assign Code 951 to Inspectors
6. Assign Code 953 to Clerical Office.
7. Assign Code 982 to Workfare Program Employees.
8. Assign Code 983 to Housing Authorities.
9. Assign Code 985 to Auxiliary Police, Guards at Correctional Institutions, Prisons or Prison Farms and Salaried Police Officers or Firefighters.
10. Assign Code 993 to Volunteer Ambulance Corps.
11. Assign Code 994 to Volunteer Fire Companies.
12. Assign Code 996 to Volunteer Hazardous Materials Response Teams.
13. Assign the applicable nursing home classification to nursing homes.
14. Assign the applicable field-of-business classification to municipal authorities based upon each authority's principal operation (e.g., Code 753 to a sewage disposal plant authority).

**UNDERWRITING GUIDE**

<p>Borough Employees, N.O.C.          City Emp. Except Sewer Const., Sal. Policemen &amp; Firemen, Vol. Firemen, Aux. Police, Workfare Emp., Clerical Office          City Employees, N.O.C.          County Employees, N.O.C.          County Road Districts          Forest Ranger - Not State Employees          Garbage Works - Reduction Or Incineration - Municipal          Meter Maid - Employed By A Municipality</p>	<p>Municipal Or County Employees, N.O.C.          Road Maintenance By Municipal Employees          School Crossing Guard          Sewage Disposal Plant, Municipal          Town Employees, N.O.C.          Township Employees, N.O.C.          Water Supply System - Operated By A Municipality</p>
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**981 SLOT MACHINE GAMBLING** - all employees including office.

Includes all personnel of the licensed slot machine gambling facility.

A licensed slot machine facility is defined to include the gaming floor, all restricted areas servicing slots operations, and food, beverage and retail outlets, and other areas serving the gaming floor which are located on or are directly accessible from and adjacent to the gaming floor or the restricted areas servicing slots operations.

**OPERATIONS NOT INCLUDED:**

As provided for in this Manual separately classify:

1. Areas or amenities exclusive to horse racing including pari-mutuel wagering.
2. Hotel operations.
3. Retail merchandise facilities, food and beverage outlets and other amenities or activities not located on or adjacent to the gaming floor, or related to slot machine gambling operations.

**UNDERWRITING GUIDE**

Slot Machine Gambling

**982 WORKFARE PROGRAM EMPLOYEES**

The Public Welfare Code as amended establishes the Workfare Program which applies (and this classification) to employable recipients of public assistance who have been delegated by the Department of Public Welfare to perform work for public or non-profit private agencies or for-profit temporary help firms for temporary placement with private, nonprofit or for-profit employers under Workfare projects.

**UNDERWRITING GUIDE**

Workfare Program Employees

**983 HOUSING AUTHORITY – including resident or on-site managers**

**OPERATIONS NOT INCLUDED:**

1. Separately rate to the applicable construction classification(s) new construction, alterations or demolition as provided in this Manual.
2. Assign Code 982 to Workfare Program Employees.

**UNDERWRITING GUIDE**

Housing Authority

**984 INSURANCE COMPANY – all employees including office**

A business chartered under state law that undertakes to indemnify for losses pursuant to a written contract of insurance and to perform other insurance related operations. Such business is also licensed by the Pennsylvania Insurance Department as an insurance company.

**OPERATIONS NOT INCLUDED:**

As provided for in this Manual, separately classify any contractor providing a service(s) to an insurance company. Such businesses may include but are not necessarily limited to the types of businesses listed below:

1. Independent insurance agents
2. Consulting actuarial firms
3. Advisory rating organizations
4. Independent auditing firms
5. Independent claim adjusting firms
6. Third party claims administrators

**UNDERWRITING GUIDE**

Adjuster, Insurance Company  
 Auditor (Insurance Company), Traveling  
 Inspection Of Mercantile, Mfg. Or Risks For  
 Insurance Or Valuation Purposes - By Insurance  
 Company

Insurance Company  
 Traveling Insurance Company Auditor

**985 POLICE OR FIREFIGHTERS, SALARIED** Employees of Cities, Townships, Boroughs or Counties

Also includes auxiliary police or special school police appointed by municipalities or townships. For such personnel, premium shall be based upon the actual remuneration subject to a minimum payroll of **\$4,250** per year for each employee performing services at any time during the year.

Further included are private contractors hired to operate a correction facility or who operate a private correction facility or who provide security services and security personnel serving in the capacity of correction officers in a correction facility.

Employees engaged exclusively as school crossing guards are construed as non-uniformed personnel and shall be assigned to Code 980.

**HEART & LUNG ACT (Act 193, P.L. 477. Approved June 28, 1935, As Amended)**

This Act provides a special form of workers' compensation benefit to professional police officers and firefighters injured on the job. The compensation under the Act is provided only to the aforementioned employees when the work related injury is temporary but totally disabling. Typical injuries covered by the Act are sprains and strains, back and knee injuries and broken bones. Police officers and firefighters typically recover from these kinds of injuries, so they are temporary. However, during the recovery process, the employees tend to be unable to perform their jobs.

Heart & Lung Act compensation provides the employee 100 percent of his/her straight-time pay, while maintaining all benefits. The injured employee is also entitled to the benefit of any pay raises that occur during the period of his/her disability. The Pennsylvania Workers' Act provides for payment of two-thirds of the employee's salary at the time of injury.

Exclude from the payroll audit remuneration paid under the Heart & Lung Act subject to verification of appropriate supporting documentation by the auditor.

Reasons for excluding such remuneration:

- Such compensation is considered workers' compensation payment, which is not construed to be remuneration.
- Remuneration paid under the Heart & Lung Act is a benefit prescribed by law, i.e., municipal employers had no choice but to grant this remuneration. As such, these payments should be treated as a benefit provided by the employer and not treated as remuneration. In contrast, regular sick pay is voluntarily provided to employees as wages earned for services rendered and is, therefore, included as remuneration.
- While sick pay is included as salary for income taxation, payments under the Heart & Lung Act are excluded for income tax purposes.

**UNDERWRITING GUIDE**

Auxiliary Police Correctional Institution Guards (Not State Employees) Fire Department - Paid Fire Patrol Or Protective Corp. - Independent - Paid Firemen - Not Volunteer Guards At Corr. Institutions, House Of Corr., Prisons Or Prison Farms - Not State Employees House Of Correction Guards (Not State Employees)	Police - Auxiliary Police Deputies Police, Special School Police Policemen And Detectives Prison Farm Guards (Not State Employees) Prison Guards (Not State Employees) Sheriff And Sheriff's Deputies
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**986 SHELTER OR HALFWAY HOUSE – RESIDENTIAL – NON-MEDICAL – all employees including office**

Applicable to shelters for the homeless, victims of domestic abuse or unwed mothers or to halfway houses for prison release programs or drug and alcohol residential facilities not otherwise classified. Such are short term non-medical residential facilities providing in a non-institutional environment counseling and training in daily living skills aimed at reintegrating residents into the community. Services provided to clients may also include but are not necessarily limited to: counseling for specific client needs, advocacy services, job training, child care and help in seeking services available to the clients in the community. All provided services and the insured's administrative staff (regardless of location) are included within the scope of this class.

***OPERATIONS NOT INCLUDED:***

Facilities providing non-medical residential care such as community Residential Rehabilitation Services (CRRS) for mentally ill clients, group homes not licensed as intermediate care facilities for developmentally disabled clients having eight or fewer clients per facility or children and youth residential services shall be assigned to Code 941.

***UNDERWRITING GUIDE***

Alcohol/Drug - Halfway House - Not Licensed As An Inpatient Non-Hospital Facility Halfway House - Pre-Parole Or Probation Home For Unwed Mothers - No Medical Services	Maternity Home - No Medical Services Shelter For The Homeless Shelters For Victims Of Domestic Abuse
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**987 CHECK CASHING SERVICES** – all employees including office

Applicable to establishments principally engaged in check cashing for a fee. Such risks may also provide money orders, wire transfers, lottery tickets, transit passes/tokens or postage stamps to their customers, each for a separate fee.

***UNDERWRITING GUIDE***

Check Cashing Service  
 Foreign Currency Exchange

**988 BANK** – all employees including office

Applicable to businesses whose operations must include the deposit and holding of money in the form of checking/savings accounts or certificates of deposit. In addition these risks may also provide credit extensions, commercial/consumer loans or mortgages.

***OPERATIONS NOT INCLUDED:***

1. The operation of trusts, repossessed or other business properties away from the bank premises.
2. Financial agencies engaged solely in providing home equity loans, debt consolidation, or mortgage services who do not receive money deposits and/or provide interest bearing accounts to their borrowers.

***UNDERWRITING GUIDE***

Bank  
 Credit Union  
 Savings And Loan

**992 SANITATION COMPANY**

For establishments engaged in the cleaning of septic tanks, cesspools or chemical portable toilets. Rubbish or garbage removal performed by a separate staff shall be assigned to Code 995.

***UNDERWRITING GUIDE***

Cesspool Cleaning, By Contractor  
 Portable Toilet Leasing/Serviceing  
 Sanitary Company (Septic Tank, Cesspool Or Chemical Portable Toilet Cleaning)  
 Septic Tank Cleaner

**993 VOLUNTEER AMBULANCE CORPS**

The per Corps (Company) charge shall be applied on a per location basis, regardless of the number of ambulances garaged at each location.

Any stipends paid to a member(s) of a volunteer ambulance corps should be considered remuneration except to the extent that stipends paid qualify as expense reimbursements (See Section 1, Rule V, Item F.1. - Employee Expense Reimbursements).

***UNDERWRITING GUIDE***

Ambulance Corps - Volunteer  
 Volunteer Ambulance Corps

**994 Firefighter – VOLUNTEER FIRE COMPANY**

Please see the Volunteer Fire Departments and/or Volunteer Fire Companies – Workers' Compensation Insurance Options entry in the General Auditing & Classification Information section for further information.

**UNDERWRITING GUIDE**

Fire Department - Volunteer Fire Police - Special Voluntary Firemen - Volunteer	Police, Special Fire - Voluntary Volunteer Fire Company
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**995 RUBBISH OR GARBAGE REMOVAL**

**OPERATIONS ALSO INCLUDED:**

Code 995 also includes but is not necessarily limited to businesses performing:

1. Environmental cleanup services
2. Sewer or water main cleaning by hydraulic method
3. Street sweeping
4. Cleaning of permanently-sited tanks including the bulk storage type
5. Debris box rental/service or dumpster rental/service

**OPERATIONS NOT INCLUDED:**

1. Assign Code 862 to the collection and sorting of recyclables (e.g., newspapers, beverage cans, glass or plastic bottles) by separate collection and sorting staff(s) with the sorting taking place in a physically-separate work area.

**UNDERWRITING GUIDE**

Ash Collecting Cleaning Permanently-Sited Tanks Or Railroad Tank Cars – By Contractor Containerized Trash Removal Debris Box Rental/Service Dumpster Rental/Service Environmental Cleanup Services Flood Debris Cleanup (Except Building Demolition) - By Contractor Garbage Or Rubbish Removal Garbage Works - Reduction Or Incineration - Private Landfill Operations By A Rubbish Or Garbage Removal Contractor Oil Spill Cleanup	Pipe Cleaning - Interiors Of Sewer Or Water Mains By Hydraulic Method Railroad Tank Car Cleaning – By Contractor Rubbish Or Garbage Removal Sewer Cleaning - Interiors Of Sewer Or Water Mains By Hydraulic Method Street Sweeping - By Contractor Tank Cleaning – Permanently Sited - Including Bulk Storage Type By Contractor Trash Dumpster/Debris Box Rental/Service Trash Removal Including Containerized Waste Removal - Industrial And/Or Domestic Water Main Cleaning (Interiors Of) By Hydraulic Method
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**996 VOLUNTEER HAZardous MATerials Response TEAM**

**UNDERWRITING GUIDE**

Haz Mat (Hazardous Materials) Response Team - Volunteer  
 Volunteer Haz Mat (Hazardous Materials) Response Team

**CEMETERIES AND UNDERTAKERS**

**997 UNDERTAKERS**

**UNDERWRITING GUIDE**

Crematory Operation  
 Funeral Director  
 Undertaker

**999 CEMETERY**

**UNDERWRITING GUIDE**

- Cemetery Operation
- Cemetery, Opening Graves, Removing And Reinterring Remains

**AGRICULTURE**

Agriculture, the art or science of cultivating the ground, includes not only farming but also horticulture – the cultivation of a garden or orchard, the art of growing fruits, vegetables or ornamental plants – and the breeding, raising and care of livestock for sale or for dairying purposes. Agriculture includes the marketing and transportation of these products by the farmer.

Code 917 may also be assigned when a retail store is operated by a separate crew of employees with no interchange of labor with the employer's other operations and when separate payroll records are kept.

**FARMS**

**0006 FIELD CROP or VEGETABLE FARM** – the raising of all field crops or vegetables or general farms which carry on a variety of operations

**OPERATIONS NOT INCLUDED:**

1. Assign Code 113 to separately-staffed food processing operations.
2. Assign the appropriate inside domestic workers classification to inside domestic workers.

**UNDERWRITING GUIDE**

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|--|---|
| <ul style="list-style-type: none"> <li>Farm, Crop</li> <li>Farm, Field Crop</li> <li>Farm, Grain</li> <li>Farm, N.O.C.</li> <li>Farm, Tobacco</li> </ul> | <ul style="list-style-type: none"> <li>Farm, Vegetable</li> <li>Grain Farm</li> <li>Tobacco Farm</li> <li>Vegetable Farm</li> </ul> |
|--|---|

**0008 MUSHROOM RAISING**

Applies to businesses engaged in raising mushrooms, including the incident production of hay or other materials for compost.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 113 to separately-staffed mushroom canning operations.

**UNDERWRITING GUIDE**

- Farm, Mushroom
- Mushroom Raising
- Mushroom Spawn Production

**0011 FLOWER RAISING**

Applicable only to businesses raising flowers in fields or under glass to be marketed on a commercial basis as cut flowers or living plants.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 919 to separate staff in a physically-separate store or outlet at the same or contiguous location to the flower raising.

**UNDERWRITING GUIDE**

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>Flower Raising</li> <li>Greenhouse, Flower Or Vegetable Growing</li> <li>Hot House, Vegetable Growing</li> </ul> | <ul style="list-style-type: none"> <li>Hydroponic Vegetable Production</li> <li>Vegetable Growing, Hot House</li> </ul> |
|---|---|



**0013 NURSERY**

Applicable to businesses principally engaged in raising trees (including Christmas trees), shrubs, plants or sod farms.

**UNDERWRITING GUIDE**

Christmas Tree Planting, Cultivating And Harvesting  
Farm, Tree  
Sod Farm

**0016 ORCHARD** – the raising of fruit or nut trees or of berries or grapes.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 113 to separately-staffed wine, apple juice, or similar products manufacturing.
2. Assign inside domestic workers to the appropriate inside domestic workers classification.

**UNDERWRITING GUIDE**

Berry Or Fruit Farm  
Cranberry Grower  
Farm, Berry  
Farm, Fruit  
Farm, Vineyard  
Fruit Farm

Fruit Packing, By Grower  
Fruit Picking  
Orchard Or Fruit Farm  
Orchard Or Vineyard  
Vineyard Or Orchard

**0034 ANIMAL RAISING** – egg production, fish hatcheries, hogs, poultry or calf raising for veal.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 0170 to farms raising fur-bearing animals.
2. Assign Code 111 to separately-staffed hog or calf dressing operations.
3. Assign Code 865 to separately-staffed poultry dressing operations.
4. Assign inside domestic workers to the appropriate inside domestic workers classification.

**UNDERWRITING GUIDE**

Animal Raising - Egg Production, Fish Hatcheries,  
Hogs, Poultry Or Veal  
Calf Raising For Veal  
Farm, Chicken  
Farm, Egg Producer  
Farm, Fish  
Farm, Poultry  
Fish Grower

Fish Hatchery  
Hatchery - Poultry  
Hog Farm  
Ostrich Farm  
Piggery  
Poultry Or Egg Producer  
Veal Calf Raising

**0036 DAIRY FARM** – Farms engaged in the production of milk and other dairy products.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 109 to separately-staffed milk plant processing operations.
2. Assign inside domestic workers to the appropriate inside domestic workers classification.

**UNDERWRITING GUIDE**

Dairy Farm  
Farm, Dairy  
Milk Producer - Fluid Only

**0083 LIVESTOCK** (excluding dairy or horse) **FARM** – includes but is not necessarily limited to the raising of cattle, sheep or goats in fields/pastures

**OPERATIONS NOT INCLUDED:**

1. Assign inside domestic workers to the appropriate inside domestic workers classification.

**UNDERWRITING GUIDE**

Breeding Farm - Cattle, Sheep Or Goats  
Cattle Farm  
Farm, Livestock

Goat Farm  
Livestock (Excluding Dairy Or Horses) Farm -  
Animal Raising In Fields/Pastures  
Sheepmen

**0170 FUR BEARING ANIMAL FARMS** – includes grading, sorting and packing

**UNDERWRITING GUIDE**

Chinchilla Farm  
Fur Bearing Animal Raising  
Mink Farm

**MEMBERS OF RELIGIOUS ORDERS**

“Members of Religious Orders” as used in this Manual shall mean those individuals who are members of a religious denomination and who have taken the vow of poverty. Such individuals may be assigned to perform duties in churches, hospitals, schools or other institutions. The term “Members of Religious Orders – Occasional,” as used in the Manual shall mean those individuals, as defined above, who perform services for a period of less than six months during the policy period.

**0901 MEMBERS OF RELIGIOUS ORDERS**

**UNDERWRITING GUIDE**

Members Of Religious Orders

**0902 MEMBERS OF RELIGIOUS ORDERS – OCCASIONAL**

**UNDERWRITING GUIDE**

Members Of Religious Orders - Occasional

**DOMESTIC WORKERS**

**0908 DOMESTIC WORKERS - INSIDE – OCCASIONAL.**

**UNDERWRITING GUIDE**

Domestic Workers - Inside - Occasional

**0909 DOMESTIC WORKERS - OUTSIDE – OCCASIONAL** – including occasional private chauffeurs

(Codes 0912 and 0909 are not available for use in connection with the operation of a farm.)

**UNDERWRITING GUIDE**

Domestic Workers - Outside - Occasional - Including Occasional Private Chauffeurs

**0912 DOMESTIC WORKERS - OUTSIDE** – including private chauffeurs

**UNDERWRITING GUIDE**

Chauffeurs, Private - Not Available For Use With Any Farm Class  
Domestic Workers - Outside - Including Private Chauffeurs

**0913 DOMESTIC WORKERS - INSIDE**, excluding office employees

**UNDERWRITING GUIDE**

Domestic Workers - Inside, Excluding Office Employees

**EXPLOSIVES AND AMMUNITION MFG.**

**4771 EXPLOSIVES** Or Ammunition **MFG.**, N.O.C.

Includes but is not necessarily limited to: bag loading - propellant charges, black powder mfg., cap, primer, fuse, booster or detonator assembly, cartridge charging or loading, fireworks mfg., high explosives mfg., projectile, bomb, mine or grenade loading, projectile or shell mfg., shell case loading or smokeless powder mfg. – single base.

Code 0771 must be applied to Code 4771 payroll to determine the mandatory catastrophe reserve which is not subject to experience or retrospective rating.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 4777 to businesses or separately located and staffed facilities principally engaged in the preparation and/or distribution of blasting agents and/or distribution of high explosives.

**UNDERWRITING GUIDE**

Ammunition Mfg. Bag Loading, Explosives Black Powder Mfg. Blasting Cap Mfg. Cartridge Charging Or Loading Cordite Mfg. Dynamite Mfg. Explosives Or Ammunition Mfg., N.O.C.	Fireworks Mfg. Flare Mfg. Fuse Mfg., Explosive High Explosives Mfg. Nitroglycerin Mfg. Projectile Loading Shell Case Loading Smokeless Powder Mfg.
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**4777 EXPLOSIVES DISTRIBUTOR**

Includes the preparation and/or distribution of blasting agents and/or the distribution of high explosives and/or the distribution or exhibition of fireworks.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 609 to blasting operations conducted by a separate crew.
2. Assign Code 4771 to explosives manufacturing.

**UNDERWRITING GUIDE**

Anfo Mfg. Blasting Agents Mfg.	Fireworks Distributor And/OR Exhibitor Slurry Blasting Agents Mfg.
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**MARITIME or FEDERAL EMPLOYMENTS**

**(1) Liability under the U.S. Longshore and Harbor Workers' Compensation Act.**

- (a) *To provide insurance against liability under the U.S. Longshore and Harbor Workers' Compensation Act, the Standard Workmen's Compensation and Employers' Liability Policy shall be used with endorsement providing for coverage under such Act (See Section 3).*
- (b) *The rates for the following classifications have been calculated to provide coverage under the U.S. Longshore and Harbor Workers' Compensation Act:*

**STEVEDORING:**

*Any or all of the following operations conducted by employees not members of the crews of vessels shall be classified as "Stevedoring":*

1. *Loading or unloading, stowing, shifting or trimming of cargo, supplies and materials on board vessel.*
2. *Transfer of cargo, supplies and materials between vessels and pier, irrespective of the necessity of work on board vessels by employees of the insured.*

- 3. *Transfer between stringpiece and point of deposit on dock or adjacent warehouses – including tiering, sorting and breaking down.*
- 4. *Operation of all mechanical equipment, including dock tractors, in connection with the above.*

*Any or all operations as defined above shall be assigned to Code 7309F if the operations described by Item 2 above, whether conducted by one or more concerns, require the use of hoisting equipment except as provided under Code 7327F. All other operations shall be assigned to Code 7317F. Drivers not conducting Stevedoring operations as defined above shall be assigned to Code 811.*

**6824F BOAT BUILDING OR REPAIR**

This classification is applicable to the construction or repair of wood, metal, fiberglass or plastic yachts, motor boats, sailboats or rowboats not exceeding 150' in length overall where the coverage is under the U.S. Act.

**UNDERWRITING GUIDE**

Boat Building Or Repair

**6826F MARINA**

Applicable to all waterfront operations, including but not necessarily limited to: the operation of boat docks, storage facilities, repair shops or marine railways, the sale or repair of boats or engines, the sale of parts or accessories, dockside snack bars and all dockside employees. The operation of separately-staffed inland boat showrooms or the operation of separately-staffed motels, restaurants, swimming pools, bowling lanes or other recreational facilities shall be separately classified as provided for in this Manual.

Separate staff engaged in boat building are assignable to Code 6824F.

**UNDERWRITING GUIDE**

Marina - With Federal Coverage

**6843F SHIP BUILDING, IRON OR STEEL**

Includes fabrication or assembling of ship plates or frames, all yard operations and shops directly connected with the construction of hull.

**UNDERWRITING GUIDE**

Ship Building, Iron Or Steel Including Naval

**6872F SHIP REPAIR OR CONVERSION – ALL OPERATIONS**

Includes shop or yard operations as well as the operation of dry docks and marine railways. Applicable only to concerns engaged in general ship repair or conversion. Work performed on ships by other concerns shall be assigned to the Manual classes describing the work. See special rules for application of U.S.L. factor to State classification. (See Rule XII).

**UNDERWRITING GUIDE**

Dry Dock Operation	Rigging, Ship
Marine Plumber, Not Boat Or Shipbuilding	Ship Cleaning
Marine Railway Operator	Ship Repair
Painting Ship Hulls	Ship Scaling

**7309F STEVEDORING, N.O.C.**

When policies are issued covering both Codes 7317F and 7309F, no division of payroll shall be permitted in connection with the loading or unloading of any one vessel.

**UNDERWRITING GUIDE**

Stevedoring, N.O.C.

**7313F COAL DOCK OPERATION AND STEVEDORING**

Applies to coal docks using mechanical apparatus. Not applicable to contract stevedores or coal merchants operating yards.

**UNDERWRITING GUIDE**

Oil Or Coal Dock Operation - Waterfront  
Ore Dock Operation

**7317F STEVEDORING – BY HAND OR HAND TRUCK EXCLUSIVELY**

Includes incidental use of power-driven escalators or conveyors or operation of tractors or trailers through side ports. No use of hoisting equipment. No payroll division in connection with a single vessel.

**UNDERWRITING GUIDE**

Automobile Haulaway Or Driveaway Service, Driving Cars On Or Off Vessels  
Stevedoring, By Hand Or Hand Truck Exclusively

**7327F STEVEDORING – CONTAINERIZED FREIGHT**

Applies to ships designed for freight carrying containers. No work in holds. Separately staffed over-the-road trucking operations shall be assigned to Code 811. No payroll division with a single vessel.

**UNDERWRITING GUIDE**

Containers, Stevedoring  
Stevedoring Containers

**7366F FREIGHT HANDLERS – On piers or in terminals in areas adjoining piers**

Applies to handling cargo on piers or adjoining areas or terminals, incident to loading or unloading vessels. Such cargo handling includes but is not necessarily limited to: freight checks, stuffing and/or stripping containers, loading and/or unloading trucks and/or railroad cars.

Freight handling not on piers or in terminals in areas adjoining piers (Stevedoring) conducted by a separate staff shall be assigned in accordance with the class or classes appropriate to the business of the employer.

**UNDERWRITING GUIDE**

Freight Handling On Piers Or Terminals Or Adjoining Piers

**8709F STEVEDORING – TALLYMEN AND CHECKING CLERKS**

Engaged in connection with stevedoring work. Coverage under U.S. Act.

**UNDERWRITING GUIDE**

Stevedoring Tallymen  
Weighers, Samplers Or Inspectors Of Merchandise On Vessels Or Docks

**8726F STEAMSHIP LINE OR AGENCY – PORT EMPLOYEES**

This classification includes superintendents, captains, engineers, stewards or their assistants and pay clerks.

**UNDERWRITING GUIDE**

Steamship Lines Port Employees

**(2) Other Maritime or Federal Employments.**

*Maritime or Federal employments other than the U.S. Longshore and Harbor Workers' Compensation Act (and Federal Coal Mine Health and Safety Act), do not come under the provisions of Sections 651-655, Act 283, Laws of 1921. Accordingly, the Pennsylvania Insurance Commissioner states he does not have jurisdiction over the coverage, rules and rates for these other Maritime and Federal employments. In compliance with Federal Anti-Trust laws the Pennsylvania Compensation Rating Bureau cannot promulgate rates for these coverages.*

**(3) Dredging Operations.**

*The rating value published in the Pennsylvania Workers Compensation Manual for Code 055 (for dredging of materials on non-navigable waterways), Dredging, contemplates coverage under the State Act only. If coverage is desired under the U.S.L. Act, the Federal increase factor shown in Section 2 shall be applied. A single policy may be issued including Pennsylvania Act coverage, U.S.L. coverage and Admiralty coverage providing the classification of operations in the policy declarations is subdivided to clearly indicate the classes and rating values for Dredging operations subject to:*

- (a) *The Pennsylvania Act alone or including U.S.L. Act coverage and*
- (b) *Admiralty jurisdiction.*

*In lieu of a single policy, two separate policies may be issued as follows:*

- (a) *A standard Pennsylvania policy using rates approved by the Pennsylvania Insurance Commissioner, applicable to Pennsylvania coverage only, or to Pennsylvania and U.S.L. coverage. Such policy shall be endorsed to exclude Admiralty coverage.*
- (b) *An Admiralty policy.*

## **AIRCRAFT OPERATION**

The classifications described under this class group apply to fixed wing and other aircraft. The phrase “members of the flying crew” is defined to mean all flying personnel engaged in the operation of aircraft or the care of passengers or cargo in flight. It includes, but is not limited to employees designated as airplane commanders, pilots, check pilots, co-pilots, flight engineers, navigators, technical or other observers, flight technicians, radio or radar operators, hosts, hostesses, stewards, stewardesses and pursers.

Ticket sellers and information clerks away from airport locations shall be separately classified by Code 953. Ticket sellers, information clerks and personnel engaged in performing the checking-in of passengers and baggage at airport locations shall be assigned to Code 7428.

When noted, an aircraft operations classification allows use of an associated classification for designation of a mandatory nonratable catastrophe reserve.

### **7405 AIRCRAFT OPERATION** – scheduled and supplemental air carriers - all members of the flying crew.

This classification shall apply to scheduled or commercial air carriers, including cargo carriers, operating under Part 121 of the Federal Aviation Regulations.

*Code 7445 must be applied to Code 7405 payroll to determine the catastrophe reserve that is not subject to experience or retrospective rating.*

#### **UNDERWRITING GUIDE**

Aircraft Operation - Air Cargo Carrier  
Aircraft Operation - Scheduled Air Carrier  
Aircraft Operation - Supplemental Air Carrier

### **7413 AIRCRAFT OPERATION** – commuter air carriers – all members of flying crew

This classification shall apply to commuter air carriers who operate under Part 135 of the Federal Aviation Regulations, conduct at least five round trips per week between two or more points, and publish flight schedules that specify the times and places between which flights are performed.

*Code 7453 must be applied to Code 7413 payroll to determine the catastrophe reserve that is not subject to experience or retrospective rating.*

#### **UNDERWRITING GUIDE**

Aircraft Operation - Commuter Air Carrier

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

This classification applies to the payroll of the pilot and all members of the flying crew. In the case of aircraft owned or operated by an employer in the conduct of his business, this classification shall apply to the payroll of executive officers or other employees acting as pilots or members of the flying crew. If the records of the employer clearly indicate the weeks in which flying is performed by such employees, (1) only the payroll for each week during any part of which the employee has engaged in flight duties shall be assigned to this classification unless the classification applicable to the employee's non-flying operations carries a higher rate in which event such classification shall apply and (2) the payroll for each week in which no flying has been done shall be assigned to those classifications which would otherwise apply. If the records of the employer do not clearly indicate the weeks in which flying is performed by such employees, the entire payroll for such employees shall be assigned to this classification unless the classification applicable to the employee's non-flying operations carries a higher rate in which event such classification shall apply.

Commercial aircraft operation to be separately rated.

A per passenger seat surcharge, subject to a maximum surcharge of ten seats per aircraft, shall be charged in addition to the premium otherwise determined under this classification. These surcharges shall not be cumulative in the event of substitution of aircraft during the policy period; but these surcharges shall be cumulative in the event more than one aircraft is owned or operated during the same policy period. These surcharges shall not be subject to pro rate or short rate adjustment except in the event of cancellation of the policy. These surcharges and losses to employees, other than members of flying crew, arising out of the operation of an aircraft, are to be reported under **Code 9108**. Attach Endorsement **WC 00 04 01A**.

**UNDERWRITING GUIDE**

Aircraft Operation - Personnel Transport

**7424 AIRCRAFT OPERATION, N.O.C** – including but not necessarily limited to air taxi, patrol, photography, mapping, skywriting advertising, survey work, sightseeing, student instruction, crop dusting or spraying or flight testing – all members of the flying crew.

**UNDERWRITING GUIDE**

Aerial Patrol Or Photography  
 Aircraft Flight Testing  
 Aircraft Operation - Agricultural  
 Aircraft Operation - Air Taxi  
 Aircraft Operation - Crop Dusting, Seeding Or Spraying  
 Aircraft Operation - Forest Fire Fighting, Spotting And Observation  
 Aircraft Operation - Mapping Or Survey Work  
 Aircraft Operation - Patrol  
 Aircraft Operation - Photography  
 Aircraft Operation - Sightseeing

Aircraft Operation - Skywriting Advertising  
 Aircraft Operation - Stunt Flying  
 Aircraft Operation, N.O.C.  
 Aircraft Sales Agency - Flight Operations  
 Helicopter Operation, N.O.C.  
 Hot Air Ballooning  
 Photographer - Aerial  
 School, Aircraft, Flight Employees  
 Stunt Flying

**7428 AIRPORT OPERATION** – ground employees

Ticket sellers or information clerks away from airport locations shall be separately classified by **Code 953**. Ticket sellers, information clerks or personnel engaged in performing the checking-in of passengers or baggage at airport locations shall be assigned to **Code 7428**.

**UNDERWRITING GUIDE**

Aircraft Cleaning - Including Specialist Contractor  
 Aircraft Fueling Or Refueling - Including By Specialist Contractor  
 Aircraft Operation - Ground Employees  
 Aircraft Remanufacturing, Conversion Or Modification - Not By The Original Aircraft Manufacturer  
 Aircraft Service And Repair  
 Airport Hangar Operation

Airport Operation - Groundmen  
 Flying Field  
 Ground Personnel - Aircraft And/Or Airport Operations  
 Hangar Operation  
 Heliport Operation - Ground Personnel

**9108 AIRCRAFT Passenger Seat Surcharge**

The maximum surcharge is ten seats per aircraft. For details see **Code 7421**, Aircraft Operations, Transportation of Personnel for Business. Premium developed under **Code 9108** is not subject to experience or retrospective rating.

**UNDERWRITING GUIDE**

Aircraft Seat Surcharge

**9740 Terrorism**

Statistical **Code 9740** relates to premium charged for losses covered under the Terrorism Risk Insurance Act of 2002 as amended, and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2007. Premium developed under **Code 9740** is not subject to premium discount, experience rating, merit rating, schedule rating or retrospective rating.

**9741 Catastrophe (other than Certified Acts of Terrorism)**

Premium developed under Code 9741 is not subject to premium discount, experience rating, merit rating, schedule rating or retrospective rating.



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**GENERAL AUDITING & CLASSIFICATION INFORMATION****AUTOMOBILE DISMANTLERS**

A business whose operations include the dismantling of automobiles or other types of vehicles to recover usable/salable used parts shall be classified pursuant to the manner in which the employer is principally engaged. Please see the "Definitions" Ruling and Interpretation for additional information on principally engaged. Below find examples of reasonably common classification assignments for such businesses:

1. Assign Code 815 to businesses principally engaged in dismantling automobiles or other vehicles to recover usable/salable used parts and the sale of such and new parts.
2. Assign Code 815 to businesses principally engaged in performing automobile repairs (e.g., mechanical or body).
3. Assign Code 818 to businesses principally engaged in the sale of new and/or used automobiles or other vehicles (e.g., trucks, motorcycles).
4. Assign Code 858 to businesses principally engaged in the collection, handling and sale of ferrous scrap metal.
5. Assign Code 859 to businesses principally engaged in the collection, handling and sale of nonferrous scrap metal.
6. Assign Code 860 to businesses dismantling automobiles or other vehicles and collecting and handling a combination of ferrous and/or nonferrous scrap metal and/or other secondhand commodities (e.g., paper, glass) with no principal line of merchandise.
7. Assign Code 934 to businesses principally engaged in the sale of new and/or used automobile parts. There may be a payroll division with Code 815 when such businesses also provide automobile repair services or dismantle automobiles when the following conditions are fulfilled: the automobile repair services or automobile dismantling is conducted in a physically separate work area by separate employee crews and the majority of the automobile parts are sold to unrelated customers and are neither installed or used by the business for repair services.
8. Assign Code 825 to businesses principally engaged in the storage of automobiles (e.g., an impound lot) or in the parking of customers' automobiles.

**AUTOMOBILE SERVICE/GASOLINE STATION**

It is common for automobile service stations or gasoline stations to be engaged in both the sale of gasoline and the performance of automobile service or repair. When both operations are conducted at the same or contiguous location, such establishment shall be classified on the basis of the principal operation:

When more than 50 percent of the gross receipts result from automobile service or repair, assign Code 815, Automobile Service Center.

When more than 50 percent of the gross receipts are from gasoline sales, assign Code 816, Automobile Filling Station.

An assignment of Code 815 or Code 816 is mutually exclusive for operations conducted at the same or contiguous location.

Please refer to the separate entries in the General Auditing & Classification Information section "Self-Service Gasoline Stations and Convenience Grocers" and "Truck Stops" for information on classifying such enterprises.

**BAKERY PRODUCTS DISTRIBUTION**

Payroll developed in the wholesale distribution of bakery products, including but not necessarily limited to bread, cakes, pies, cookies or crackers by a baker whose production facilities are located in another state or by an independent business (not related to a bakery) must be assigned to Code 924.

**CERAMIC SHOPS**

The operations contemplated by the term "ceramic shops" are manual with little or no mechanization. The major material is a liquid clay known as slip. After mixing, the clay is poured or pumped into plaster of paris or rubber molds. When dry, the clay is now called greenware (an unfired shape or figurine) which is manually trimmed, inventoried or shelved for further hardening and curing, then sold to customers. Retail customers often paint or finish the greenware and return it to the shop for firing. A ceramic shop will often hold classes for students who will perform all of the above functions except for the firing. The ceramic shop may also sell paints, artist-type brushes, decals and ceramic hand tools.

Payroll developed in operations as discussed above shall be assigned to Code 928 .

**CLASSIFICATION AND TEST AUDIT INQUIRIES**

Written classification inquiries may be submitted to the Classification & Field Operations Department of the Pennsylvania Compensation Rating Bureau (PCRB) in one of the following methods: via facsimile, USPS, or via the PCRB's website ([www.pcrb.com](http://www.pcrb.com)). For the last method please click on "Classification" on the website's main menu and then click on "Classification Inquiries."

For the Classification & Field Operations Department of the PCRB to operate effectively, it is important that the PCRB have the full cooperation of every carrier, agent and employer in providing the essential information that the PCRB needs to make classification rulings and to otherwise be of service to you.

The information the Classification & Field Operations Department needs to properly respond to inquiries from carriers, agents or employers on classification questions is:

- A complete listing of all Pennsylvania operating locations
- The exact name (as shown in Item 1 of the policy) and address of the business in question
- The Bureau file number (if available) of the business in question (see Rating and Underwriting Reference via the Application Login or "Classification inquiries")
- A full and accurate written description of the business in question, including any available audits, loss control reports and/or insurance application information
- Reason why a change in classification is being requested, i.e., has a substantial change in the employer's operations recently occurred?
- The name, title and telephone number of a management representative whom a PCRB field representative can contact to schedule an appointment with the employer (in the event that a field survey is necessary)
- Employer's website address

If a carrier or agent is requesting a classification review in conjunction with a policy audit, the audit worksheets for the policy(ies) in question should accompany the request and, if applicable, the name(s) and a detailed job description of the employee(s) whose payroll allocation is being questioned. Please note the importance of this item, since a considerable amount of time would be saved by the PCRB not having to ask for this information by return correspondence. Also note that it is not the PCRB's role to become involved in every dispute involving the allocation of a particular employee's payroll to a given classification. Allocations of payroll are made by the carrier. Since the PCRB did not perform the audit, the PCRB does not normally have the relevant facts on which to base an opinion or render a decision. Issues/disputes of this kind should initially be referred to the carrier's regional audit manager for resolution.

