



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

October 19, 2010

BUREAU CIRCULAR NO. 1579

To All Members of the Bureau:

Re: **MANUAL REVISIONS TO SECTIONS 1 AND 2 - BUREAU FILING NO. 240**
APPROVED EFFECTIVE DECEMBER 1, 2010

- 1) Code 817, Bus Operations, Class Study Results
- 2) Merger of Classes
 - a) Interim Code 861 into Code 859
 - b) Interim Code 863 into Code 862
 - c) Code 4775 into Code 4771
- 3) Housekeeping Revisions – Sections 1 and 2
- 4) Classifications Applicable to Temporary Staffing

The PCRB has filed and the Insurance Commissioner has approved Manual revisions to Sections 1 and 2 pertaining to changes in classification procedure in Pennsylvania. These revisions become **effective as of 12:01 a.m., December 1, 2010** with respect to new and renewal business only.

The revisions, as referenced above, are discussed below.

1) Code 817, Bus Operations, Class Study Results

The PCRB undertook the class study of Code 817 to determine whether the class's existing assignment procedure should be amended and to review the feasibility of reassigning payroll developed by tour guides to Code 817. Based on this study, the following have been approved:

- Code 951 will continue as an allowable assignment of tour guides.
- Erection of a new classification, Code 828, Paratransit Service, to contemplate paratransit operations.

Manual revisions are shown below with new wording underlined and deleted wording bracketed.

SECTION 2 CLASSIFICATIONS

ADDITIONS

UNDERWRITING GUIDE

To 817:

Scheduled or Public Bus Operation
Shuttle Service – By Specialist Contractor

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.

Hazard Group E

UNDERWRITING GUIDE

Handicapped – Transportation Services for Paratransit Service
Transportation Services for the Elderly
Transportation Services for the Handicapped

CHANGES

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

Change to 817:

[Automobile] Bus Operation, Scheduled, Public

DELETIONS

Underwriting Guide

From 817:

Handicapped – Transportation Services For Paratransit Service
Transportation Services For The Elderly
Transportation Services For The Handicapped

The revisions to Section 2 rating values are shown below:

CODE	LOSS COST	EXPERIENCE RATING PLAN Expected Loss Factors Table			HAZARD GROUP	
		A-1	A-2	A-3	A-G	1-4
817	\$7.06	\$3.82	\$4.93	\$5.65	E	3
828	7.78	4.21	5.44	6.23	E	3

2) Merger of Classes

- a) Interim Code 861 into Code 859
- b) Interim Code 863 into Code 862
- c) Code 4775 into Code 4771

From time-to-time, the PCRB class studies recommend the creation of one or more “interim” classifications when the rigorous statistical analysis results in appropriate findings. Under this procedure, the PCRB separates the employer group(s) from the studied classifications and reclassifies the group(s) to a new, separate classification(s), continuing to monitor the rating values of the “interim” classifications and the analogous classification(s) until such time as they become sufficiently similar to permit consolidation.

The PCRB now observes that the approved April 1, 2010 “interim” Code 861 rating value and the Code 859 rating value are identical (\$8.49), the “interim” Code 863 rating value and the Code 862 rating values are identical (\$7.95), and the Code 4775 and Code 4771 rating values are also identical (\$3.18). Additionally, the latter class’ catastrophe loading classes (Codes 0771 for 4771 and 0775 for 4775) have identical approved April 1, 2010 rating values (\$0.79). Therefore, it is appropriate to consolidate the two “interim” classifications into their respective analogous classifications and merge Code 4775 into 4771 and Code 0775 into Code 0771.

Manual revisions are shown below with new wording underlined and deleted wording bracketed.

SECTION 2

ADDITIONS

Underwriting Guide

To 859:

Nonferrous Scrap Dealer And Automobile Dismantler

To 862:

Document Destruction Or Shredding Service
Paper Shredding – By Specialist Contractor

ADDITIONS (continued)

To 4771:

- Ammunition Mfg.
- Bag Loading, Explosives
- Cartridge Charging Or Loading
- Flare Mfg.
- Shell Case Loading

CHANGES

859 NONFERROUS SCRAP METAL DEALER

Applicable to businesses..... gross receipts

[Businesses principally engaged..... to Code 402

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.

