

Pennsylvania Compensation Rating Bureau

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August 2, 2019

# VIA SERFF

The Honorable Jessica Altman Insurance Commissioner Commonwealth of Pennsylvania Insurance Department 11311 Strawberry Square Harrisburg, PA 17120

# Attention: Michael McKinney, Actuarial Supervisor, Property & Casualty Bureau

# RE: PCRB Filing No. 301 – Proposed Effective April 1, 2020 Manual Housekeeping Revisions to Sections 1 & 2 of the Basic Manual

Dear Commissioner Altman:

On behalf of the members of the Pennsylvania Compensation Rating Bureau (PCRB), we hereby submit the proposed filing for revisions to the Pennsylvania Workers' Compensation Manual of Rules, Classifications and Rating Values for Workers' Compensation and Employers Liability Insurance (Basic Manual). These revisions are proposed to take effect for policies with effective dates of 12:01 a.m., April 1, 2020 or later. This proposed effective date coincides with changes resulting from PCRB's normal annual comprehensive loss cost revision, which will be filed with the Insurance Department at a later date. This coordination consolidates necessary changes that our members and other constituents must make to policies, forms and systems so that they occur once annually. Nothing in the proposed Basic Manual language housekeeping revisions will impact any PCRB loss cost classification value.

Details of this filing are contained in PCRB's June 12, 2019 staff memorandum, provided in this package. The memorandum describes and explains the reasoning for the proposed revisions to the Basic Manual language. These proposals are intended to assist in the administration of the PCRB's uniform classification plan and do not revise the scope of any classification. The memorandum and proposals were reviewed by the PCRB Classification and Rating Committee at the Committee's June 12, 2019 meeting.

The proposed Basic Manual language housekeeping revisions are summarized below:

- Section 1 Proposal to revise Rule IX.A.1. to delete reference to unincorporated associations and to create a new and separate entry under Rule IX.A. (Item No. 10) which defines the officers of an unincorporated association and describes the premium determination for such officers.
- Section 2 Revision to the "To Be Separately Classified Or Separately Classify" definition for clarity.

The Honorable Jessica Altman Commonwealth of Pennsylvania August 2, 2019 Page 2

- Section 2 Clarifications to 14 classification descriptions.
- Section 2 Addition of 8 new Underwriting Guide entries, revision to 7 existing Underwriting Guide entries, and deletion of 4 Underwriting Guide entries.
- Section 2 Addition of 8 new Underwriting Guide entries, revision to 7 existing Underwriting Guide entries, and deletion of 4 Underwriting Guide entries.
- Section 2 Addition of Code 991, Athletic Team Noncontact Sports Professional or Semiprofessional, and Code 970, Athletic Team – Contact Sports – Professional or Semiprofessional, to the Employment Contractor – Temporary Staffing cross reference chart.
- Section 2 Revisions to the "Exceptions" listed after the Employment Contractor Temporary Staffing cross reference chart for clarity.

Thank you in advance for your review and attention to this filing. The PCRB is pleased to answer any questions you or the Insurance Department staff may have regarding these proposals.

Sincerely,

William V. Taylor President

Enclosure: Revisions to Sections 1 & 2

Proposed Effective April 1, 2020

# **SECTION 1**

**INFORMATION PAGE** remains unchanged.

**PREFACE** remains unchanged.

**MEMBERSHIP** remains unchanged.

TABLE OF CONTENTS remains unchanged.

SECTION 1 - Underwriting Rules-Rule I (General) through Rule VIII (Limits of Liability) remains unchanged.

## RULE IX- SPECIAL CONDITIONS OR OPERATIONS AFFECTING COVERAGE AND PREMIUM

#### 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.

(No change to Items 2. through 5.)

#### 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.)

(No change to Items a. through c.)

- **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.

(No change to Items 7. through 9.)