Upon receipt of the written inquiry the PCRB will determine whether the information presented is sufficient to determine the employer's applicable classification. In those cases where the information provided is insufficient, the PCRB will usually schedule the employer for a field survey/special audit or issue a "Description of Operations Questionnaire." Following the field survey/special audit or receipt of the completed questionnaire, the PCRB will issue a written ruling on the matter that will be communicated to authorized parties. These decisions are subject to further review as delineated in the "Appeals from Application of the Rating System Procedure" – Section 1, Rule XVI.

**With respect to telephone requests, an official binding PCRB decision on classification/audit matters cannot be provided over the telephone.** However, the PCRB will offer opinions as requested. To that end a carrier, agent or employer who telephones the PCRB on a classification/audit question should:

- Identify himself/herself and indicate the firm he/she represents;
- Give the name, address and PCRB file number (if available) of the employer in question;
- Be knowledgeable of the facts surrounding the situation and prepared to provide specific responses to any questions asked.

Please remember the PCRB is in a position to reply only to an employer relative to its account, the authorized agent or carrier-of-record or another representative of the employer (providing the PCRB has received a signed, recently-dated letter on the employer's letterhead authorizing the representative to act on the employer's behalf in the matter at issue).

### **CLEARING OF LAND**

Below find the class assigned to payroll developed in each of four different but common types of land clearing or right-of-way clearing or maintenance projects. Such class listing does not waive either the underwriting or payroll division rules delineated in Sections 1 or 2 of this Manual.

1. Assign Code 009 for tree cutting/felling by chain saw regardless of tree size and the incident removal of brush and/or stumps.
2. Assign Code 015 for tree cutting/felling by mechanized equipment regardless of tree size and the incident removal of brush and/or stumps.
3. Assign Code 609 for all methods of clearing or removing brush and/or stump removal not incident to tree removal except for road construction. Such work for a road job or project is subject to Code 602.
4. Assign Code 005 for all methods of tree pruning, spraying (except aerial tree spraying, which is assignable to the applicable aircraft operation class) or trimming, including incident tree removal and all incident operations.
5. Assign Code 012 for brush or weed control using chemicals dispensed from portable or mechanical ground spraying equipment.

### **COMMISSION SALESPERSONS (Deductible Expenses)**

Commissions paid to commission salespersons shall be included in the audit of payroll for premium computation purposes, except that traveling and all other expenses of the salespersons in connection with their employment may be deducted provided the salespersons report such expenses and the insured maintains a definite verifiable record of them. Arbitrary flat percentages shall not be allowed under the provisions of this interpretation nor shall automobile depreciation be deductible as an item of expense unless such depreciation comprises a part of the mileage rate allowance.

### **DRIVERS (Payroll Allocation)**

It is the Bureau's position that the payroll of drivers, chauffeurs or their helpers which cannot be allocated to a specific classification because they have duties common to more than one classification shall be assigned to the governing classification of the two or more classifications to which their work belongs.

The above ruling does not supersede any Manual rules found in Section 2 of the Pennsylvania Manual, nor does it supersede any Manual wording footnotes found in Section 2 regarding the allocation of payroll for the 800-series of classifications (Trucking and Storage Industry).

*Example:*

Insured X has approved classifications Code 0034, Animal Raising, and Code 865, Poultry and/or Fish Dealer/Processor. If insured X had separate crews of drivers that did not interchange their duties between the two operations, the separate crews would have their payroll allocated to the separate respective classifications.

If no such separate crew existed and the drivers, etc. have duties common to both operations, their payroll would be assigned to the governing classification exclusive of miscellaneous employee payroll.

**EMPLOYMENT CONTRACTOR – TEMPORARY STAFFING**

Employers engaged in supplying temporary staffing to unrelated concerns shall in all instances be classified in accordance with the temporary staffing classes shown in Section 2 of this Manual per the cross-reference chart below subject only to specified EXCEPTIONS for temporary staff engaged in the various occupations or tasks listed after the chart. The cross-reference chart shows which direct employment business classifications are assignable to each appropriate temporary staffing class. The customers' assigned direct employment business classification shall be used in selecting the temporary staffing class(es) utilized in classifying the different portions of a temporary staffing contractor's payroll.

Temporary staffing is a business that hires its own employees and assigns them to an unrelated business to support or supplement that unrelated business' permanent workforce in a special work situation including but not necessarily limited to employee absences (e.g., vacation or illness), temporary skill shortages, seasonal workloads or special assignments or projects. The temporary staffing business usually contracts to fill a job but not to supply a particular person to fill that job. The special work situation generally involves a work assignment that may be of varying time length from a single day to any period less than a year.

**TEMPORARY STAFFING CLASSIFICATION**

Assignable Customer  
Business Classification(s)

**185**

For example, the table entry 

104
-----

 indicates that temporary staff performing duties which would be subject to Bureau classification **104** if performed by direct employees of the client are to be assigned to the temporary staffing **Code 185**. In total there are 23 temporary staffing classifications for which there is a single assignable customer business classification, seven temporary staffing classifications with multiple assignable customer business classifications and one temporary staffing classification, **Code 889**, which applies to all temporary clerical or technical service staff regardless of the customers' business classification(s).

**TEMPORARY STAFFING  
CROSS-REFERENCE CHART**

<b>185</b>				<b>187</b>		<b>189</b>		<b>191</b>		<b>275</b>		<b>276</b>	
104				107		113		161		221		222	
<b>291</b>				<b>297</b>		<b>491</b>		<b>493</b>		<b>495</b>		<b>497</b>	
255				281		403		445		451		472	
<b>499</b>				<b>520</b>		<b>521</b>				<b>522</b>			
475				984 988		920 936 963		474 555 752 755 884		887 890 892 893		927 932 952 967 977	
<b>523</b>								<b>524</b>					
103	485	818	976	115	477	667	916	945					
441	487	891	981	132	486	757	917	948					
459	488	894	986	142	489	816	919	954					
471	553	899	987	285	506	886	925	964					
476	744	968	997	446	551	896	935	966					
483				458	581	897	941	975					
				463	660	898	944						

**PENNSYLVANIA WORKERS COMPENSATION MANUAL**

**SECTION 2**

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**CLASSIFICATIONS**

<b>525</b>					<b>526</b>				
025	204	427	535	825	012	305	512	668	821
028	205	433	571	865	055	402	514	670	855
050	225	449	573	885	059	404	536	673	880
051	257	454	649	915	106	406	602	674	907
101	261	456	677	918	109	411	603	675	911
105	263	457	716	922	119	413	608	676	933
108	265	461	718	924	130	416	617	681	939
110	306	465	751	934	139	421	645	759	971
111	311	467	753	969	141	429	646	805	980
134	319	473	804	973	165	431	648	807	992
135	323	501	814	978	201	435	662	808	999
136	327	502	815	0011	227	447	663	809	0013
163	407	507	820	4771	282	509	664	810	7428
166	415	513			301	511	666	812	

<b>527</b>			<b>528</b>		<b>529</b>	
112	656	857	606		005	
114	657	858	615		009	
425	658	859	655		015	
601	665	860	806		659	
605	669	862			803	
607	679	882				
611	721	910				
647	801	983				
652	811	995				
653	817	4777				
654	828					

<b>587</b>	<b>691</b>	<b>693</b>	<b>695</b>	<b>867</b>
563	609	651	661	813
<b>871</b>	<b>877</b>	<b>879</b>	<b>881</b>	<b>883</b>
921	914	923	926	928
				<b>889*</b>
				953
				956
				962
<b>895</b>	<b>946</b>	<b>949</b>		
965	940	709		
	957	819		
	958	903		
	959	904		
	960	951		
	961	955		
	974			
	979			

\* **Code 889** also applies to temporary clerical or technical service staff provided to customers subject to any other business classification(s).

**EXCEPTIONS**

1. **AVIATION** – any temporary personnel provided as flight crew in any capacity shall be assigned to the appropriate aircraft operation classification.
2. **LONGSHORING** – personnel provided to load or unload a vessel shall be assigned to the appropriate stevedoring classification.
3. **SHIP BUILDING** – temporary staff provided to perform work concerned with either ship building and/or ship repair shall be assigned to the appropriate Federal classification.
4. **FARM LABOR** – any temporary staff shall be assigned to the appropriate agricultural classification or if provided to perform mechanical harvesting, picking and related activities utilizing machinery shall be assigned to Code 007.
5. **COAL MINING** – any temporary staff engaged in mining coal or to staff a coal breaker and/or cleaning plant shall be assigned to the appropriate Coal Mine Compensation Rating Bureau classes.
6. **LEASED EMPLOYEES** – the leasing of personnel shall not be construed as temporary staffing.
7. **CLERICAL** – all temporary clerical staff shall be assigned to Code 889 regardless of the customer's business classification.
8. **HOME HEALTH CARE** – any personnel performing home health care services shall be assigned to the appropriate home health care class as provided in Section 2 of this Manual.
9. The following classifications are not available as a guide in classifying temporary staffing contractors: 985, 993, 994, 996, 0901, 0902, 0908, 0909, 0912 and 0913.
10. **WORKFARE PROGRAM EMPLOYEES** – assign Code 982 for employable recipients of public assistance delegated by the Department of Public Welfare for temporary placement by a temporary staffing contractor with private, nonprofit or for-profit employers under Workfare projects.
11. **EMPLOYMENT CONTRACTOR'S PERMANENT STAFF** – shall be assigned to Codes 951 and 953 as they may apply. Other permanent staff employees with duties falling beyond the scope of the standard exception classes shall be assigned to Code 971.

**EXECUTIVE OFFICERS - CLASSIFICATION ASSIGNMENT**

A significant number of disputes occur as a result of the misclassification of executive officers' payroll. In an attempt to enhance the accuracy and consistency of the treatment of these issues by insurance companies, below find a series of questions that the PCRB believes will aid in the determination of the proper classification for executive officers.

- Who are the officers of the corporation for the policy period in question?
- Was each of these officers active in the business during the policy period in question?
- What were each officer's exact job duties?
- How many hours a week (or what percentage of time) does each officer work in the store, shop, job site, farm, etc.?
- How many hours a week (or what percentage of time) does each officer spend in the basic classification work area, providing direct supervision and/or giving instructions to employees?
- How many hours a week (or what percentage of time) does each officer spend out of the office for sales calls, meetings or other similar purposes?

Please also see Section 1, Rule IX, Paragraph A., 5. "Assignment of Payroll" that advises an executive officer shall be classified in the same manner as any employee. Also please see the "Regular and Frequent" entry in the General Auditing & Classification Information section.

**EXECUTIVE SUPERVISORS - CONSTRUCTION OR ERECTION - 951**

The assignment of Code 951 is applicable only to executive supervisors who do not exercise direct supervision of construction or erection operations. Code 951 is not applicable to supervisors permanently located at a given job location until the completion of that job. Code 951 is also not assigned to the payroll of any individual who is

directly in charge of construction workers (including general laborers) at a specific job location. Any person who is directly in charge of construction work or construction employees at a specific job location shall be assigned to that job classification or, if more than one classification is assigned, to the highest-rated classification for that job if separate payroll records are not maintained.

The job duties of an executive supervisor would include time spent in an office and visits to a job site. Such supervision given by an individual classified under Code 951 must be indirect; i.e., through another person such as a superintendent or foreman. The executive supervisor has overall managerial responsibility for the various projects. That responsibility may include making arrangements for the procurement of materials and/or the delivery of supplies, procurement of subcontractors, maintenance of construction timetables, visits to job sites to keep track of job progress, conferring with clients, architects and engineers, and traveling to and from the company's headquarters. It also contemplates clerical office exposure and the part-time hazards of walking and climbing around on job sites. Typically, the use of the classification is applicable to large construction companies that have at least one level of supervision between the executive supervisor and the worker. It is also applicable in situations where numerous smaller projects are in progress simultaneously and the executive supervisor has the managerial responsibility for all of them.

An exception to the above-stated application would apply to a job superintendent responsible for and physically located at a specific job site where all operations are subcontracted to unrelated concerns. In this instance, the contractor has no construction workers at the job site, and the superintendent cannot exercise direct control of the subcontractor's employees. Therefore, in this circumstance the job superintendent should have his/her payroll assigned to Code 951.

#### **FROZEN OR FROSTED FOOD PRODUCTS MFG.**

The processing of frozen foods shall be assigned to the classification which would apply if the product was not frozen. This ruling is made as the application of cold to either chill or freeze food products is common to a number of food processing classifications. It has been determined that the freezing operations of themselves do not change the fundamental characteristics of the risk.

#### **HOME HEALTH CARE SERVICES**

Applicable to any business providing home health care services to individuals or to families in their residence. The services provided may include skilled services under a physician's written direction that include but are not necessarily limited to nursing care, home infusion therapy, physical, speech and/or occupational therapy and/or nonprofessional services, including but not necessarily limited to home health aide, attendant care, companions and live-ins and/or home support services such as homemakers or chore workers. Payroll so developed shall be classified in the manner indicated below.

Code 942, "HOME HEALTH CARE - Professional Staff, all employees except office," includes registered or licensed practical nurses, pharmacists, physical, speech and/or occupational therapists, medical social workers and outside salespersons.

Code 943, "HOME HEALTH CARE - Nonprofessional Staff, all employees except office," includes but is not necessarily limited to home health aides and certified home health aides, certified nurse assistants, attendant care aides, companions and live-ins and home support personnel such as homemakers and chore workers.

#### **OPERATIONS ALSO INCLUDED:**

1. Assign Code 942 to outside salespersons employed by a home health care business that performs only nonprofessional home health care services.

#### **OPERATIONS NOT INCLUDED:**

1. Assign Code 928 to separate staff engaged in the sale or rental of durable hospital equipment or supplies such as hospital beds, wheelchairs, commodes and walkers to the individual home health care patient.

#### **HOMEOWNERS' ASSOCIATION**

A Homeowners' Association is responsible for the care of residential or recreational home developments. Such developments may have part-time residents who use the development for vacation or recreational purposes and/or year-round residents. Assign Code 971 to the maintenance of common grounds (e.g., roads), and the



operation and maintenance of recreational amenities (e.g., swimming pools, tennis courts and/or clubhouses) and security. Association operations conducted by separate employee crews including but not necessarily limited to: golf courses, stables, restaurants, sewage plant and water works shall be separately classified as provided for in this Manual.

### **HOTEL OR MOTEL OPERATIONS**

The two classifications applicable to hotel/motel operations are Codes 973 and 945.

Code 973 shall include all operations performed by hotel or motel employees except for separate food service and beverage staff(s). Employees assigned to Code 973 include but are not necessarily limited to: front desk employees, persons engaged in the operation of newsstands, candy or cigar shops or similar activities, personnel operating or maintaining indoor or outdoor swimming pools, the golf course(s), video game room, the health or fitness club, tennis courts or other hotel or motel guest amenities, maids, housemen, inside or outside maintenance, store workers, barbers, laundry workers, employees performing concierge services (i.e., arrangements for tours, theater tickets or the rental of automobiles), or opening boxes and/or bags and laying out pre-packaged food or beverages and/or precooked food (including heating of the precooked foods in a microwave oven) and/or making coffee for a continental breakfast where there is no other food service or beverage operations.

Separate staff exclusively engaged in the hotel's food service or beverage operations shall be classified by Code 945 which includes but is not necessarily limited to: waiters or waitresses and their assistants, cooks, kitchen help, bartenders, cashiers, restaurant managers, musicians or entertainers. On the auditing procedures for tips and musicians or entertainers, see Section 1, Rule V.

Payroll developed by interchanging hotel and hotel restaurant employees shall be assigned to Code 973 or to Code 945, whichever has the higher value.

### **OPERATIONS ALSO INCLUDED:**

1. Religious retreats.

### **OPERATIONS NOT INCLUDED:**

1. Please refer to the Ski Resorts entry in the General Auditing & Classification Information section for the classification procedure for such businesses.
2. The businesses of a concessionaire or independent contractor operating on the premises of a hotel or motel will be classified on the merits of their operations.
3. Assign Code 953 to employees of the hotel or hotel restaurant exclusively engaged in clerical office duties.
4. Assign Code 981 to payroll developed by slot machine gambling operations when conducted in a physically separate department by a separate staff.

### **LIMOUSINE OPERATION**

Limousine operation means the rental of a vehicle with driver or chauffeur for use on defined trips in connection with weddings, funerals, business, social functions, shopping or similar purposes. Such business is assigned to Code 817.

Limousine operation does not include the operation of a vehicle that is available for immediate hire (on a call and demand basis) with fares to be determined by zone or meter. Such business is classified by Code 803.

Payroll developed in the provision of ambulance services on an employee or non-volunteer basis shall be assigned to Code 807.

**MINIMUM WAGE PROCEDURE**

Section 1, Rule V., B. 2. o. of the Manual remuneration includes: Adjustments necessary to bring employees to the federal minimum wage as reported by the United States Department of Labor.

Section 1, Rule V., B. 3. e. of the Manual remuneration excludes: tips and other gratuities received by employees.

All carriers are required to include an adjustment to equal the current federal minimum wage. The auditor should verify if all employees' wages equal or exceed the federal minimum wage. If not, the following adjustments should be made, assuming the current minimum hourly wage for tipped employees is included.

1. Determine the average number of full-time tipped employees and the normal work hours.
  - 35 hour week x (the difference of federal minimum wage and the tipped employees' minimum wages) x number of tipped employees x 52 weeks.
2. Determine the average number of part-time tipped employees and the normal work hours.
  - Number of hours x (the difference of federal minimum wage and the tipped employee minimum) x the number of tipped employees x 52 weeks.

**NURSING HOME, PERSONAL CARE HOME AND RESIDENTIAL CARE FACILITY  
CLASSIFICATION GUIDELINE**

The following guidelines have been developed to aid in the classification of employees of a typical nursing home/personal care home. Proper documentation on audit worksheets should be added whenever exceptions are made to these guidelines. These guidelines, to varying degrees, affect the following basic business classifications.

Code 960, NURSING AND CONVALESCENT HOME  
Code 974, RETIREMENT OR LIFE CARE COMMUNITY  
Code 979, RESIDENTIAL CARE FACILITY FOR THE ELDERLY – NON MEDICAL

Nursing home/personal care home employees do not have to provide actual "hands on" care to the patients and/or residents in order to have their payroll assigned to one of the above basic classifications. The object of the classification system is to group insureds into classifications so that the rating value for each classification reflects the exposures common to such distinct business enterprise (See Section 1, Rule IV. C. 2. and 3.). It is the business of the insured that is classified within Pennsylvania, not the separate employments, occupations or operations within the business.

Employees who typically comprise the basic classification for a nursing home/personal care home are activity staff, beauticians or barbers (usually remunerated through a 1099), dining room set-up and servers, drivers, food preparation, housekeeping, laundry, maintenance/plant including supervisors, nurses (registered nurses, licensed practical nurses), nurses aides including certified nurses aides, security and therapists (physical and speech).

Employees typically considered office employees include accounting, accounts payable and accounts receivable, business office, bookkeeping, finance, human resources and the office manager. These employees must work in a physically separate office as defined in Section 1, Rule IV, B. 2.

Codes 960, 974 and 979 are "all employees except office," which means none of the three classes permit payroll division with Code 951, Outside Sales.

With the above statements in mind, the payroll of nursing home/personal care home employees should be assigned in the following manner.

**ADMINISTRATOR/EXECUTIVE DIRECTOR**

Each facility has a licensed nursing home or residential care facility administrator on site who is in charge of all operations at the facility. This employee prepares budgets, reviews departmental reports, answers questions of department managers, deals with licensing issues, handles public relation issues, attends community events to

promote the business, deals with HIPAA (Health Insurance Portability and Accounting Act) regulations, deals with employee benefits, handles safety issues, interprets procedures and writes plans of correction based on inspection reports. The employee will attend patient care plan meetings. The administrator will make rounds of the facility on a regularly scheduled basis. Each round will vary as to the amount of time it takes depending on the size and complexity of the facility. During rounds, the administrator walks the halls to observe that the patients are being cared for properly, there are no unreported maintenance issues, no housekeeping issues that are unsolved, the floor has adequate staffing and the general appearance of the facility is acceptable. The administrator will stop and talk to residents to inquire if they have any complaints or concerns and will talk to family members and volunteers who may have questions. The administrator will not provide direct patient care. By state law (for nursing homes only) the administrator is not permitted to feed, toilet, administer medications or provide any other type of care. However, administrators do keep track of how often nurses see patients.

Administrators should have their payroll assigned to the applicable basic classification, as they are regularly exposed to the operative hazards of the nursing home/personal care facility. An administrator's job duties fall beyond the Manual definition of a clerical office employee.

### **ASSISTANT ADMINISTRATOR**

An assistant administrator performs many of the same job duties as the administrator and reports directly to the administrator in the chain of command. This employee may assist the administrator in the preparation of budgets, review departmental reports, answer questions of department managers, deal with licensing issues, handle public relation issues, attend community events to promote the business, deal with HIPAA regulations,

deal with employee benefits, handle safety issues, interpret procedures and write plans of correction based on inspection reports. The employee will attend patient care plan meetings. The assistant administrator may make rounds of the facility on a regularly scheduled basis. Each round will vary as to the amount of time it takes depending on the size and complexity of the facility.

During rounds, the assistant administrator may walk the halls to observe that the patients are being cared for properly. They make sure no restraints are being used, there are no unreported maintenance issues or housekeeping issues that are unsolved, the floor is adequately staffed, and the general appearance of the facility is acceptable.

The assistant administrator may stop and talk to residents to inquire if they have any complaints or concerns and may talk to family members and volunteers who have questions. The assistant administrator may or may not provide direct patient care. Assistant administrators should have their payroll assigned to the appropriate basic classification, as they are regularly exposed to the operative hazards of the nursing home/personal care facility. See the Regular and Frequent Ruling and Interpretation for the definitions of "regular and frequent." An assistant administrator's job duties fall beyond the Manual definition of a clerical office employee.

### **ACTIVITY DIRECTOR**

The activity director is in charge of the recreational and educational activities at a nursing home. The director is responsible for setting up a schedule, ordering supplies for the activities and, in some of the smaller homes, directly supervising the employees and residents in activities. If the activities director has a physically separate office, does not participate nor directly supervise (this activity may be done by the assistant activity director) and has no regular job duties in or about the facility, then the employee may have their payroll assigned to the clerical office classification. However, most activity directors are responsible for organizing and directly supervising the event and are present at the activity, whether it be on the premises of the facility or at another location (e.g., a shopping trip to a local mall). As such, the payroll of an activity director is generally assignable to the basic classification.

### **ADMISSIONS DIRECTOR**

The admissions director may have alternate job titles such as marketing director, social services director, public relations director or director of development. Regardless, this employee is responsible for working with residents and their families and guiding them through the admission process. The admissions director will explain facility rules (such as marking clothing with a name) and patients' rights. The employee will work with family members who wish to bring furniture from home. The admissions director may explain that all electrical appliances must be inspected for safety (no frayed wires). If a family member visits and removes money from the patient, the

admissions director must determine if an abuse situation exists and deal with reporting suspected abuse. If a patient is not happy with his room or roommate, the admissions director will determine if the patient can be transferred to another room. The admissions director may coordinate family concerns with department heads. If two family members disagree about treatment or how a resident's money is being spent, the admissions director may intervene and mediate the situation. They may do the charting about the social interactions of residents. They will plan care meetings. If a patient passes away or moves to another facility, the admissions director may contact the family about collecting personal belongings. They may also work with the ombudsman (a representative from the Area Agency on Aging that is assigned to a nursing home). The payroll of an admissions director is usually assigned to the basic classification, as they regularly spend time in and about the facility even though their primary job duties keep them in a physically separate office.

**CASE MANAGER**

This position is responsible for the management of the rehabilitation department. The employee directs the therapists and gathers information on the level of care needed for minimum data sets (MDS) forms. The case manager maintains the resident's logs and compares the amount of therapy provided to the resident's care plan. The case manager usually does not provide any rehabilitation services. This employee may go to the local hospital to screen charts for potential admissions. The case manager deals with discharge personnel in hospitals regarding possible admissions to their facility. While at the nursing home, the case manager attends managed therapy meetings to see that therapy provided to a resident is in compliance with Medicare regulations. The employee prepares communications bulletins and may write articles for a news bulletin that is distributed to residents. The case manager meets with physicians and social service workers to determine if any residents in the assisted living facility need to be moved to the nursing home. The employee is responsible for "hospitality" when new residents move into the independent living cottages, if such a facility exists. The employee will go to the resident's apartment and visit with the resident, answering any questions while providing information about the facility.

The case manager's payroll is properly assigned to the basic classification.

**CENTRAL SUPPLY CLERK**

This employee is responsible for distributing supplies to the floors and assuring the cupboards are stocked with needed supplies. This employee orders the supplies and determines what is chargeable to a resident. The employee will physically stock the supplies in the units. Some facilities title these employees as purchasing, but they work in an area similar to a storage office. They will make deliveries of supplies throughout the facility, and their control/purchasing is confined to a computer, paperwork or reports. Their offices are usually locked, since this is also where the supplies are located. The central supply clerk's payroll is properly assigned to the basic classification.

**CHAPLAINS**

A chaplain is a clergyman in charge of the nursing facility's chapel. They organize and conduct religious services for the residents of the nursing facility. They will visit non-ambulatory and ambulatory facility residents to provide spiritual counseling, individual worship services and counseling or just to see how a resident is faring in the facility. They may conduct in-room communions and/or last rites. Their payroll is properly assigned to the basic classification.

**CLINICAL DIRECTOR**

The clinical director's job responsibilities usually involve updating and reviewing the resident's medical and treatment charts and folders. If they review medications and treatments on the floor or in the resident rooms or if their offices are not physically separate from all other areas of the nursing facility, the payroll of the clinical director is properly assigned to the basic classification.

**DIETARY COORDINATOR/DIRECTOR/MANAGER/SUPERVISOR**

In some of the larger facilities there is a dietary director/manager who maintains all the dietary requirement records for the residents. Many residents have varying dietary needs, so this is often a critical position. This employee would develop menus and oversee food service. This may entail charting the intake of food by the

residents. These duties are performed both in the office and on the floor. The duties also involve supervising the preparation of the food and trays. The employee may directly supervise dietary preparation in the kitchen or walk throughout the facility when meals are served to see that the patient is given their dietary requirements. The payroll of the dietary coordinator/director/ manager is properly assigned to the basic classification.

### **DIRECTOR OF NURSING (DON)/ASSISTANT DIRECTOR OF NURSING (ADON)**

Director of Nursing - This position is usually charged with overseeing the entire nursing/care functions of the facility. This employee is responsible for administering the nursing program to maintain standards of patient care and advises medical staff, department heads and administrators in matters related to nursing service. The employee analyzes and evaluates the quality of care administered by the nursing staff and visits residents routinely. The DON does not do any actual patient care.

Some nursing directors move throughout the facility all of the time, while others less so, spending the majority of their time in the office. This employee performs the scheduling of the nursing staff, all of the interviewing and hiring of nursing staff, and may review the unit manager's work. Due to the nature of the employee's work and the fact that the position requires the visitation of residents and the evaluation of the quality of care administered by the nursing staff, the payroll of the director of nursing is properly assigned to the basic classification.

Assistant Director of Nursing - This position is responsible for directing the programs of the facility. The employee collaborates in composing and implementing nursing policy, practice and quality assurance throughout the nursing department. The employee does not do any actual patient care. Primarily, their job responsibilities center around the quality assurance programs. The ADON makes sure all nursing departments are ready for the state survey. The ADON develops the schedule for quality assurance audits and reports. The employee directs, supervises and assigns projects and programs to a quality assurance analyst. The employee develops and directly oversees the Infection Control Program and reports monthly to the Quality Assurance Committee. The employee may oversee the wound care program and plans, organizes and oversees the staff development program, reviewing the accurate recording of in-service attendance records. The ADON interacts on a regular basis with patients, families, physicians and facility employees and makes tours throughout the facility on a daily basis.

In smaller facilities the ADON is the supervisor on the floor. Their time may be split between directly supervising the registered nurses and other nursing staff and completing paperwork in an office. The payroll of the ADON is properly assigned to the basic classification.

### **FACILITIES MANAGER**

This employee, in most cases, has direct floor duties and can do hands-on repair and maintenance work in and about the facility. This employee will also conduct evaluations for major repairs and improvements to the facility that requires the hiring of outside contractors. The payroll of the facilities manager is properly assigned to the basic classification.

### **HOME HEALTH CARE OPERATIONS**

Payroll developed by separate staff(s) performing home health care services shall be separately classified as provided in the Pennsylvania Workers Compensation Manual.

### **INVENTORY CONTROL COORDINATOR**

This employee is responsible for the control and purchasing of hard goods and supplies used throughout the facility. This employee usually has no hands-on responsibilities on the facility floor. They usually make no deliveries of supplies throughout the facility, and their control/ purchasing is confined to data entry, computer-generated reports and related paperwork. The payroll of the inventory control coordinator is properly assigned to Code 953, Office, if their job duties are confined to working in a physically separate office.

### **MEDICAL DIRECTOR/MEDICAL COORDINATOR**

The medical director is usually a physician who is only active on a part-time basis. When he/she is active, the duties are usually visiting patients and making rounds within the nursing home. The payroll of the medical director is properly assigned to the basic classification.

**MAINTENANCE DISPATCH**

These employees' major job responsibility is to dispatch work assignments to the maintenance employees. These employees are found in larger type facilities. They spend no time performing maintenance work in most facilities. They do not supervise the maintenance employees or do any inspections of the facility. As long as their job duties are confined to working in a physically separate office, their payroll can be assigned to Code 953, Office.

**MASHGIAH**

A mashgiah is an Orthodox rabbi or a person appointed by such a rabbi whose responsibility is to prevent violations of Jewish dietary laws by inspection of facilities where food assumed to be kosher is prepared for the public. These employees enter the kitchen area of the facility to make sure certain foods are kosher. This job position is usually found in faith-based facilities, and their payroll is properly assigned to the basic classification.

**MEDICAL RECORDS CLERK/WARD CLERK**

The medical records clerks are normally responsible for updating resident's charts and medical records. If they spend no time picking up and dropping off charts at either nurses' stations or resident's rooms, assign Code 953. If they perform any of the above duties on a regular basis on the floor, their payroll is properly assigned to the basic classification. If they complete their updates in a physically separate office, their payroll may be assigned to Code 953, Office.

In larger facilities, medical records clerks usually work in the business office and use computers to maintain a database of records. In such circumstances assign Code 953. In the smaller facilities, they may have other duties, including the delivery of medical supplies to nursing stations and interchanging labor as a central supply clerk. If a medical records clerk has any of these duties, then their payroll should be assigned to the basic classification.

**NURSING SECRETARY/SCHEDULER**

These employees do the paperwork for the nursing department, such as typing, scheduling, filing and other administrative support job duties. Their payroll may be assigned to Code 953, Office, if they work in a physically separate office and have no floor exposure. If they have their desks at the nursing station that is on the floor, their payroll would be assigned to the basic classification.

**RECEPTIONIST**

Receptionists answer incoming telephone calls and direct them to the correct extension. This employee also greets incoming visitors and asks them why they are at the facility. They may direct all visitors to sign a guest register. They may assist staff in making photocopies. They may maintain the postage meter and be responsible for outgoing mail. They will observe resident safety while the resident is in the lobby area. If one of the residents needs assistance or falls while in the lobby area, the receptionist may quickly page an aide to assist the resident rather than walk out to the resident herself. The receptionist will type the necessary information onto a new resident's identification bracelet. They may accept payment from residents or their representatives. They may walk out to the office, lobby and/or solarium to lock up the doors at the close of each day.

Receptionists in a nursing home facility not only greet and direct visitors but also provide a measure of security/safety for wandering residents and for visitors as well. Such an arrangement invariably precludes the assignment of Code 953, Office. Their payroll is properly assigned to the basic classification.

**REGISTERED NURSE ASSESSMENT COORDINATOR (RNAC)**

These employees are responsible for the completion and accuracy of the resident care planning process and monitoring level-of-care changes and determinations. The RNAC oversees the development and implementation of individual resident care plans and ensures the resident's reaction and ongoing development. They are case managers for the residents and compile all of the paperwork that is needed to deal with the Health Maintenance Organizations that reimburse the nursing home for the treatment and care of the resident. They input all types of information into the computer about the activity level of all of the residents. They complete forms called Minimum Data Sets (MDS) for each new admission to the facility. They complete MDS reviews on each resident on a quarterly basis, as well as an annual MDS. The form must be completed for each resident at least once a quarter and at other times required by Medicaid, including admission and change in condition.

The RNAC compiles this information by a comprehensive review of the patient charts. The form contains many different sections used to determine how well the resident is able to function. The dietician is responsible for completing the dietary section. The physical therapy department will complete a range of motion study and will complete the appropriate section of the form. The form is a comprehensive form that gathers information about the resident's social skills, communication skills, activities, cognitive skills, nutrition, vision and activities of daily living. Nursing homes are reimbursed by Medicare for the care of a patient based on the condition of the patient. If a patient is in a severe condition and requires extensive medical condition, Medicare will reimburse more funds for that patient than a patient who is more self-sufficient. The RNAC writes up reports to be submitted to Medicare. These employees will visit nurses' stations to discuss the patient's progress with a DON or nursing supervisors. The RNAC will take the patient's charts back to their office to type up the reports. These individuals will also visit patient rooms to do evaluations.

The amount of time an RNAC spends working throughout the facility varies. An assessment nurse has to assess the patient, and different department heads complete parts of the form, but the RNAC signs off on the form. The RNAC places his/her license at risk by signing a form verifying the data is correct. For example, if a report states a patient has bedsores, the RNAC will go on the floor and physically turn the patient over to verify this is correct. Direct observation of the resident, as well as communication with the resident's direct caregivers across all shifts, are essential for the RNAC to complete their job according to the Resident Assessment Instrument User's Manual, a manual issued by the Federal government regarding the MDS. Based on the above information and job duties, the payroll of RNACs is properly assigned to the basic classification.

**RESTORATIVE PROGRAMS DIRECTOR**

This employee is responsible for making sure that the residents eat regularly, walk and engage in the therapy that is provided by the insured's restorative aides. The employee will go out to see the residents and test them and regularly walks around the facility. Part of the employee's job responsibilities requires the employee to walk, lift and bend. The restorative programs director directly supervises the restorative aides and reviews them doing their jobs. Their payroll is assigned to the basic classification.

**STAFF DEVELOPMENT/IN-SERVICE TRAINING COORDINATOR**

These employees are registered nurses and are the "clinical experts." When a new employee is hired, these employees will do an orientation with the employee. They review corporate compliance, explain workers' compensation and infection control, and introduce the employee to his manager. They verify that all forms are completed as required for the new hire. They attend "stand-up meetings." These are meetings that occur at the change of a shift. The employees completing their shift will explain any changes in a resident's condition to the new shift. These meetings used to take place at the nursing station, but, due to HIPPA regulations, they are now held in an activity room.

They are responsible for assuring the staff's credentials and licenses are up-to-date. They assure nurses have the correct number of continuing education credits. They arrange for educational classes to be provided to employees. They may arrange for the maintenance department to provide information in a classroom setting on fire safety and the correct operation of a fire extinguisher. They may arrange for housekeeping to conduct a class for staff on infection control. They will gather information from the floor supervisors verifying nurses have met IV competencies (inserted the correct number of IVs successfully in the correct amount of time).

They regularly spend time doing classroom teaching of employees. They will teach and provide instruction classes on hand-washing techniques, resident safety, wound care and proper lifting mechanics. Their payroll is properly assigned to the basic classification.

**STAFF COORDINATOR**

This employee would only work from their office completing staffing schedules for the various departments. Their main job duty is to make sure there are enough employees for each shift.

If they have no other job duties and their scheduling work is done in a physically separate office, then the payroll of these employees may be assigned to Code 953, Office.

**TRANSPORTATION DISPATCHER**

Some of the larger facilities have employees who sit in an office and schedule transportation for the residents for shopping, doctors' visits and family visits. If the employee has no other job duty and their scheduling work is done in a physically separate office, then their payroll may be assigned to Code 953, Office. If the employee regularly engages in driving the residents to and from their destinations, their payroll is properly assigned to the basic classification.

**UTILIZATION MEDICAL REVIEWER**

These individuals review charts from medical records for the doctors to determine patient medical needs.

These individuals work in enclosed offices and usually have no floor duties. If their work is done in a physically separate office, then the payroll of these employees may be assigned to Code 953, Office.

**UNIT CLERK/SECRETARY**

This employee is responsible for ordering supplies for the nursing department and checking secretarial notes for quality. The unit clerk will code bills for insurance companies, Medicare and Medicaid. These employees may work on the nursing home floor at a desk behind the nursing stations, or they may work in a physically separate office. Their responsibilities include maintaining all unit records of the patient residents. The employee answers, the phones, schedules medical appointments for residents on the unit and marks files if a resident leave the facility. The employee coordinates all labs and doctor appointments by telephone.

They call for transportation for all of the appointments and perform chart-thinning work according to the nursing home's policy. They maintain all forms and active files and coordinate all lab orders by telephone. They fax paperwork to pharmacies and physicians and complete admission/readmission checklists for each admission.

This employee is responsible for the secretarial work on the unit. The employee assures doctor's orders are placed in the patient's chart. The employee may work at a desk in the nursing station on the floor or may be in a physically separate office. If the employee has no regular job duties on the nursing room floor and works in a physically separate office, then their payroll may be assigned to Code 953, Office. If they work on the nursing home floor at a desk behind the nursing station, then their payroll should be assigned to the basic classification.

**VOLUNTEER COORDINATOR**

The coordinator who has no duties/supervisory responsibilities over the volunteers on the floor, who simply schedules and coordinates volunteers' activities, can be classified as clerical. They usually work in an enclosed office. Many coordinators simply spend their time on the telephone recruiting volunteers or asking them to come in on a particular day. If they have no regular job duties in or about the facility and they work in a physically separate office, their payroll should be assigned to Code 953. Those volunteer coordinators who supervise volunteers on the floor should have their payroll assigned to the basic classification.