862 RECYCLING CENTER

Applicable to businesses..... 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:

- [3. Assign businesses principally..... to Code 863

4771 EXPLOSIVES Or Ammunition MFG., N.O.C.

Includes but is not..... or retrospective rating.

[Businesses or separately located..... by Code 4777.]

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.

CHANGES (continued)

4777 EXPLOSIVES DISTRIBUTOR

Includes the preparation..... or exhibition of fireworks.

OPERATIONS NOT INCLUDED:

- 2. Assign Code 4771 to explosives manufacturing [except for cartridge loading or charging which is assignable to Code 4775].

DELETIONS

861 AUTOMOBILE DISMANTLERS/NONFERROUS SCRAP DEALERS

Businesses principally engaged..... for useable parts.

Underwriting Guide:

Nonferrous Scrap Dealer and Automobile Dismantler

863 PAPER SHREDDING – By Specialist Contractor (Not A Used Paper Dealer

Applicable to businesses..... cutting or shredding.

Underwriting Guide:

Document Destruction or Shredding Service

Paper Shredding – By Specialist Contractor (Not A Used Paper Dealer)

4775 CARTRIDGE LOADING OR CHARGING

Includes all operations..... or retrospective rating.

Underwriting Guide:

Ammunition Mfg.

Bag Loading, Explosives

Cartridge Charging or Loading

Flare Mfg.

Shell Case Loading

GENERAL AUDITING & CLASSIFICATION INFORMATION

CHANGE

AUTOMOBILE DISMANTLERS

A business whose..... for such businesses.

Paragraphs 1 through 4 remain unchanged.

CHANGES (continued)

- 5. Assign Code 859 to businesses principally engaged in the collection, handling and sale of nonferrous scrap metal.
- [5]6. Assign Code 860 to businesses..... line of merchandise.
- [6]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 [sold] are sold to unrelated customers and are neither installed or used by the business for repair services.
- [7]8. Assign Code 825 to businesses..... customers' automobiles.

There are no rating value changes associated with the mergers of Interim Code 861 into Code 859, Interim Code 863 into Code 862, Code 4775 into Code 4771 and Catastrophe Code 0775 into Code 0771.

3) Housekeeping Revisions – Sections 1 and 2

In an effort to continue to make the Manual clearer and less ambiguous by clarifying classification procedures, updating class language to bring it into alignment with other Manual provisions or recognizing technological or industrial change, the following changes are approved:

Revisions to Classification Procedure

- Clarification of Code 805, Milk Hauling, by excluding non-food products.
- Revision of the General Auditing & Classification Information entry for “Per Diems” to make it sufficiently clear that the PCRБ is not the entity to mediate disputes between employers and their insurer(s) on this topic.

Section 1

- Revision of Rule IX, C., Professional and Semiprofessional Athletes – Class Code 970, to bring it into alignment with the previously filed and approved Code 970 class description.

Section 2

- Clarification of the Section 2 classification language for 15 classes, principally by adding “Operations Also Included” and/or an “Operations Not Included” sections.
- Addition of 19 Underwriting Guide entries and the deletion of four current Underwriting Guide entries.

Manual revisions are shown below with new wording underlined and deleted wording bracketed.

SECTION 1

CHANGE

RULE IX, SPECIAL CONDITIONS OR OPERATIONS AFFECTING COVERAGE

C. PROFESSIONAL AND SEMIPROFESSIONAL ATHLETES – CLASS CODE 970

1. Employees who qualify for payroll limitation include [but is not limited to] all players on the employer's salary list whether regularly played or not, coaches~~[,]~~ or managers [or game officials and include all players on the salary list of the employer].
2. The entire remuneration of each [employee]player, coach or manager should be included in computing premium, subject to a maximum of \$60,000 per [season]policy year.
- ~~[3.~~ Season includes pre-season and post-season exposure.]
- ~~[4.]~~3. When a [n employee]player, coach or manager works for two or more teams in the same sport during the [season]policy year, the maximum shall be prorated.
- ~~[5]~~4. The remuneration of an individual [employee]player, coach or manager is subject to a minimum of \$500~~[.00]~~ per [season or]policy year, including board and lodging. For more details refer to the Classification and Bureau Rating Values Section.