# 10. Executive Officers of Unincorporated Associations

Executive officers of an unincorporated association are the President, Vice President, Secretary, Treasurer or any other officer appointed or elected in accordance with the charter or by-laws of an unincorporated association. Executive Officers of an unincorporated association may not elect to be excluded under the law. Premium for an executive officer of an unincorporated association shall be based on their total payroll, subject to the minimum and maximums established for corporate executive officers.

(No change to Items B. through I.)

SECTION 1 – Underwriting Rules-Rule X (CANCELLATION) through Rule XVIII (PROFESSIONAL EMPLOYER ORGANIZATIONS, PROFESSIONAL EMPLOYER AGREEMENTS AND PROFESSIONAL EMPLOYER SERVICES) remains unchanged.

Proposed Effective April 1, 2020

# **SECTION 1**

**INFORMATION PAGE** remains unchanged.

**PREFACE** remains unchanged.

**MEMBERSHIP** remains unchanged.

TABLE OF CONTENTS remains unchanged.

SECTION 1 - Underwriting Rules-Rule I (General) through Rule VIII (Limits of Liability) remains unchanged.

## RULE IX- SPECIAL CONDITIONS OR OPERATIONS AFFECTING COVERAGE AND PREMIUM

#### 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 .

(No change to Items 2. through 5.)

#### 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.)

(No change to Items a. through c.)

- **d.** These limitations apply to the 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 weekly payroll.

(No change to Items 7. through 9.)

## 10. Executive Officers of Unincorporated Associations

Executive officers of an unincorporated association are the President, Vice President, Secretary, Treasurer or any other officer appointed or elected in accordance with the charter or by-laws of an unincorporated association. Executive Officers of an unincorporated association may not elect to be excluded under the law. Premium for an executive officer of an unincorporated association shall be based on their total payroll, subject to the minimum and maximums established for corporate executive officers.

(No change to Items B. through I.)

SECTION 1 – Underwriting Rules-Rule X (CANCELLATION) through Rule XVIII (PROFESSIONAL EMPLOYER ORGANIZATIONS, PROFESSIONAL EMPLOYER AGREEMENTS AND PROFESSIONAL EMPLOYER SERVICES) remains unchanged.

Proposed Effective April 1, 2020

# **SECTION 2**

#### **RATING VALUES** through **SUB-CLASSIFICATION – CARRIER OPTION** remains unchanged.

#### DEFINITIONS

**TO BE SEPARATELY CLASSIFIED OR SEPARATELY CLASSIFY**: When either of these terms is found in a classification's definition, the payroll of separate staff exclusively engaged in performing the specified <u>task</u> function that is designated "to be separately classified" or "separately classified" <u>must be separately staffed by non-interchanging</u> personnel-shall be assigned to the classification that best describes the specified function.

# **CLASSIFICATIONS**

#### 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.

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

1. <u>Assign Code 899 or the appropriate restaurant class (typically Code 897 or Code 975) to brewpubs,</u> microbreweries, and other businesses brewing beer on the premises and serving that beer primarily by the drink to their customers for on-site consumption.

#### 413 IRON WORKS – SHOP – ORNAMENTAL, NON-STRUCTURAL IRON OR STEEL FABRICATING

Separately rate installation, <u>service</u>, <u>erection</u> or repair <del>operations</del> to <u>Code 658</u> or to <u>Code 675</u> as provided in this <u>Manual</u> the applicable construction classification(s) as warranted.

#### 459 EYELET, NEEDLE, PIN, PEN, OR TRACK MFG.

#### **UNDERWRITING GUIDE**

Artificial Limb (Prosthesis) Mfg.

#### 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, and generators or vacuum furnaces.

#### UNDERWRITING GUIDE Vacuum Furnace, Kiln Or Drying Oven Mfg.

#### 551 CHEMICAL PROCESSING OR PRODUCTS MFG., N.O.C.

UNDERWRITING GUIDE E-Liquid/Vaping Liquid Mfg.

# 555 DRUG OR MEDICINE MFG.

UNDERWRITING GUIDE Transdermal Nitroglycerine Patch Mfg.