**PER DIEMS**

Per Diems refer to a specific amount of money that a business provides to an employee to cover living and traveling expenses in connection with work. To the extent that specific documentation is not available for substantiation of per diem expenses in accordance with Manual rules (see Section 1, Rule V, F.) per diem expense reimbursement payments are included as remuneration for premium computation purposes.

Certain Internal Revenue Service (IRS) procedures allow for employer deduction of per diems paid to employees under the terms of a "nonaccountable plan." This type of plan does not require actual receipts for the expenses covered by the per diems. Exclusion of per diems under a "nonaccountable plan" from remuneration for premium computation purposes is solely a matter for carrier review and determination. Disputes emanating from carrier determinations in the area of nonaccountable IRS per diem plans are not subject to Bureau review and resolution.



**PREFABRICATED METAL BUILDING**

Building Erection – Prefabricated Sheet Metal and Silo Erection – Metal.

Payroll developed in the two types of erection jobs cited above will be classified in the manner indicated below.

Code 609 is applicable to site preparation and to any excavation. Code 654 is the proper classification for the building of concrete flooring or padding. Payroll developed in the erection of the prefabricated metal building framework is assignable to Code 655. Installation of sheet metal siding, roofing or interior work for a prefabricated metal building or the erection of metal or fiberglass silo sections is assignable to Code 651. Electrical work is assignable to Code 661 and plumbing installation is assignable to Code 663. For the silo erection Code 675 is proper for payroll developed in the installation of conveyors or other materials handling equipment or for the service and/or repair of such. Other trade classifications may be extended as warranted.

**PREMIUM COLLECTION FOR OWNER-OPERATORS  
(BUREAU CIRCULAR 1073)**

Underwriting Rule IV B.3.a.(10) was reviewed by the Insurance Commissioner in *West Motor Freight, Inc. v. Pennsylvania Compensation Rating Bureau and Carriers Insurance Company*, Order and Adjudication dated February 18, 1983.

At issue in this case was the application of Rule IV B.3.a.(10) by Carriers Insurance Company (“Carriers”) to West Motor Freight, Inc. (“West”) driver-owners. West contended that a premium may be collected pursuant to Rule IV B.3.a.(10) only when an employer-employee relationship exists and that Carriers improperly applied the Rule to what West alleged were independent contractors. Carriers interpreted the Rule as requiring it to include a percentage of West’s driver-owner payroll in calculating the premium for workers’ compensation insurance regardless of whether they were employees or independent contractors. Carriers also argued that the exposure to claims itself justified the collection of premium.

The Bureau’s position in the case was that Rule IV B.3.a.(10) required the carrier to analyze the facts of the individual situation, consider current legal precedent on employer-employee relationships and then make a business judgment as to whether or not a premium should be assessed. The Commissioner adopted the Bureau’s interpretation of the Rule, and went on to rule that Carriers misinterpreted and misapplied Rule IV B.3.a.(10). The Commissioner ordered Carriers to refund the premium it improperly collected from West together with interest at six percent per annum.

The Commissioner further ordered Carriers to conduct a proper review of West’s driver-owner situation in order to determine a proper premium, if any, for the risk involved before collecting any further premiums based on a percentage of the driver-owner’s payroll. However, the Commissioner did not state that careful compliance with the Rule IV B.3.a.(10) analysis will always protect a carrier from a claim for a premium refund. Furthermore, the decision concludes that there is no definite way to establish whether an employer-employee relationship exists prior to the occurrence of any injury and submission of a workers’ compensation claim.

Carriers have appealed the Commissioner’s decision to Commonwealth Court. Pending any modification of the decisions, the Bureau recommends that each insurance carrier apply established tests of supervision and control to facts and consult current case precedent to determine whether an employment relationship exists.

Although the Commissioner’s decision does not define the elements of an employment relationship, recent Pennsylvania case law provides some guidance. The primary test of the employer-employee relationship is the right of the employer to control the details of the work. The principal factors that evidence the right of control are a) direct evidence of the right or the actual exercise of control; b) the method of payment; c) the furnishing of equipment; and d) the right to fire. The right to control the details of the work often is an inference from these and other facts rather than one particular fact in itself. It is the ultimate right of control, rather than the overt exercise of that right, which is decisive. If this right of control of details goes no further than necessary to ensure a satisfactory end result, such as direction as to quality or description of the work, it does not, by itself, establish employment.

The traditional test of an independent contractor is whether that person has exclusive control of the manner of performance and is responsible to the non-employer entity only for the result. As the phrase “independent contractor” implies, the person is a contractor who is independent in doing the work that has been contracted for and is responsible only for the result.

Factors to be considered in determining employment status are: 1) the terms of the agreement and the extent of the control, which, by the agreement, the employer may exercise over the details of the work; b) nature of the work and occupation with reference to whether, in the locality, the work is usually done under the supervision of the employer or without supervision; c) skill required in performance; d) whether or not the one employed is

engaged in a distinct occupation or business; e) whether the employer or workman supplies the tools or other instrumentalities; f) whether payment is by time or by the job; g) whether the work is an integral part of the employer's business; and h) whether the parties believe they are creating an employer-employee relationship.

In reviewing written employment agreements, members should realize that mere designation of an individual as an independent contractor does not necessarily prove that an employer-employee relationship is absent. In analyzing employment status, insurers must consider all elements of the employment relationship as well as the written agreement to determine the true relationship of the parties.

As a result of the West Motor Freight decision, Bureau members are advised to apply the applicable legal standards to the facts to best determine whether a premium assessment is warranted. You also should carefully document your investigation so that, in the event of a challenge to the premium collection, you may submit this documentation as evidence of a thorough, good faith investigation and exercise of reasonable business judgment. Since an absolute and final determination of employee or independent contractor status is impossible prior to the occurrence of an event giving rise to a claim for benefits, it is a combination of thorough analysis, reasonable business judgment and careful documentation that will best support and protect a Rule IV B.3.a.(10) risk analysis for premium collection purposes.

### **PREMIUM COLLECTION FOR OWNER-OPERATORS (BUREAU CIRCULAR 1118)**

In Bureau Circular No. 1073, issued May 16, 1983, the members of the Bureau were advised of the Insurance Commissioner's decision in West Motor Freight, Inc. (West) v. Pennsylvania Compensation Rating Bureau and Carriers Insurance Company. It was recommended that whenever an insured uses owner-operators in the regular course of his business, the insurance company should apply applicable legal standards to the facts to best determine whether a premium assessment under Rule IV B.3.(b) for owner-operators is warranted. The members were advised to carefully document the investigation so that, in the event of a challenge to the premium collection, the documentation could be used as evidence of a thorough, good faith investigation, and exercise of reasonable business judgment.

The Pennsylvania Insurance Commissioner has also issued an Order in the case of the City Transfer, Inc., Appeal from Pennsylvania Workers' Compensation Manual, Rule IV B.3.(b), which offers some further clarification on the application of the rule and acceptable insurance company procedure.

City Transfer was covered by a workers' compensation policy issued by Utica Mutual Insurance Company (Utica). At the end of the policy period, an audit was performed reviewing City Transfer's payroll records, cash disbursement books, and other necessary records. The Auditor ascertained that there was no workers' compensation coverage for the driver-owners and, as a result, Manual Rule IV B.3.(b) was applied by Utica and City Transfer was billed for the resultant additional premium.

After the bill had been received, Utica was requested by the producing agent to examine City Transfer's assessment, at which time Utica requested certificates of insurance for the owner-operators in question and reviewed a lease agreement submitted to Utica by City Transfer. The lease agreement review was performed by Utica's legal department which determined that the agreement did not give any indication of separate coverage by the owner-operators for workers' compensation coverage. In response to Utica's request for the production of certificates of insurance, and appropriate premium credit was given to City Transfer for two of the owner-operators for whom certificates of insurance were produced showing that such owner-operators were covered for workers' compensation.

City Transfer appealed to the Insurance Commissioner regarding the net billing and asserted that the amount of compensation paid owner-operators should not be considered when determining a premium owed, since the owner-operators are independent contractors. Furthermore, City Transfer argued that Utica did not properly apply the manual rule in question in that its application was mechanical and the investigation into City Transfer's operations, if any, was inadequate. The Insurance Department had argued that although Utica's investigation of City Transfer's operation was adequate under the manual rule, so that Utica should not collect the questioned premium billed to City Transfer, but could apply the result of its investigation to adjust future premiums.

In his decision, the Insurance Commissioner reiterated the position taken in West that the Insurance Commissioner lacks jurisdiction to determine whether an owner-operator is an independent contractor rather than an employee. The issue decided in the City Transfer appeal is whether or not the manual rule in question was properly applied to City Transfer's operation by Utica. In his decision, the Insurance Commissioner rules that the timing of Utica's actions was appropriate, rejecting the Department's argument that the review must occur at the inception of the policy. The Commissioner recognized the obvious ability of the insured to enter into contracts with owner-operators throughout the policy period, so that application of a determination solely at the inception of the policy period is not reasonable.

As to the alleged "mechanical" application of the manual rule, the Insurance Commissioner stated "...it must be understood that the 'investigation' as required by West, is not a Sherlock Holmes type of inquiry. The investigation is essentially an exchange of information between the parties in an effort to determine if the owner-operators' compensation should be subject to the manual rule." In elaboration, the Commissioner stated that a further exchange of information took place after the original audit resulting in an adjustment to City Transfer's premium bill. He further stated that it is not relevant which party initiated the exchange, nor does the sending of a bill necessarily end one party's involvement in the information exchange.

Finally, the Commissioner ruled that Utica did, in fact, conduct a sufficient review of City Transfer's operations to comply with the requirement of West. In this regard, the Commissioner stated that Utica was not required to review the circumstances pertaining to each assignment given an owner-operator, but rather, the requirement is met when a review is made of the overall relationship between the insured's operation and the owner-operators. By having its legal division review the lease agreement, the Commissioner ruled that Utica substantially complied with the requirement that it review the current legal precedent relating to employer-employee relationships. Lastly, the Commissioner found "...by adjusting the premium bill, it is obvious that Utica made a business decision regarding the premium to be assessed City Transfer."

Copies of the City Transfer decision are available to members who are interested.

It is strongly recommended that underwriters and auditors, as well as legal department staff, be made aware of the steps necessary to determine whether an employer-employee relationship exists or whether the condition is truly one of independent contractor. It should be further noted that this question can arise not just in the trucking business, but in almost any other business including cab companies, real estate agencies, insurance agencies, etc.

#### **PREVAILING WAGE PAYMENTS**

Prevailing wage statutes, including but not necessarily limited to the Davis-Bacon Act or the Pennsylvania Prevailing Wage Act stipulate that contractors under Federal or State government contracts, respectively, are required to pay specific minimum wage rates and specified fringe benefits that may be paid into an approved fund for distribution at a later date or paid directly to the employee. Where an employer is unionized, the payments will normally go into a fund. However, if the employer is not unionized, the payments will often be made directly to the employee.

#### **PRODUCT ASSEMBLY DEFINITION**

For classification purposes, the term "assembly" refers to the joining together of prefabricated component parts purchased from unrelated concerns to form a described product. Some portion of the purchased prefabricated component parts may be modified prior to assembly. When a specific assembly classification does not exist for a certain product, the assembly of such product shall be assigned to the manufacturing classification which most accurately describes the completed product.

It is common for stores, such as those engaged in the sale of bicycles, furniture, jewelry or light fixtures, to perform incidental assembly activities in preparation for the display of or after the sale of merchandise. Assembly or "get ready" activities which are incidental to a store's operations shall be assigned to the store's applicable classification.

#### **PROPERTY MANAGEMENT FIRMS**

Property management firms are engaged in the management of real property which may be owned by the management firm or owned by unrelated businesses and managed under contract. Real property is defined for this Ruling and Interpretation as apartment houses, condominiums, private dwellings (houses) and commercial office buildings. The duties of a property management firm are to enforce the provisions of the lease agreement entered into by the tenant and landlord, to ensure that necessary tax, mortgage, insurance and other payments are made in a timely manner, and to ensure that the property is maintained in such a way as to maximize its value to the owner. In the conduct of such operations management companies may employ maintenance personnel, resident or on-site managers, leasing agents or property management supervisors or may subcontract all or portions of these separate responsibilities. The basic functions performed by the personnel of property management firms and the current classification procedures followed in connection therewith are presented below:

### **Maintenance**

Maintenance personnel generally perform minor maintenance and repair work at the property site, including but not limited to: cutting the grass, shoveling snow, plumbing, electrical wiring, painting and minor carpentry activities. New construction or structural alterations generally are subcontracted to a specialty contractor. Payroll developed by maintenance employees of a commercial or industrial building owner, lessee or real estate management firm is assigned to Code 971. Payroll developed by maintenance employees of an apartment or condominium complex operator is assigned to Code 880.

### **Resident or On-Site Managers**

Resident managers typically are retained in connection with residential apartment complexes, while on-site managers may be employed in connection with either residential or commercial properties. Resident managers usually receive compensation in the form of a salary and an apartment unit located at the site of the managed property. The duties of resident or on-site managers retained in connection with apartment complexes and similar multiple dwelling units may include but are not limited to: performing maintenance and repair work, showing apartments to prospective tenants, preparing lease or rental agreements, collecting rents, handling tenant complaints, inspecting vacated units for damage, coordinating maintenance and repair activities, acting as the liaison between tenants and management supervisors, and directly supervising the overall operations and/or maintenance staff of the property.

As a general rule, managers engaged in the above job duties should have their payroll assigned to either Code 971 or Code 880. However, managers who perform no maintenance/repair work or perform no direct supervision of the maintenance staff or do not supervise the overall operations of the complex may have their payroll assigned to Code 951. The duties of on-site managers retained in connection with commercial buildings are similar to those described above and are classified the same way.

### **Leasing Agents**

Leasing agents are typically engaged in residential and/or commercial property leasing or real estate sales activities. Leasing agents are paid a commission based upon the total rent paid over the duration of the lease. Leasing agents show available space to prospective tenants and negotiate the terms of the lease, including the lease period, tenant improvements, payment schedules, and termination provisions. Leasing agents usually do not perform any property management activities.

Historically, leasing agents engaged exclusively in the aforementioned activities have been assigned to Code 951. Leasing agents who, in addition to leasing activities, perform property management operations, such as the direct supervision of employees engaged in the operation, maintenance or repair of properties, are assignable to either Code 971 or Code 880.

### **Property Management Supervisors**

Property management supervisors normally retain responsibility for several residential complexes, single-family residences and/or commercial buildings. Such persons primarily perform administrative duties in the office of the management firm but will also visit the various properties under management to ensure that the properties are being adequately maintained. The job duties of these employees involve entering into contractual arrangements with real estate property owners for the management of properties, obtaining new properties to be managed, negotiating contracts with firms specializing in the maintenance, repair or alteration of properties, hiring and dismissal of resident or on-site managers, handling the financial arrangements of the property, preparing financial reports, showing available space to potential tenants, renegotiating or extending leases, meeting with resident or on-site managers to discuss problems or complaints, periodically inspecting the physical appearance of the property to ensure that necessary maintenance and repair operations are being performed and to take note of additional needed repairs.

Property management supervisors do not:

- reside at or work from the site of the properties under management
- directly supervise maintenance or repair employees
- directly supervise the operation of the property

Employees exclusively engaged in the above job duties may have their payroll assigned to Code 951.

**OPERATIONS NOT INCLUDED:**

1. The management or operation of all other types of real property is not subject to this Ruling and Interpretation and shall be classified as provided elsewhere in this Manual.

**REGULAR AND FREQUENT**

In determining the classification assignment for an employee who may have (to varying degrees) multiple operational exposures, the term "regular and frequent" has historically been used by the PCRB in evaluating the duties of the employee(s) in question. The purpose of this R&I is to briefly (but not exhaustively) clarify the PCRB's use and application of this classification assignment concept.

The word "regular" is defined as "usual, normal, customary, recurring at fixed times and periodic." The word "frequent" is defined as "happening or occurring at short intervals, constant or habitual." The intent of the PCRB's classification procedure is to assign the payroll of an employee having multiple occupational exposures to that classification most consistent with the overall nature of that employee's exposure. The term "regular and frequent" is a benchmark used to help determine whether exposure in a given occupational area is or is not sufficient to warrant assignment of an employee to the Manual classification applicable to such exposure.

An employee need not actually work at a production machine in order to have their payroll assigned to the appropriate basic production classification. If, in the course of performing their work, the employees' duties bring them into regular and frequent contact with the production area, then that person's payroll would be assigned to the appropriate basic production classification.

The above observation should not be construed to mean that any individual who ever steps into the plant or shop area would automatically have their payroll assigned to the higher valued classification. The intent of the PCRB's classification procedure is to be reasonable and fair in assigning the appropriate classification that reflects the employee's job duties. Therefore, an employee who was temporarily engaged in a job duty beyond the restrictive definition of the standard exception classifications on an infrequent or emergency basis would not have their payroll assigned to the basic classification.

Please note that the existence of a portal door or window in a floor-to-ceiling partition to allow an interface between employees, visitors or customers does not in and of itself invalidate the floor-to-ceiling partition.

Some examples may further clarify these considerations:

- Employee X of ABC Corporation makes outside sales calls and visits prospective customers one day a week every week. The employee will typically visit five to six customers. The other four days of the week, Employee X works at ABC Corporation's offices handling administrative paperwork and other clerical duties. Employee X's payroll would be allocated to Code 951, because this employee is regularly (every week) and frequently (one day per week) engaged in outside sales duties away from the premises.
- Employee X of ABC Corporation makes a trip to a sales convention for a week, two times a year. The rest of the employee's duties keep Employee X working strictly in the company's corporate offices. Employee X's payroll should be assigned to Code 953, as two sales convention trips a year should not be construed as either regular or frequent.
- Employee Y of DEF Corporation spends about two hours (out of an eight-hour day) every day in the production plant. Employee Y will go to each of the production areas of the plant and physically observe and talk with foremen and workers at their machines to get feedback as to when a certain job will be completed. Employee Y may also set up a complex job on a machine or do an emergency repair during these two hours. Employee Y spends the other six hours of each day in an office handling

production scheduling, administrative paperwork, finances and management reports. Employee Y's payroll would be assigned to the production plant's governing classification, as this employee is regularly and frequently exposed to the production area, even though Employee Y does not actually work on a production machine.

If this employee had spent only 10-to-15 minutes once or twice a week in the shop conferring with foremen, greeting employees or had been called into the shop in case of an emergency with the rest of their time spent in an office, then the payroll of Employee Y would be assigned to Code 953, as the employee is not frequently in the shop.

The major points attempted to be made here are:

- Determining the amount of time an employee spends exposed to the operational hazards of the business is extremely important.
- Determining the duties of an employee during that time may give a clearer picture of the extent of the employee's duties.

As usual, the more involved in presenting and exploring a line of questioning, the more information comes to light. With the benefit of such enhanced information, the auditor will more likely be able to make an informed judgment on assignment of payroll.

### **RETAIL STORE WITH MANUFACTURING CONCERN**

Where a retail outlet is located at the same or contiguous premises as a business' manufacturing facility, the applicable retail store classification shall apply to the payroll of the retail outlet provided that such outlet is operated in a work area physically separate from the business' other operations by a floor to ceiling partition and by a separate crew of employees.

### **SELF-SERVICE GASOLINE STATIONS AND CONVENIENCE GROCERS**

In classifying a combination self-service gasoline station and convenience grocer Code 917 shall apply at each location when the sale of merchandise, other than gasoline, exceeds 10% of the total annual receipts for the location.

Self-service gasoline stations exclusively engaged in the retail sale of gasoline or where the cashier may also sell items such as cigarettes and/or snack food only shall be assigned to Code 816 .

### **SHOP REPAIR OPERATIONS**

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

### **SKI RESORTS**

A ski resort is a multiple enterprise and the appropriate classification shall be assigned to each of the various operations thereof provided each operation is separately staffed and there is no interchange of employees. Examples of ski resort operations and the applicable classification are listed below:

1. Assign Code 969 to payroll developed in the operation of the ski lifts, T-bar, rope tows, hill grooming, the maintenance of roads or equipment, the transporting of customers to ski slopes, ski patrols, ski instructors, ticket checkers or sellers, the maintaining of building facilities, security personnel, and parking lot attendants (not for hotel).
2. Assign Code 928 to the operation of shops renting skis, toboggans, boots, poles or other skiing equipment or supplies or engaged in the sale of such merchandise or ski clothing.
3. Assign Code 973 to all payroll developed in the operations of hotel or dormitory facilities, including the parking of automobiles.

4. Payroll developed in the operation of restaurants and/or bar facilities shall be classified as discussed below. If the ski resort includes hotel or dormitory facilities, payroll developed in the restaurant or bar operation shall be assigned to Code 945. Assign the applicable restaurant classification in the event the ski resort operates restaurant and/or bar facilities and does not have hotel/dormitory facilities. (Please refer to the General Auditing & Classification Information entry regarding restaurant operations listed elsewhere in this section.)
5. Assign Code 981 to payroll developed in slot machine gambling operations when conducted in a physically separate department by a separate staff.
6. Assign Code 953 to employees engaged in clerical office duties, as defined in Section 1 of this Manual, and having no other regular duty in the course of their employment.

**SNOW PLOWING AND/OR REMOVAL**

Assign the employer's governing classification to payroll developed in snow plowing and/or removal for unrelated concerns.

**TRUCK STOPS**

A truck stop establishment is a multiple enterprise, and the appropriate classification shall be assigned to each of the various operations thereof provided each operation is separately staffed and is conducted in a physically separate work area. The exact nature of each of the truck stop's operations will direct which classification to assign. The more common truck stop operations and the assignable class for each are delineated below:

1. **Code 816** is for payroll developed by fuel attendants engaged in pumping gasoline or diesel fuel or to personnel who work exclusively on a fuel island adding or changing motor oil, checking the air in tires and performing related duties. Fuel attendants may also accept payment for fuel or motor oil sales.
2. **Code 815** is assignable to personnel engaged in the repair of automobiles or trucks. A truck stop may have separate automobile and truck repair bays.
3. **Code 973** is assignable to the payroll of chambermaids or related personnel engaged in the upkeep of motel rooms.
4. **Code 928** is assignable to gift shop and/or retail store personnel. The merchandise sold may include but is not necessarily limited to: men's or women's clothing, CB radios, gifts, greeting cards, toilet articles, health or beauty aids, books, newspapers or magazines.

Payroll developed in the operation of a restaurant, when conducted in a physically separate department and by a separate crew of employees, including preparing or serving food or beverages, washing dishes or receiving payment for meals or beverages, shall be assigned to the applicable restaurant classification. Please refer to the descriptions of Codes 897 and 975 in Section 2 for further information.

Control desk cashiers' duties include but are not necessarily limited to: operating self-serve fuel pump controls, writing invoices for fuel or motor oil sales or vehicle repairs, receiving cash or credit payment for fuel sales or trucking operating permits, receiving or transmitting telegrams or receiving telegram money transfers, accepting payment for store merchandise or selling lottery tickets. Employees engaged as control desk cashiers may be assigned to Code 928 provided the control desk is located inside the truck stop store. In the event the control desk is located in an enclosed booth located on a fuel island or in an area contiguous thereto the payroll of the control desk cashiers shall be assigned to Code 816.

Additional classifications may be extended to a truck stop in the event a truck stop conducts additional separately staffed and located operations not listed in this General Auditing & Classification Information entry.

**VOLUNTEER FIRE DEPARTMENTS AND/OR VOLUNTEER FIRE COMPANIES –  
WORKERS' COMPENSATION INSURANCE OPTIONS**

In Pennsylvania the municipality in which a volunteer fire department(s) and/or volunteer fire company(ies) is based is generally construed to be the statutory employer of the members of the volunteer fire department or volunteer fire company who perform the services of a volunteer firefighter, and for that reason it has been the practice for the municipality in which the volunteer fire department(s) and/or volunteer fire company(ies) is based to provide workers' compensation insurance coverage for such members. The Department of Labor and Industry (Department) has rendered a written opinion on whether a volunteer fire department and/or volunteer fire

company may be separately insured pursuant to the Department's review of the Pennsylvania Workers' Compensation Act (Act), Section 601 (a)(1), and the interpretative case law thereon. The Department's opinion states that there is nothing in the language of the Act or the case law accompanying Section 601 (a)(1) that indicates a volunteer fire department and/or company would be prohibited from obtaining a workers' compensation policy separate from that of the municipality in which it is based. In other words, in the Department's opinion a volunteer fire department and/or volunteer fire company may purchase a workers' compensation insurance policy that is separate from the workers' compensation policy of the municipality in which it is based. The Department's opinion also states that the above analysis applies to volunteer ambulance corps or volunteer rescue or lifesaving squads, because there is no language in Section 601 (a)(2) or (a)(3) of the Act or in the case law thereon that prohibits a volunteer ambulance corps or a volunteer rescue or lifesaving squad from obtaining workers' compensation insurance separate from the municipality in which it is based.

The classification applicable to a separate workers' compensation insurance policy purchased by a volunteer fire department and/or volunteer fire company for volunteers/members covered by such policy would be Code 994. The classification applicable to a separate workers' compensation insurance policy purchased for the volunteers/members of a volunteer ambulance corps or volunteer rescue or lifesaving squad would be Code 993.

If an entity (typically a volunteer fire department and/or volunteer fire company) provides fire, ambulance or rescue and lifesaving squad services in combination and that entity purchases a single, separate workers' compensation policy, then each service provided must be separately classified. In such instances the applicable classifications for the single, separate workers' compensation policy would be both Codes 993 and 994.

If an entity (again typically a volunteer fire department and/or volunteer fire company) has a policy for its employees (e.g., bartenders for a social club or food servers and/or bartenders for a banquet hall), Code 993 and/or Code 994 may be added to that policy for the coverage of the volunteer firefighters and/or volunteer ambulance corps and/or volunteer rescue or lifesaving squad persons.

Where the firefighting service is provided by a combination of volunteer firefighters and paid firefighters insured by a policy purchased by the municipality in which the volunteer fire department or volunteer fire company and the paid firefighters are based, the municipality's volunteer firefighting premium is prorated pursuant to the procedure delineated in the Section 2 rating value listing pages. The volunteer firefighting premium charge shall be prorated in the same manner in the event a policy separate from the municipality's policy is purchased for the (Code 994) volunteer fire fighting exposure. When ambulance or rescue lifesaving service is provided by an independent, non-municipal entity staffed by a combination of paid ambulance, rescue or lifesaving persons and volunteer ambulance, rescue or lifesaving persons, assign Code 807 to the payroll of the paid ambulance, rescue or lifesaving persons and Code 993 for the volunteers. The Code 993 per corps premium shall be prorated in the same manner cited above for firefighting service provided by the combination of volunteer firefighters and paid firefighters.

**THE MUNICIPALITY IN WHICH A VOLUNTEER FIRE DEPARTMENT AND/OR  
VOLUNTEER FIRE COMPANY IS BASED WILL GENERALLY BE CONSTRUED  
TO REMAIN THE VOLUNTEERS' STATUTORY EMPLOYER**

In the event that a volunteer fire department and/or volunteer fire company does not purchase a separate workers' compensation policy for its volunteers/members or in the event that such separately purchased policy lapses, is canceled or otherwise ceases to be effective for any reason, then the municipality in which the volunteer fire department and/or volunteer fire company is based should secure workers' compensation insurance coverage for the volunteer fire department's and/or volunteer fire company's volunteers/members. This same provision would also apply to volunteer ambulance corps or rescue or lifesaving squads.

The Bureau expresses no opinion as to the potential liability of a municipality for workers' compensation benefits or otherwise to members of a volunteer fire company, ambulance corps or rescue or lifesaving squad when there exists separate workers' compensation coverage for such members pursuant to another entity's insurance.

**MUNICIPALITY IN WHICH A VOLUNTEER FIRE DEPARTMENT  
AND/OR VOLUNTEER FIRE COMPANY IS BASED DEFINED**

The term "the municipality in which the volunteer fire department and/or volunteer fire company is based" shall be defined as any incorporated political subdivision of the Commonwealth smaller than a county (e.g., city,



borough, township or town) wherein a volunteer fire department and/or volunteer fire company is headquartered. This definition also applies to volunteer ambulance corps or volunteer rescue or lifesaving squads.

In the event of a merger of two or more previously separate volunteer fire departments and/or volunteer fire companies garaged in two or more separately incorporated political subdivisions, the municipality in which a volunteer fire department and/or volunteer fire company is based shall be that participating incorporated political subdivision designated by the parties as the headquarters of the new, merged volunteer fire departments and/or volunteer fire companies. This procedure also applies to merged volunteer ambulance corps or volunteer rescue or lifesaving squads.

#### SUMMARY OF THE DEPARTMENT OF LABOR AND INDUSTRY'S (DEPARTMENT) OPINION

The following is a summary of the Department's opinion, and it is based in part on discussions with the Department after the Department issued the opinion. You should not rely on this summary as advice concerning the legal obligation of a person to maintain workers' compensation coverage.

The Pennsylvania Compensation Rating Bureau has asked the Department for an opinion with respect to whether a volunteer fire department and/or volunteer fire company may obtain workers' compensation coverage as an actual employer separate from the coverage of the municipality in which the volunteer fire department and/or volunteer fire company is based. A second issue is whether a volunteer ambulance corps or a volunteer rescue or lifesaving squad may also pursue workers' compensation coverage separate from the municipality in which it is based. In the Department's opinion a volunteer fire department and/or volunteer fire company or a volunteer ambulance corps or volunteer rescue or lifesaving squad may separately obtain workers' compensation insurance as an employer independently from the municipality in which it is based.

There is nothing in the language of the Act or the case law accompanying Section 601 (a)(1) of the Act that indicates a volunteer fire department and/or volunteer fire company would be *prohibited* (emphasis in the original) from obtaining workers' compensation coverage separate from the municipality in which such department or company is based. The Commonwealth Court in one case sets forth that "volunteer fire fighters may have two employers for the purposes of the Act, the actual employer under whose supervision the fireman was working at the time of injury, and the statutory employer, i.e. the municipality upon whom rests the responsibility for providing workmen's compensation benefits under Section 601." Temple v. Milmont Fire Co., 525 A.2d 848, 850 (Pa Cmwlth. 1987). Even though Temple does not require a volunteer fire department to obtain workers' compensation insurance separate from the municipality in which it is based, it certainly does not prohibit the volunteer fire department and/or volunteer fire company from doing so as an employer. See id.

The same analysis applies to volunteer ambulance corps or volunteer rescue or lifesaving squads – no language in the Act or in the case law accompanying Section 601 (a)(2) or (a)(3) *prohibits* (emphasis in the original) a volunteer ambulance corps or a volunteer rescue or lifesaving squad from attempting to obtain workers' compensation insurance separate from the municipality in which such corps or squad is based. The only indication the Department found that a volunteer ambulance corps or a volunteer rescue or life saving squad and a volunteer fire department and/or volunteer fire company would be treated differently in some respect is found in Scrima v. Swissvale Area Emergency Services, 599 A.2d 301 (Pa Cmwlth. 1991). The Commonwealth Court in Scrima declined to expand the rule that volunteer fire department and/or volunteer fire companies are entitled to governmental immunity to include volunteer ambulance corps or volunteer rescue or lifesaving squads.<sup>1</sup> However, the fact that governmental immunity cannot be applied to a volunteer ambulance corps or a volunteer rescue or life saving squad does not prohibit the volunteer ambulance corps or the volunteer rescue or life saving squad from obtaining workers' compensation separate from the workers' compensation coverage of the municipality in which the volunteer ambulance corps or the volunteer rescue or life saving squad is based. It may even provide an additional argument in support of why a volunteer ambulance corps or a volunteer rescue or life saving squad should be permitted to obtain workers' compensation insurance coverage separate and apart from that of the municipality in which they are based. If the volunteer ambulance corps or volunteer rescue or life saving squad does not have governmental immunity, having separate workers' compensation coverage could give it an additional layer of protection against liability.

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The Court in Temple reiterated the holding in Zern v. Muldoon, 516 A.2d 799 (Pa. Cmwlth. 1986) and Wilson v. Dravosburg Volunteer Fire Department, 516 A.2d 100 (Pa Cmwlth. 1986) that volunteer fire department and/or volunteer fire companies are "local agencies" entitled to governmental immunity under 42 Pa. C. S. 8541. See Temple, 525 A. 2d at 851.

**WHOLESALE/RETAIL MAIL ORDER HOUSE OR INTERNET SALES - DEFINITIONS****Wholesale**

For the purposes of classifying stores the term "wholesale" shall be construed to mean the selling of merchandise:

1. to retailers;
2. to manufacturers, builders or contractors;
3. to industrial, agricultural, commercial, governmental, institutional or professional users;
4. to other wholesalers; or
5. to firms acting as agents in buying merchandise for or selling merchandise to such persons or companies as those previously listed.

Wholesale store operations generally include the maintenance of warehouse inventories; delivery and the promoting of sales through utilization of an outside sales force and/or by telephone or fax. Many but not all wholesalers may also perform the physical assembling, sorting and grading of their goods; the breaking of bulk quantities and repackaging into smaller lots. A wholesaler may also have a sales counter where a walk-in customer's order may be written up and payment for merchandise made. The counter clerk may transmit the order to the warehouse or the customer may take the order to the warehouse for fulfillment.

**Mail Order House Or Internet Sales**

An enterprise principally (more than 50 percent of the gross receipts) engaged in selling by mail order or by telephone by means of a catalogue mailed to customers and/or via Internet website shall be assigned to the appropriate wholesale store classification for the commodities handled, except for mail order pharmacies filling individual patient drug prescriptions which shall be assigned to Code 927. Mail, telephone order or Internet sales by a manufacturer or incidental to a retail store business shall be classified in accordance with the class or classes appropriate to the business of the employer.

**Retail**

For purposes of classifying stores the term "Retail" shall be construed to mean the selling of displayed merchandise in store-type premises where floor and/or counter salespersons assist customers or on a self-service basis to the general public for personal or household consumption or use. Warehouse operations incident to the retail store enterprise shall be assigned to the enterprise's appropriate retail store classification.

The appropriate retail store class shall also be assigned when the insured, while technically a wholesaler, operates primarily in a retail manner. The customers will generally be commercial or professional users. "Retail manner" means such insured will have a large merchandise display area, customers may walk up and down the display aisles, inspect the merchandise being offered for sale, place their selections into either a shopping basket or shopping cart and will make payment for their selections at a customer checkout lane. The employer's single largest group(s) of employees are floor or counter salespersons assisting customers or performing customer checkout.

(The act of collecting a sales tax on merchandise sold is not a factor in defining a retail store and has no bearing upon determining the business' classification assignment.)

**WRECKING OR DEMOLITION OR BUILDING MOVING OR RAISING PROJECT**

All work to completion at a wrecking or demolition or a building moving or raising site shall be assigned to one of the following classifications:

1. Code 651 – Applicable to wooden buildings or structures including those designed for residential occupancy and interior stripping/gutting.
2. Code 654 – Applicable to concrete or concrete encased buildings or structures.
3. Code 655 – Applicable to iron or steel buildings or structures.
4. Code 653 – Applicable to masonry buildings or structures.
5. Code 611 – Applicable to piers or wharfs.

The classification with the highest rating value applies where wrecking or demolition or building moving or raising involves a building or structure of more than one type of construction.

All wrecking or demolition or building moving or raising work not specifically described above shall be assigned by analogy to one of the classifications designated above. No other classification is applicable.

Secondhand material businesses at a separate location with no interchange of employees shall be assigned to the appropriate scrap metal dealer classification based on whether the dealer is principally engaged in handling ferrous or nonferrous scrap metal. Assign ferrous scrap dealers to Code 858 and assign nonferrous scrap dealers to Code 859. Assign Code 860 to secondhand materials dealers who do not have a principal line of merchandise.

## **COAL MINES**

The application of Coal Mine classifications, loss costs, underwriting rules and experience rating is under the jurisdiction of the Coal Mine Compensation Rating Bureau of Pennsylvania, 300 North Second Street, Harrisburg, Pennsylvania 17101.

The following Coal Mine classifications are shown as a matter of convenience:

### **Coal Mine Classifications**

- 1010** Anthracite Mining.
- 1001** Bituminous Mining.
- 1012** Surface and Culm–Anthracite.
- 1014** Surface and Culm–Bituminous.
- 1469** Coke.
- 1015** Auger Mining–Surface.
- 1018** Truck Delivery of Coal by Mine Operators

**These classifications available only on assignment by the Coal Mine Compensation Rating Bureau.**

- 1025** Anthracite Prep Plant.
- 1027** Bituminous Prep Plant.

### **Occupational Disease Classifications**

- 1011** Anthracite Deep Mining.
- 0160** Anthracite Deep Mining (FEDERAL).
- 1002** Bituminous Deep Mining.
- 0158** Bituminous Deep Mining (FEDERAL).
- 1016** Surface and Culm–Anthracite.
- 0153** Surface and Culm–Anthracite (FEDERAL).
- 1013** Surface and Culm–Bituminous
- 0156** Surface and Culm–Bituminous (FEDERAL).
- 1017** Coke.
- 0154** Coke.(FEDERAL).
- 1019** Auger Mining–Surface.
- 0157** Auger Mining–Surface (FEDERAL).
- 1011** Truck Delivery of Coal–Anthracite Mining.
- 1002** Truck Delivery of Coal–Bituminous Mining.
- 1016** Truck Delivery of Coal–Anthracite Surface.
- 1013** Truck Delivery of Coal–Bituminous Surface.
- 0164** For Reporting Disease Experience in connection with any classification other than coal mining for insureds having liability under the Federal Coal Mine Health and Safety Act.
- 0159** Former Coal Mine Operators.

- 1026** Anthracite Prep Plant.
- 0183** Anthracite Prep Plant (FEDERAL).
- 1028** Bituminous Prep Plant.
- 0184** Bituminous Prep Plant (FEDERAL).

**Co-Generation Fuel Recovery Anthracite**

- 1021** Traumatic
- 1022** State O.D.
- 0181** Federal O.D.

**Co-Generation Fuel Recovery Bituminous**

- 1023** Traumatic
- 1024** State O.D.
- 0182** Federal O.D.