SECTION 2

CLASSIFICATIONS

ADDITIONS

UNDERWRITING GUIDE

To 615:

Caisson Work – Under Pneumatic Pressure

To 811:

Brine Hauling

Water Hauling – For Oil Or Gas Well Drilling Or Fracing

To 855:

Metal Road Plate Rental

To 884:

Aerobics Studio

Pilates Studio

Yoga Studio

To 911:

Delicatessen Meat Distributor – No Delicatessen Or Lunch Meat Manufacturing

Lunch Meat Distributor – No Lunch Or Delicatessen Meat Manufacturing

ADDITIONS (continued)

To 955:

Museum Display Creation – By Independent Contractor

To 962:

Financial Auditing Firm (Not An Independent Insurance Traveling Auditing Firm)

To 965:

Academic Tutoring Service By Independent Provider

Charter School

Computer Training School

English As A Second Language Courses By Specialist Contractor

Foreign Language Courses By Specialist Contractor

Music Lessons By Specialist Contractor

To 968:

Amateur Sports Training Facility (e. g., Basketball, Ice Hockey, Boxing) Not Professional Or
Semiprofessional Sports

Rock Climbing Wall Facility – Indoor

To 969:

Rock Climbing Wall Facility – Outdoor

CHANGES

**471 PRINTED CIRCUIT BOARD ASSEMBLY OR ELECTRICAL WIRE HARNESS MFG –
BY CONTRACTOR**

Applies to [concerns] businesses principally engaged in performing any of the services discussed below for others on a contract basis.

Includes the manufacturing/assembly of printed circuit boards, the placement of components onto printed circuit boards (mounting/stuffing) or the installation of resultant circuit boards into a chassis with the addition of wire leads.

[Also contemplated by..... in this Manual.]

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.

CHANGES (continued)

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 electronic circuit, such as resistors, capacitors, coils, transformers (less than 746 watts), filters or transducers.

[Also applies to..... defined by this classification.]

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

To 609:

Excavation For Septic Tank Installation – By Specialist Contractor

752 OIL OR GAS PIPELINE OPERATION [- Construction, operation of wells or oil refining shall be separately classified.]

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.

CHANGES (continued)

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.

806 FURNITURE MOVING and/or STORAGE

[Includes the packaging..... assigned to Code 811.]

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.

884 HEALTH OR EXERCISE CLUB – all employees including office

[Organized athletics are excluded from this classification and are assigned to Code 970.]

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.

CHANGES (continued)

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.

956 LAW FIRM, all employees including office

This classification is for law firms. [Attorneys employed by..... the employer's business.]

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.

957 PHYSICIAN or DENTIST, all employees including [clerical] office [except home health care service employees]

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). [Does not apply..... in this Manual.]

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.

961 HOSPITAL – all employees[,] including office [but excluding employees performing home health care services]

Only those medical institutions..... admit maternity patients.

OPERATIONS ALSO INCLUDED:

1. [Code 961 includes c]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.

CHANGES (continued)

OPERATIONS NOT INCLUDED:

[Workfare Program Employees or employees performing home health care services shall be separately classified as provided in this Manual.]

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.

962 ACCOUNTING or FINANCIAL AUDITING FIRM – all employees including 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 and 2 remain unchanged.

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).
- [3]4. Assign Code 984 to an insurance traveling premium auditor employed by an insurance company.
- [4]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:

Auditing Firm – Financial (Not An Independent Insurance Traveling Auditing Firm)

963 CHURCH – all employees including office[, except cemetery employees]

[Includes religious..... when separately staffed.]