Proposed Effective April 1, 2020

# 607 DRILLING, N.O.C. - BY CONTRACTOR

# **OPERATIONS ALSO INCLUDED:**

- 1. (No change)
- 2. (No change)
- 3. <u>Microtunneling is a trenchless method of installing pipes. A computerized navigation system operated</u> above ground advances and steers the microtunneling machine (MTB), jacks the pipe, and excavates the soil to directly install pipes.

# UNDERWRITING GUIDE

<u>Microtunneling</u>

# 615 TUNNELING OR SHAFT SINKING, ALL WORK TO COMPLETION

(No change)

## **OPERATIONS NOT INCLUDED:**

1. <u>Assign Microtunneling to Code 607. Microtunneling is a trenchless method of installing pipes. A computerized navigation system operated above ground advances and steers the microtunneling machine (MTB), jacks the pipe, and excavates the soil to directly install pipes.</u>

# 651 CARPENTRY – COMMERCIAL STRUCTURES

## **OPERATIONS NOT INCLUDED:**

1. Assign Code 675 to the installation of overhead doors.

## UNDERWRITING GUIDE

Aluminum Siding Installation – Commercial Siding Installation (Aluminum, Vinyl, Or Wood Or Cement Board) - Commercial Structures

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

## **OPERATIONS ALSO INCLUDED:**

1. (No change)

# **OPERATIONS NOT INCLUDED:**

- 1. (No change)
- 2. Assign Code 675 to the installation of overhead doors.

## UNDERWRITING GUIDE

Aluminum Siding Installation - Residential Siding Installation (Aluminum, Vinyl, Or Wood Or Cement Board) - Residential

Proposed Effective April 1, 2020

# 663 PLUMBING: GAS, STEAM, HOT WATER OR OTHER PIPEFITTING, INCLUDING HOUSE CONNECTIONS – SHOP PAYROLL, IF ANY, MUST BE INCLUDED

# **UNDERWRITING GUIDE**

Heating Equipment --- Installation, Service Or Repair - Hot Water Or Steam

# 814 DEALER IN MOBILE, SELF-PROPELLED FACTORY, FARM OR CONSTRUCTION EQUIPMENT

# **OPERATIONS ALSO INCLUDED:**

1. The dealer's parts department.

# **OPERATIONS NOT INCLUDED:**

- 1. (No change)
- 2. (No change)

# 818 AUTOMOBILE OR AUTOMOBILE TRUCK DEALER – ALL EMPLOYEES INCLUDING OFFICE

## UNDERWRITING GUIDE

Automobile Rental - <u>No Drivers Not a Limousine Service</u> Truck Rental - <u>Without Drivers Not a Hauling Contractor</u>

# 855 LUMBER AND/OR BUILDING MATERIAL DEALER

## **OPERATIONS ALSO INCLUDED:**

(No change to Items 1. through 4.)

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

## UNDERWRITING GUIDE

Rental Or Sale Of Non-Mobile & Non-Self-Propelled Construction Equipment

# 898 CATERER – ALL EMPLOYEES EXCEPT OFFICE

## UNDERWRITING GUIDE

Personal Chef Service – By Specialist Contractor

## 899 BAR, TAVERN, COCKTAIL LOUNGE OR NIGHTCLUB – ALL EMPLOYEES EXCEPT OFFICE

## **OPERATIONS ALSO INCLUDED:**

<u>1.</u> <u>Brewpubs, microbreweries, and other businesses principally engaged in serving alcohol by the drink and also brewing beer on the premises which is primarily sold to their customers for on-site consumption.</u>

# 903 LABOR UNION – ALL EMPLOYEES INCLUDING OFFICE

## **UNDERWRITING GUIDE**

Trade School Operated By A Labor Union

Proposed Effective April 1, 2020

#### 919 FLORIST STORE – RETAIL OR WHOLESALE

Applies to businesses principally engaged in the sale of flowers, and/or plants used for indoor decorative purposes, and/or florist supplies. Also includes service away from the store premises, such as floral decoration of homes, churches or other buildings for weddings, banquets or parties.