**CLASSIFICATION UNDERWRITING GUIDE**

The Pennsylvania Classification Underwriting Guide has been prepared for the convenience of writers of Workers Compensation Insurance in Pennsylvania. The Guide lists activities of Pennsylvania employers and the appropriate classification code number for these operations. It should be noted, however, that these designated codes may be used only in conformance with the general and specific rules of this Manual. If the operations to be insured are not described by one or more classifications, the exact operations shall be stated in the policy, followed by the code number of the Manual classification to which the operations have been assigned. In such cases, the policy shall be controlled by all the limitations and conditions included in this Manual with respect to any classification whose code number is so assigned.

Unlike a number of other jurisdictions, the Pennsylvania classification system contemplates that a single classification shall be descriptive of all work performed by one employer. Necessarily, there are permissible deviations from that basic premise. The permitted deviations are printed in this Manual either under Section 1 (which formulates general underwriting procedures) or in Section 2 (which is specific as to the use of each classification).

Therefore, in the use of this Underwriting Guide, absolute dependence may not be placed on the indicated classification if other classifications are also to be used for the same employer.

If the Underwriting Guide is used within the limits of these inherent restrictions, it is believed that it will provide a more universal comprehension of the Pennsylvania classification system and, consequently, be a valuable factor in the assignment of proper classifications.

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**ENDORSEMENTS**

**General Information**

**(Regarding standard policy, information page and endorsements)**

**A. GENERAL ENDORSEMENT NOTES**

1. Insurance carriers may use their own attachment clause and method of execution on each endorsement. The execution clause of endorsements issued subsequent to the policy must include at a minimum the following information: policy number, endorsement, effective date, name of the insurer and insured, and premium (if applicable). Multi-company groups must show the name or the five digit NCCI carrier code of the member of the group providing the insurance.
2. The endorsement forms shown on the subsequent pages are for use with policies effective 4/1/84 and thereafter, in conjunction with the adoption of the revised standard policy form and information page.

THE PAGES WHICH APPEAR HEREIN INCLUDE MATERIAL FROM THE NATIONAL COUNCIL ON COMPENSATION INSURANCE COPYRIGHT (1982/1983) USED WITH ITS PERMISSION.

PENNSYLVANIA FORMS HAVE BEEN COPYRIGHTED BY THE PENNSYLVANIA COMPENSATION RATING BUREAU.

The license extended to the Pennsylvania Compensation Rating Bureau by the National Council on Compensation Insurance for use of its copyrighted forms permits this Bureau's members to use such forms provided the form carries the legend "Copyright 19\_\_ National Council on Compensation Insurance" (the year to be filed in accordance with the appropriate year of copyright as found in the Forms Manual issued by the NCCI). Any of the standard forms included in this change may be ordered from the National Council on Compensation Insurance.

The standard policy and endorsements have been filed on behalf of the members of the Bureau and approved by the Insurance Commissioner. Accordingly, individual filings with the Insurance Department or the Industrial Accident Board are not required if a member carrier uses the standard form. However, a specimen copy of each approved form prepared by the carrier shall be filed with the Bureau. Any company which makes other than authorized changes in or additions to such approved Bureau forms must file the forms directly with the Insurance Department in accordance with Chapter 133 of the Pennsylvania Insurance Regulations, providing a copy of such filing to the Bureau. See , Filing and Approval of Policy and Endorsements Procedure for specific instructions.

The information page and its notes were also filed and approved as a standard form. The specific form filed was the form copyrighted by the National Council on Compensation Insurance. It will be seen that some of the notes require modifications to this form for use in Pennsylvania, while other notes give the carrier many options as to items to be included. Use of an information page which includes the Pennsylvania requirements and the exercise of any of the other specified options will be considered an approved form, subject only to filing with the Bureau. Any omission(s) of required items from an information page will require filing of such information page with the Insurance Department, with a copy of such filing to be forwarded to the Bureau.

**B. FILING AND APPROVAL OF POLICY AND ENDORSEMENTS PROCEDURE**

No workers compensation or employers liability policy, information page, endorsement of related form may be used in Pennsylvania until it has been submitted to and approved by the Insurance Commissioner in accordance with Chapter 133 of the Pennsylvania Insurance Regulations. The standard policy form and the information page, together with the endorsements that appear in Section 3 of this Manual, have been filed by the Bureau and approved by the Insurance Commissioner on behalf of all Bureau members who have furnished the President of the Bureau with a Power of Attorney to so file on their behalf. The standard policy form and information page can be found in the National Council on Compensation Insurance Forms Manual identified as WC 00 00 00 and WC 00 00 01 respectively. (Companies should contact the Pennsylvania Bureau if they do not have access to the National Council Forms Manual).

Individual filing with the Department will not be required by any member carrier with respect to the provisions of the standard workers compensation policy and endorsements which have been filed by the Bureau and approved by the Insurance Department. The standard policy form may not be changed except that (a) special provisions may be included applicable to the members of policyholders of a mutual or participating stock

insurer or a reciprocal association (b) the manual provisions for short-rate cancellation may be included. Individual filing of an information page with the Department will not be required if a carrier's page includes the National Council's standard form items together with those items indicated as requirements for Pennsylvania in the information page notes. Inclusion of additional items in accordance with the options of the information page notes will not require an individual filing, but exclusion of any basic form items or Pennsylvania requirements will require filing of such information page directly with the Department, with a copy of such filing to be sent to the Bureau.

It is important to note that the National Council on Compensation Insurance has copyrighted the policy form, the information page and all of its standard endorsement forms. In addition, the Pennsylvania Bureau has copyrighted the Pennsylvania endorsement forms. If any of these documents are used with no modification, they must contain the appropriate copyright legend. If modifications are made to the form and authorized by the appropriate authority, the form must contain the following statement: "Includes material of the (appropriate Bureau name) Copyright 20 used with its permission."

Following approval by the Department of the provisions of the forms filed by the Bureau, a circular letter will be issued by the Bureau notifying the members of such approval.

A new company, which is not yet a member of the Bureau, must submit its policy and information page forms directly to the Insurance Department when it applies for its license to write workers compensation insurance.

A carrier wishing to use any form that varies from the standard in any way other than that allowed in the second paragraph above must file such form directly with the Insurance Department, with a copy of the filing furnished to the Bureau.

**ENDORSEMENTS**

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ENDORSEMENTS**

The circumstances under which each endorsement must or may be used are described in the supplementary notes following each endorsement.

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<a href="#">Anniversary Rating Date Endorsement</a>	WC 00 04 02
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<a href="#">Church Endorsement – Pennsylvania</a>	WC 37 03 01
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ENDORSEMENTS**

**Standard Workers Compensation and Employers Liability Policy Form**

**Policy Format**

The policy consists of a General Section and six Parts.

**Part One** is statutory workers compensation coverage.

**Part Two** is employers liability coverage.

**Part Three** provides Other States insurance. This was previously provided by the Other States Endorsement.

**Part Four** shows the insured's duties in event of loss.

**Part Five** consists of all premium provisions, including premium calculation on cancellation.

**Part Six** shows the five Conditions of the policy.

**Standard Policy:** See National Council on Compensation Insurance Forms Manual **WC 00 00 00A**

**Information Page:** See National Council on Compensation Insurance Forms Manual **WC 00 00 01A**

**Information Page Notes**

The information page notes found in the National Council on Compensation Insurance Forms Manual apply in **Pennsylvania**. Non-NCCI member can contact the Bureau for details.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 00 01 01A**

**DEFENSE BASE ACT COVERAGE ENDORSEMENT**

This endorsement applies only to the work described in the Schedule or described on the Information Page as subject to the Defense Base Act. The policy applies to that work as though the location included in the description of the work were a state named in item 3.A. of the Information Page.

General Section C. **Workers' Compensation Law** is replaced by the following:

**C. Workers' Compensation Law**

Workers' Compensation Law means the workers or workmen's compensation law and occupational disease law of each state or territory named in Item 3.A. of the Information Page and the Defense Base Act (42 USC Sections 1651-1654). It includes any amendments to those laws that are in effect during the policy period. It does not include any other federal workers or workmen's compensation law, other federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

Part Two (Employers Liability Insurance), C. Exclusions., exclusion 8, does not apply to work subject to the Defense Base Act.

Schedule

Description of Work:

**Note 1:** The Defense Base Act makes the Longshore and Harbor Workers' Compensation Act apply to contractors performing work at overseas military bases, whether in a territory or possession of the United States or in a foreign country, and to various public works contracts performed outside the continental United States.

**Note 2:** Use this endorsement to provide workers compensation insurance and employers liability insurance for work subject to the Defense Base Act extension of the Longshore and Harbor Workers' Compensation Act.

**Note 3:** The description of the work include the location where the work is to be performed.



**Workers Compensation and Employers Liability Insurance Policy**

**WC 00 01 02**

**FEDERAL COAL MINE HEALTH AND SAFETY ACT COVERAGE ENDORSEMENT**

This endorsement applies only to work in a state shown in the Schedule and subject to the Federal Coal Mine Health and Safety Act of 1969 (30 USC Sections 931-942). Part One (Workers Compensation Insurance) applies to that work as though that state were shown in item 3.A. of the Information Page.

The definition of workers compensation law includes the Federal Coal Mine Health and Safety Act of 1969 (30 USC Sections 931-942) and any amendment to that law that is in effect during the policy period.

Part One (Workers Compensation Insurance), section A.2., How This Insurance Applies, is replaced by the following:

Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period or, when the last exposure occurred prior to July 1, 1973, a claim based on that disease must be first filed against you during the policy period shown in item 2 of the Information Page.

Schedule

State

- Note 1:** Use this endorsement when the policy is to cover exposures subject to the Federal Coal Mine Health and Safety Act.
- Note 2:** Federal Black Lung workers compensation insurance is provided in a state (including monopolistic state fund states) by naming the state in the Schedule.
- Note 3:** If this endorsement is used with a policy that does not provide any state workers insurance, the insurer may enter the words "no coverage", or "none", or the equivalent, in item 3.A. of the Information Page.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 00 01 04 A**

**FEDERAL EMPLOYERS' LIABILITY ACT COVERAGE ENDORSEMENT**

This endorsement applies only to work subject to the Federal Employers' Liability Act (45 USC Sections 51-60) and any amendment to that Act that is in effect during the policy period.

**G. Limits of Liability** of Part Two (Employers Liability Insurance) is replaced by the following:

**G. Limits of Liability**

Our liability to pay for damages is limited. Our limits of liability are shown in the Schedule. They apply as explained below:

1. Bodily Injury by Accident. The limit shown for "bodily injury by accident-each accident" is the most we will pay for all damages covered by this insurance because of bodily injury to one or more employees in any one accident.

A disease is not bodily injury by accident unless it results directly for bodily injury by accident.

2. Bodily injury by Disease. The limit shown for "bodily injury by disease-aggregate" is the most we will pay for all damages covered by this insurance because of bodily injury by disease to one or more employees. The limit applies separately to bodily injury by disease arising out of work in each state shown in Item 3.A. of the Information Page or in the Schedule.

Bodily injury by disease does not include disease that results directly from bodily injury by accident.

3. We will not pay any claims for damages after we have paid the applicable limit of our liability under this insurance.

If any state is named in Item 2 of the Schedule, Part Two (Employers Liability Insurance) applies in that state to work subject to the Federal Employers' Liability Act as though that state were listed in Item 3.A. of the Information Page. Part One (Workers Compensation Insurance) does not apply in a state shown in the Schedule. Part Two (Employers Liability Insurance), C. Exclusions. Exclusion 9, does not apply to work subject to the Federal Employer's Liability Act.

Schedule

1. Limits of liability

Bodily Injury by Accident \$ \_\_\_\_\_ each accident

Bodily Injury by Disease \$ \_\_\_\_\_ aggregate

2. State

**Note 1:** The federal Employers Liability Act makes an interstate railroad liable for bodily injuries sustained by an employee. That liability of the railroad is insured by Part Two (Employers Liability Insurance) unless specifically excluded by Federal Employers Liability Act Exclusion.

**Note 2:** Use this endorsement when providing Federal Employers Liability Act coverage under Program I or II of Rule XIII of the Basic Manual.

**Note 3:** Item 2 of the Schedule may be used to extend FELA coverage to a state not listed in item 3.A. of the Information Page.

Workers Compensation and Employers Liability Insurance Policy

WC 00 01 06A

**LONGSHORE AND HARBOR WORKERS' COMPENSATION ACT  
COVERAGE ENDORSEMENT**

This endorsement applies only to work subject to the Longshore and Harbor Workers' Compensation Act in a state shown in the Schedule. The policy applies to that work as though that state were listed in item 3.A. of the Information Page.

General Section C. **Workers' Compensation Law** is replaced by the following:

**C. Workers' Compensation Law**

Workers' Compensation Law means the workers or workmen's compensation law and occupational disease law of each state or territory named in Item 3.A. of the Information Page and the Longshore and Harbor Workers' Compensation Act (33 USC Sections 901-950). It includes any amendments to those laws that are in effect during the policy period. It does not include any other federal workers or workmen's compensation law, other federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

Part Two (Employers Liability Insurance), C. Exclusions., exclusion 8, does not apply to work subject to the Longshore and Harbor Workers' Compensation Act.

This endorsement does not apply to work subject to the Defense Base Act, the Outer Continental Shelf Lands Act, or the Nonappropriated Fund Instrumentalities Act.

Schedule

State

Longshore and Harbor Workers'  
Compensation Act Coverage Percentage

The rates for classifications with code numbers not followed by the letter "F" are rates for work not ordinarily subject to the Longshore and Harbor Workers' Compensation Act. If this policy covers work under such classifications, and if the work is subject to the Longshore and Harbor Workers' Compensation Act, those non-F classification rates will be increased by the Longshore and Harbor Workers' Compensation Act Coverage Percentage shown in the Schedule.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 00 01 08A**

**NONAPPROPRIATED FUND INSTRUMENTALITIES ACT COVERAGE  
ENDORSEMENT**

This endorsement applies only to the work described in the Schedule or described on the Information Page as subject to the Nonappropriated Fund Instrumentalities Act. The policy applies to that work as though the location shown in the Schedule were a state named in item 3.A. of the Information Page.

General Section C. **Workers' Compensation Law** is replaced by the following:

**C. Workers Compensation Law**

Workers' Compensation Law means the workers or workmen's compensation law and occupational disease law of each state or territory named in Item 3.A. of the Information Page and the Nonappropriated Fund Instrumentalities Act (5 USC Sections 8171-8173). It includes any amendments to those laws that are in effect during the policy period. It does not include any other federal workers or workmen's compensation law, other federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

Part Two (Employers Liability Insurance), C. Exclusions, exclusion 8, does not apply to work subject to the Nonappropriated Fund Instrumentalities Act.

Schedule

Description and Location of Work:

## Workers Compensation and Employers Liability Insurance Policy

WC 00 02 01A

## MARITIME COVERAGE ENDORSEMENT

This endorsement changes how insurance provided by Part Two (Employers Liability Insurance) applies to bodily injury to a master or member of the crew of any vessel.

A. **How This Insurance Applies** is replaced by the following:

A. **How This Insurance Applies**

This insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must arise out of and in the course of the injured employee's employment by you.
2. The employment must be necessary or incidental to work described in item 1 of the Schedule of the Maritime Coverage Endorsement.
3. The bodily injury must occur in the territorial limits of, or in the operation of a vessel sailing directly between the ports of the continental United States of America, Alaska, Hawaii or Canada.
4. Bodily injury by accident must occur during the policy period.
5. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.
6. If you are sued, the original suit and any related legal actions for damages for bodily injury by accident or by disease must be brought in the United States of America, its territories or possessions, or Canada.

C. **Exclusions** is changed by removing exclusion 10 and by adding exclusions 13 and 14.

This insurance does not cover:

13. bodily injury covered by a Protection and Indemnity Policy or similar policy issued to you or for your benefit. This exclusion applies even if the other policy does not apply because of another insurance clause, deductible or limitation of liability clause, or any similar clause.
14. your duty to provide transportation, wages, maintenance and cure. This exclusion does not apply if a premium entry is shown in item 2 of the Schedule.

D. **We Will Defend** is changed by adding the following statement:

We will treat a suit or other action in rem against a vessel owned or chartered by you as a suit against you.

G. **Limits of Liability**

Our liability to pay for damages is limited. Our limits of liability are shown in the Schedule. They apply as explained below.

1. Bodily Injury by Accident. The limit shown for "bodily injury by accident - each accident" is the most we will pay for all damages covered by this insurance because of bodily injury to one or more employees in any one accident.

A disease is not bodily injury by accident unless it results directly from bodily injury by accident.

2. Bodily Injury by Disease. The limit shown for "bodily injury by disease - aggregate" is the most we will pay for all damages covered by this insurance because of bodily injury by disease to one or more employees. The limit applies separately to bodily injury by disease arising out of work in each

3.

**WC 00 02 01A**  
(Continued)

4. state shown in Item 3.A. of the Information Page. Bodily injury by disease will be deemed to occur in the state of the vessel's home port.

Bodily injury by disease does not include disease that results directly from a bodily injury by accident.

4. We will not pay any claims for damages after we have paid the applicable limit of our liability under this insurance.

Schedule

1. Description of work:

2. Transportation, Wages, Maintenance and Cure Premium \$

3. Limits of Liability

Bodily Injury by Accident \$ \_\_\_\_\_ each accident

Bodily Injury by Disease \$ \_\_\_\_\_ aggregate

**Workers Compensation and Employers Liability Insurance Policy**

**WC 00 02 03**

**VOLUNTARY COMPENSATION MARITIME COVERAGE ENDORSEMENT**

This endorsement adds Voluntary Compensation Maritime Insurance to the policy.

**A. How This Insurance Applies**

This insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must be sustained by an employee who is a master or member of the crew of a vessel described in the Schedule.
2. The bodily injury must occur in employment that is necessary or incidental to work described in item 2 of the Schedule.
3. The bodily injury must occur in the territorial limits of, or in the operation of a vessel sailing directly between the ports of, the continental United States of America, Alaska, Hawaii or Canada.
4. Bodily injury by accident must occur during the policy period.
5. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employees' last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

**B. We Will Pay**

We will pay an amount equal to the benefits that would be required of you if you and your employees described in the Schedule were subject to the workers compensation law shown in the Schedule. We will pay those amounts to the persons who would be entitled to them under that law.

**C. Exclusions**

This insurance does not cover:

1. any obligation imposed by a workers compensation or occupational disease law, or any similar law.
2. bodily injury intentionally caused or aggravated by you.

**D. Before We Pay**

Before we pay benefits to the persons entitled to them, they must:

1. Release you and us, in writing, of all responsibility for the injury or death.
2. Transfer to us their right to recover from others who may be responsible for the injury or death.
3. Cooperate with us and do everything necessary to enable us to enforce the right to recover from others.

If the persons entitled to the benefits of this insurance fail to do those things, our duty to pay ends at once. If they claim damages from you or from us for the injury or death, our duty to pay ends at once.

**WC 00 02 03**

Continued)

**E. Recovery From Others**

If we make a recovery from others, we will keep an amount equal to our expenses of recovery and the benefits we paid. We will pay the balance to the persons entitled to it. If the persons entitled to the benefits of this insurance make a recovery from others, they must reimburse us for the benefits we paid them.

Schedule

1. Employees

Workers Compensation Law

Master and members of the crews of these vessels:

2. Description of Work:

**Note 1:** Use this endorsement to provide Voluntary Compensation Insurance under Program II of Manual Rule XIII for  
masters and members of the crews of vessels.

**Note 2:** This endorsement provides voluntary compensation to the employees described in the Schedule.  
Employees  
are described by naming or describing the vessel to which they are attached.

**Note 3:** When this endorsement is used, the Maritime Coverage Endorsement must also be attached to the policy.



**Workers Compensation and Employers Liability Insurance Policy**

**WC 00 03 04**

**INSURANCE COMPANY AS INSURED ENDORSEMENT**

The policy does not cover your obligations as a workers compensation reinsurer or insurer of other employers.

**Note1:** Use this endorsement if the insured is licensed to write workers compensation insurance or reinsurance.

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**Workers Compensation and Employers Liability Insurance Policy**

**WC 00 03 09**

**RURAL ELECTRIFICATION ADMINISTRATION ENDORSEMENT**

1. We will submit our policy and endorsement forms to the Rural Electrification Agency prior to using them.
2. We will mail to the Rural Electrification Agency at least ten days advance notice of the termination of the policy.
3. If you are immune from tort liability, we will not use that immunity as a defense unless you so request us. You agree that waiving the defense of immunity will not make us liable for any payment in excess of the limits of liability stated in the policy.

**Note 1:** Use this endorsement if the insured is a rural electrification cooperative and this endorsement is required by the R.E.A.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 00 03 11A**

**VOLUNTARY COMPENSATION AND EMPLOYERS LIABILITY  
COVERAGE ENDORSEMENT**

This endorsement adds Voluntary Compensation Insurance to the policy.

**A. How This Insurance Applies**

This insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must be sustained by an employee included in the group of employees described in the Schedule.
2. The bodily injury must arise out of and in the course of employment necessary or incidental to work in a state listed in the Schedule.
3. The bodily injury must occur in the United States of America, its territories or possessions or Canada, and may occur elsewhere if the employee is a United States or Canadian citizen temporarily away from those places.
4. Bodily injury by accident must occur during the policy period.
5. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

**B. We Will Pay**

We will pay an amount equal to the benefits that would be required of you if you and your employees described in the Schedule were subject to the workers compensation law shown in the Schedule. We will pay those amounts to the persons who would be entitled to them under the law.

**C. Exclusions**

This Insurance does not cover:

1. any obligation imposed by a workers compensation or occupational disease law, or any similar law.
2. bodily injury intentionally caused or aggravated by you.

**D. Before We Pay**

Before we pay benefits to the persons entitled to them, they must:

1. Release you and us, in writing, of all responsibility for the injury or death.
2. Transfer to us their right to recover from others who may be responsible for the injury or death.
3. Cooperate with us and do everything necessary to enable us to enforce the right to recover from others.

If the persons entitled to the benefits of this insurance fail to do those things, our duty to pay ends at once. If they claim damages from you or from us for the injury or death, our duty to pay ends at once.

**E. Recovery From Others**

If we make a recovery from others, we will keep an amount equal to our expenses of recovery and the benefits we paid. We will pay the balance to the persons entitled to it. If the persons entitled to the benefits of this insurance make a recovery from others, they must reimburse us for the benefits we paid them.

**WC 00 03 11A**  
(Continued)

**F. Employers Liability Insurance**

Part Two (Employers Liability Insurance) applies to bodily injury covered by this endorsement as though the State of employment shown in the Schedule were shown in item 3.A. of the Information Page.

Schedule

Employees

State of Employment

Designated Workers  
Compensation Law

**Workers Compensation and Employers Liability Insurance Policy**

**WC 00 03 13**

**WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS ENDORSEMENT**

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule. (This agreement applies only to the extent that you perform work under a written contract that requires you to obtain this agreement from us.)

This agreement shall not operate directly or indirectly to benefit any one not named in the Schedule.

Schedule

**Note 1:** Use this endorsement to waive the company's right of subrogation against named third parties who may be responsible for an injury.

**Note 2:** The sentence in ( ) is optional with the company. It limits the endorsement to apply only to specific jobs of the insured, and only to the extent that the insured is required to obtain this waiver.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 00 04 02**

**ANNIVERSARY RATING DATE ENDORSEMENT**

The premium and rates for this policy, and the experience rating modification factor, if any, may change on your anniversary rating date shown in the Schedule.

Schedule

Anniversary Rating Date \_\_\_\_\_ (Month) \_\_\_\_\_ (Day)

**Note 1:** The anniversary rating date is explained in Rule 1 of the Basic Manual.

**Note 2:** Use this endorsement to show the insured's normal anniversary rating date if different from the policy effective date.

**Note 3:** The insurer may show the anniversary rating date in item 2 or item 4 of the Information Page.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 00 04 03**

**EXPERIENCE RATING MODIFICATION FACTOR ENDORSEMENT**

The premium for the policy will be adjusted by an experience rating modification factor. The factor was not available when the policy was issued. The factor, if any, shown on the Information Page is an estimate. We will issue an endorsement to show the proper factor, if different from the factor shown, when it is calculated.

**Note 1:** This endorsement may be used if the insured's experience rating modification factor is not available when the policy is issued.

**Note 2:** An appropriate typewritten entry may be made in the Information Page instead of using this endorsement.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 00 04 04**

**PENDING RATE CHANGE ENDORSEMENT**

A rate change filing is being considered by the proper regulatory authority. The filing may result in rates different from the rates shown on the policy. If it does, we will issue an endorsement to show the new rates and their effective date.

If only one state is shown in Item 3.A. of the Information Page, this endorsement applies to that state. If more than one state is shown there, this endorsement applies only in the state shown in the Schedule.

Schedule

State

**Note 1:** Use this endorsement if the rates shown in the policy may change because of a rate filing pending when the policy is issued.

**Note 2:** An appropriate typewritten entry may be made on the Information Page instead of using this endorsement.



Workers Compensation and Employers Liability Insurance Policy

WC 00 04 05

POLICY PERIOD ENDORSEMENT

The policy period shown in item 2 of the Information Page consists of the consecutive periods shown in the Schedule. Our Manuals and all provisions of the policy apply separately to each period.

Schedule

From \_\_\_\_\_ to \_\_\_\_\_ 12:01 A.M.

From \_\_\_\_\_ to \_\_\_\_\_ 12:01 A.M.

From \_\_\_\_\_ to \_\_\_\_\_ 12:01 A.M.

**Note 1:** Use this endorsement if the policy period is longer than one year and sixteen days and does not consist of complete twelve month periods.

**Note 2:** Rule III-C of the Basic Manual requires this endorsement to show which period, the first or the last, is to be less than twelve months.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 00 04 06**

**PREMIUM DISCOUNT ENDORSEMENT**

The premium for this policy and the policies, if any, listed in item 3 of the Schedule may be eligible for a discount. This endorsement shows your estimated discount in item 1 or 2 of the Schedule. The Final calculation of premium discount will be determined by our manuals and your premium basis as determined by audit. Premium subject to retrospective rating is not subject to premium discount.

Schedule

- |                 |  |                  |                   |         |
|-----------------|--|------------------|-------------------|---------|
| 1. <b>State</b> | <b><u>Estimated Eligible Premium</u></b> |                  |                   |         |
|                 | First<br>\$5,000                         | Next<br>\$95,000 | Next<br>\$400,000 | Balance |
2. Average percent discount: \_\_\_\_\_ %
  3. Other policies:
  4. If there are no entries in items 1, 2 and 3 of the Schedule see the Premium Discount Endorsement attached to your policy number:

**Note 1:** Use this endorsement to show the application of Manual Rule VII, Premium Discount, or to identify the insured's policy which shows the application of the Discount Rule.

**Note 2:** Do not make entries in items 1, 2 or 3 if a policy number is to be shown in item 4.

**Note 3:** The company has the option of replacing item 1 with the appropriate Table in use by the company.

**Note 4:** Item 2 may be used if all eligible premium is developed in one or more states using the same discount.

**Note 5:** Item 3 is available to list all policies that are combined under the Discount Rule.

**Note 6:** Use item 4 if premium discount is shown on another policy issued to the insured.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 00 04 07**

**Rate Change Endorsement**

Rate changes that apply to the policy have been approved by the proper regulatory authority. The changes are shown in the Schedule.

State	Schedule	Date of Change	State Coverage % Change	Longshore and Harbor Workers Act Coverage %
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**Note 1:** Use this endorsement to show a change in rates for state coverage.

**Note 2:** Use the first and second columns to show the state and effective date of the change.

**Note 3:** Use the third column if the change is a flat percentage applicable to all classifications.

**Note 4:** Use the fourth Column to show the new percentage, if any, applicable to non-F classifications for work subject to the Longshore and Harbor Workers Compensation Act.

**Note 5:** The company may show a fifth column (Classification Code Number and Rate) in order to show the change on a Schedule of Rate basis.

**Workers Compensation and Employers Liability Insurance Policy**

WC 00 05 03

**RETROSPECTIVE PREMIUM ENDORSEMENT RATING OPTION V – ONE YEAR PLAN**

This endorsement is added to Part Five (Premium) because you chose to have the cost of the insurance rated retrospectively by Rating

g Option V. This endorsement explains the rating plan and how the retrospective premium will be determined.

This endorsement applies in the states listed in the Schedule. It determines the retrospective premium for the insurance provided during the rating plan period by this policy and any policy listed in the Schedule. The rating plan period is the one year period beginning with the effective date of this endorsement.

The amount of retrospective premium depends on five standard elements and two elective elements.

**A. Retrospective Premium Standard Elements**

The five standard elements are explained here.

1. Standard premium is the premium we would charge during the rating plan period if you had not chosen retrospective premium rating, but with two exceptions. Standard premium does not include the expense constant charge or the premium discount credit.
2. Basic premium is less than standard premium. It is standard premium multiplied by a percentage called the basic premium factor. The basic premium factor varies depending on the total amount of standard premium. The Schedule shows a range of basic premium factors for differing amounts of estimated standard premium. The actual basic premium factor will be determined after the standard premium is determined. If earned standard premium is not within the range of the estimated standard premiums shown in the Schedule, the basic premium will be recalculated.
3. Incurred losses are all amounts we pay or estimate we will pay for losses, interest on judgments, expenses to recover against third parties, and employers liability loss adjustment expenses.
4. A converted loss is an incurred loss multiplied by a percentage called the loss conversion factor. The loss conversion factor is shown in the Schedule.
5. Taxes are a part of the premium we collect. Taxes are determined as a percentage of basic premium and converted losses. The percentage is called the tax multiplier. It varies by state and by Federal and non-Federal classifications. The tax multipliers are shown in the Schedule.

**B. Retrospective Premium Elective Elements**

Two other elements are included in retrospective premium if you elected to include them. They are the excess loss premium for the loss limitation, and the retrospective development premium. They are explained here.

1. The election of a loss limitation means that the amount of incurred loss to be included in the retrospective premium is limited to an amount called the loss limitation. The loss limitation applies separately to each person who sustains bodily injury by disease and separately to all bodily injury arising out of any one accident.

The charge for this loss limitation is called the excess loss premium. Excess loss premium is a percentage of standard premium multiplied by the loss conversion factor. The percentage is called the excess loss premium factor. Taxes are added to excess loss premium just as they are for other elements of retrospective premium.

Excess loss premium factors vary by state, by classification, and by the amount of the loss limitation. If you chose this elective element, the loss conversion factor, the loss limitation, the excess loss premium factors, and the states where they apply are shown in the Schedule.

WC 00 05 03

(Continued)

2. The retrospective development element is used to help stabilize premium adjustments. The premium for this element is charged with the first three calculations of retrospective premium, and is called the retrospective development premium. It is a percentage of standard premium multiplied by the loss conversion factor. The percentage of standard premium is called the retrospective development factor. Taxes are added to retrospective development premium just as they are for other elements of retrospective premium.

Retrospective development factors vary by state, by electing a loss limitation, and by first, second, and third calculations of retrospective premium. If you chose this elective element, the retrospective development factors are shown in the Schedule.

#### C. Retrospective Premium Formula

Insurance policies listed in the Schedule will be combined with this policy to calculate the retrospective premium. If the policies provide insurance for more than one insured, the retrospective premium will be determined for all insureds combined, not separately for each insured.

1. Retrospective premium is the sum of basic premium, converted losses, and taxes, plus the excess loss premium and retrospective development premium elective elements if you chose them.
2. The retrospective premium will not be less than the minimum nor more than the maximum retrospective premium. The minimum and maximum retrospective premiums are determined by applying the minimum and maximum factors shown in the Schedule to the standard premium.
3. If this endorsement applies to more than one policy or state, the standard premium will be the sum of the standard premiums for each policy and state.

#### D. Premium Calculations and Payments

1. We will calculate the retrospective premium using all loss information we have as of a date six months after the rating plan period ends and annually thereafter. We will have the calculation verified by the appropriate rate service organization at your request.

We may make a special valuation of the retrospective premium as of any date that you are declared bankrupt or insolvent, make an assignment for the benefit of creditors, are involved in reorganization, receivership, or liquidation, or dispose of all your interest in work covered by the insurance. You will pay the amount due us if the retrospective premium is more than the total standard premium as of the special valuation date.

2. After a calculation of retrospective premium, you and we may agree that it is the final calculation. No other calculation will be made unless there is clerical error in the final calculation.
3. After each calculation of retrospective premium, you will pay promptly the amount due us, or we will refund the amount due you. Each insured is responsible for the payment of all standard premium and retrospective premium calculated under this endorsement.

#### E. Work In Other States

If any of the policies provide insurance in a state not listed in the Table of States, and if you begin work in that state during the rating plan period, this endorsement will apply to that insurance if this rating plan applies in that state on an interstate basis. The retrospective premium standard elements, and the elective elements you chose, will be determined by our manuals for that state, and added to the Schedule by endorsement.

#### F. Cancellation

1. If any insurance subject to this endorsement is canceled, the effective date of cancellation will become the end of the rating plan period for all insurance subject to this endorsement unless we agree with you, by endorsement, to continue the rating plan period.

**WC 00 05 03**  
(Continued)

2. If we cancel for nonpayment of premium, the maximum retrospective premium will be based on the standard premium for the rating plan period, increased pro rata to 365 days.
3. If you cancel, the standard premium for the rating plan period will be increased by our short rate table and procedure. This short rate premium will be the minimum retrospective premium and will be used to determine the basic premium.

The short rate premium will be used to determine the excess loss premium and retrospective development premium if you chose these elective elements.

The maximum retrospective premium will be based on the standard premium for the rating plan period, increased pro rata to 365 days.

4. Section F.3. will not apply if you cancel because:
  - a. all work covered by the insurance is completed;
  - b. all interest in the business covered by the insurance is sold; or,
  - c. you retire from all business covered by the insurance.

Schedule

1. Other policies subject to this Retrospective Premium Endorsement: \_\_\_\_\_

2. Loss limitation: \$ \_\_\_\_\_
3. Loss conversion factor: \_\_\_\_\_

Minimum Retrospective Premium Factor \_\_\_\_\_

Maximum Retrospective Premium Factor \_\_\_\_\_

4. The basic premium factors shown here are based on estimates of standard premium. If the actual standard premium is within the range of estimated standard premiums shown here, the basic premium factor will be obtained by linear interpolation to the nearest one-tenth of 1%. If the actual standard premium is not within the range of estimated standard premiums, the basic premium factor will be recalculated.

Estimated standard premium:	\$ <u>50%</u>	\$ <u>100%</u>	\$ <u>150%</u>
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Basic premium factor:	_____	_____	_____
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5. The tax multipliers, excess loss premium factors, and retrospective development factors, and the states where they apply, are shown in the Table of States.

NOTES TO RETROSPECTIVE PREMIUM ENDORSEMENT RATING OPTION V - ONE YEAR PLAN

1. This endorsement is to be used for Rating Option V of the Retrospective Rating Plan. It is designed for a one year rating plan period.
2. Identify by policy number any other policy to be combined with this policy for retrospective rating. Other policies should be endorsed with Retrospective Premium Endorsement (Short Form) to show that they are subject to this endorsement.

**WC 00 05 03**  
(Continued)

3. Show the amount of the loss limitation, if applicable, in item 2 of the Schedule. If a loss limitation was not elected, enter "none," "does not apply," or other appropriate text. If the limitation applies in some but not all states, name the states where it applies.
4. Use item 3 of the Schedule to show the loss conversion factor, minimum retrospective premium factor, and the maximum retrospective premium factor.
5. Use item 4 to show basic premium factors for 50%, 100%, and 150% of estimated standard premium. Additional columns may be added to show the basic premium factor for other percentages of estimated standard premium.
6. The Table of States may be printed at the beginning or end of the Schedule or printed separately. If printed separately, an appropriate attachment clause should be included on the Schedule, such as "This Schedule includes the attached Table of States." The display of information on the Table of States may be rearranged by the company.

**Workers Compensation and Employers Liability Insurance Policy**

WC 00 05 04

**RETROSPECTIVE PREMIUM ENDORSEMENT RATING OPTION V –  
THREE YEAR PLAN**

This endorsement is added to Part Five (Premium) because you chose to have the cost of the insurance rated retrospectively by Rating Option V. This endorsement explains the rating plan and how the retrospective premium will be determined.

This endorsement applies in the states listed in the Schedule. It determines the retrospective premium for the insurance provided during the rating plan period by this policy, any policy listed in the Schedule, and the renewals of each. The rating plan period is the three year period beginning with the effective date of this endorsement.

The amount of retrospective premium depends on five standard elements and two elective elements.

**A. Retrospective Premium Standard Elements**

The five standard elements are explained here.

1. Standard premium is the premium we would charge during the rating plan period if you had not chosen retrospective premium rating, but with two exceptions. Standard premium does not include the expense constant charge or the premium discount credit.
2. Basic premium is less than standard premium. It is standard premium multiplied by a percentage called the basic premium factor. The basic premium factor varies depending on the total amount of standard premium. The Schedule shows a range of basic premium factors for differing amounts of estimated standard premium. The actual basic premium factor will be determined after the standard premium is determined. If earned standard premium is not within the range of the estimated standard premiums shown in the Schedule, the basic premium will be recalculated.
3. Incurred losses are all amounts we pay or estimate we will pay for losses, interest on judgments, expenses to recover against third parties, and employers liability loss adjustment expenses.
4. A converted loss is an incurred loss multiplied by a percentage called the loss conversion factor. The loss conversion factor is shown in the Schedule.
5. Taxes are a part of the premium we collect. Taxes are determined as a percentage of basic premium and converted losses. The percentage is called the tax multiplier. It varies by state and by Federal and non-Federal classifications. The tax multipliers or an average tax multiplier are shown in the Schedule. Tax multipliers may change during the rating plan period. Changes will be shown by endorsement.

**B. Retrospective Premium Elective Elements**

Two other elements are included in retrospective premium if you elected to include them. They are the excess loss premium for the loss limitation, and the retrospective development premium. They are explained here.

1. The election of a loss limitation means that the amount of incurred loss to be included in the retrospective premium is limited to an amount called the loss limitation. The loss limitation applies separately to each person who sustains bodily injury by disease and separately to all bodily injury arising out of any one accident.

The charge for this loss limitation is called the excess loss premium. Excess loss premium is a percentage of standard premium multiplied by the loss conversion factor. The percentage is called the excess loss premium factor. Taxes are added to excess loss premium just as they are for other elements of retrospective premium.