If two or more churches..... as shown in Section 3.

OPERATIONS ALSO INCLUDED:

1. Includes religious education provided by the church.

CHANGES (continued)

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.

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. and 3 remain unchanged.**
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

To 965:

Tutoring Service (In Academic Subjects) By Independent [Provider]Contractor

CHANGES (continued)

968 SPORTS, RECREATIONAL OR AMUSEMENT FACILITY, INDOOR

[Health or exercise..... rated by Code 970.]

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.

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 [or sports officials].

The entire remuneration of each player, coach[,] or manager [or sports official] should be included in computing premium, subject to a maximum of \$60,000 per policy year. When a player, coach[,] or manager [or sports official] 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 [or sports official] is subject to a minimum of \$500[.00] per policy year, including board and lodging.

OPERATIONS ALSO INCLUDED:

1. Game staff (bench or dugout).....the indoor arena.

DELETIONS

UNDERWRITING GUIDE

From 005:

Forest Maintenance, N. O. C.

DELETIONS (continued)

UNDERWRITING GUIDE

From 609:

Caisson Work, Pneumatic

From 968:

Dance Hall

Skee Ball Alley

GENERAL AUDITING & CLASSIFICATION INFORMATION

CHANGE

PER DIEMS

[The treatment of per diems..... carrier review and determination.]

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.

4) Classification Applicable to Temporary Staffing

In response to issues encountered in the course of administering classifications for temporary staffing enterprises, a new procedure for classification and pricing of selected temporary staffing businesses has been approved. A selected set of “grouped” temporary staffing classifications will be replaced by an expanded number of temporary staffing classifications, described as temporary staffing “exposure groups.” The mapping of direct employment classes into each of the new temporary staffing classes will be done in such a manner that the rating values of the direct employment classes grouped within any of the new temporary staffing classes will fall within a much narrower range than has been the case for the five affected temporary staffing codes and such that the ranges of values contained within each of the new temporary staffing classes will be more consistent.

Manual revisions are shown below with new wording underlined and deleted wording bracketed.

SECTION 2

ADDITIONS

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.

ADDITIONS (continued)**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.

The revisions to Section 2 rating values are shown below:

Code No.	Loss Cost	Experience Rating Plan			Hazard	
		Expected Loss Factors Table			Group	
		A-1	A-2	A-3	A-G	1-4
520	\$ 0.65	\$ 0.35	\$0.45	\$ 0.52	C	2
521	1.30	0.70	0.91	1.04	C	2
522	2.16	1.17	1.51	1.73	C	2
523	3.38	1.83	2.36	2.70	C	2
524	5.35	2.90	3.74	4.29	C	2
525	8.52	4.61	5.95	6.82	C	2
526	13.03	6.99	9.12	10.40	D	2
527	20.77	11.15	14.53	16.57	E	3
528	29.65	16.04	20.72	23.74	F	3
529	46.44	25.12	32.45	37.20	G	4

CHANGES

889 EMPLOYMENT CONTRACTOR – Temporary CLERICAL Staff

Applicable to temporary [clerical or technical service] 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. [Such employees include but are not necessarily limited to: draftsmen, designers, writers, illustrators, computer or data processing operators, programmers or clerical office.]

Please see the classifying temporary staff.

946 EMPLOYMENT CONTRACTOR – Temporary MEDICAL Staffing

Applicable to employers..... as provided for 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 [Code 947] the Temporary Staff N.O.C. class exposure group that includes Code 971.

Please see the..... on classifying temporary staff.

DELETIONS:

544 Employment Contractor – Temporary Staff – MANUFACTURING or LIGHT INDUSTRIAL OPERATIONS, N.O.C.

Applies to all..... classifying temporary staff.