(No change)

#### 928 RETAIL STORE, N.O.C.

# UNDERWRITING GUIDE

Habitat For Humanity ReStores

# 934 AUTOMOBILE PARTS AND ACCESSORY STORE – RETAIL AND/OR WHOLESALE

An auto parts store that also provides automobile repair services shall have payroll divided with Code 815 provided the following conditions are fulfilled: the new and/or used auto parts sales and the automobile repair services are conducted in physically separate work areas by separate employee crews and the majority of the new and/or used parts/ accessories sold must be sold to others and are neither installed nor used by the insured for repair services. If both operations are conducted and these conditions are not met, then payroll developed in both the new and/or used auto parts and accessories sales and the auto repair services shall be assigned to Code 815<u>or Code 934</u>, whichever classification applies to the business activity in which the employer is principally engaged.

## 965 COLLEGE OR SCHOOL, N.O.C. – ALL EMPLOYEES INCLUDING OFFICE

#### **OPERATIONS ALSO INCLUDED:**

(No change to Items 1. through 4.)

## **OPERATIONS NOT INCLUDED:**

(No change to Items 1. through 6.)

7. Assign Code 894 to <u>Alternative</u> schools for court adjudicated <u>youth</u> <u>delinquents</u> or <u>disturbed</u> <u>children</u>. <u>diagnosed</u> with an intellectual and/or developmental disability (See Code 894 for additional detail).</u>

(No change to Items 8. through 9.)

## UNDERWRITING GUIDE

Union Trade School

# 971 COMMERCIAL BUILDINGS

#### UNDERWRITING GUIDE

Mold Removal - By Specialist Contractor

#### 973 HOTEL – ALL EMPLOYEES EXCEPT OFFICE, FOOD SERVICE OR BEVERAGE OPERATIONS AND SLOT MACHINE GAMBLING STAFFS OPERATIONS ALSO INCLUDED:

<u>1.</u> <u>Temporary or short term lodging facilities for families of seriously ill or injured children who are hospitalized (e.g. a Ronald McDonald House).</u>

Proposed Effective April 1, 2020

## 0006 FIELD CROP OR VEGETABLE FARM – THE RAISING OF ALL FIELD CROPS OR VEGETABLES

## UNDERWRITING GUIDE

Hay Farm

Proposed Effective April 1, 2020

## INDEX

## **GENERAL AUDITING & CLASSIFICATION INFORMATION**

# AUTOMOBILE DISMANTLING through EMPLOYMENT CONTRACTOR – TEMPORARY STAFFING EXECUTIVE remains unchanged.

#### **TEMPORARY STAFFING CLASSIFICATION**

Assignable Customer Business Classification(s)

(No change)

#### TEMPORARY STAFFING CROSS-REFERENCE CHART

|     |     | 525 |     |            |     |     | 526 |     |            |
|-----|-----|-----|-----|------------|-----|-----|-----|-----|------------|
| 028 | 204 | 433 | 535 | 825        | 012 | 305 | 509 | 670 | 855        |
| 050 | 205 | 454 | 571 | 885        | 025 | 306 | 511 | 673 | 857        |
| 101 | 225 | 456 | 617 | 888        | 051 | 319 | 512 | 674 | 865        |
| 105 | 227 | 457 | 649 | 915        | 055 | 323 | 514 | 676 | 880        |
| 108 | 257 | 461 | 660 | 922        | 059 | 402 | 536 | 681 | 882        |
| 110 | 261 | 463 | 664 | 924        | 106 | 406 | 573 | 804 | 907        |
| 119 | 265 | 465 | 675 | 934        | 109 | 411 | 603 | 805 | 910        |
| 132 | 285 | 501 | 677 | 945        | 111 | 413 | 607 | 807 | 933        |
| 134 | 311 | 502 | 716 | 966        | 130 | 421 | 646 | 808 | 939        |
| 135 | 327 | 513 | 718 | 969        | 139 | 427 | 662 | 809 | <u>970</u> |
| 136 | 404 |     | 753 | 971        | 141 | 429 | 663 | 810 | 980        |
| 163 | 407 |     | 814 | 973        | 165 | 431 |     | 817 | 992        |
| 166 | 415 |     | 815 | 978        | 201 | 435 |     | 821 | 999        |
|     |     |     |     | <u>991</u> | 301 | 447 |     |     | 0013       |
|     |     |     |     | 0011       |     | 467 |     |     | 7428       |
|     |     |     |     | 4771       |     |     |     |     |            |