Excess loss premium factors vary by state, by classification, and by the amount of the loss limitation. If you chose this elective element, the loss conversion factor, the loss limitation, the excess loss premium factors, and the states where they apply are shown in the Schedule. Excess loss premium factors may change during the policy period. Changes will be shown by endorsement.



WC 00 05 04

(Continued)

2. The retrospective development element is used to help stabilize premium adjustments. The premium for this element is charged with the first three calculations of retrospective premium, and is called the retrospective development premium. It is a percentage of standard premium multiplied by the loss conversion factor. The percentage of standard premium is called the retrospective development factor. Taxes are added to retrospective development premium just as they are for other elements of retrospective premium.

Retrospective development factors vary by state, by electing a loss limitation, and by first, second, and third calculations of retrospective premium. If you chose this elective element, the retrospective development factors are shown in the Schedule.

#### C. Retrospective Premium Formula

Insurance policies listed in the Schedule will be combined with this policy to calculate the retrospective premium. If the policies provide insurance for more than one insured, the retrospective premium will be determined for all insureds combined, not separately for each insured.

1. Retrospective premium is the sum of basic premium, converted losses, and taxes, plus the excess loss premium and retrospective development premium elective elements if you chose them.
2. The retrospective premium will not be less than the minimum nor more than the maximum retrospective premium. The minimum and maximum retrospective premiums are determined by applying the minimum and maximum factors shown in the Schedule to the standard premium.
3. If this endorsement applies to more than one policy or state, the standard premium will be the sum of the standard premiums for each policy and state.

#### D. Premium Calculations and Payments

1. We will calculate the retrospective premium using all loss information we have as of a date six months after the rating plan period ends and annually thereafter. We will have the calculation verified by the appropriate rate service organization at your request.

We may make a special valuation of the retrospective premium as of any date that you are declared bankrupt or insolvent, make an assignment for the benefit of creditors, are involved in reorganization, receivership, or liquidation, or dispose of all your interest in work covered by the insurance. You will pay the amount due us if the retrospective premium is more than the total standard premium as of the special valuation date.

We may make interim calculations of retrospective premium for the first year and the first two years of the rating plan period. We will use all loss information we have as of a date six months after the end of each of these periods.

2. After a calculation of retrospective premium, you and we may agree that it is the final calculation. No other calculation will be made unless there is clerical error in the final calculation.
3. After each calculation of retrospective premium, you will pay promptly the amount due us, or we will refund the amount due you. Each insured is responsible for the payment of all standard premium and retrospective premium calculated under this endorsement.

#### E. Work In Other States

If any of the policies provide insurance in a state not listed in the Table of States, and if you begin work in that state during the rating plan period, this endorsement will apply to that insurance if this rating plan applies in that state on an interstate basis. The retrospective premium standard elements, and the elective elements you chose, will be determined by our manuals for that state, and added to the Schedule by endorsement.

**WC 00 05 04**  
(Continued)

**F. Cancellation and Nonrenewal**

1. If any insurance subject to this endorsement is canceled or is not renewed, the effective date of cancellation or nonrenewal will become the end of the rating plan period for all insurance subject to this endorsement unless we agree with you, by endorsement, to continue the rating plan period.
2. If we cancel or do not renew for nonpayment of premium, the maximum retrospective premium will be based on the standard premium for the rating plan period, increased pro rata to three years (1095 days).
3. If you cancel or do not renew, the standard premium for the rating plan period will be increased by our short rate table and procedure. This short rate premium will be the minimum retrospective premium and will be used to determine the basic premium.

The short rate premium will be used to determine the excess loss premium and retrospective development premium if you chose these elective elements.

The maximum retrospective premium will be based on the standard premium for the rating plan period, increased pro rata to three years (1095 days).

4. Section F.3. will not apply if you cancel or do not renew because:
  - a. all work covered by the insurance is completed;
  - b. all interest in the business covered by the insurance is sold; or,
  - c. you retire from all business covered by the insurance.

Schedule

1. Other policies subject to this Retrospective Premium Endorsement:

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2. Loss limitation: \$ \_\_\_\_\_
3. Loss conversion factor: \_\_\_\_\_  
 Minimum Retrospective Premium Factor \_\_\_\_\_  
 Maximum Retrospective Premium Factor \_\_\_\_\_

4. The basic premium factors shown here are based on estimates of standard premium. If the actual standard premium is within the range of estimated standard premiums shown here, the basic premium factor will be obtained by linear interpolation to the nearest one-tenth of 1%. If the actual standard premium is not within the range of estimated standard premiums, the basic premium factor will be recalculated.

Estimated standard premium:	\$ <u>50%</u>	\$ <u>100%</u>	\$ <u>150%</u>
Basic premium factor:	_____	_____	_____

5. The tax multipliers, excess loss premium factors, and retrospective development factors, and the states where they apply, are shown in the Table of States.

**WC 00 05 04**  
(Continued)

NOTES TO RETROSPECTIVE PREMIUM ENDORSEMENT RATING OPTION V -  
THREE YEAR PLAN

1. This endorsement is to be used for Rating Option V of the Retrospective Rating Plan. It is designed for a three year rating plan period.
2. Identify by policy number any other policy to be combined with this policy for retrospective rating. Other policies should be endorsed with Retrospective Premium Endorsement (Short form) to show that they are subject to this endorsement.
3. Show the amount of the loss limitation, if applicable, in item 2 of the Schedule. If a loss limitation was not elected, enter "none," "does not apply," or other appropriate text. If the limitation applies in some but not all states, name the states where it applies.
4. Use Item 3 of the Schedule to show the loss conversion factor, minimum retrospective premium factor, and the maximum retrospective premium factor.
5. Use Item 4 to show basic premium factors of 50%, 100%, and 150% of estimated standard premium. Additional columns may be added to show the basic premium factor for other percentages of estimated standard premium.
6. The Table of States may be printed at the beginning or end of the Schedule or printed separately. If printed separately, an appropriate attachment clause should be included on the Schedule, such as: "This Schedule includes the attached Table of States." The display of information on the Table of States may be rearranged by the company.

**Workers Compensation and Employers Liability Insurance Policy**

WC 00 05 05

**RETROSPECTIVE PREMIUM ENDORSEMENT RATING OPTION V –  
LONG TERM CONSTRUCTION PROJECT**

This endorsement is added to Part Five (Premium) because you chose to have the cost of the insurance rated retrospectively by Rating Option V. This endorsement explains the rating plan and how the retrospective premium will be determined.

This endorsement applies in the states listed in the Schedule. It determines the retrospective premium for the insurance provided during the rating plan period by this policy, any policy listed in the Schedule, and the renewals of each. The rating plan period is the duration of the construction project described on the information Page, beginning with the effective date of this endorsement.

The amount of retrospective premium depends on five standard elements and two elective elements.

**A. Retrospective Premium Standard Elements**

The five standard elements are explained here.

1. Standard premium is the premium we would charge during the rating plan period if you had not chosen retrospective premium rating, but with two exceptions. Standard premium does not include the expense constant charge or the premium discount credit.
2. Basic premium is less than standard premium. It is standard premium multiplied by a percentage called the basic premium factor. The basic premium factor varies depending on the total amount of standard premium. The Schedule shows a range of basic premium factors for differing amounts of estimated standard premium. The actual basic premium factor will be determined after the standard premium is determined. If earned standard premium is not within the range of the estimated standard premiums shown in the Schedule, the basic premium will be recalculated.
3. Incurred losses are all amounts we pay or estimate we will pay for losses, interest on judgments, expenses to recover against third parties, and employers liability loss adjustment expenses.
4. A converted loss is an incurred loss multiplied by a percentage called the loss conversion factor. The loss conversion factor is shown in the Schedule.
5. Taxes are a part of the premium we collect. Taxes are determined as a percentage of basic premium and converted losses. The percentage is called the tax multiplier. It varies by state and by Federal and non-Federal classifications. The tax multipliers or an average tax multiplier are shown in the Schedule. Tax multipliers may change during the rating plan period. Changes will be shown by endorsement.

**B. Retrospective Premium Elective Elements**

Two other elements are included in retrospective premium if you elected to include them. They are the excess loss premium for the loss limitation, and the retrospective development premium. They are explained here.

1. The election of a loss limitation means that the amount of incurred loss to be included in the retrospective premium is limited to an amount called the loss limitation. The loss limitation applies separately to each person who sustains bodily injury by disease and separately to all bodily injury arising out of any one accident.

The charge for this loss limitation is called the excess loss premium. Excess loss premium is a percentage of standard premium multiplied by the loss conversion factor. The percentage is called the excess loss premium factor. Taxes are added to excess loss premium just as they are for other elements of retrospective premium.

Excess loss premium factors vary by state, by classification, and by the amount of the loss limitation. If you chose this elective element, the loss conversion factor, the loss limitation, the excess loss premium factors, and the states where they apply are shown in the Schedule. Excess loss premium factors may change during the policy period. Changes will be shown by endorsement.

WC 00 05 05

(Continued)

2. The retrospective development element is used to help stabilize premium adjustments. The premium for this element is charged with the first three calculations of retrospective premium, and is called the retrospective development premium. It is a percentage of standard premium multiplied by the loss conversion factor. The percentage of standard premium is called the retrospective development factor. Taxes are added to retrospective development premium just as they are for other elements of retrospective premium.

Retrospective development factors vary by state, by electing a loss limitation, and by first, second, and third calculations of retrospective premium. If you chose this elective element, the retrospective development factors are shown in the Schedule.

#### C. Retrospective Premium Formula

Insurance policies listed in the Schedule will be combined with this policy to calculate the retrospective premium. If the policies provide insurance for more than one insured, the retrospective premium will be determined for all insureds combined, not separately for each insured.

1. Retrospective premium is the sum of basic premium, converted losses, and taxes, plus the excess loss premium and retrospective development premium elective elements if you chose them.
2. The retrospective premium will not be less than the minimum nor more than the maximum retrospective premium. The minimum and maximum retrospective premiums are determined by applying the minimum and maximum factors shown in the Schedule to the standard premium.
3. If this endorsement applies to more than one policy or state, the standard premium will be the sum of the standard premiums for each policy and state.

#### D. Premium Calculations and Payments

1. We will calculate the retrospective premium using all loss information we have as of a date six months after the rating plan period ends and annually thereafter. We will have the calculation verified by the appropriate rate service organization at your request.

We may make a special valuation of the retrospective premium as of any date that you are declared bankrupt or insolvent, make an assignment for the benefit of creditors, are involved in reorganization, receivership, or liquidation, or dispose of all your interest in work covered by the insurance. You will pay the amount due us if the retrospective premium is more than the total standard premium as of the special valuation date.

We may make interim calculations of retrospective premium for the first year and the first two years of the rating plan period. We will use all loss information we have as of a date six months after the end of each of these periods.

2. After a calculation of retrospective premium, you and we may agree that it is the final calculation. No other calculation will be made unless there is clerical error in the final calculation.
3. After each calculation of retrospective premium, you will pay promptly the amount due us, or we will refund the amount due you. Each insured is responsible for the payment of all standard premium and retrospective premium calculated under this endorsement.

#### E. Work In Other States

If any of the policies provide insurance in a state not listed in the Table of States, and if you begin work in that state during the rating plan period, this endorsement will apply to that insurance if this rating plan applies in that state on an interstate basis. The retrospective premium standard elements, and the elective elements you chose, will be determined by our manuals for that state, and added to the Schedule by endorsement.

**WC 00 05 05**  
(Continued)

**F. Cancellation and Nonrenewal**

1. If any insurance subject to this endorsement is canceled or is not renewed, the effective date of cancellation or nonrenewal will become the end of the rating plan period for all insurance subject to this endorsement unless we agree with you, by endorsement, to continue the rating plan period.
2. If we cancel or do not renew because of nonpayment of premium, the maximum retrospective premium will be based on the standard premium for the rating plan period plus the estimated standard premium from the end of the rating plan period to the estimated project completion date.
3. If you cancel or do not renew, the standard premium for the rating plan period will be increased by our short rate table and procedure. This short rate premium will be the minimum retrospective premium and will be used to determine the basic premium.

The short rate premium will be used to determine the excess loss premium and retrospective development premium if you chose these elective elements.

The maximum retrospective premium will be based on the standard premium for the rating plan period plus the estimated standard premium from the end of the rating plan period to the estimated project completion date.

Section F.3. will not apply if you cancel or do not renew because:

- a. all work covered by the insurance is completed;
- b. all interest in the business covered by the insurance is sold; or,
- c. you retire from all business covered by the insurance.

Schedule

1. Other policies subject to this Retrospective Premium Endorsement:

\_\_\_\_\_

\_\_\_\_\_

2. Loss limitation: \$

3. Loss conversion factor: \_\_\_\_\_

Minimum Retrospective Premium Factor \_\_\_\_\_

Maximum Retrospective Premium Factor \_\_\_\_\_

4. The basic premium factors shown here are based on estimates of standard premium. If the actual standard premium is within the range of estimated standard premiums shown here, the basic premium factor will be obtained by linear interpolation to the nearest one-tenth of 1%. If the actual standard premium is not within the range of estimated standard premiums, the basic premium factor will be recalculated.

	<u>50%</u>	<u>100%</u>	<u>150%</u>
Estimated standard premium:	\$ _____	\$ _____	\$ _____
Basic premium factor:	_____	_____	_____

5. The tax multipliers, excess loss premium factors, and retrospective development factors, and the states where they apply, are shown in the Table of States.

**WC 00 05 05**  
(Continued)

**NOTES TO RETROSPECTIVE PREMIUM ENDORSEMENT RATING OPTION V –  
LONG TERM CONSTRUCTION PROJECT**

1. This endorsement is to be used for Rating Option V of the Retrospective Rating Plan. It is designed for a rating plan period equal to the duration of the long term construction project described on the Information Page.
2. Identify by policy number any other policy to be combined with this policy for retrospective rating. Other policies should be endorsed with Retrospective Premium Endorsement (Short Form) to show that they are subject to this endorsement.
3. Show the amount of the loss limitation, if applicable, in item 2 of the Schedule. If a loss limitation was not elected, enter "none," "does not apply," or other appropriate text. If the limitation applies in some but not all states, name the states where it applies.
4. Use item 3 of the Schedule to show the loss conversion factor, minimum retrospective premium factor, and the maximum retrospective premium factor.
5. Use item 4 to show basic premium factors for 50%, 100%, and 150% of estimated standard premium. Additional columns may be added to show the basic premium factor for other percentages for estimated standard premium.
6. The Table of States may be printed at the beginning or end of the Schedule or printed separately. If printed separately, an appropriate attachment clause should be included on the Schedule, such as: "This Schedule includes the attached Table of States." The display of information on the Table of States may be rearranged by the company.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 00 05 08**

**RETROSPECTIVE PREMIUM ENDORSEMENT – AVIATION EXCLUSION**

Premium and incurred losses arising out of an aviation classification listed in the Schedule are excluded from retrospective rating.

Schedule

**Note 1:** Use this endorsement if aviation exposures are not subject to retrospective rating.

**Note 2:** List the applicable classifications in the Schedule.



**Workers Compensation and Employers Liability Insurance Policy**

**WC 00 05 09A**

**RETROSPECTIVE PREMIUM ENDORSEMENT CHANGES**

The Retrospective Premium Endorsement attached to the policy is changed by the information shown in the Schedule.

Schedule

1. The excess loss premium factor is changed as follows:

<u>State</u>	<u>Excess Loss Premium Factor</u>	<u>Effective Date</u>
--------------	-----------------------------------	-----------------------

2. Retrospective Development Premium does not apply in these states:

3. The Retrospective Development Factors are changed as follows:

<u>State</u>	<u>Retrospective Development Factors</u>			<u>Effective Date</u>
	<u>1st</u>	<u>2nd</u>	<u>3rd</u>	

4. The tax multiplier is changed as follows:

<u>State</u>	<u>State (Other Than "F" Classes)</u>	<u>Federal ("F" Classes Only)</u>	<u>Effective Date</u>
--------------	---	---	-----------------------

**Note 1:** Use item 1 of the Schedule to show a change in the excess loss premium factor on an outstanding basis.

**Note 2:** Use item 2 of the Schedule to show that retrospective development factors do not apply in a particular state.

**Note 3:** Use item 3 of the Schedule to show retrospective development factors approved after the effective date of the policy.

**Note 4:** Use item 4 of the Schedule to show a change in the tax multiplier on an outstanding basis.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 00 05 10**

**RETROSPECTIVE PREMIUM ENDORSEMENT NON-RATABLE CATASTROPHE  
ELEMENT OR SURCHARGE**

This endorsement changes the Retrospective Premium Endorsement attached to the policy.

1. Standard premium excludes the portion of the premium that is determined by the application of a non-ratable catastrophe element in a rate or a non-ratable catastrophe surcharge required by our manuals. The classifications involving such premiums are listed in the Schedule.
2. Incurred losses do not include:
  - a. the cost in excess of the two most costly claims arising out of an accident involving two or more persons under a classification for which our manuals contain a non-ratable catastrophe element.
  - b. losses involving passenger employees, other than members of the flying crew, if the losses result from the crash of an aircraft described on the Aircraft Premium Endorsement.

Schedule

**Note 1:** Use this endorsement if the policy is retrospectively rated and covers operations or classifications that involve a non-ratable catastrophe element or surcharge. Examples include aircraft operations and explosives and ammunition manufacturing classifications. See the applicable experience rating plan manual.

**Note 2:** Use the Schedule to list the classifications that affect this endorsement.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 00 05 11**

**RETROSPECTIVE PREMIUM ENDORSEMENT SHORT FORM**

The premium for this policy will be determined by the retrospective premium endorsement forming a part of policy number.

**Note 1:** If the insured has more than one policy subject to the same retrospective rating Option, use this endorsement to identify the policy that carries the retrospective premium endorsement.

Show that policy number in the space provided in this endorsement. Any other information necessary to identify that policy may be shown on this endorsement at the carrier's option.

**Note 2:** If one year policies are issued with a rating plan period longer than one year, this Short Form Endorsement should identify the first policy issued during the rating plan period, because that policy is the only one to be endorsed with the three year or long term retrospective premium endorsement.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 00 03 05**

**JOINT VENTURE AS INSURED ENDORSEMENT**

If the employer named in Item 1 of the Information Page is a joint venture, and if you are one of its members, you are insured, but only in your capacity as an employer of the joint venture's employees.

**Note: 1** Use this endorsement to insure the members of a joint venture named in Item 1 of the Information Page.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 00 04 01A**

**AIRCRAFT PREMIUM ENDORSEMENT**

Additional premium is charged for each aircraft shown in the Schedule. The additional premium is not subject to adjustment unless this policy is cancelled. You may substitute one aircraft for another without additional charge if the substitute aircraft has no more seats than the aircraft shown in the Schedule.

<u>State</u>	<u>Aircraft</u>	Schedule <u>Passenger Seat Charge</u>	Maximum <u>Charge</u>	Estimated <u>Premium</u>
--------------	-----------------	--	--------------------------	-----------------------------

**Notes:**

1. Use this endorsement to show the additional premium required for passenger seat surcharge when classification code 7421 is assigned.
2. Report passenger seat surcharge under Code 9108.
3. Show the state(s) to which the payroll of classification Code 7421 is assigned.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 37 03 01**

**CHURCH ENDORSEMENT - PENNSYLVANIA**

This endorsement limits your policy's coverage. Your policy will not provide workers compensation coverage for any of your employees who are also employed by any other mission, church or parish if you are also insured under a separate policy affording coverage to these employees.

**Note 1:** To be attached to a standard provisions policy affording coverage to a mission, church or parish which has employees who are solely employed by such mission, church or parish and who has in addition one or more employees who are jointly employed by the insured and any other mission, church or parish; provided this endorsement shall be attached to such policy only if such insured has Pennsylvania Workers Compensation and Occupational Disease Act coverage under a separate policy with respect to such jointly employed employees.

**Note 2:** The company may use its own attachment clause and method of execution.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 37 06 01**

**SPECIAL PENNSYLVANIA ENDORSEMENT – INSPECTION OF MANUALS**

The manuals of rules, rating plans, and classifications are approved pursuant to the provisions of Section 654 of the Insurance Company Law of May 17, 1921, P.L. 682, as amended and Act 44 of 1993 and are on file with the Insurance Commissioner of the Commonwealth of Pennsylvania.

**Note 1:** Use this endorsement to put the insured on notice as to place that manual rules are available for inspection. In addition, use of this endorsement makes such manual rules binding upon the insured.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 37 03 02**

**POLICEMEN/FIREMEN – COUNTIES, CITIES, TOWNS AND**

**BOROUGHES ENDORSEMENT – PENNSYLVANIA**

Act 193 P.L. 477 as amended provides the payment of full wages and medical attention for policemen and firemen injured in the performance of their duty. This endorsement to your policy limits our liability to the payment of Pennsylvania Workers Compensation Act benefits only (two thirds of total wages subject to a minimum or maximum and full medical attention).

**Note 1:** To be attached to a standard provisions policy when coverage is afforded to a political subdivision of the Commonwealth of Pennsylvania.

**Note 2:** The company may use its own attachment clause and method of execution.



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**Workers Compensation and Employers Liability Insurance Policy**

**WC 37 03 03**

**EXCLUSION OF EMPLOYEES ENDORSEMENT  
PENNSYLVANIA**

This endorsement excludes workers compensation coverage for your employees engaged in specific operations described in this endorsement when your employees are covered by the Statutory Employer's policy. The Statutory Employer named below must notify you (and us) that he has in accordance with the provisions of Section 302(a) and (b) of Article III of the Pennsylvania workers' Compensation Act and of the Pennsylvania Occupational Disease Act assumed the positions of statutory employer with respect to your employees engaged in the operations listed below and agree to continue this position for the entire policy period.

Statutory Employer:

Description of Operations:

**Note 1:** To be attached to a standard provisions policy when the coverage is afforded under the Pennsylvania Workers' Compensation or Occupational Disease Act to a subcontractor when the principal contractor as statutory employer is covering work performed in Pennsylvania by employees of the insured.

**Note 2:** The company may use its own attachment clause and method of execution.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 37 03 04**

**PRINCIPAL AS ADDITIONAL INSURED – PENNSYLVANIA**

We agree, in consideration of premium computed in accordance with terms of the policy on the whole payroll of your employees who are or may be admitted to premises owned or controlled by "Principal" pursuant to a certain contract for (name of project/construction of building), we will provide Pennsylvania Workers' Compensation Act and Pennsylvania Occupational Disease Act coverage whether claims are brought against you or against the "Principal".

Principal:

Operations:

**Note 1:** To be attached to a standard provisions policy to afford coverage to the insured's principal under the Pennsylvania Workers' Compensation or Occupational Disease Act on account of injuries to the insured's employees.

**Note 2:** The company may use its own attachment clause and method of execution.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 37 03 05**

**PROFESSIONAL ASSOCIATION ACT ENDORSEMENT  
PENNSYLVANIA**

The policy does not cover the Associates as employees of a Partnership, Joint Venture, or Professional Association as organized under Act No. 416 approved August 7, 1961.

A partner, member or associate is not and can never be an employee within the meaning of the Pennsylvania Workers' Compensation and Occupational Disease Acts.

**Note 1:** To be attached to a standard provisions policy affording coverages under the Pennsylvania Workers' Compensation or Occupational Disease Act to a Professional Association organized under Act No. 416, approved August 7, 1961.

**Note 2:** The company may use its own attachment clause and method of execution.

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**Workers Compensation and Employers Liability Insurance Policy**

**WC 37 03 06**

**REAL ESTATE MANAGEMENT ENDORSEMENT  
PENNSYLVANIA**

Your managing agent named below may, under and pursuant to its agency contract, hire employees on your behalf to perform building operations and/or maintenance work at the described premises.

By agreement between you, your management agent, their carrier, (if not Self-Insured), and us, these are your employees and not the managing agent's responsibility for Workers Compensation. These employees shall be carried on your payroll records or reported by you for federal income taxes and all payroll (remuneration) must be reported to us for premium determination.

Managing Agent:

Described Premises:

**Note 1:** To be attached to a standard provisions policy issued to a building owner, when such owner has entered into a contract with a managing agent for the operation and maintenance of the premises described in the endorsement, and when such contract provides that employees engaged in said operation and maintenance may be and are hired by the managing agent on behalf of the insured, with the employees being carrier on the insured's payroll.

**Note 2:** The company may use its own attachment clause and method of execution.

Workers Compensation and Employers Liability Insurance Policy

WC 37 03 07

RELIGIOUS INSTITUTION ENDORSEMENT

PENNSYLVANIA

It is agreed that:

1. (Your policy's coverage is extended to include any persons employed by you in domestic service. We shall use all of their remuneration in determining the additional premium charge, subject to a minimum payroll of \$1,000 annually for each worker.)
2. (Your policy unless specifically so provided does not extend coverage to any member of any religious order who has taken the vow of poverty. No charge will be made for these members.)

**Note 1:** To be attached to a standard provisions policy affording coverage under the Pennsylvania Workers' Compensation or Occupational Disease Act to a religious institution which has domestics in its employ or has members who have taken the vow of poverty.

**Note 2:** This paragraph may be omitted if the insured institution has no domestics in its employ. In such event paragraph 2 becomes paragraph 1.

**Note 3:** This paragraph may be omitted if the insured has no members who have taken the vow of poverty or wishes to provide compensation benefits for such members.

**Note 4:** The company may use its own attachment clause and method of execution.

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**Workers Compensation and Employers Liability Insurance Policy**

**WC 37 03 08**

**SPOUSE OF INSURED ENDORSEMENT**

**PENNSYLVANIA**

With respect to injury, including death resulting therefrom, sustained by a person engaged in domestic service or agriculture it is agreed that the word "insured" wherever it appears in the policy, except in condition D, shall include the spouse of the insured named in Item 1 of the Information Page.

**Note 1:** To be attached to a standard provisions policy issued to an individual, to include the spouse of the insured as an additional insured in accordance with the various manual rules relating to private residences, estates and farms.

**Note 2:** Insert appropriate reference to special condition, if any, for mutuals, reciprocals and stock companies.

**Note 3:** The company may use its own attachment clause and method of execution.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 37 03 09A**

**STATUTORY EMPLOYER ENDORSEMENT  
PENNSYLVANIA**

This endorsement extends your workers' compensation coverage to all of your subcontractors at a specific operation (listed below), when you, (in accordance with the provisions of Section 302(a) and (b) of Article III of the Pennsylvania Workers' Compensation Act and of the Pennsylvania Occupational Disease Act), assume the position of Statutory Employer. Listed below are all subcontractors participating in the operations. We shall include for premium determination all remuneration of employees of the listed subcontractors earned for work done at the specific site.

**Note 1:** To be attached to a standard provisions policy when coverage is afforded under the Pennsylvania Workers' Compensation or Occupational Disease Act to an insured contractor who has assumed the position of statutory employer with respect to employees of named subcontractors.

**Note 2:** Creates a "Wrap Up" situation for all subcontractors at a specific operation. Each subcontractor must have their own Workers' Compensation policy if he has employees and that policy must be endorsed with a hold harmless agreement and the Exclusion of Employee endorsement.

**Note 3:** The company may use its own attachment clause and method of execution.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 37 06 02**

**PENNSYLVANIA NOTICE**

An Insurance Company, its agents, employees, or service contractors acting on its behalf, may provide services to reduce the likelihood of injury, death or loss. These services may include any of the following or related services incident to the application for,

issuance, renewal or continuation of, a policy of insurance:

1. surveys;
2. consultation or advice; or
3. inspections.

The "Insurance Consultation Services Exemption Act" of Pennsylvania provides that the Insurance Company, its agents, employees or service contractors acting on its behalf, is not liable for damages from injury, death or loss occurring as a result of any act or omission by any person in the furnishing of or the failure to furnish these services.

The Act does not apply:

1. if the injury, death or loss occurred during the actual performance of the services and was caused by the negligence of the Insurance Company, its agents, employees or service contractors;
2. to consultation services required to be performed under a written service contract not related to a policy of insurance; or
3. if any acts or omissions of the insurance company, its agents, employees or service contractors are judicially determined to constitute a crime, actual malice, or gross negligence.

**Note 1:** To be attached to all standard provisions policies. Attach Pennsylvania Notice to all renewal policies including renewal certificates insuring risks located in Pennsylvania to notify insureds of the provisions of the Pennsylvania Insurance Consultation Services Exemption Act.

**Note 2:** Carriers must attach Pennsylvania Notice to all policies or forfeit the exemptions provided by the Pennsylvania Insurance Consultation Services Exemption Act.

**Note 3:** The company may use its own attachment clause and method of execution.



**Workers Compensation and Employers Liability Insurance Policy**

**WC 89 06 00A**

**POLICY INFORMATION PAGE ENDORSEMENT**

The following item(s)

- |   |   |
|---|---|
| <input type="checkbox"/> Insured's Name (WC 89 06 01)                 | <input type="checkbox"/> Item 3.A. States (WC 89 06 11)                       |
| <input type="checkbox"/> Policy Number (WC 89 06 02)                  | <input type="checkbox"/> Item 3.B. Limits (WC 89 06 12)                       |
| <input type="checkbox"/> Effective Date (WC 89 06 03)                 | <input type="checkbox"/> Item 3.C. States (WC 89 06 13)                       |
| <input type="checkbox"/> Expiration Date (WC 89 06 04)                | <input type="checkbox"/> Item 3. D. Endorsement Numbers (WC 89 06 14)         |
| <input type="checkbox"/> Insured's Mailing Address (WC 89 06 05)      | <input type="checkbox"/> Item 4.* Class, Rate, Other (WC 89 04 15)            |
| <input type="checkbox"/> Experience Modification (WC 89 04 06)        | <input type="checkbox"/> Interim Adjustment of Premium (WC 89 04 16)          |
| <input type="checkbox"/> Producer's Name (WC 89 06 07)                | <input type="checkbox"/> Carrier Servicing Office (WC 89 06 17)               |
| <input type="checkbox"/> Change in Workplace of Insured (WC 89 06 08) | <input type="checkbox"/> Interstate/Intrastate Risk I.D. Number (WC 89 06 18) |
| <input type="checkbox"/> Insured's Legal Status (WC 89 06 10)         | <input type="checkbox"/> Carrier Number (WC 89 06 19)                         |

is changed to read:

\*Item 4. Change To:

Classifications	Code No.	Premium Basis Total Estimated Annual Remuneration	Rate Per \$100 of Remuneration	Estimated Annual Premium
Total Estimated Annual Premium \$				
Minimum Premium \$		<u>Deposit Premium \$</u>		

All other terms and conditions of this policy remain unchanged.

**Notes:**

1. This endorsement may be used in its present form by placing an X in the applicable block(s), or only the one or more applicable items may be shown.
2. If this endorsement is used as a company endorsement, the company form number should be used in place of WC 89 06 00 A endorsement number.
3. The Bureau copy must show the exact title and "WC 89 – –" number for each applicable transaction, e.g., Insured's Name WC 89 06 01.
4. Modification factor changes (WC 89 04 06) or rate changes (WC 89 04 15) do not require premium entries in the Item 4. change section.
5. Make appropriate entries to reflect applicable changes in item 4.
6. This endorsement must not be used for item 4. changes where standard endorsements are available to accomplish the intended purpose, e.g., WC 00 04 07.
7. This endorsement must contain an attachment clause which identifies the company, insured, policy number and effective date of the endorsement.
8. Any premium item changes not specifically identified in the endorsement, e.g., premium for increased limits - Item 3.B., should be inserted and identified in the item 4. section.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 00 03 01A**

**ALTERNATE EMPLOYER ENDORSEMENT**

This endorsement applies only with respect to bodily injury to your employees while in the course of special or temporary employment by the alternate employer in the state named in Item 2 of the Schedule. Part One (Workers Compensation Insurance) and Part Two (Employers Liability Insurance) will apply as though the alternate employer is insured. If an entry is shown in Item 3 of the Schedule the insurance afforded by this endorsement applies only to work you perform under the contract or at the project named in the Schedule.

Under Part One (Workers Compensation Insurance) we will reimburse the alternate employer for the benefits required by the workers compensation law if we are not permitted to pay the benefits directly to the persons entitled to them.

The insurance afforded by this endorsement is not intended to satisfy the alternate employer's duty to secure its obligations under the workers compensation law. We will not file evidence of this insurance on behalf of the alternate employer with any government agency.

We will not ask any other insurer of the alternate employer to share with us a loss covered by this endorsement.

Premium will be charged for your employees while in the course of special or temporary employment by the alternate employer.

The policy may be canceled according to its terms without sending notice to the alternate employer.

Part Four (Your Duties If Injury Occurs) applies to you and the alternate employer. The alternate employer will recognize our right to defend under Parts One and Two and our right to inspect under Part Six.

Schedule

- 1. Alternate Employer Address
- 2. State of Special or Temporary Employment
- 3. Contract or Project

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

**(The information below is required only when this endorsement is issued subsequently to preparation of the policy.)**

Endorsement Effective Insured	Policy No.	Endorsement No. Premium \$
Insurance Company		Countersigned By

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**Workers Compensation and Employers Liability Insurance Policy**

**WC 00 03 15**

**DOMESTIC AND AGRICULTURAL WORKERS EXCLUSION ENDORSEMENT**

The policy does not cover bodily injury to any person described in the Schedule.

The premium basis for the policy does not include the remuneration of such persons.

You will reimburse us for any payment we are required to make because of bodily injury to such persons.

Schedule

Farm or Agricultural Workers:

Domestic or Household Workers:

**Notes:**

1. Use this endorsement in a state where the insured has elected pursuant to the workers compensation law not to be responsible for providing benefits for farm or agricultural workers and employees and to exclude employers liability coverage where the insured is statutorily exempt from workers compensation coverage.
2. Use this endorsement in a state where the insured has elected pursuant to the workers compensation law not to be responsible for providing benefits for domestic or household workers and to exclude employers liability coverage where the insured is statutorily exempt from workers compensation coverage.
3. Use this endorsement in Connecticut only when the insured is not responsible for providing benefits for domestic or household workers and does not elect pursuant to the workers compensation law to provide such benefits. (Sections 31-275(5) (D), (6) (A) of the Connecticut Workers Compensation Law.)
4. Individuals may be designated by naming them or by describing them, for example:
  - a) all farm or agricultural workers.
  - b) all domestic or household workers.

Workers Compensation and Employers Liability Insurance Policy

WC 00 03 03C

EMPLOYERS LIABILITY COVERAGE ENDORSEMENT

This endorsement applies only to work in the states shown in the Schedule.

A. Part One (Workers Compensation Insurance) does not apply to work in the state shown in the Schedule.

B. Part Two (Employers Liability Insurance) applies to work in states shown in the Schedule as though they were shown in Item 3.A. of the Information Page.

C. Part Two (Employers Liability Insurance), C. Exclusions is changed by adding these exclusions.

This insurance does not cover:

- 13. bodily injury to an employee when you are deprived of common law defenses or are subject to penalty because of your failure to secure your obligations under the workers compensation law of any state shown in the Schedule or otherwise fail to comply with that law.

Schedule

States

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

**(The information below is required only when this endorsement is issued subsequently to preparation of the policy.)**

Endorsement Effective	Policy No.	Endorsement No.
Insured Premium \$		

Insurance Company  
Countersigned By \_

**Workers Compensation and Employers Liability Insurance Policy**

**WC 37 06 03A**

**PENNSYLVANIA ACT 86-1986 ENDORSEMENT**

**NONRENEWAL, NOTICE OF INCREASE OF PREMIUM, AND RETURN OF UNEARNED PREMIUM**

This endorsement applies only to the insurance provided by the policy because Pennsylvania is shown in Item 3.A. of the Information Page.

The policy conditions are amended by adding the following regarding nonrenewal, notice of increase in premium, and return of unearned premium.

**Nonrenewal**

1. We may elect not to renew the policy. We will mail to each named insured, by first class mail, not less than 60 days advance notice stating when the nonrenewal will take effect. Mailing that notice to you at your mailing address last known to us will be sufficient to prove notice.
2. Our notice of nonrenewal will state our specific reasons for not renewing.
3. If we have indicated our willingness to renew, we will not send you a notice of nonrenewal. However, the policy will still terminate on its expiration date if:
  - a. you notify us or the agent or broker who procured this policy that you do not want the policy renewed; or
  - b. you fail to pay all premiums when due; or
  - c. you obtain other insurance as a replacement of the policy.

**Notice of Increase in Premium**

- \*1. We will provide you with not less than 30 days advance notice of an increase in renewal premium of this policy, if it is our intent to offer such renewal.
- \*2. The above notification requirement will be satisfied if we have issued a renewal policy more than 30 days prior to its effective date.
- \*3. If a policy has been written or is to be written on a retrospective rating plan basis, the notice of increase in premium provision of this endorsement does not apply.

**Return of Unearned Premium**

1. If this policy is cancelled and there is unearned premium due you:
  - a. If the Company cancels, the unearned premium will be returned to you within 10 business days after the effective date of cancellation.
  - b. If you cancel, the unearned premium will be returned within 30 days after the effective date of cancellation.
2. Because this policy was written on the basis of an estimated premium and is subject to a premium audit, the unearned premium specified in 1a. and 1b. above, if any, shall be returned on an estimated basis. Upon our completion of computation of the exact premium, an additional return premium or charge will be made to you within 15 days of the final computation.
3. These return of unearned premium provisions shall not apply if this policy is written on a retrospective rating plan basis.

**NOTES**

1. Nonrenewal of, notice of increase in premium for, and return of unearned premium for workers' compensation and employers' liability insurance policy is governed by Act 86-1986.
2. This endorsement must be attached to a policy showing Pennsylvania in Item 3.A. of the Information Page.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 37 04 02**

**PENNSYLVANIA CONSTRUCTION CLASSIFICATION PREMIUM ADJUSTMENT ENDORSEMENT**

The premium for the policy may be adjusted by a Pennsylvania Construction Classification Premium Adjustment Factor. The factor was not available when the policy was issued. If you qualify, we will issue an endorsement to show the Premium Adjustment Factor after it is calculated.

**Notes:**

1. This endorsement may be used when an insured's Premium Adjustment Factor is not available when the policy is issued.
2. An appropriate typewritten entry may be made on the policy instead of using this endorsement.