Underwriting Guide

- Employment Contractor – Temporary Staff – Manufacturing or Light Industrial Operations
- Light Industrial Or Manufacturing Business Operations – Temporary Staff
- Manufacturing Or Light Industrial Operations – Temporary Staff
- Temporary Staff – Manufacturing Or Light Industrial Operations

682 EMPLOYMENT CONTRACTOR – TEMPORARY LABOR – Construction Or Erection Operations

Applies to temporary..... on classifying temporary staff.

Underwriting Guide

- Construction Or Erection Operations – Temporary Staff
- Employment Contractor – Temporary Staffing – Construction Or Erection Operations
- Temporary Staff – Construction Or Erection Operations

DELETIONS (continued)

929 EMPLOYMENT CONTRACTOR – Temporary Staff – MERCANTILE OPERATIONS

Applies to temporary..... classifying temporary staff.

Underwriting Guide

Employment Contractor – Temporary Staff – Retail Or Wholesale Store Businesses
Store Businesses – Retail Or Wholesale – Temporary Staff
Temporary Staff – Retail Or Wholesale Store Businesses

937 EMPLOYMENT CONTRACTOR – Temporary Staff – HEAVY SERVICE

Applies to temporary..... on classifying temporary staff.

Underwriting Guide

Employment Contractor – Temporary Staff – Heavy Service
Temporary Staff – Heavy Service

947 EMPLOYMENT CONTRACTOR – Temporary Staff – MAINTENANCE OR SERVICE

Applies to temporary..... on classifying temporary staff.

Underwriting Guide

Employment Contractor – Temporary Staff – Maintenance Or Service
Temporary Staff – Maintenance Or Service

GENERAL AUDITING & CLASSIFICATION INFORMATION

CHANGES

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 [a guide]used in selecting the temporary staffing classes(es) utilized in classifying the different portions of a temporary staffing contractor's payroll.

Temporary staffing..... other business classification(s).

**TEMPORARY STAFFING
CROSS-REFERENCE CHART**

ADDITIONS

520					521					522				
984					920					474 887 927				
988					936					555 890 932				
					963					752 892 952				
										755 893 967				
										884 977				
523					524									
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						
525					526									
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						

ADDITIONS (continued)

527			528		529	
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					

DELETIONS

544									
101	115	166	265	402	427	457	483	509	571
103	119	201	282	404	429	458	485	511	573
105	130	204	285	406	431	459	486	512	581
106	132	205	301	407	433	461	487	513	718
108	134	225	305	411	435	463	488	514	744
109	135	227	306	413	441	465	489	535	4771
110	136		311	415	446	467	501	536	4775
111	139	257	319	416	447	471	502	551	4777
112	163	261	323	421	449	473	506	553	
114	165	263	327	425	454	474	507	555	
					456	476			
						477			

DELETIONS (continued)

544

101	115	166	265	402	427	457	483	509	571
103	119	201	282	404	429	458	485	511	573
105	130	204	285	406	431	459	486	512	581
106	132	205	301	407	433	461	487	513	718
108	134	225	305	411	435	463	488	514	744
109	135	227	306	413	441	465	489	535	4771
110	136		311	415	446	467	501	536	4775
111	139	257	319	416	447	471	502	551	4777
112	163	261	323	421	449	473	506	553	
114	165	263	327	425	454	474	507	555	
					456	476			
						477			

682

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

929

885	920
886	922
910	925
915	927
916	932
917	933
918	934
919	935

937

005	721	809	858	924
009	801	810	859	
015	803	811	860	980
025	804	812	861	992
028	805	817	862	995
050	806	821	863	
051	807	855	865	
055	808	857	907	
059			911	

947

0011	753	880	896	948	971	987
012	755	882	897	952	973	988
0013	757	884	898	954	975	997
141	759	887	899	963	976	999
142	814	890	936	964	977	7428
662	815	891	939	966	978	
716	816	892	941	967	981	
751	818	893	944	968	983	
752	820	894	945	969	984	
	825				986	

The Basic Manual will be updated on our website (www.pcrb.com) at a later date.

Timothy L. Wisecarver
President

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DCirc

Remember to visit our web site at www.pcrb.com for more information about this and other topics.