**WC 00 01 11**

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE  
POLICY**

---

**MIGRANT AND SEASONAL AGRICULTURAL WORKER PROTECTION ACT COVERAGE ENDORSEMENT**

Part Two (Employers Liability Insurance), C. Exclusions., exclusion 12, does not apply to work subject to the Migrant and Seasonal Agricultural Worker Protection Act.

This endorsement applies only to the work described in Item 4 of the Information Page or in the Schedule as subject to the Migrant and Seasonal Agricultural Worker Protection Act (29 USC Sections 1801–1872). The policy applies to that work as though that work were in a state listed in Item 3.A. of the Information Page.

This policy will cover damages payable under the Migrant and Seasonal Agricultural Worker Protection Act (29 USC Sections 1801–1872) or any amendment to that law in effect during the policy period.

**SCHEDULE**

**Description and Location of Work**

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

**The information below is required only when this endorsement is issued subsequent to preparation of the policy.)**

Endorsement  
Insured

Effective Policy No.

Endorsement No.  
Premium

Insurance Company

Countersigned by \_\_\_\_\_

**WC 00 01 11**  
(Ed. 7-92)

**Workers Compensation and Employers Liability Insurance Policy**

**WC 00 01 09A**

**OUTER CONTINENTAL SHELF LANDS ACT COVERAGE ENDORSEMENT**

This endorsement applies only to the work described in Item 4 of the Information Page or in the Schedule as subject to the Outer Continental Shelf Lands Act. The policy will apply to that work as though the location shown in the Schedule were a state named in Item 3.A. of the Information Page.

General Section C. **Workers' Compensation Law** is replaced by the following:

**C. Workers Compensation Law**

Workers' Compensation Law means the workers or workmen's compensation law and occupational disease law of each state or territory named in Item 3.A. of the Information Page and the Outer Continental Shelf Lands Act (43 USC Sections 1331-1356). It includes any amendments to those laws that are in effect during the policy period. It does not include any other federal workers or workmen's compensation law, other federal occupational disease law or the provisions of any law that provide non-occupational disability benefits.

Part Two (Employers Liability Insurance), C. Exclusions., exclusion 8, does not apply to work subject to the Outer Continental Shelf Lands Act.

Schedule

Description and Location of Work



Workers Compensation and Employers Liability Insurance Policy

**WC 37 04 04B**

**CERTIFIED SAFETY COMMITTEE ENDORSEMENT – PENNSYLVANIA**

The employer has received a certificate from the Pennsylvania Department of Labor and Industry specifying that the employer has established a safety committee in conformance with the Department's criteria.

This policy is subject to a 5% rate credit to recognize the certification of the safety committee. An employer must submit certification renewal affidavits annually to the Department of Labor and Industry in order to qualify for continuation of the 5% annual premium credit.

Note: This credit shall not apply to the policy period in effect when the certification is issued. The credit must be applied to the policy period beginning with the next normal anniversary rating date.

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**Workers Compensation and Employers Liability Insurance Policy**

**WC 37 04 03**

**DEDUCTIBLE ENDORSEMENT — PENNSYLVANIA**

In consideration of the reduced premium charged for this policy, the insurance afforded by the policy for workers compensation benefits under Pennsylvania Workers' Compensation Law is provided subject to the deductible amount shown below. The deductible shall apply separately to each compensable claim.

The company shall pay the deductible amount to the persons entitled thereto. Upon notice of payments by the company, the insured will promptly reimburse the company for any amounts so paid. Failure of the insured to reimburse the deductible amount with 30 days of statement mailing date on each compensable claim shall be treated as non-payment of premium under the terms of the contract.

The deductible amount is \$ \_\_\_\_\_ for each compensable claim.

The premium is reduced \_\_\_\_\_ % in consideration of this deductible.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 37 03 10 C**

**EXCLUSION OF EXECUTIVE OFFICERS ENDORSEMENT – PENNSYLVANIA**

The executive officers named in the schedule have exercised their right to waive workers compensation and employers liability benefits payable under this policy. The premium basis for this policy does not include the remuneration of such persons. The insurance carrier is entitled to reimbursement from the employer for any benefits paid under this policy for any of the persons listed in the schedule.

Only officers with an ownership interest in a Subchapter S corporation or officers individually having at least a 5 percent ownership interest in a Subchapter C corporation or serve voluntarily and without remuneration in a non-profit corporation are eligible.

**Schedule**

<u>Name of Officer</u>	<u>Office Held</u>	<u>Signature Optional</u>	<u>*Type of Corporation ("S" or "C") or V Interest</u>	<u>% Ownership Interest</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Policy Number \_\_\_\_\_

Policy Effective Date \_\_\_\_\_

Carrier \_\_\_\_\_

Insured's Name \_\_\_\_\_

**Workers Compensation and Employers Liability Insurance Policy**

**WC 37 04 05**

**PENNSYLVANIA MERIT RATING PLAN ENDORSEMENT**

This endorsement applies to the insurance provided by this policy because Pennsylvania is shown in Item 3.A of the Information page.

The premium for this insurance may be subject to merit rating plan adjustment because your premium may be less than the amount necessary to be eligible for the Uniform Experience Rating Plan.

The following premium discount or surcharge will be applied to your manual premium based on your claims during the most recent three year period for which statistics are available.

1. A 5% credit (discount) will be applied if you had no compensable employee lost-time injuries - **Statistical Code 9885.**
2. No credit or debit will be applied if you had one (1) compensable employee lost-time injury - **Statistical Code 9884.**
3. A 5% debit (surcharge) will be applied if you had two (2) or more compensable employee lost-time injuries - **Statistical Code 9886.**

**Notes:**

1. This endorsement should be attached to a policy showing Pennsylvania in Item 3.A of the Information Page.
1. Show any merit rating discount or surcharges in Item 4 of the Information Page.

**Workers Compensation and Employers Liability Insurance Policy**

**WC 37 06 04**

**PENNSYLVANIA EMPLOYER ASSESSMENT ENDORSEMENT**

Act 57 of 1997 requires that "... the assessments for the maintenance of the Subsequent Injury Fund, the Workmen's Compensation Supersedeas Fund and the Workmen's Compensation Administration Fund under sections 306.2, 443 and 446 of the act of June 2, 1915 (P.L. 736, No. 338), known as the "Workers' Compensation Act, shall be imposed, collected and remitted through insurers in accordance with regulations promulgated by the Department of Labor and Industry."

**EMPLOYER ASSESSMENT FORMULA:**

$$\text{Employer Assessment} = \text{Act 57 of 1997 Employer Assessment} \times \text{Employer Assessment Factor} \times \text{Premium Base}$$

**Act 57 of 1997 Employer Assessment Factor**

A factor expressed to four decimal places proposed by the Pennsylvania Compensation Rating Bureau and approved by the Pennsylvania Insurance Commissioner.

**Employer Assessment Premium Base**

Calculation of Employer Assessment Premium Base proceeds by adding back to the total policy premium the amount of any Small Deductible Premium Credit or Large Deductible Premium Credit.

*Code 0938*

**EMPLOYER ASSESSMENT FACTOR \_\_\_\_\_ EMPLOYER ASSESSMENT \$ \_\_\_\_\_**

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Workers Compensation and Employers Liability Insurance Policy

WC 00 04 19

**PREMIUM DUE DATE ENDORSEMENT**

Section D of Part Five of the policy is replaced by this provision:

**PART FIVE**

**PREMIUM**

**D. Premium** is amended to read:

You will pay all premium when due. You will pay the premium even if part or all of a workers compensation law is not valid. **The due date for audit and retrospective premiums is the date of the billing.**

WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY

WC 00 04 21 C

CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) PREMIUM ENDORSEMENT

This endorsement is notification that your insurance carrier is charging premium to cover the losses that may occur in the event of a Catastrophe (other than Certified Acts of Terrorism) as that term is defined below

Your policy provides coverage for workers compensation losses caused by a Catastrophe (other than Certified Acts of Terrorism)

This premium charge does not provide funding for Certified Acts of terrorism contemplated under the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22 A), attached to this policy.

For purposes of this endorsement, the following definitions apply:

- Catastrophe (other than Certified Acts of Terrorism): Any single event, resulting from an Earthquake, Noncertified Act of Terrorism, or Catastrophic Industrial Accident, which results in aggregate workers compensation losses in excess of \$50 million.
- Earthquake: The shaking and vibration at the surface of the earth resulting from underground movement along a fault plane or from volcanic activity
- Noncertified Act of Terrorism: An event that is not certified as an Act of Terrorism by the Secretary of Treasury pursuant to the Terrorism Risk Insurance Act of 2002 (as amended) but that meets all of the following criteria:
  - a. It is an act that is violent or dangerous to human life, property, or infrastructure:
  - b. The act results in damage within the United States, or outside of the United States in the case of the premises of United States missions or air carriers or vessels as those terms are defined in the Terrorism Risk Insurance Act of 2002 (as amended): and
  - c. It is an act that has been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
- Catastrophic Industrial Accident: A chemical release, large explosion, or small blast that is localized in nature and affects workers in a small perimeter the size of a building.

The premium charge for the coverage your policy provides for workers compensation losses caused by a Catastrophe (other than Certified Acts of Terrorism) is shown in Item 4 of the Information Page or in the Schedule below:

Schedule

State	Rate	Premium
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**WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY**

**WC 00 04 22 A**

**TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT DISCLOSURE ENDORSEMENT**

This endorsement addresses the requirements of the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2007. It serves to notify you of certain limitations under the Act and that your insurance carrier is charging premium for losses that may occur in the event of an act of terrorism.

Your policy provides coverage for workers compensation losses caused by acts of terrorism, including workers compensation benefit obligations dictated by state law. Coverage for such losses is still subject to all terms, definitions, exclusions, and conditions in your policy, and any applicable federal and/or state laws, rules, or regulations.

**Definitions**

The definitions provided in this endorsement are based on and have the same meaning as the definitions in the Act. If words or phrases not defined in this endorsement are defined in the Act, the definitions in the Act will apply.

“Act” means the Terrorism Risk Insurance Act of 2002, which took effect on November 26, 2002, and any amendments thereto resulting from the Terrorism Risk Insurance Program Reauthorization Act of 2007.

“Act of Terrorism” means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States as meeting all of the following requirements:

- a. The act is an act of terrorism.
- b. The act is violent or dangerous to human life, property or infrastructure.
- c. The act resulted in damage within the United States, or outside of the United States in the case of the premises of United States missions or certain air carriers or vessels.
- d. The act has been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

“Insured Loss” means any loss resulting from an act of terrorism (and, except for Pennsylvania, including an act of war, in the case of workers compensation) that is covered by primary or excess property and casualty insurance issued by an insurer if the loss occurs in the United States or at the premises of United States missions or to certain air carriers or vessels.

“Insurer Deductible” means, for the period beginning on January 1, 2008, and ending on December 31, 2014, an amount equal to 20% of our direct earned premiums, over the calendar year immediately preceding the applicable Program Year.

“Program Year” refers to each calendar year between January 1, 2008 and December 31, 2014, as applicable.



**Limitation of Liability**

The Act limits our liability to you under this policy. If aggregate Insured Losses exceed \$100,000,000,000 in a Program Year and if we have met our Insurer Deductible, we are not liable for the payment of any portion of the amount of Insured Losses that exceeds \$100,000,000,000; and for aggregate Insured Losses up to \$100,000,000,000, we will pay only a pro rata share of such Insured Losses as determined by the Secretary of the Treasury.

**Policyholder Disclosure Notice**

1. Insured Losses would be partially reimbursed by the United States Government. If the aggregate industry Insured Losses exceed \$100,000,000 in a Program Year, the United States Government would pay 85% of our Insured Losses that exceed our Insurer Deductible.
2. Notwithstanding item 1 above, the United States Government will not make any payment under the Act for any portion of Insured Losses that exceed \$100,000,000,000.
3. The premium charge for the coverage your policy provides for Insured Losses is included in the amount shown in Item 4 of the Information Page or in the Schedule below.

	<b>Schedule</b>	
<b>State</b>	<b>Rate</b>	<b>Premium</b>

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# APPLICATION FOR EXECUTIVE OFFICER EXCEPTION

Commonwealth of Pennsylvania  
Department of Labor and Industry  
Bureau of Workers' Compensation  
COMPLIANCE SECTION  
1171 S. Cameron Street, Room 103  
Harrisburg PA 17104-2501  
(717)787-3567

INSTRUCTIONS: Submit one original Application for the corporation along with an Executive

Officers

all  
address

Declaration for every officer having an ownership interest. The total ownership interest of all Declarations combined must equal 100%. If the corporation has workers' compensation insurance, forms must be submitted directly to the insurance carrier. If not, submit all original forms to the on left. See Form Completion Hints on reverse side.

### CORPORATION INFORMATION

Federal Employer Identification Number

Telephone

Corporation's Full Legal Name

Corporation Address (line 1)

Corporation Address (line 2)

City

State

Zip

Does the corporation have PA employees other than those listed on the attached declaration(s)? Yes  No

If Yes, employer's current workers' compensation coverage:

Insurance Company Name

Policy Number

Month Day Year

Month Day Year

Policy Effective Start Date  -  -

Policy Effective End Date  -  -

Corporation Type: (Check only one box)

Subchapter S     Subchapter C     Nonprofit

**I, the undersigned, verify that I am signing in my capacity as an Executive Officer for the above named corporation and that I am**

**authorized to do so. I further verify that the facts set forth in this Executive Officer's Exception Application are true and correct to the best of my knowledge, information, and belief. This verification is made subject to the penalties of 18 Pa.C.S. §4904, relating to unsworn falsification to authorities.**

Signature of Executive Officer \_\_\_\_\_

Date  -  -

First Name



Commonwealth of Pennsylvania  
 Department of Labor & Industry  
 Bureau of Workers' Compensation  
 COMPLIANCE SECTION  
 1171 S. Cameron Street, Room 103  
 Harrisburg PA 17104-2501  
 (717)787-3567

## EXECUTIVE OFFICER'S DECLARATION

INSTRUCTIONS: Each executive officer having an ownership interest in a corporation seeking must complete an original Declaration for submission with the Corporation's Application for Executive Officer Exception. The total ownership interest for all Declarations combined must equal 100%. See the Form Completion Hints on the reverse side for additional information and the Application for Executive Officer Exception for filing instructions.

I, the below named Executive Officer, do hereby knowingly and voluntarily elect not to be an employee of the below named corporation for purposes of the Pennsylvania Workers' Compensation Act, and waive any and all benefits and rights to which I might be entitled under the Pennsylvania Workers Compensation Act (77 P.S. §1, et seq.).

I do hereby state and affirm that I am an executive officer who: (check only one box)

- Has an ownership interest in a Subchapter S corporation as defined by the Federal Tax Reform Code of 1971.
- Has at least 5% ownership interest in a Subchapter C corporation as defined by the Federal Tax Reform Code of 1971.
- Serves voluntarily and without remuneration for a nonprofit corporation

**I, the undersigned, verify that the facts set forth in this Executive Officer's Declaration are true and correct to the best of my**

**knowledge, information and belief. This verification is made subject to the penalties of 18 Pa.C.S. § 4904, relating to unsworn falsification to authorities.**

Signature of Executive Officer \_\_\_\_\_ Date Month   - Day   - Year

Corporation's Full Legal Name

Title of Executive Officer

First Name

**513 0705**

Middle Name

Last Name

Suffix (ex: Jr.)  Social Security Number    Percentage of Ownership  Telephone

Address (Business or residence address acceptable)



**SECTION 4**

**RETROSPECTIVE RATING PLANS – PENNSYLVANIA**

Retrospective rating is an insurance pricing system which adjusts the premium for the insurance to which it applies on the basis of losses incurred during the period covered by that insurance. In Pennsylvania a carrier must file with the Pennsylvania Insurance Department such plan rules and rating values as necessary to implement retrospective rating plans for use in writing workers compensation insurance.

Act 44 of 1993 requires Bureau filings other than USL&HW filings to exclude all expense and profit considerations as well as loss adjustment expenses. Effective December 1, 1993, the Bureau has filed and this Manual includes only selected rating values which are exclusive of expense and profit considerations for coverages other than USL&HW and which are inclusive of such provisions for USL&HW coverage.

For sake of consistency with standard language in retrospective rating plans in use in other jurisdictions selected Pennsylvania retrospective rating plan rating values are identified using terminology common to such other retrospective rating plans. The use of such terminology in this section of the Manual does not change the meaning of words or terms used elsewhere in the Manual nor are differences in precise wording used to describe specific items indicative of any substantive difference between sections. For example, the term "pure premium" used in this section and the term "loss cost" used elsewhere in this Manual are synonymous.

A carrier may file retrospective rating plans which use different and/or additional rating values from those shown in this Manual. In such cases the individual carrier values supercede application of the Bureau values. Information regarding such individual carrier retrospective rating plans must be obtained from those carriers or their authorized representatives.

**IMPORTANT NOTES**

- Carriers may refer to Bureau Circular No. 1299 for information regarding implementation of Act 44 of 1993 with respect to retrospective rating plans,
- **Selected Retrospective Rating Plan Rating Values**  
**See Section 2 - Rating Values and Classifications of this Manual for values**

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**GENERAL RULES  
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1. The Experience Rating Plan is intended to determine whether a specific risk presents a hazard for future insurance which is better or worse than the hazard of the average risk in the classification to which the risk has been assigned.
2. The rules of this Plan shall govern the experience rating procedure to be followed in connection with workers compensation and employers' liability Insurance.

These rules have been prepared as applicable to policies written or issued for a period not in excess of one year. When, however, policies are written for periods of more than one year, such policies shall be considered as consisting of consecutive units of twelve months, or if the period of coverage is not a multiple of twelve months, the first or last unit shall be considered as though it were a short term policy. If, however, coverage is written for a period that is more than one year but not more than one year and sixteen days, such entire period shall be considered as a unit of coverage. Each unit as defined above shall be subject separately to all of the rules and procedures specified in the Plan to the same degree as if it actually constituted a separate policy.

In the event the policy period for a long term policy is more than one year and sixteen days, and is not made up of complete twelve-month periods, an endorsement shall be attached to the policy specifying whether the first or last unit shall be considered as though it were a short term policy.

3. This Plan and all amendments thereto, unless otherwise specifically provided, shall be applied as of the first normal anniversary rating date of the risk, as established by the Bureau, which is on or after the effective date of any change in the rules or rating values of this Plan, but shall not otherwise be available to outstanding ratings.
4. It shall not be permissible by cancellation, or rewriting, or by the extension of the policy term, to alter an existing policy for the purpose of enabling the risk to qualify for, or avoid, application of this Plan.

**SECTION II – DEFINITIONS**

1. **Risk.** The term "risk" as used in this Plan shall mean
  - (a) A single legal entity.
  - (b) Two or more affiliates which qualify for combination under the rules of Section III of this Plan.
2. **Legal Entity.** The term "legal entity" or "entity" shall mean an individual, partnership, corporation, unincorporated association or fiduciary (e.g., trustee, receiver, executor or administrator). Divisions or similar units of a legal entity do not qualify as separate entities.
3. **Affiliate.** The term "affiliate" shall mean entities in each of which the same entity or group of entities own a majority interest.
4. **Experience.** For the purpose of this Plan, experience shall mean the record established by a risk under workers compensation and employers' liability Insurance, as disclosed by the losses incurred by the insurance carrier or carriers and the payrolls or other exposures segregated according to classification of operations.

If the classification assigned to a risk is revised or modified, for the purpose of this Plan the Bureau shall similarly reassign the classification of the experience period except that, if the revision is due to a change in operations, no part of the experience period prior to such operations change shall be affected.

**Note:** For special provisions applicable to self-insurers' data see Rule 6 of Section III.

5. **Appeals.** Any determination or decision of the Bureau for an individual risk under the Pennsylvania Experience Rating Plan may be appealed pursuant to RULE XVI, APPEALS FROM APPLICATION OF THE RATING SYSTEM PROCEDURE, Section 1 of this Manual.

**SECTION III – GENERAL PROVISIONS**

1. **Eligibility Requirements.** A risk shall qualify for rating under this Plan if the premium developed by the audited payrolls or other exposures of the experience period, extended at current Bureau Loss Costs, is **\$10,000** or more.



- (a) Eligibility requirements will be determined without consideration of Maritime Liability, Liability under the Federal Employers' Liability Act, Excess Limits and Additional Medical Coverage, the non-rateable element and seat surcharge for Aircraft Operation, the non-rateable element for Explosives Manufacturing, and Atomic Energy Projects.
- (b) Risks shall be disqualified by a lapse of insurance of two years or more until they again qualify for experience rating following the lapse.

The application of Rules 2 and 3 of this section is subject to the provisions of Section V "Tabulation of Experience" of this Plan.

- 2. **Experience Period.** The experience period, except as otherwise provided in Rules 3 and 4 of this Section, shall be not more than three (3) years, commencing four (4) years prior and terminating one (1) year prior to the date for which an experience modification is to be established, but in no event shall be less than the one policy year (twelve months) commencing two (2) years prior and terminating one (1) year prior to the date for which an experience modification is to be established. Completed policy periods only shall be used and all such periods wholly within the experience period shall be used.
- 3. **Experience Period Extension.** If for any reason a part of the earliest policy period falls outside of the normal three (3) year maximum period, such earliest policy period shall be retained in full provided the entire experience period does not then exceed three and three-quarters (3¾) years, and shall be rejected in full if its retention serves to increase the experience period beyond three and three-quarters (3¾) years.

If the policy period immediately preceding the earliest policy period completely within the normal three year experience period is less than a twelve month period and has been used in only two previous ratings, then such short term policy period shall be retained in full provided the entire experience period does not then exceed three and three-quarters (3¾) years, and shall be rejected in full if its retention serves to increase the experience period beyond three and three-quarters (3¾) years.

- 4. **Multiple Policy Experience.** If the experience used in rating a risk involves two or more policies varying in expiration date, the experience period shall be determined for each entity separately in accordance with the foregoing rules, except that the experience for each non-controlling entity shall close with the completed policy period beginning more than one year and terminating not less than six months prior to the date for which an experience modification is to be established.
- 5. **Experience to be Used.** The entire experience of the risk (except as otherwise provided in Rule 1 of Section V of this Plan) incurred within the experience period on all its operations, whether such operations are normal to the business or otherwise, shall be reported and used in determining the experience modification. The Bureau may, at its discretion, verify any or all the data from which the experience modification is to be determined.

Experience developed on work let to and performed by an uninsured contractor shall be considered as the experience of the primary contractor or principal whose insurance carrier is liable for the payment of compensation under any provisions of the Pennsylvania Workers Compensation and Occupational Disease Acts, as respects such work.

- 6. **Self-Insurers' Data.** The experience of self-insurers may be accepted by the Bureau provided the experience on self-insured operations is submitted on the approved form, giving the required information with respect to payrolls and losses. Such statement shall be secured, verified and submitted by an interested carrier.

Self-insured experience shall not be used in rating a risk unless the operations that produced such experience are to be insured under a Standard Workers Compensation and Employers' Liability Policy.

- 7. **Administration of Property (Fiduciary and Non-Fiduciary).** Ownership interest shall be deemed to be vested in a fiduciary when a fiduciary is involved. However, "Fiduciary" shall not include a debtor in possession or a trustee under a revocable trust or a franchisor. Ownership interest held by an entity in a fiduciary capacity and ownership interest held by the same entity in a non-fiduciary capacity shall be deemed to be ownership by the same entity.

**COMBINATIONS OR CHANGES OF STATUS**

- 8. **Combination of Entities.**

- (a) Affiliates shall be combined for rating purposes if:
  - (i) The affiliates involved constitute the component parts of an enterprise performing a continuous and/or integrated process or operation, or

- (ii) There is interchange of employment (other than office and salesmen) between two or more of the affiliates involved in the combination.

Separate policies may not be issued to affiliates, which are required to be combined under this rule.

- (b) Affiliates which are not required to be combined under Rule 8(a) may be combined upon the mutual agreement of the risk and the carrier(s) involved. If such combination is agreed to, insurance may be provided either by a single policy insuring all affiliates, or by separate policies for each affiliate issued by one or more insurance carriers. In the latter case, the experience modification established for the entire risk shall apply on each policy to each affiliate. If all affiliates are not combined, then each affiliate not otherwise subject to Rule 8(a) shall be insured under a separate policy and rated on its own experience, providing it meets the qualifications for experience rating as specified in Rule 1 of this Section.
- (c) When one or more mandatory combinations of affiliates under Rule 8(a) exist, insurance for each such combination may be provided by a single policy. Each mandatory combination and any other affiliates which are not required to be a part of any mandatory combination pursuant to Rule 8(a) may be separately rated and separately insured. Exception: If any one or more affiliates not required to be combined under Rule 8(a) or mandatory combinations voluntarily choose to be insured under a single policy, then all affiliates shall be insured under a single policy and the experience modification established for the entire risk shall apply to each affiliate.

**Example**

Five legal entities are commonly owned. Company A and Company B have an interchange of employees. Company C and Company D have a continuity of operations. Company E is unrelated except through ownership.

By Rule 8(a), Company A and Company B must be combined for rating and must be covered by a single policy. Similarly, by Rule 8(a), Company C and Company D must be combined for rating and must be covered by a single policy. Company E may be separately rated and covered by a separate policy.

<u>Company</u>	<u>Rating</u>	<u>Policy</u>
Company A	Combined	Combined
Company B	A & B	Policy 1
Company C	Combined	Combined
Company D	C & D	Policy 2
Company E	Separate	Policy 3

If any combination of these separate policy coverages is elected, then all commonly owned entities must be combined for rating and must be covered by a single policy. Thus, if Companies A and B desire to be combined with Company E, they must also combine with Companies C and D, and all must be covered by a single policy.

- (d) If an entity owns a majority interest in another entity which, in turn, owns the majority interest in another entity, all entities so related shall be considered as being under the same ownership for the purposes of this rule, regardless of the number of entities in succession.
- (e) Separate legal entities organized for religious purposes within the same religious denomination shall not be combined for rating purposes; provided, however, that combination may be made as respects all such entities in each of which the same central authority appoints or controls the appointment of the board of trustees or similar body and exercises direct, complete and active control over the finances, properties, operations and activities.

In the term "majority interest," as used in this rule, "majority" shall mean more than 50%.

If an entity other than a partnership

- i. has issued voting stock, majority interest shall mean a majority of the issued voting stock;
- ii. has not issued voting stock, majority interest shall mean a majority of the members;
- iii. has not issued voting stock and has no members, majority interest shall mean a majority of the board of directors or comparable governing body.

If an entity is a partnership, majority interest shall be determined in accordance with the participation of each general partner in the profits of the partnership.

**Note:** If a combination of entities is required or has been elected, and if two or more different combinations are possible in accordance with the provisions of this rule, the combination involving the greatest

number of entities shall be made. The experience of any entity used in such a combination shall not otherwise be used in combination with any other entity.

The experience to be used in a rating combination shall be subject to the provisions of the rule "Change of Ownership" of this Section.

- (f) Affiliates combined for rating voluntarily (i.e., not a mandatory combination), which wish to change their rating option and have each affiliate separately rated based on its individual experience, may petition the Bureau to do so. Upon Bureau approval, separate policies must be issued for each affiliate. Unless the Bureau is provided with the segregated experience needed to produce separate ratings for each affiliate in an acceptable format, each affiliate will continue to be rated using combined experience for any policy period(s) for which segregated experience is not available and its own separately reported experience for policy period(s) subsequent to the separation.

#### 9. Ownership Changes.

- (a) For purposes of this Plan, a change in ownership includes any of the following:
- (i) sale, transfer or conveyance of all or a portion of an entity's ownership interest
  - (ii) sale, transfer or conveyance of an entity's physical assets to a purchasing entity which takes over the operation of the selling entity and wherein the selling entity
    - (a) becomes entirely inactive with no employees or
    - (b) retains a few employees for the purpose of closing out its affairs prior to dissolution as a legal entity or
    - (c) retains a few clerical employees for the purpose of carrying on operations in connection with investment of its financial assets
  - (iii) merger or consolidation of two or more entities
  - (iv) formation of a new entity subsequent to the dissolution or non-operative capacity of an entity
  - (v) voluntary or court mandated establishment of a trustee or receiver, excluding a debtor in possession, a trustee under a revocable trust or franchisor
- (b) Continuation of Experience. Unless excluded under paragraph (c), the experience for any entity undergoing a change in ownership shall be transferred to the experience of the acquiring, surviving or new entity. The date of revision will be the later of the following two dates: 1) the anniversary rating date in effect at the time the Bureau receives a completed ERM-14 form outlining the ownership change or 2) the date on which the change in ownership occurred.
- (i) Partial Sale: If an entity disposes of a part of its assets or operations but otherwise continues to operate its business, all experience incurred prior to the sale shall be used in future ratings of the entity.

**NOTE:** Future experience ratings of a risk shall retain all experience for any part of its operations which may have been discontinued or self-insured.

- (c) Exclusion of Experience. The experience of any entity undergoing a change in ownership shall be retained and used in future experience ratings unless one or both of the following requirements (i) and (ii) are met at the same time of the ownership change:
- (i) A change in majority interest occurs and the change in majority interest is accompanied by a complete change in operation and function sufficient to result in a change of governing classification and the change in majority interest is accompanied by a change in the process and hazard of the operation
  - (ii) A change in majority interest occurs and the change in majority interest is accompanied by a change in employees such that all or a substantial portion of the employees of the new ownership are not retained from the prior ownership.
- (d) If the experience of an entity undergoing a change in ownership is to be excluded from future experience ratings for the entity, the experience modification no longer applies as of the date of the ownership change unless the entity is acquired by another entity which has an existing experience modification. In that case, the modification of the acquiring entity shall apply.

- (e) *Multiple Entities.* When two entities under substantially the same ownership have been insured under a single policy, and the ownership of one or both of them is changed so that there is no longer any connection between them, the procedure shall be as follows:
  - (i) If the experience of the entities has been combined for rating purposes during the entire experience period, the experience incurred prior to the change shall not be used for future ratings, unless
    - (a) the insurance carrier or carriers request that new modifications be established, and
    - (b) the Bureau is furnished with the experience required for the calculation of such modifications submitted in an acceptable format.
  - (ii) If the experience of the entities has been combined for less than two years at the time of the change, so that the experience for each entity is available during the period they were separately insured, the experience for each entity shall be used for the purpose of calculating new experience modifications.

When three or more entities under substantially the same ownership have been insured under a single policy, and the ownership of one of the entities has been changed so that there is no longer any connection between it and the remaining entities, the existing experience modification shall continue to apply to the entities whose ownership has not changed. The entity whose ownership has changed shall not be subject to experience modification unless it has been purchased by an entity which has an applicable experience modification.

When three or more entities under substantially the same ownership have been insured under a single policy and the ownership of two or more of the entities has been changed so that common ownership no longer is present, the experience incurred prior to the date of the change shall not be used for future ratings, unless

- (i) the insurance carrier or carriers request that new modifications be established, and
- (ii) the Bureau is furnished with the experience required for the calculation of such modifications submitted in an acceptable format.

- (f) *Employee Leasing.* If (1) an entity terminates its employment relationship with all, or substantially all, its employees, and (2) all or substantially all such employees are thereafter employed by another entity which leases such employees to the original employer, the experience incurred prior to the termination of the original employment relationship shall be used in future ratings of the second entity.

**10. Joint Ventures.** When two or more risks associate for the purpose of undertaking one or more projects as a joint venture, the premium for the operation involved shall not be subject to experience modification until such time as the joint venture qualifies for experience rating in accordance with the provisions of Rule 1 of this Section, subject, however, to the following conditions:

- (1) The contracts shall be awarded in the name of the associated risks as a joint venture.
- (2) The joint ventures shall share responsibility for, and participate in the control, direction and supervision of all work undertaken.
- (3) The joint ventures shall maintain a common bank account, payroll and business records.
- (4) When the joint venture becomes subject to experience rating, all applicable experience modifications shall be based exclusively on the experience of the joint venture. The experience developed under a joint venture shall be excluded from the future rating of the individual ventures.

**SECTION IV  
APPLICATION OF EXPERIENCE MODIFICATION**

**1. Experience Modification.** An experience modification for a qualified risk shall be determined annually (except as provided in Rules 3 and 4 of this Section) and shall be effective as of the normal anniversary rating date of the risk. No more than one experience modification shall apply to a risk at the same time. Subject to the exceptions noted below, the experience modification shall be applied to the premium developed by the use of carrier rates in force on the effective date of the experience modification.

EXCEPTIONS:

Premiums Not Subject to Experience Rating:

The following are not subject to experience rating:

- i. Expense Constants.
- ii. The policy minimum premium.
- iii. Premium under the National Defense Projects Rating Plan.
- iv. Premium under Rule 1 of the Atomic Energy Procedure.
- v. The surcharge premium under Rule 2 of the Atomic Energy Procedure.
- vi. The seat surcharge premium for Aircraft Operation.
- vii. Premium developed under Code 9740 - Terrorism
- viii. Premium developed under Code 9741 – Catastrophe (other than Certified Acts of Terrorism)

- 2. **Period and Operations Affected.** The experience modification shall be effective for a period of twelve months (except as provided in Rules 3 and 4 of this Section) and shall apply to all the operations of the risk, regardless of whether the current or any new operations are assigned to the same classifications as were used in establishing such modification.
- 3. **Single Policy Risk.** If a risk is covered by a single policy, the following procedure shall apply:
  - (a) The experience modification effective as of the normal anniversary rating date shall apply for the full term of the policy which becomes effective on such date and also for the full term of any policy which becomes effective within three months after such date.
  - (b) If a policy is written for a period of one year, but is extended for a period of not more than 16 days, the carrier rates and experience modification in effect as of the normal termination date shall remain in effect until the termination date of the extended policy. The carrier rates and experience modification which would have become effective as of the normal anniversary rating date shall apply for a period of one year from the effective date of the renewal policy.
  - (c) If a policy is written for a period of one year, but is extended for a period of more than 16 days but not in excess of 60 days, the authorized rates and experience modification shall apply as of the normal anniversary rating date for the unexpired portion of the extended policy period, and shall also apply for a period of one year from the effective date of the renewal policy.
  - (d) If a policy becomes effective on a date more than three months after the normal anniversary rating date:
    - i. the outstanding experience modification shall apply to the new policy for the period corresponding to the unexpired term of the rating.
    - ii. a new experience modification then shall apply for the unexpired term of the outstanding policy.
    - iii. thereafter, a new modification shall apply annually as of a new normal anniversary rating date. The new normal anniversary rating date shall be the date twelve months after the effective date of the outstanding policy.
- 4. **Multiple Policy Risk.** If a risk is covered by several policies (as provided in Rule 8 of Section III of this Plan) which differ as to inception dates, the following procedure shall apply:

A single experience modification shall be computed to be effective for a period of twelve months beginning on a normal anniversary rating date to be established by the Bureau. The Bureau may, however, authorize the application of an existing experience modification for a period not to exceed fifteen months or a new experience modification for a period greater than three months and less than twelve months for the purpose of establishing a new normal anniversary rating date. Any policy effective prior to the normal anniversary rating date established by the Bureau shall be cancelled as of such date and rewritten for a period of twelve months. Any policy effective subsequent to the normal anniversary rating date established by the Bureau shall be written to expire concurrently with the next ensuing normal anniversary rating date or shall be cancelled as of that date.

Any policies subject to this rule which are extended beyond the normal period of twelve months shall be subject to the provisions of Rules 3(b) and 3(c) of this Section.

**SECTION V  
TABULATION OF EXPERIENCE**

1. **Experience Used for Rating.** The experience used for rating purposes shall be the individual risk experience valued at least three months prior to the rating date and reported in accordance with the provisions of the Pennsylvania Workers' Compensation Statistical Plan. It shall include Voluntary Compensation insurance, but shall exclude Maritime Employments and Employments under the Federal Employers' Liability Act. It shall also exclude the exposure and any losses under **Code 9108 Passenger Seat Surcharge**.

**Rating Forms.** To determine the experience modification, the prescribed experience shall be tabulated by the Bureau on approved rating form.

**Payrolls.** The audited payrolls or other exposures for each classification for the experience period shall be tabulated by policy years.

4. **Losses.** Incurred losses shall be tabulated by policy years in the manner indicated below.
- (a) Losses as reported (indemnity, medical and total) shall be shown for each policy year. Losses incurred shall be on a gross basis before the application of the deductible, when such coverage is provided.
  - (b) Losses which are subject to average or limiting values, as provided in Rule 5 of this Section, shall be listed individually, showing the total cost of each case as reported and as used for rating purposes. Multiple injury accidents shall be identified in the appropriate column of the rating form.

**Exception:** All claims reported with Catastrophe Code No. 48 shall be excluded from experience rating calculations. Refer to Pennsylvania Workers Compensation Statistical Plan Manual, Section 2, C. 11. for definition of losses included under Catastrophe Code No. 48.

5. **Limitation on Total Losses Employed in a Rating.** To prevent unreasonable increases in rate for accidents whose occurrence or severity is a matter of chance, a scale of values has been determined and is to be used in place of the actual cost of such accidents when the actual cost exceeds the limiting value. No single accident, whether to one or more persons, shall be used for rating purposes at a value greater than that shown in Table B, column (3).

**Exceptions:** Multiple injury accidents in the Explosives and Ammunitions Mfg. Classifications (Exception: Code 4777, Explosives Distribution), shall be used for rating purposes at not more than twice the value of Table B, column (3) if two persons are injured, at not more than three times if three persons are injured and at not more than four times if four or more persons are injured.

6. **Moral Responsibility.** No loss shall be excluded from the experience of a risk on the ground that the employer was not morally responsible for the accident that caused such loss.

7. **Revision of Losses.** It shall not be permissible to revise values because of department or judicial decision or because of developments in the nature of injury between two valuation dates. Provided, however, that:

- (a) in cases where loss values are included or excluded through mistake other than error of judgment
- (b) where a claim is declared non-compensable (see note below)
- (c) where the claimant or carrier has recovered in an action against a third party
- (d) where a claim should have been reported with Catastrophe Code No. 48

it shall be permissible to submit a revised reporting requesting adjustment of the affected rating or ratings, provided such request is made within 24 months (see below) of the expiration of the period to which the experience modification applied.

If a case is expected to be open longer than 24 months, upon written application, properly filed with the Bureau by the insured, a further extension of 24 months may be granted, provided such request is made within 24 months of the expiration of the period to which the experience modification applied. Such application shall give notice to the Bureau that one of the allowable conditions (see above) for loss revision is still pending a final decision. In this event, the Bureau's files for the risk involved will be preserved.

**Note:** For purposes of this rule, the term "non-compensable" refers to:

- i. an official ruling specifically holding that a claimant is not entitled to benefits under the provisions of the Pennsylvania Workers Compensation or Occupational Disease Act.
- ii. a case where no claim was filed during the period of limitation provided by the Pennsylvania Workers Compensation or Occupational Disease Act for the filing of such claim and the carrier therefore closes the case.
- iii. a case where the carrier contends, prior to the valuation date, that a claimant is not entitled to benefits under the Pennsylvania Workers' Compensation or Occupational Disease Act and the claim is officially closed because of the claimant's failure to prosecute his claim.

**8. Third Party Cases.**

- (a) Pending Cases. When a negligence claim or suit has been instituted by a claimant against a third party, the procedure shall be as follows:

If the claim or suit against the third party has not been settled or finally adjudicated, the incurred loss shall be included in the rating, since failure to recover against a third party is no bar to compensation and the insurance carrier may eventually be obliged to indemnify the claimant in whole or in part for the loss sustained.

- (b) Settled Cases. In cases where the carrier has received reimbursement under subrogation rights, or where the injured employee or his dependents have recovered from a third party, the procedure shall be as follows:

In cases where the total incurred cost prior to recovery is less than the accident limitation value shown in Table B, column (3), only the net loss shall be used in the rating. In cases where the total incurred cost prior to recovery exceeds the accident limitation value shown in Table B, column (3), the amount to be used in the rating shall be such proportion of the limiting value as the net loss bears to the total incurred cost prior to recovery.

**SECTION VI  
RATING PROCEDURE**

- 1. **Actual Losses.** Actual Losses (A), as tabulated in accordance with the provisions of Rules 4 and 5 of Section V, shall be used in the rating.
- 2. **Expected Losses.** Expected Losses (E) shall be determined from the application of the appropriate Expected Loss Factor, shown in Table A, to the payrolls or other exposures for each classification for the experience period.
- 3. **Credibility.** The Credibility (C) of the experience of the risk shall correspond to Expected Losses (E), as shown in Table B.
- 4. **Maximum Value Charge.** A limitation charge (L) reflecting the loss dollars eliminated by the Maximum Value placed on One Accident, shall be included in calculating the modification. The Charge times Credibility, or L x C, shall be determined by entering Table B at the level of Expected Losses for the experience period.
- 5. **Experience Modification.** The Experience Modification (M) shall be determined from the formula:

$$\frac{AC + ELC + E(1.000 - C)}{E} = \text{Indicated Modification, Final Modification Capped to +/- 25\% of Prior Modification, except that where the Indicated Modification is less than unity (1.000) and the Capped Modification is greater than unity (1.000), then the Final Modification shall be set equal to unity (1.000).}$$

The experience modification shall be rounded to three decimal places.

**SECTION VII  
SCHEDULE RATING PLAN**

1. The loss and/or expense components or an insured risk's premium may, at the option of the underwriting carrier, be adjusted in accordance with provisions of this plan to reflect defined characteristics of the risk which, in the sole judgment of the underwriting carrier, are not adequately reflected in prior experience of the insured risk.
2. At the option of the underwriting carrier, this plan may be applied to any risk regardless of premium size.
3. All statistical reporting requirements of the Pennsylvania Compensation Rating Bureau and the Pennsylvania Insurance Department, including provisions of the Pennsylvania Statistical Plan Manual, Annual Calls for Financial Data Experience and Pennsylvania Special Schedule W, are applicable to business written in accordance with this plan and must be complied with by carriers using this plan.
4. Schedule rating credits or debits must be applied as a percentage factor to premium computed after experience modification (if the insured is eligible for experience rating) and before carrier premium discounts and expense constants if applicable.
5. Schedule rating adjustments for any given risk shall be based on information contained in the carrier's files and records when the credit or debit is determined, and such supporting information must be retained in the carrier's files and records for such risk throughout the period of time in which the policy is subject to audit under provisions of the policy.
6. Acceptance of a policy by an insured shall constitute agreement with the amount of schedule rating credit or debit, if applicable, or with the absence of any such credit or debit, if not applicable. Upon request of the insured, a carrier shall make available documentation supporting the derivation of any proposed schedule rating credit or debit.
7. Upon request of the Pennsylvania Insurance Department or the Pennsylvania Compensation Rating Bureau, a carrier shall make available documentation supporting the derivation of a credit or debit for any specified risk or risks.
8. No schedule rating credit or debit may be effective prior to the underwriting insurer's receipt of information for a risk supporting the schedule rating credit or debit in question. No schedule rating credit or debit may be changed mid-term without the mutual agreement of the insured risk and the underwriting carrier.
9. The following risk characteristics are eligible under this plan for assignment of credits or debits subject to the maximum ranges set forth below:

Risk Characteristic Credits or Debits	Allowable Range of
Features of Workplace Maintenance or Operation	-10% to +10%
Risk Elements Not Addressed in Classification Plan	-10% to +10%
Availability of Medical Facilities in or Near Workplace	-5% to +5%
Safety Equipment/Devices Present in/Missing From Workplace	-5% to +5%
Extraordinary Safety Programs Applicable to Workplace	-5% to +5%
Qualifications of Employees	-10% to +10%
Accommodations/Cooperation with Carrier by Management	-5% to +5%
Considerations Related to Policy Expenses	-5% to +5%
Other Risk Characteristics Not Addressed Above (Specify)	-10% to +10%

10. The maximum schedule rating credit permissible for any risk under this plan is -25 percent. The maximum schedule rating debit permissible for any risk under this plan is +25%.



Table B  
PENNSYLVANIA EXPERIENCE RATING PLAN

Expected Losses		Credibility "C"	Maximum Value of one Accident	Weighted Maximum Value Charge "L" * "C"
(1)		(2)	(3)	(4)
-	10,706	0.283	42,500	0.145
10,707	11,784	0.287	42,500	0.147
11,785	12,909	0.291	42,500	0.149
12,910	14,085	0.295	42,500	0.151
14,086	15,318	0.299	42,500	0.153
15,319	16,612	0.303	42,500	0.155
16,613	17,971	0.307	42,500	0.157
17,972	19,399	0.311	42,500	0.159
19,400	20,901	0.315	42,500	0.161
20,902	22,481	0.319	42,500	0.163
22,482	24,144	0.324	42,500	0.165
24,145	25,894	0.332	42,500	0.170
25,895	27,737	0.340	42,500	0.174
27,738	29,678	0.348	42,500	0.178
29,679	31,723	0.356	42,500	0.182
31,724	33,877	0.364	42,500	0.186
33,878	36,147	0.372	42,500	0.190
36,148	38,539	0.380	42,500	0.194
38,540	41,061	0.388	42,500	0.198
41,062	43,719	0.395	42,500	0.202
43,720	46,522	0.403	42,500	0.206
46,523	49,479	0.411	42,500	0.210
49,480	52,598	0.418	42,500	0.214
52,599	55,889	0.426	42,500	0.218
55,890	59,363	0.433	42,500	0.221
59,364	63,030	0.441	42,500	0.225
63,031	66,902	0.448	42,500	0.229
66,903	70,993	0.455	42,500	0.232
70,994	75,315	0.463	42,500	0.237
75,316	79,884	0.479	42,500	0.245
79,885	84,715	0.495	42,500	0.253
84,716	89,825	0.511	42,500	0.261
89,826	95,232	0.527	42,500	0.269
95,233	100,956	0.543	42,500	0.277
100,957	107,018	0.559	42,500	0.286
107,019	113,442	0.575	42,500	0.294
113,443	120,250	0.591	42,500	0.302
120,251	127,472	0.607	42,500	0.310
127,473	135,135	0.623	42,500	0.318
135,136	143,271	0.640	42,500	0.327

Table B  
PENNSYLVANIA EXPERIENCE RATING PLAN

Expected Losses	Credibility "C"	Maximum Value of one Accident	Weighted Maximum Value Charge "L" * "C"
(1)	(2)	(3)	(4)
143,272	0.647	42,500	0.330
151,915	0.654	42,500	0.334
161,103	0.661	42,500	0.338
170,876	0.668	42,500	0.341
181,278	0.674	42,500	0.344
192,357	0.681	42,500	0.348
204,167	0.688	42,500	0.351
216,765	0.694	42,500	0.354
230,213	0.701	42,500	0.358
244,583	0.708	42,500	0.362
259,949	0.714	42,500	0.365
276,397	0.721	42,500	0.368
294,019	0.727	42,500	0.371
312,919	0.734	42,500	0.375
333,210	0.740	42,500	0.378
355,018	0.747	42,500	0.382
378,485	0.753	42,500	0.385
403,766	0.759	42,500	0.388
431,038	0.766	42,500	0.391
460,496	0.772	42,500	0.394
492,359	0.779	42,500	0.398
526,877	0.785	42,500	0.401
564,717	0.791	42,500	0.404
605,024	0.797	42,500	0.407
649,329	0.804	42,500	0.411
697,648	0.810	42,500	0.414
750,445	0.816	42,500	0.417
808,255	0.822	42,500	0.420
871,690	0.828	42,500	0.423
941,455	0.834	42,500	0.426
1,018,370	0.840	42,500	0.429
1,103,386	0.846	42,500	0.432
1,197,615	0.853	42,500	0.436
1,302,363	0.859	42,500	0.439
1,419,170	0.865	42,500	0.442
1,549,861	0.871	42,500	0.445
1,696,618	0.877	42,500	0.448
1,862,054	0.882	42,500	0.451
2,049,331	0.888	42,500	0.454

Table B  
PENNSYLVANIA EXPERIENCE RATING PLAN

Expected Losses (1)	Credibility "C" (2)	Maximum Value of one Accident (3)	Weighted Maximum Value Charge "L" * "C" (4)
2,262,295	2,505,662	42,500	0.457
2,505,663	2,785,266	42,500	0.460
2,785,267	3,108,385	42,500	0.463
3,108,386	3,484,193	42,500	0.466
3,484,194	3,484,194	42,500	0.467
3,484,195	4,444,019	42,500	0.470
4,444,020	5,062,803	42,500	0.475
5,062,804	5,806,851	42,500	0.478
5,806,852	and over	42,500	0.479

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GENERAL RULES

SECTION I – INSTRUCTIONS

1. The Merit Rating Plan is intended to grant premium discounts or assess premium surcharges to employers which do not qualify under the uniform Experience Rating Plan. Premium discounts or surcharges under this Plan shall be based on the number of compensable employee lost-time injuries incurred by each risk during the most recent two year period for which statistics are available. Claims to be counted under this Plan are defined in Section V - Tabulation of Experience.
2. The rules of this Plan shall govern the merit rating procedure to be followed in connection with workers compensation and employers' liability insurance. These rules have been prepared as applicable to policies written or issued for a period not in excess of one year. When, however, policies are written for periods of more than one year, such policies shall be considered as consisting of consecutive units of twelve months, or, if the period of coverage is not a multiple of twelve months, the first or last unit shall be considered as though it were a short term policy. If, however, coverage is written for a period that is more than one year but not more than one year and sixteen days, such entire period shall be considered as a unit of coverage. Each unit as defined above shall be subject separately to all of the rules and procedures specified in the Plan to the same degree as if it actually constituted a separate policy.

In the event the policy period for a long-term policy is more than one year and sixteen days and is not made up of complete 12-month periods, an endorsement shall be attached to the policy specifying whether the first or last unit shall be considered as though it were a short term policy.

3. This Plan and all amendments thereto, unless otherwise specifically provided, shall be applied as of the first normal anniversary rating date of the risk, as established by the Bureau, which is on or after the effective date of any change in the rules or rating values of this Plan but shall not otherwise be available to outstanding ratings.
4. It shall not be permissible by cancellation or rewriting or by the extension of the policy term to alter an existing policy for the purpose of enabling the risk to qualify for or avoid application of this Plan.
5. **Appeals.** Any determination or decision of the Bureau for an individual risk under the Pennsylvania Merit Rating Plan may be appealed pursuant to Rule XVI, APPEALS FROM APPLICATION OF THE RATING SYSTEM PROCEDURE, Section 1 of this Manual.

SECTION II – DEFINITIONS

1. **Risk.** The term "risk" as used in this Plan shall mean
  - a) A single legal entity.
  - b) Two or more affiliates which qualify for combination under the rules of Section III of this Plan.
2. **Legal Entity.** The term "legal entity" or "entity" shall mean an individual, partnership, corporation, unincorporated association or fiduciary (e.g., trustee, receiver, executor or administrator). Divisions or similar units of a legal entity do not qualify as separate entities.
3. **Affiliate.** The term "affiliate" shall mean entities in each of which the same entity or group of entities owns a majority interest.
4. **Experience.** For the purpose of this Plan experience shall mean the record established by a risk under Workers Compensation and Employers' Liability Insurance, as disclosed by the losses incurred by the insurance carrier or carriers and the payrolls or other exposures segregated according to classification of operations. If the classification assigned to a risk is revised or modified, for the purpose of this Plan the Bureau shall similarly reassign the classification of the experience period except that, if the revision is due to a change in operations, no part of the experience period prior to such operations change shall be affected.
5. **Compensable Employee Lost-Time Injury.** The term "compensable employee lost-time injury" for purposes of this Plan shall mean any claim having either an indemnity benefit payment or a case reserve for future indemnity benefit payments.

All claims reported with Catastrophe Code No. 48 shall be excluded from merit rating calculations.

6. **Merit Rating Plan Discount.** The term "Merit Rating Plan discount" for purposes of this Plan shall mean a reduction in the subject premium developed by the use of the carrier rates in force on the normal anniversary rating date applicable to the policy to which the Merit Rating Plan is applied.
7. **Merit Rating Plan Surcharge.** The term "Merit Rating Plan surcharge" for purposes of this Plan shall mean an increase in the subject premium developed by the use of the carrier rates in force on the normal anniversary rating date applicable to the policy to which the Merit Rating Plan is applied.
8. **Merit Rating Plan Adjustment.** The term "Merit Rating Plan adjustment" for purposes of this Plan shall mean either a Merit Rating Plan discount or a Merit Rating Plan surcharge.
9. **Subject Premium.** The term "subject premium" for purposes of this Plan shall mean the premium developed by the use of carrier rates in force on the normal anniversary rating date of the policy to which the Merit Rating Plan is applied, exclusive of exceptions listed in Section IV, Paragraph 1.

Note: For special provisions applicable to self-insurers' data see Rule 5 of Section III.

### **SECTION III – GENERAL PROVISIONS**

1. **Eligibility Requirements.** A risk shall qualify for application of the Merit Rating Plan if **BOTH** of the following conditions are met:
  - a) The risk does not qualify for experience rating, and
  - b) The risk has exposure greater than zero during each year of the Merit Rating Plan experience period as defined herein.
    - i) Eligibility requirements will be determined without consideration of maritime liability, liability under the Federal Employers' Liability Act, excess limits and additional medical coverage, the non-rateable element and seat surcharge for aircraft operation, the non-rateable element for explosives manufacturing, and atomic energy projects.
    - ii) Risks shall be disqualified by a lapse of insurance of two years or more until they again qualify for merit rating following the lapse.

The application of Rule 2 of this section is subject to the provisions of Section V "Tabulation of Experience" of this Plan.

2. **Merit Rating Plan Experience Period.** The experience period for purposes of the Merit Rating Plan shall be not more than two (2) years, commencing three (3) years prior and terminating one (1) year prior to the date for which a Merit Rating Plan adjustment is to be established but in no event shall be less than one policy year (12 months) commencing two (2) years prior and terminating one (1) year prior to the date for which merit rating is to be established. Completed policy periods only shall be used, and all such periods wholly within the experience period shall be used.
3. **Multiple Policy Experience.** If the experience used in rating a risk involves two or more policies varying in expiration date, the experience period shall be determined for each entity separately in accordance with the foregoing rules, except that the experience for each non-controlling entity shall close with the completed policy period beginning more than one year and terminating not less than six months prior to the date for which a Merit Rating Plan adjustment is to be established.
4. **Experience to be Used.** The entire experience of the risk (except as otherwise provided in Rule I of Section V of this Plan) incurred within the experience period on all its operations, whether such operations are normal to the business or otherwise, shall be reported and used in determining the Merit Rating Plan adjustment. The Bureau may, at its discretion, verify any or all the data from which the Merit Rating Plan adjustment is to be determined.

Experience developed on work let to and performed by an uninsured contractor shall be considered as the experience of the primary contractor or principal whose insurance carrier is liable for the payment of compensation under any provision of the Pennsylvania Workers Compensation and Occupational Disease Acts, as respects such work.

5. **Self-Insurers' Data.** The experience of self-insurers may be accepted by the Bureau provided the experience on self-insured operations is submitted on the approved form, giving the required information with respect to payrolls and losses. Such statement shall be secured, verified and submitted by an interested carrier.

Self-insured experience shall not be used in applying the Merit Rating Plan to a risk unless the operations that produced such experience are to be insured under a Standard Workers Compensation and Employers' Liability Policy.

- 6. **Administration of Property (Fiduciary and Non-Fiduciary).** Ownership interest shall be deemed to be vested in a fiduciary when a fiduciary is involved. However, "Fiduciary" shall not include a debtor in possession or a trustee under a revocable trust or a franchisor. Ownership interest held by an entity in a fiduciary capacity and ownership interest held by the same entity in a non-fiduciary capacity shall be deemed to be ownership by the same entity.

**COMBINATIONS OR CHANGES OF STATUS**

7. Combination of Entities

- a) Affiliates shall be combined for merit rating purposes if:
  - i) The affiliates involved constitute the component parts of an enterprise performing a continuous and/or integrated process or operation, or
  - ii) There is interchange of employment (other than office and salesmen) between two or more of the affiliates.

Separate policies may not be issued to affiliates which are required to be combined under this rule.

- b) Affiliates which are not required to be combined under Rule 7 (a) may be combined upon the mutual agreement of the risk and the carrier(s) involved. If such combination is agreed to, insurance may be provided either by a single policy insuring all affiliates or by separate policies for each affiliate issued by one or more insurance carriers. In the latter case the Merit Rating Plan adjustment established for the entire risk shall apply on each policy to each affiliate. If all affiliates are not combined, then each affiliate not otherwise subject to Rule 7 (a) shall be insured under a separate policy and merit-rated based on its own experience, providing it meets the qualification for merit rating as specified in Rule 1 of this section.
- c) When one or more mandatory combinations of affiliates under Rule 7. (a) exist, insurance for each such combination may be provided by a single policy. Each mandatory combination and any other affiliates which are not required to be a part of any mandatory combination pursuant to Rule 7. (a) may be separately merit-rated and separately insured. Exception: If any one or more affiliates not required to be combined under Rule 7. (a) or mandatory combinations voluntarily choose to be insured under a single policy, then all affiliates shall be insured under a single policy and the Merit Rating Plan adjustment established for the entire risk shall apply to each affiliate.

**Example**

Five legal entities are commonly owned. Company A and Company B have an interchange of employees. Company C and Company D have a continuity of operations. Company E is unrelated except through ownership.

By Rule 7. (a) Company A and Company B must be combined for merit rating and must be covered by a single policy. Similarly, by Rule 7. (a) Company C and Company D must be combined for merit rating and must be covered by a single policy. Company E may be separately merit-rated and covered by a separate policy.

<u>Company</u>	<u>Merit Rating</u>	<u>Policy</u>
Company A	Combined	Combined
Company B	A & B	Policy 1
Company C	Combined	Combined
Company D	C & D	Policy 2
Company E	Separate	Policy 3

If any combination of these separate policy coverages is elected, then all commonly-owned entities must be combined for merit rating and must be covered by a single policy. Thus, if Companies A and B desire to be combined with Company E, they must also combine with Companies C and D, and all must be covered by a single policy.

- d) If an entity owns a majority interest in another entity which, in turn, owns the majority interest in another entity, all entities so related shall be considered as being under the same ownership for the purposes of this rule, regardless of the number of entities in succession.
- e) Separate legal entities organized for religious purposes within the same religious denomination shall not be combined for merit rating purposes, provided, however, that combination may be made as respects all such entities in each of which the same central authority appoints or controls the appointment of the board of trustees or similar body and exercises direct, complete and active control over the finances, properties, operations and activities.

In the term "majority interest," as used in this rule, "majority" shall mean more than 50 percent.

If an entity other than a partnership

- i) has issued voting stock, majority interest shall mean a majority of the issued voting stock.
- ii) has not issued voting stock, majority interest shall mean a majority of the members.
- iii) has not issued voting stock and has no members, majority interest shall mean a majority of the board of directors or comparable governing body.

If an entity is a partnership, majority interest shall be determined in accordance with the participation of each general partner in the profits of the partnership.

**Note:** If a combination of entities is required or has been elected and if two or more different combinations are possible in accordance with the provisions of this rule, the combination involving the greatest number of entities shall be made. The experience of any entity used in such a combination shall not be used in combination with any other entity. The experience to be used in any combination for purposes of the Merit Rating Plan shall be subject to the provisions of the Rule 8, "Ownership Changes," of this section.

- f) Affiliates, combined for purposes of merit rating voluntarily (i.e., not a mandatory combination), which wish to change their merit rating option and have each affiliate separately merit-rated based on its individual experience, may petition the Bureau to do so. Upon Bureau approval, separate policies must be issued for each affiliate. Unless the Bureau is provided with the segregated experience needed to produce separate Merit Rating Plan adjustments for each affiliate in an acceptable format, each affiliate will continue to be subject to the Merit Rating Plan using combined experience for any policy period(s) for which segregated experience is not available and its own separately reported experience for policy period(s) subsequent to the separation.

## **8. Ownership Changes.**

- a) For purposes of this Plan a change in ownership includes any of the following:
  - i) sale, transfer or conveyance of all or a portion of an entity's ownership interest.
  - ii) sale, transfer or conveyance of an entity's physical assets to a purchasing entity which takes over the operation of the selling entity and wherein the selling entity
    - a) becomes entirely inactive with no employees or
    - b) retains a few employees for the purpose of closing out its affairs prior to dissolution as a legal entity or
    - c) retains a few clerical employees for the purpose of carrying on operations in connection with investment of its financial assets.
  - iii) merger or consolidation of two or more entities.
  - iv) formation of a new entity subsequent to the dissolution or non-operative capacity of an entity
  - v) voluntary or court-mandated establishment of a trustee or receiver, excluding a debtor in possession, a trustee under a revocable trust or franchiser.

- b) *Continuation of Experience.* Unless excluded under paragraph (c), the experience for any entity undergoing a change in ownership shall be transferred to the experience of the acquiring, surviving or new entity. The date of revision will be the later of the following two dates: 1) the anniversary rating date in effect at the time the Bureau receives a completed ERM-14 Form outlining the ownership change or 2) the date on which the change in ownership occurred.
  - i) *Partial Sale.* If an entity disposes of a part of its assets or operations but otherwise continues to operate its business, all experience incurred prior to the sale shall be used in future Merit Rating Plan adjustments of the entity.

**Note:** Future Merit Rating Plan adjustments of a risk shall retain all experience for any part of its operations which may have been discontinued or self-insured.

- c) *Exclusion of Experience.* The experience of any entity undergoing a change in ownership shall be retained and used in future Merit Rating Plan adjustments unless one or both of the following requirements (i) and (ii) are met at the same time of the ownership change.
  - i) A change in majority interest occurs, and the change in majority interest is accompanied by a complete change in operation and function sufficient to result in a change of governing classification, and the change in majority interest is accompanied by a change in the process and hazard of the operation.
  - ii) A change in majority interest occurs, and the change in majority interest is accompanied by a change in employees such that all or a substantial portion of the employees of the new ownership are not retained from the prior ownership.
- d) If the experience of an entity undergoing a change in ownership is to be excluded from future Merit Rating Plan adjustments for the entity, the Merit Rating Plan adjustment no longer applies as of the date of the ownership change unless the entity is acquired by another entity which has an existing Merit Rating Plan adjustment. In that case the Merit Rating Plan adjustments of the acquiring entity shall apply.
- e) *Multiple Entities.* When two entities under substantially the same ownership have been insured under a single policy and the ownership of one or both of them is changed so that there is no longer any connection between them, the merit rating procedure shall be as follows:
  - i) If the experience of the entities has been combined for merit rating purposes during the entire experience period, the experience incurred prior to the change shall not be used for future merit rating plan adjustment, unless
    - a) the insurance carrier or carriers request that a new Merit Rating Plan adjustment be established, and
    - b) the Bureau is furnished with the experience required for the calculation of a Merit Rating Plan adjustment submitted in an acceptance format.
  - ii) If the experience of the entities has been combined for less than two years at the time of the change, so that the experience for each entity is available during the period they were separately insured, the experience for each entity shall be used for the purpose of calculating a new Merit Rating Plan adjustment.

When three or more entities under substantially the same ownership have been insured under a single policy and the ownership of one of the entities has been changed so that there is no longer any connection between it and the remaining entities, the existing Merit Rating Plan adjustment shall continue to apply to the entities whose ownership has not changed. The entity whose ownership has changed shall not be subject to merit rating unless it has been purchased by an entity which has an applicable Merit Rating plan adjustment.

When three or more entries under substantially the same ownership have been insured under a single policy and the ownership of two or more of the entities has been changed so that common ownership is no longer present, the experience incurred prior to the date of the change shall not be used for future Merit Rating Plan adjustments, unless

- a) the insurance carrier or carriers request that a new Merit Rating Plan adjustment be established, and



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- b) the Bureau is furnished with the experience required for the calculation of a Merit Rating Plan adjustment submitted in an acceptable format.
  - f) *Employee Leasing.* If (1) an entity terminates its employment relationship with all, or substantially all, its employees, and (2) all substantially all of such employees are thereafter employed by another entity which leases such employees to the original employer, the experience incurred prior to the termination of the original employment relationship shall be used in future merit rating plan adjustments of the second entity.
9. **Joint Ventures.** When two or more risks associate for the purpose of undertaking one or more projects as a joint venture, the premium for the operation involved shall not be subject to merit rating until such time as the joint venture qualifies in accordance with the provisions of Rule 1 of this section, subject, however, to the following conditions:
- a) The contracts shall be awarded in the name of the associated risks as a joint venture.
  - b) The joint ventures shall share responsibility for and participate in the control, direction and supervision of all work undertaken.
  - c) The joint ventures shall maintain a common bank account, payroll and business records.
  - d) When the joint venture becomes subject to merit rating, all applicable Merit Rating Plan adjustments shall be based exclusively on the experience of the joint venture. The experience developed under a joint venture shall be excluded from the future Merit Rating Plan adjustments of the individual ventures.

**SECTION IV  
APPLICATION OF MERIT RATING PLAN ADJUSTMENT**

1. **Merit Rating Plan Adjustment.** A Merit Rating Plan adjustment for a qualified risk shall be determined annually (except as provided in Rules 3 and 4 of this section) and shall be effective as of the normal anniversary rating date of the risk. No more than one Merit Rating Plan adjustment shall apply to a risk at the same time. Subject to the exceptions noted below, the Merit Rating Plan adjustment shall be applied to the premium developed by the use of carrier rates in force on the effective date of the Merit Rating Plan adjustment.

**EXCEPTIONS:**

- a) Premiums Not Subject to the Merit Rating Plan:

The following are not subject to the Merit Rating Plan:

- i) Expense constants
- ii) The policy minimum premium
- iii) Premium under the National Defense Projects Rating Plan
- iv) Premium under Rule 1 of the Atomic Energy Procedure
- v) The surcharge premium under Rule 2 of the Atomic Energy Procedure
- vi) The seat surcharge premium for aircraft operation
- vii) Premium developed under Code 9740 - Terrorism
- viii) Premium developed under Code 9741 – Catastrophe (other than Certified Acts of Terrorism)

2. **Period and Operations Affected.** The Merit Rating Plan adjustment shall be effective for a period of 12 months (except as provided in Rules 3 and 4 of this section) and shall apply to all the operations of the risk, regardless of whether the current or any new operations are assigned to the same classifications as were used in establishing the Merit Rating Plan adjustment.

3. **Single Policy Risk.** If a risk is covered by a single policy, the following procedure shall apply:
- a) The Merit Rating Plan adjustment effective as of the normal anniversary rating date shall apply for the full term of the policy which becomes effective on such date and also for the full term of any policy which becomes effective within three months after such date.
  - b) If a policy is written for a period of one year but is extended for a period of not more than 16 days, the carrier rates and Merit Rating Plan adjustment in effect as of the normal termination date shall remain in effect until the termination date of the extended policy. The carrier rates and Merit Rating Plan adjustment which would have become effective as of the normal anniversary rating date shall apply for a period of one year from the effective date of the renewal policy.
  - c) If a policy is written for a period of one year but is extended for a period of more than 16 days but not in excess of 60 days, the carrier rates and the Merit Rating Plan adjustment shall apply as of the normal anniversary rating date for the unexpired portion of the extended policy period and shall also apply for a period of one year from the effective date of the renewal policy.
  - d) If a policy becomes effective on a date more than three months after the normal anniversary rating date,
    - i) the outstanding Merit Rating Plan adjustment shall apply to the new policy for the period corresponding to the unexpired term of the rating.
    - ii) a new Merit Rating Plan adjustment then shall apply for the unexpired term of the outstanding policy.
    - iii) thereafter, a new Merit Rating Plan adjustment shall apply annually as of a new normal anniversary rating date. The new normal anniversary rating date shall be the date 12 months after the effective date of the outstanding policy.
4. **Multiple Policy Risk.** If a risk is covered by several policies (as provided in Rule 8. of Section III of this Plan) which differ as to inception dates, the following procedure shall apply:

A single Merit Rating Plan adjustment shall be computed to be effective for a period of twelve months beginning on a normal anniversary rating date to be established by the Bureau. The Bureau may, however, authorize the application of an existing Merit Rating Plan adjustment for a period not to exceed fifteen months or a new Merit Rating Plan adjustment for a period greater than three months and less than twelve months for the purpose of establishing a new normal anniversary rating date. Any policy effective prior to the normal anniversary rating date established by the Bureau shall be canceled as of such date and rewritten for a period of twelve months. Any policy effective subsequent to the normal anniversary rating date established by the Bureau shall be written to expire concurrently with the next ensuing normal anniversary rating date or shall be canceled as of that date. Any policies subject to this rule which are extended beyond the normal period of twelve months shall be subject to the provisions of Rules 3(b) and 3(c) of this section.

**SECTION V  
TABULATION OF EXPERIENCE**

1. **Experience Used for the Merit Rating Plan.** The experience used for purposes of the Merit Rating Plan shall be the individual risk experience valued at least three months prior to the rating date and reported in accordance with the provisions of the Pennsylvania Workers' Compensation Statistical Plan. It shall include voluntary compensation insurance but shall exclude maritime employments and employments under the Federal Employees' Liability Act. It shall also exclude the exposure and any losses under Code 9108, Passenger Seat Surcharge.
2. **Merit Rating Plan Forms.** To determine the Merit Rating Plan adjustment the prescribed experience shall be tabulated by the Bureau on approved Merit Rating Plan forms.
3. **Payrolls.** The audited payrolls or other exposures for each classification for the experience period shall be tabulated by policy years.
4. **Losses.** Incurred losses or claims reported for all policy periods considered in qualifying a risk for the Merit Rating Plan shall be tabulated in the following manner:

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- a) Claims having no indemnity benefit payment or case reserve for indemnity benefit payment shall be excluded from the experience tabulation for purposes of the Merit Rating Plan. Losses as reported (indemnity, medical and total) shall be shown for each policy year. Losses incurred shall be on a gross basis, before the application of the deductible when such coverage is provided.
  - b) All claims not excluded from the experience tabulation for purposes of the Merit Rating Plan by virtue of sections (a) above shall be listed in the experience tabulation with the following information:
    - Policy number
    - Policy effective date
    - Claim number or number of claims
    - Indemnity loss amount
    - Date of loss

All claims reported with Catastrophe Code No. 48 shall be excluded from merit rating calculations.

5. **Moral Responsibility.** No loss shall be excluded from the experience of a risk on the ground that the employer was not morally responsible for the accident that caused such loss.
6. **Revision of Losses.** It shall not be permissible to revise values because of department or judicial decision or because of developments in the nature of injury between two valuation dates. Provided, however, that
  - a) in cases where loss values are included or excluded through mistake other than error of judgment
  - b) where a claim is declared non-compensable (see note below)
  - c) where the claimant or carrier has recovered in an action against a third party
  - d) where a claim should have been reported with Catastrophe Code No. 48

It shall be permissible to submit a revised reporting requesting adjustment of the affected Merit Rating Plan adjustment or adjustments, provided such request is made within 24 months of the expiration of the period to which the merit rating applied.

If a case involving subrogation is expected to be open longer than 24 months after the expiration of any period(s) to which the merit rating applied, upon written application, properly filed with the Bureau by the insured, a further extension of 24 months may be granted, provided such request is made within 24 months of the expiration of the period to which the merit rating applied. Such application shall give notice to the Bureau that a third-party subrogation claim is still open, pending judicial decision. In this event, the Bureau's files for the risk involved will be preserved for a period of 24 additional months.

**Note:** For purposes of this rule, the term "non-compensable" refers to:

- i) an official ruling specifically holding that a claim is not entitled to benefits under the provisions of the Pennsylvania Workers Compensation or Occupational Disease Act.
- ii) a case where no claim was filed during the period of limitation provided by the Pennsylvania Workers Compensation or Occupational Disease Act  
  
for the filing of such claim and the carrier therefore closes the case.
- iii) a case where the carrier contends prior to the evaluation date that a claimant is not entitled to benefits under the Pennsylvania Workers Compensation or Occupational Disease Act and the claim is officially closed because of the claimant's failure to prosecute his claim.

**SECTION VI  
MERIT RATING PLAN PROCEDURE**

1. **Merit Rating Plan Adjustments.** For each risk qualified under Section III of Merit Rating Plan claims listed in the experience tabulation under Section V, Paragraph 4 of the Merit Rating Plan shall be counted. Merit Rating Plan adjustments shall apply based on the following criteria:
  - a) No compensable employee lost-time injuries — 5 percent (5.0%) discount.
  - b) One (1) compensable employee lost-time injury — No discount or surcharge. Manual rates apply.
  - c) Two (2) or more compensable employee lost-time injuries — 5 percent (5.0%) surcharge.

The Rating Bureau will determine the appropriate Merit Rating Plan adjustment factors and notify the carrier.

**EXAMPLES**

**EXAMPLE A**

<b>Merit Rating Plan Adjustment Effective Date 08/09/96</b>		
(1) <u>Experience Period to be used for qualifying</u>	(2) <u>Employer's Policy History</u>	(3) <u>Period used to determine Merit Rating Adjustment</u>
08/09/94 to 08/09/95	08/09/96 to 08/09/97	
08/09/93 to 08/09/94	08/09/95 to 08/09/96	
	08/09/94 to 08/09/95	08/09/94
	06/11/93 to 06/11/94	

This employer's merit rating effective date has been established to be 8/09/96. This anniversary rating date requires the experience period begin as of 8/09/93 as shown in Column 1. The employer's policy history shows that the risk has experience data within only two years of the experience period as shown in Column 2. Though a portion of the 06/11/93 policy period falls within the 08/09/93 to 08/09/94 experience period, the 6/11/93 policy extends beyond the experience period and thus cannot be used in the determination of the merit rating plan adjustment, per Column 3. Thus this risk does not qualify for merit rating adjustment effective 08/09/96.

**EXAMPLE B**

<b>Merit Rating Plan Adjustment Effective Date 12/09/96</b>		
(1) <u>Experience Period to be used for qualifying</u>	(2) <u>Employer's Policy History</u>	(3) <u>Period used to determine Merit Rating Adjustment</u>
12/09/94 to 12/09/95	12/09/96 to 12/09/97	
12/09/93 to 12/09/94	12/09/95 to 12/09/96	
	12/09/94 to 12/09/95	12/09/94

This employer's merit rating effective date has been established to be 12/09/96. This anniversary rating date requires the experience period begin as of 12/09/93 as shown in Column 1. The employer's policy history shows that the risk has experience data within only one year of the experience period as shown in Column 2. Thus this risk does not qualify for merit rating plan adjustment effective 12/09/96.

**EXAMPLE C**

**Merit Rating Plan Adjustment  
Effective Date  
10/17/96**

<b>(1)</b> <u>Experience Period to be used for qualifying</u>	<b>(2)</b> <u>Employer's Policy History</u>	<b>(3)</b> <u>Period used to determine Merit Rating Adjustment</u>
10/17/94 to 10/17/95 10/17/93 to 10/17/94	10/17/96 to 10/17/97 10/17/95 to 10/17/96 09/28/94 to 12/15/94 09/28/93 to 09/28/94	09/28/94 to 12/15/95

This employer's merit rating effective date has been established to be 10/17/96. This anniversary rating date requires that the experience period begin as of 10/17/93 as shown in Column 1. The employer's policy history shows that the risk has experience data within each year of the experience periods required for eligibility as shown in Column 2. Thus, merit rating plan adjustment will be based on the three month policy which fall within the experience period per Column 3. The risk qualifies for merit rating adjustment effective 10/17/96.

**EXAMPLE D**

**Merit Rating Plan Adjustment  
Effective Date  
11/01/96**

<b>(1)</b> <u>Experience Period to be used for qualifying</u>	<b>(2)</b> <u>Employer's Policy History</u>	<b>(3)</b> <u>Period used to determine Merit Rating Adjustment</u>
11/01/94 to 11/01/95 11/01/93 to 11/01/94	11/01/96 to 11/01/97 11/01/95 to 11/01/96 11/01/94 to 11/01/95 11/01/93 to 11/01/94	11/01/94 to 11/01/95 11/01/93 to 11/01/94

This employer's merit rating effective date has been established to be 11/01/96. This anniversary rating date requires that the experience period begin as of 11/01/93 as shown in Column 1. The employer's policy history shows that the risk has separate policy periods which have experience data within each year of the experience period required for eligibility as shown in Column 2. Thus, merit rating plan adjustment will be based on 24 months of experience per Column 3. The risk qualifies for merit rating adjustment effective 11/01/96.

**EXAMPLE – EMPLOYER SUBJECT TO MERIT RATING PLAN**

**PENNSYLVANIA COMPENSATION RATING BUREAU  
MERIT RATING CALCULATION**

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Carrier:	Any Insurance Co.
Insured:	ABC Associates
Bureau File No. .	2299XXX
Policy No.	WCxx1200311
Effective Period	09/08/96 – 09/08/97

**CODE 9885 – Credit**

No lost-time claims. This risk qualifies for a Merit Rating Plan **discount** of 5%.

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**EXAMPLE – EMPLOYER NOT SUBJECT TO MERIT RATING PLAN**

**PENNSYLVANIA COMPENSATION RATING BUREAU  
MERIT RATING CALCULATION**

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Carrier: Any Insurance Co.  
Insured: ABC Associates  
Bureau File No. . 2299XXX  
Policy No. WCxx1200311  
Effective Period 09/08/96 – 09/08/97

**CODE 9884 – Neutral**

Based on the lost-time claims indicated below, the risk is not subject to a Merit Rating Plan adjustment.

<b>Policy Number</b>	<b>Policy Effective Date</b>	<b>Claim Number</b>	<b>Date of Injury</b>	<b>Indemnity Amount</b>
WC00199920001	090893	29991100	091593	1,870

**EXAMPLE – EMPLOYER SUBJECT TO MERIT RATING PLAN SURCHARGE**

**PENNSYLVANIA COMPENSATION RATING BUREAU  
MERIT RATING CALCULATION**

Carrier: Any Insurance Co.  
 Insured: ABC Associates  
 Bureau File No. . 2299XXX  
 Policy No. WCxx1200311  
 Effective Period 09/08/96 – 09/08/97

**CODE 9886 – Surcharge**

Based on the lost-time claims indicated below, the risk is not subject to a Merit Rating Plan surcharge of 5 percent.

<b>Policy Number</b>	<b>Policy Effective Date</b>	<b>Claim Number</b>	<b>Date of Injury</b>	<b>Indemnity Amount</b>
WC00199920001	090893	29991100	091593	1,870
WC00199920001	090893	29991101	121193	2,991
WC00199920002	090894	39991100	100194	15,019



**The Bureau's electronic Manual highlights all changes from previous language. For changes previously announced by Bureau Circular, highlighted language in the electronic Manual provides a link(s) to the pertinent Bureau Circular announcement(s). No Circular announcement accompanied the change linked to this message.**



## Pennsylvania Compensation Rating Bureau

United Plaza Building • Suite 1500  
30 South 17th Street • Philadelphia, PA 19103-4007  
(215)568-2371 • FAX (215)564-4328 • www.pcrb.com

February 1, 2011

### **BUREAU CIRCULAR NO. 1583**

To All Members of the Bureau:

Re: **APRIL 1, 2011 LOSS COST REVISION APPROVAL**

By action dated February 1, 2011 the Insurance Commissioner has approved revised loss costs and related rating values **effective on a new and renewal basis** as of 12:01 a.m., **April 1, 2011**.

The approved loss costs are those submitted under Bureau Filing No. C-360, calling for an overall average increase of 0.87 percent from existing loss costs.

For reference purposes a complete table of approved loss costs and expected loss factors has been attached to this circular. In addition, copies of this circular and the accompanying tables will be available in various locations within the Bureau's website ([www.pcrb.com](http://www.pcrb.com)).

The Manual loss costs set forth in the attachment include all of the following provisions and/or adjustments:

- Offset for Experience Rating Plan off-balance
- Offset for Merit Rating Plan off-balance
- Loadings in construction classifications for effect of Pennsylvania Construction Classification Premium Adjustment Program (PCCPAP) credits
- Provision for the Office of the Small Business Advocate's portion of the Administration Fund
- Offsets for the effects of credits granted under the Certified Safety Committee Program

The items listed above are included in current loss costs in Pennsylvania and continue to be included in the approved values effective April 1, 2011.

In addition to loss costs and expected loss factors the following rating values, as included in Bureau Filing No. C-360 and approved by the Insurance Commissioner effective April 1, 2011, are provided in attachments to this circular for informational purposes.

- Excess loss (pure premium) factors
- Small deductible loss elimination ratios
- State and hazard group relativities
- Optional retrospective rating plan loss development factors
- Employer assessment factor (0.0188)

In addition to revisions to the above noted rating values the following approved revisions to Manual language effective April 1, 2011 are of note:

- ***Revisions to Designated Auditable Payrolls for executive officers, taxicab drivers and salaried police or firefighters as follows:***
  - o Executive officers maximum weekly payroll – unchanged at \$2,100 per week
  - o Taxicab drivers for leased cabs where no payroll is available - revised from \$41,800 to \$42,250 per annum
  - o Salaried police or firefighters - minimum payroll revised from \$4,200 to \$4,250 per year

Manual revisions reflecting approval of Bureau Filing No. C-360 with respect to rating values and rules effective April 1, 2011 will be updated on our website ([www.pcrb.com](http://www.pcrb.com)) at a later date.

Questions regarding the approved April 1, 2011 Loss Cost Filing may be directed to me at Extension 4413 or [twisecarver@pcrb.com](mailto:twisecarver@pcrb.com) or to Michael Doyle, Chief Actuary, at Extension 4480 or [mduoye@pcrb.com](mailto:mduoye@pcrb.com).

Timothy L. Wisecarver  
President

kg  
Attachment  
D Circ

***Remember to visit our web site at [www.pcrb.com](http://www.pcrb.com) for more information about this and other topics.***

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2011 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
		A-1	A-2	A-3		
005	17.54	9.61	12.40	13.98	F	3
007	5.26	2.88	3.72	4.19	C	2
009	26.50	14.52	18.73	21.12	G	4
015	16.52	9.05	11.67	13.16	E	3
025	3.99	2.08	2.61	2.88	G	4
028	3.55	1.85	2.32	2.56	F	3
050	2.74	1.42	1.79	1.97	F	3
051	3.43	1.78	2.24	2.47	F	3
055	4.02	2.09	2.62	2.90	F	3
059	4.45	2.32	2.91	3.21	E	3
101	3.00	1.63	2.11	2.39	E	3
103	1.34	0.73	0.94	1.07	C	2
104	2.98	1.62	2.10	2.38	B	1
105	3.57	1.94	2.52	2.85	D	2
106	5.31	2.89	3.74	4.24	C	2
107	2.51	1.37	1.77	2.01	B	1
108	4.07	2.21	2.87	3.24	C	2
109	4.47	2.43	3.15	3.57	C	2
110	3.33	1.81	2.34	2.65	B	1
111	3.35	1.82	2.36	2.67	C	2
112	10.39	5.65	7.32	8.29	C	2
113	2.46	1.34	1.74	1.96	C	2
114	7.57	4.12	5.34	6.04	E	3
115	1.96	1.06	1.38	1.56	D	2
119	4.60	2.50	3.24	3.67	C	2
130	5.54	3.01	3.90	4.41	E	3
132	2.18	1.19	1.54	1.74	C	2
134	3.73	2.03	2.63	2.98	C	2
135	2.83	1.54	1.99	2.26	C	2
136	2.73	1.48	1.92	2.17	C	2
139	4.36	2.37	3.07	3.48	C	2
141	4.22	2.29	2.97	3.36	B	1
142	2.10	1.14	1.48	1.67	C	2
161	2.24	1.22	1.58	1.79	C	2
163	3.33	1.81	2.34	2.65	C	2
165	4.71	2.56	3.32	3.76	B	1
166	3.06	1.66	2.16	2.44	C	2
185	4.08	2.22	2.87	3.25	B	1
187	3.45	1.87	2.43	2.75	B	1
189	3.36	1.82	2.36	2.68	C	2

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2011 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
		A-1	A-2	A-3		
191	3.14	1.71	2.21	2.51	C	2
201	4.29	2.33	3.02	3.42	D	2
204	2.59	1.41	1.82	2.06	B	1
205	2.88	1.57	2.03	2.30	B	1
221	2.21	1.20	1.56	1.76	C	2
222	2.99	1.63	2.11	2.39	C	2
225	2.97	1.62	2.09	2.37	C	2
227	4.18	2.27	2.94	3.33	C	2
255	2.45	1.33	1.73	1.96	E	3
257	2.57	1.39	1.81	2.05	C	2
261	3.18	1.73	2.24	2.54	C	2
263	2.85	1.55	2.01	2.27	C	2
265	3.05	1.66	2.15	2.43	C	2
275	3.05	1.66	2.15	2.43	C	2
276	4.06	2.20	2.86	3.23	C	2
281	2.29	1.25	1.61	1.83	B	1
282	5.31	2.89	3.74	4.24	D	2
285	2.54	1.38	1.79	2.03	B	1
291	3.22	1.75	2.27	2.57	E	3
297	3.09	1.68	2.18	2.47	B	1
301	5.64	3.06	3.97	4.50	F	3
305	4.38	2.38	3.09	3.49	D	2
306	4.06	2.20	2.86	3.23	B	1
311	2.70	1.47	1.90	2.15	C	2
319	3.87	2.11	2.73	3.09	A	1
323	2.88	1.57	2.03	2.30	C	2
327	3.56	1.93	2.51	2.84	C	2
402	5.11	2.78	3.60	4.07	E	3
403	3.00	1.63	2.11	2.39	C	2
404	4.34	2.36	3.06	3.46	E	3
406	5.06	2.75	3.57	4.03	E	3
407	3.75	2.04	2.64	2.99	C	2
411	5.39	2.93	3.80	4.30	E	3
413	5.58	3.03	3.93	4.45	E	3
415	3.29	1.79	2.31	2.62	E	3
416	4.78	2.60	3.37	3.81	C	2
421	6.12	3.33	4.32	4.88	E	3
425	7.90	4.29	5.57	6.30	E	3
427	3.85	2.09	2.72	3.07	E	3
429	4.69	2.55	3.31	3.74	D	2

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2011 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
		A-1	A-2	A-3		
431	6.15	3.35	4.34	4.91	C	2
433	3.40	1.85	2.39	2.71	C	2
435	4.69	2.55	3.31	3.74	C	2
441	1.47	0.80	1.04	1.17	C	2
445	3.02 a	1.64	2.13	2.41	C	2
446	1.93	1.05	1.36	1.54	B	1
447	5.00 b	2.72	3.52	3.99	E	3
449	2.79	1.52	1.96	2.22	D	2
451	3.78	2.06	2.67	3.02	D	2
454	3.45	1.87	2.43	2.75	C	2
456	3.89	2.12	2.74	3.10	D	2
457	3.79	2.06	2.67	3.02	C	2
458	2.40	1.31	1.69	1.92	B	1
459	1.33	0.72	0.94	1.06	C	2
461	2.62	1.42	1.84	2.09	D	2
463	2.45	1.33	1.73	1.96	D	2
465	3.38	1.84	2.38	2.69	D	2
467	3.76	2.04	2.65	3.00	B	1
471	1.07	0.58	0.76	0.86	B	1
472	1.16	0.63	0.81	0.92	B	1
473	2.42	1.32	1.71	1.93	B	1
474	0.86	0.47	0.61	0.69	C	2
475	2.82	1.53	1.99	2.25	D	2
476	1.31	0.71	0.92	1.04	C	2
477	2.40	1.31	1.69	1.92	C	2
483	1.32	0.72	0.93	1.05	B	1
485	1.27	0.69	0.89	1.01	B	1
486	2.03	1.10	1.43	1.62	C	2
487	1.14	0.62	0.80	0.91	C	2
488	1.00	0.55	0.71	0.80	B	1
489	1.93	1.05	1.36	1.54	B	1
491	4.11	2.23	2.89	3.27	C	2
493	4.15	2.25	2.92	3.31	C	2
495	5.14	2.79	3.62	4.10	D	2
497	1.57	0.85	1.11	1.25	B	1
499	3.90	2.12	2.75	3.11	D	2
501	2.90	1.58	2.04	2.31	E	3
502	3.59	1.95	2.53	2.86	A	1
506	1.89	1.03	1.33	1.50	C	2
507	2.76	1.50	1.94	2.20	F	3

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

a OD: \$0.14 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.11 Supplemental is not subject to experience rating. Code as 0066.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2011 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
		A-1	A-2	A-3		
509	5.91	3.21	4.17	4.71	G	4
511	5.74	3.12	4.04	4.58	E	3
512	5.65	3.07	3.98	4.50	E	3
513	3.36 <sup>c</sup>	1.82	2.36	2.68	B	1
514	4.60	2.50	3.24	3.67	E	3
520	0.65	0.36	0.46	0.52	C	2
521	1.22	0.67	0.86	0.97	C	2
522	2.04	1.12	1.44	1.62	C	2
523	3.27	1.79	2.31	2.61	C	2
524	5.19	2.84	3.67	4.14	C	2
525	8.09	4.43	5.72	6.45	C	2
526	12.41	6.75	8.75	9.90	D	2
527	19.54	10.62	13.77	15.58	E	3
528	28.93	15.84	20.44	23.06	F	3
529	45.26	24.79	31.98	36.07	G	4
535	3.16	1.72	2.23	2.52	C	2
536	5.13	2.79	3.62	4.09	C	2
551	1.53	0.83	1.08	1.22	F	3
553	1.33	0.72	0.94	1.06	G	4
555	0.57	0.31	0.40	0.45	B	1
563	2.06	1.12	1.45	1.64	C	2
571	2.91	1.58	2.05	2.32	C	2
573	3.92	2.13	2.77	3.13	F	3
581	2.16	1.17	1.52	1.72	E	3
587	2.76	1.50	1.94	2.20	C	2
601	7.23	3.70	4.65	5.13	G	4
602	4.87	2.48	3.11	3.44	F	3
603	5.37	2.67	3.36	3.71	F	3
605	6.80	3.45	4.34	4.79	E	3
606	10.86	5.52	6.93	7.65	G	4
607	7.01	3.63	4.56	5.04	F	3
608	6.12	3.10	3.89	4.30	F	3
609	5.02	2.58	3.24	3.58	F	3
611	8.93	4.53	5.68	6.27	E	3
<b>615</b>	<sup>d</sup> 10.61	5.36	6.74	7.44	G	4
<b>0152</b>	1.15				G	4
617	4.85	2.48	3.12	3.44	F	3
645	6.13	3.00	3.77	4.16	F	3
646	5.25	2.61	3.27	3.61	E	3
647	6.86	3.52	4.42	4.88	D	2
648	5.76	2.90	3.64	4.01	E	3
649	2.82	1.33	1.68	1.85	E	3
651	6.78	3.41	4.28	4.72	F	3
652	8.63	4.48	5.62	6.21	F	3

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

  Associated classes - both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

<sup>c</sup> OD: \$0.19 Supplemental is not subject to experience rating. Code as 0176.

<sup>d</sup> OD: \$0.71 Supplemental applies when coverage for Federal black lung is provided. It is not subject to experience rating. Code as 0164.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2011 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
		A-1	A-2	A-3		
653	7.30	3.67	4.61	5.09	F	3
654	8.52	4.27	5.36	5.92	F	3
655	12.95	6.43	8.08	8.92	G	4
656	6.98	3.56	4.47	4.94	G	4
657	8.09	4.08	5.13	5.66	F	3
658	8.53	4.25	5.34	5.89	F	3
659	17.02	8.73	10.97	12.11	G	4
660	2.43	1.24	1.56	1.72	E	3
661	3.43	1.66	2.09	2.30	E	3
662	4.61	2.40	3.01	3.33	E	3
663	4.42	2.22	2.79	3.08	E	3
664	4.17	2.07	2.60	2.87	E	3
665	7.58	3.87	4.85	5.36	F	3
666	6.12	3.05	3.83	4.23	E	3
667	1.76	0.90	1.13	1.24	F	3
668	4.93	2.46	3.09	3.42	E	3
669	6.54	3.26	4.10	4.53	F	3
670	4.88	2.40	3.02	3.33	E	3
673	5.15	2.67	3.35	3.70	F	3
674	4.42	2.29	2.87	3.17	E	3
675	4.15	2.13	2.68	2.95	F	3
676	4.48	2.20	2.77	3.06	E	3
677	3.75	1.91	2.40	2.65	G	4
679	7.67	3.89	4.88	5.39	F	3
681	4.71	2.40	3.02	3.33	F	3
691	6.67	3.38	4.25	4.69	F	3
693	8.85	4.49	5.64	6.23	F	3
695	4.32	2.19	2.76	3.04	E	3
709	1.87	0.97	1.22	1.35	G	4
716	2.60	1.35	1.70	1.87	E	3
718	2.79	1.45	1.82	2.01	E	3
721	10.16	5.52	7.16	8.10	F	3
744	1.15	0.62	0.81	0.91	D	2
751	2.72	1.48	1.91	2.17	E	3
752	1.08	0.59	0.76	0.87	G	4
753	2.98	1.62	2.10	2.38	C	2
755	0.96	0.52	0.68	0.77	F	3
757	1.85	1.00	1.30	1.47	E	3
759	4.93	2.68	3.47	3.93	E	3
801	7.05	3.86	4.98	5.62	E	3

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.



**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2011 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
		A-1	A-2	A-3		
803	18.77	10.28	13.26	14.96	E	3
804	3.25	1.78	2.30	2.59	E	3
805	5.62	3.08	3.97	4.48	E	3
806	10.16	5.56	7.18	8.10	E	3
807	5.81	3.18	4.11	4.63	E	3
808	5.65	3.09	3.99	4.50	E	3
809	5.00	2.74	3.53	3.98	F	3
810	5.75	3.15	4.06	4.58	F	3
0162	0.71				E	3
811	7.71	4.22	5.45	6.14	E	3
812	6.43	3.52	4.54	5.12	F	3
813	5.28	2.89	3.73	4.21	D	2
814	3.44	1.88	2.43	2.74	C	2
815	3.38	1.85	2.39	2.69	D	2
816	2.14	1.17	1.51	1.71	D	2
817	7.19	3.94	5.08	5.73	E	3
818	1.35	0.74	0.95	1.07	D	2
819	0.79	0.43	0.56	0.63	D	2
820	3.16	1.73	2.24	2.52	D	2
821	6.00	3.29	4.24	4.78	C	2
825	3.03	1.66	2.14	2.42	C	2
828	8.33	4.56	5.89	6.64	E	3
855	4.77	2.61	3.37	3.80	E	3
857	6.69	3.66	4.73	5.33	E	3
858	8.07	4.42	5.70	6.43	F	3
859	8.61	4.71	6.08	6.86	E	3
860	8.99	4.93	6.36	7.17	E	3
862	8.11	4.44	5.73	6.46	E	3
865	3.29	1.80	2.32	2.62	C	2
867	7.04	3.85	4.97	5.61	D	2
871	9.75	5.34	6.89	7.77	D	2
877	2.52	1.38	1.78	2.01	B	1
879	3.82	2.09	2.70	3.05	B	1
880	4.86	2.66	3.43	3.87	C	2
881	3.75	2.05	2.65	2.99	B	1
882	7.19	3.94	5.08	5.73	B	1
883	3.21	1.76	2.27	2.56	B	1
884	0.90	0.49	0.64	0.72	B	1
885	3.17	1.74	2.24	2.53	C	2
886	2.39	1.31	1.69	1.91	B	1
887	0.68	0.37	0.48	0.54	C	2

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

  Associated classes - both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2011 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
		A-1	A-2	A-3		
889	0.61	0.33	0.43	0.48	B	1
890	0.63	0.34	0.44	0.50	C	2
891	1.13	0.62	0.80	0.90	B	1
892	0.97	0.53	0.69	0.78	B	1
893	0.79	0.43	0.56	0.63	B	1
894	1.27	0.69	0.90	1.01	B	1
895	0.76	0.42	0.54	0.61	B	1
896	2.07	1.13	1.46	1.65	A	1
897	1.63	0.89	1.15	1.30	A	1
898	2.56	1.40	1.81	2.04	C	2
899	1.44	0.79	1.02	1.15	C	2
903	0.50	0.27	0.35	0.40	E	3
904	1.41	0.77	1.00	1.12	E	3
907	4.96	2.72	3.50	3.95	B	1
910	6.41	3.51	4.53	5.11	C	2
911	5.08	2.78	3.59	4.05	B	1
914	1.85	1.01	1.30	1.47	B	1
915	3.06	1.68	2.16	2.44	C	2
916	1.92	1.05	1.35	1.53	B	1
917	2.10	1.15	1.48	1.67	C	2
918	2.88	1.58	2.03	2.30	C	2
919	2.21	1.21	1.56	1.76	B	1
920	0.55	0.30	0.39	0.44	C	2
921	5.64	3.09	3.98	4.49	D	2
922	3.66	2.00	2.59	2.92	D	2
923	2.77	1.52	1.96	2.21	B	1
924	3.55	1.94	2.51	2.83	B	1
925	2.29	1.25	1.62	1.83	B	1
926	2.79	1.53	1.97	2.22	B	1
927	0.97	0.53	0.69	0.78	B	1
928	2.35	1.29	1.66	1.87	B	1
932	0.83	0.46	0.59	0.66	C	2
933	5.70	3.12	4.03	4.54	C	2
934	3.26	1.79	2.31	2.60	C	2
935	1.61	0.88	1.14	1.28	C	2
936	0.44	0.24	0.31	0.35	D	2
939	5.63	3.08	3.98	4.48	F	3
940	4.27	2.34	3.02	3.40	C	2

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**  
Approved Effective Date: April 1, 2011 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
		A-1	A-2	A-3		
941	2.37	1.30	1.68	1.89	C	2
942	3.67	2.01	2.59	2.93	C	2
943	4.60	2.52	3.25	3.67	C	2
944	1.77	0.97	1.25	1.41	B	1
945	2.50	1.37	1.77	2.00	A	1
946	2.48	1.36	1.76	1.98	C	2
948	2.09	1.14	1.48	1.66	A	1
949	0.75	0.41	0.53	0.60	C	2
951	0.44	0.24	0.31	0.35	E	3
952	0.85	0.47	0.60	0.68	C	2
953	0.23	0.13	0.16	0.19	C	2
954	2.39	1.31	1.69	1.91	E	3
955	0.49	0.27	0.34	0.39	D	2
956	0.15	0.08	0.11	0.12	D	2
957	0.40	0.22	0.28	0.32	C	2
958	1.51	0.83	1.07	1.20	C	2
959	1.43	0.78	1.01	1.14	C	2
960	3.24	1.78	2.29	2.59	C	2
961	0.93	0.51	0.66	0.74	C	2
962	0.05	0.03	0.04	0.04	F	3
963	0.50	0.27	0.35	0.40	B	1
964	1.83	1.00	1.29	1.45	B	1
965	0.55	0.30	0.39	0.44	B	1
966	1.94	1.06	1.37	1.54	E	3
967	1.01	0.56	0.72	0.81	D	2
968	1.32	0.72	0.93	1.05	B	1
969	2.75	1.50	1.94	2.19	C	2
970	7.44	4.08	5.26	5.93	B	1
971	3.97	2.18	2.81	3.17	C	2
973	3.04	1.67	2.15	2.42	B	1
974	2.56	1.40	1.81	2.04	C	2
975	1.68	0.92	1.19	1.34	A	1
976	1.30	0.71	0.92	1.03	B	1
977	0.76	0.42	0.54	0.61	A	1
978	2.57	1.40	1.81	2.04	C	2
979	3.64	1.99	2.57	2.90	C	2
980	4.37	2.39	3.09	3.48	E	3
981	1.32	0.72	0.93	1.05	A	1
982	3.31 e				E	3
983	7.71	4.22	5.45	6.14	C	2

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

e Per person per week. A partial workweek is to be counted as a full workweek.  
Not subject to Experience or Retrospective Rating.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2011 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
		A-1	A-2	A-3		
984	0.21	0.12	0.15	0.17	C	2
985	4.11	2.25	2.90	3.27	E	3
986	1.33	0.73	0.94	1.06	C	2
987	1.12	0.61	0.79	0.89	C	2
988	0.25	0.14	0.18	0.20	C	2
992	5.00	2.74	3.53	3.98	E	3
993	1,337.44 f	732.50	945.14	1,065.96	D	2
994	g	h	h	h	G	4
995	7.82	4.28	5.52	6.23	F	3
996	1,337.44 i	732.50	945.14	1,065.96	G	4
997	1.04	0.57	0.74	0.83	D	2
999	4.81	2.63	3.40	3.83	D	2
0006	3.87	2.12	2.74	3.09	D	2
0008	2.54	1.39	1.80	2.03	D	2
0011	3.57	1.95	2.52	2.84	B	1
012	5.07	2.78	3.58	4.04	D	2
0013	4.81	2.63	3.40	3.83	C	2
0016	3.24	1.78	2.29	2.59	C	2
0034	4.26	2.33	3.01	3.39	C	2
0036	4.21	2.30	2.97	3.35	C	2
0083	5.04	2.76	3.56	4.02	C	2
0170	2.93	1.60	2.07	2.34	C	2
4771	2.59	1.41	1.82	2.06	G	4
0771	0.65				G	4
4777	8.75	4.79	6.18	6.97	E	3
7405	1.38	0.76	0.97	1.10	E	3
7445	0.29				G	4
7413	1.16	0.63	0.82	0.92	G	4
7453	0.24				G	4
7421 j	1.40	0.77	0.99	1.12	F	3
7424	3.30	1.80	2.33	2.63	G	4
7428	5.53	3.03	3.90	4.40	E	3
9108 k	77.12					
9740 k	0.02					
9741 k	0.01					

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

Associated classes - both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

- f Per ambulance corps.
- g See appropriate page of Section 2.
- h Apply the following percentages (A-1 = 54.63%, A-2 = 70.49%, A-3 = 79.51%) to annual loss cost from the appropriate page of Section 2.
- i Per hazardous materials response team.
- j Code 9108 may also apply.
- k Not subject to experience rating

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2011 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP	HAZARD GROUP
		A-1	A-2	A-3	A - G	1 - 4
<b>Per Capita</b>						
<b>0901</b>	31.74	17.38	22.43	25.29	B	1
<b>0902</b>	1.49	0.82	1.05	1.19	A	1
<b>0908</b>	207.35	113.56	146.53	165.26	C	2
<b>0909</b>	84.31	46.17	59.58	67.19	B	1
<b>0912</b>	283.11	155.06	200.07	225.65	B	1
<b>0913</b>	532.99	291.91	376.65	424.80	C	2
<b>A Rated</b>						
<b>9985</b>	A	A	A	A		
<b>0133</b>	A	A	A	A		

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**PENNSYLVANIA  
VOLUNTEER FIREMEN**

**CODE 994**

**SCHEDULE OF ANNUAL LOSS COSTS**

Approved Effective Date: April 1, 2011

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Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	<b>1,840</b>	6,501 to 7,000	<b>7,688</b>
301 to 500	<b>2,259</b>	7,001 to 7,500	<b>7,967</b>
501 to 700	<b>2,628</b>	7,501 to 8,000	<b>8,246</b>
701 to 1,000	<b>3,038</b>	8,001 to 8,500	<b>8,515</b>
1,001 to 1,500	<b>3,573</b>	8,501 to 9,000	<b>8,779</b>
1,501 to 2,000	<b>4,150</b>	9,001 to 9,500	<b>9,035</b>
2,001 to 2,500	<b>4,642</b>	9,501 to 10,000	<b>9,285</b>
2,501 to 3,000	<b>5,079</b>	10,001 to 15,000	<b>10,656</b>
3,001 to 3,500	<b>5,464</b>	15,001 to 20,000	<b>13,029</b>
3,501 to 4,000	<b>5,827</b>	20,001 to 25,000	<b>15,360</b>
4,001 to 4,500	<b>6,164</b>	25,001 to 30,000	<b>17,665</b>
4,501 to 5,000	<b>6,488</b>	30,001 to 35,000	<b>19,934</b>
5,001 to 5,500	<b>6,802</b>	35,001 to 40,000	<b>22,171</b>
5,501 to 6,000	<b>7,101</b>	40,001 to 45,000	<b>24,371</b>
6,001 to 6,500	<b>7,399</b>	45,001 to 50,000	<b>26,534</b>
		For each additional 5,000 population.....	<b>2,170</b>

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PENNSYLVANIA COMPENSATION RATING BUREAU

Effective April 1, 2011

Excess Loss Factors

Per Accident Limit	Hazard Group						
	A	B	C	D	E	F	G
\$10,000	0.714	0.756	0.781	0.800	0.840	0.865	0.885
\$15,000	0.667	0.714	0.743	0.763	0.806	0.836	0.861
\$20,000	0.630	0.679	0.712	0.732	0.779	0.811	0.841
\$25,000	0.599	0.651	0.686	0.706	0.755	0.790	0.823
\$30,000	0.573	0.626	0.663	0.684	0.734	0.771	0.807
\$35,000	0.550	0.604	0.643	0.664	0.715	0.754	0.792
\$40,000	0.529	0.584	0.624	0.646	0.698	0.739	0.779
\$50,000	0.493	0.549	0.591	0.613	0.667	0.711	0.754
\$75,000	0.422	0.478	0.523	0.548	0.604	0.652	0.701
\$100,000	0.366	0.422	0.468	0.495	0.552	0.604	0.657
\$125,000	0.321	0.375	0.422	0.450	0.507	0.561	0.617
\$150,000	0.285	0.336	0.382	0.412	0.468	0.523	0.581
\$175,000	0.254	0.303	0.348	0.378	0.434	0.490	0.549
\$200,000	0.229	0.275	0.318	0.349	0.403	0.459	0.519
\$225,000	0.208	0.251	0.292	0.323	0.375	0.432	0.492
\$250,000	0.190	0.230	0.270	0.300	0.351	0.407	0.467
\$275,000	0.174	0.212	0.250	0.280	0.328	0.384	0.444
\$300,000	0.160	0.196	0.232	0.261	0.308	0.363	0.423
\$325,000	0.148	0.182	0.216	0.245	0.290	0.344	0.404
\$350,000	0.138	0.169	0.202	0.230	0.273	0.326	0.385
\$375,000	0.129	0.159	0.189	0.217	0.258	0.310	0.369
\$400,000	0.121	0.149	0.178	0.204	0.244	0.296	0.353
\$425,000	0.114	0.140	0.168	0.194	0.232	0.282	0.339
\$450,000	0.108	0.133	0.159	0.184	0.220	0.270	0.326
\$475,000	0.102	0.126	0.151	0.175	0.210	0.258	0.313
\$500,000	0.097	0.120	0.144	0.167	0.201	0.247	0.301
\$600,000	0.082	0.101	0.121	0.141	0.170	0.213	0.263
\$700,000	0.071	0.088	0.105	0.124	0.149	0.188	0.233
\$800,000	0.063	0.078	0.094	0.110	0.132	0.169	0.212
\$900,000	0.057	0.070	0.084	0.100	0.120	0.154	0.194
\$1,000,000	0.0515	0.0638	0.0769	0.0914	0.1098	0.1418	0.1801
\$2,000,000	0.0280	0.0345	0.0418	0.0511	0.0622	0.0843	0.1120
\$3,000,000	0.0199	0.0243	0.0294	0.0361	0.0441	0.0608	0.0825
\$4,000,000	0.0158	0.0192	0.0230	0.0282	0.0345	0.0477	0.0655
\$5,000,000	0.0129	0.0160	0.0191	0.0232	0.0284	0.0394	0.0543
\$6,000,000	0.0104	0.0137	0.0166	0.0201	0.0243	0.0336	0.0463
\$7,000,000	0.0087	0.0114	0.0146	0.0176	0.0215	0.0294	0.0404
\$8,000,000	0.0072	0.0096	0.0126	0.0159	0.0191	0.0261	0.0360
\$9,000,000	0.0064	0.0085	0.0110	0.0143	0.0174	0.0235	0.0323
\$10,000,000	0.0056	0.0074	0.0096	0.0126	0.0159	0.0215	0.0294

PENNSYLVANIA COMPENSATION RATING BUREAU  
Effective April 1, 2011  
Excess Loss Factors

Per Accident Limit	Hazard Group			
	1	2	3	4
\$10,000	0.751	0.788	0.850	0.885
\$15,000	0.707	0.750	0.817	0.861
\$20,000	0.673	0.719	0.791	0.841
\$25,000	0.644	0.693	0.768	0.823
\$30,000	0.618	0.670	0.748	0.807
\$35,000	0.596	0.650	0.730	0.792
\$40,000	0.576	0.631	0.713	0.779
\$50,000	0.541	0.598	0.684	0.754
\$75,000	0.470	0.531	0.622	0.701
\$100,000	0.414	0.477	0.571	0.657
\$125,000	0.368	0.431	0.527	0.617
\$150,000	0.329	0.391	0.488	0.581
\$175,000	0.296	0.357	0.454	0.549
\$200,000	0.269	0.328	0.424	0.519
\$225,000	0.245	0.302	0.396	0.492
\$250,000	0.225	0.279	0.371	0.467
\$275,000	0.207	0.259	0.348	0.444
\$300,000	0.191	0.241	0.328	0.423
\$325,000	0.177	0.225	0.309	0.404
\$350,000	0.165	0.210	0.293	0.385
\$375,000	0.154	0.197	0.277	0.369
\$400,000	0.145	0.186	0.263	0.353
\$425,000	0.136	0.176	0.250	0.339
\$450,000	0.129	0.166	0.238	0.326
\$475,000	0.123	0.158	0.227	0.313
\$500,000	0.117	0.151	0.217	0.301
\$600,000	0.098	0.127	0.185	0.263
\$700,000	0.086	0.111	0.163	0.233
\$800,000	0.076	0.099	0.145	0.212
\$900,000	0.068	0.089	0.132	0.194
\$1,000,000	0.0618	0.0812	0.1215	0.1801
\$2,000,000	0.0334	0.0446	0.0703	0.1120
\$3,000,000	0.0236	0.0314	0.0504	0.0825
\$4,000,000	0.0186	0.0246	0.0393	0.0655
\$5,000,000	0.0158	0.0205	0.0325	0.0543
\$6,000,000	0.0131	0.0177	0.0278	0.0463
\$7,000,000	0.0110	0.0157	0.0243	0.0404
\$8,000,000	0.0093	0.0138	0.0217	0.0360
\$9,000,000	0.0081	0.0120	0.0196	0.0323
\$10,000,000	0.0071	0.0105	0.0180	0.0294



PENNSYLVANIA COMPENSATION RATING BUREAU  
 MISCELLANEOUS RATING VALUE  
 EFFECTIVE APRIL 1, 2011

**SMALL DEDUCTIBLE PROGRAM  
 Loss Elimination Ratios**

Deductible Level	Hazard Group						
	A	B	C	D	E	F	G
\$ 1,000	5.5%	4.7%	4.4%	3.9%	3.0%	2.7%	2.5%
\$ 5,000	22.3%	18.7%	17.0%	15.1%	11.7%	9.9%	8.6%
\$ 10,000	28.6%	24.4%	21.9%	20.0%	16.0%	13.5%	11.5%

Deductible Level	Hazard Group			
	1	2	3	4
\$ 1,000	4.8%	4.2%	2.9%	2.5%
\$ 5,000	19.2%	16.3%	11.0%	8.6%
\$ 10,000	24.9%	21.2%	15.0%	11.5%

**STATE AND HAZARD GROUP RELATIVITIES**

Hazard Group Factor	A	B	C	D	E	F	G
	1.46	1.03	0.88	0.84	0.71	0.56	0.48

Hazard Group Factor	1	2	3	4
	1.06	0.87	0.64	0.47

**RETROSPECTIVE DEVELOPMENT FACTORS  
 ( No Loss Limitation)**

First Adjustment	RDF =	0.4110
Second Adjustment	RDF =	0.2672
Third Adjustment	RDF =	0.1885

**EMPLOYER ASSESSMENT FACTOR**

0.0188



**Pennsylvania Compensation Rating Bureau**

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December 14, 2010

**BUREAU CIRCULAR NO. 1582**

To All Members of the Bureau:

Re: **APPROVAL OF F-CLASSIFICATION AND USL&HW RATING VALUES**  
**BUREAU FILING NO. C-359**  
**EFFECTIVE APRIL 1, 2011**

The PCRB previously filed proposed changes to manual rates and related rating values for Pennsylvania F-Classifications. That filing, Bureau Filing No. C-359, was announced in Bureau Circular No. 1578.

The Pennsylvania Insurance Department has approved Bureau Filing No. C-359 as submitted **effective April 1, 2011** on a new and renewal basis. The overall rate increase proposed and approved is 6.96 percent.

A table of rates approved effective April 1, 2011 is included with this circular.

Also approved effective April 1, 2011 are the following miscellaneous rating values:

United States Longshore & Harbor Workers' Compensation coverage percentage: 78.13%

Tax multiplier for coverage developed on classifications providing U.S.L. benefits: 1.2736

Expense constant: \$270 (unchanged)

Complete text of the filing as originally submitted is available on the PCRB's website at [www.pcrb.com](http://www.pcrb.com). Questions concerning this filing should be directed to the PCRB's Actuarial Department or via e-mail to Michael J. Doyle, Chief Actuary, at [mjdoyle@pcrb.com](mailto:mjdoyle@pcrb.com).

Timothy L. Wisecarver  
President

kg  
Attachment  
DCirc

***Remember to visit our web site at [www.pcrb.com](http://www.pcrb.com) for more information about this and other topics.***

**PENNSYLVANIA  
 UNITED STATES LONGSHORE AND HARBOR WORKERS RATES  
 MANUAL RATES AND EXPECTED LOSS RATES  
 APPROVED EFFECTIVE APRIL 1, 2011 ON NEW AND RENEWAL**

Code No.	Manual Rate	Min. Prem.	Experience Rating Plan Expected Loss Rate Tables *			Hazard Group A - G	Hazard Group 1 - 4
			A-1	A-2	A-3		
6824F	20.79	3,400	5.32	7.18	8.89	F	3
6826F	21.75	3,400	5.56	7.51	9.30	E	3
6843F	27.28	3,400	6.98	9.43	11.67	G	4
6872F	62.86	3,400	16.07	21.72	26.89	G	4
7309F	108.64	3,400	27.78	37.54	46.47	G	4
7313F	22.68	3,400	5.80	7.84	9.70	G	4
7317F	57.10	3,400	14.60	19.73	24.42	G	4
7327F	44.18	3,400	11.30	15.26	18.90	G	4
7366F	20.00	3,400	5.11	6.91	8.55	G	4
8709F	7.82	1,950	2.00	2.70	3.34	G	4
8726F	6.68	1,705	1.71	2.31	2.86	E	3

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.