## EXCEPTIONS

No Change to Items 1. through 8.

9. The following classifications are not available as a guide in classifying temporary staffing contractors: <u>972,</u> 985, 993, 994, 996, 0901, 0902, 0908, 0909, 0912 and 0913.

No Change to Item 10.

- 11. ATTENDANT CARE SERVICES Assign Code 972 to attendant care aides sent to a provider to perform attendant care services pursuant to the Medicaid Waiver or Pennsylvania Attendant Care Act (Number 150 of 1986) that became effective July 1, 1987.
- 4211. 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.

OFFICERS - CLASSIFICATION ASSIGNMENT EXECUTIVE through WRECKING OR DEMOLITION OR BUILDING MOVING OR RAISING PROJECT remains unchanged.

Proposed Effective April 1, 2020

# **SECTION 2**

#### **RATING VALUES** through **SUB-CLASSIFICATION – CARRIER OPTION** remains unchanged.

#### DEFINITIONS

**TO BE SEPARATELY CLASSIFIED OR SEPARATELY CLASSIFY**: When either of these terms is found in a classification's definition, the specified task designated "to be separately classified" or "separately classified" must be separately staffed by non-interchanging personnel.

#### CLASSIFICATIONS

#### 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.

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

1. Assign Code 899 or the appropriate restaurant class (typically Code 897 or Code 975) to brewpubs, microbreweries, and other businesses brewing beer on the premises and serving that beer primarily by the drink to their customers for on-site consumption.

#### 413 IRON WORKS – SHOP – ORNAMENTAL, NON-STRUCTURAL IRON OR STEEL FABRICATING

Separately rate installation, service, or repair to the applicable construction classification(s) as warranted.

# 459 EYELET, NEEDLE, PIN, PEN, OR TRACK MFG.

#### **UNDERWRITING GUIDE**

Artificial Limb (Prosthesis) Mfg.

#### 474 ELECTRIC POWER OR ELECTRIC TRANSMISSION EQUIPMENT MFG.

Contemplates the manufacture of equipment for the generation, storage or transmission of electrical energy. Includes the manufacture of power transformers (over 1 horsepower), switch-gear or switchboard apparatus, and generators.

#### **UNDERWRITING GUIDE**

(Vacuum Furnace, Kiln Or Drying Oven Mfg.)

#### 551 CHEMICAL PROCESSING OR PRODUCTS MFG., N.O.C.

#### **UNDERWRITING GUIDE**

E-Liquid/Vaping Liquid Mfg.

#### 555 DRUG OR MEDICINE MFG.

#### **UNDERWRITING GUIDE**

Transdermal Nitroglycerine Patch Mfg.

Proposed Effective April 1, 2020

#### 607 DRILLING BY CONTRACTOR

#### **OPERATIONS ALSO INCLUDED:**

- 1. (No change)
- 2. (No change)
- 3. Microtunneling is a trenchless method of installing pipes. A computerized navigation system operated above ground advances and steers the microtunneling machine (MTB), jacks the pipe, and excavates the soil to directly install pipes.

#### **UNDERWRITING GUIDE**

Microtunneling

# 615 TUNNELING OR SHAFT SINKING, ALL WORK TO COMPLETION

(No change)

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

1. Assign Microtunneling to Code 607. Microtunneling is a trenchless method of installing pipes. A computerized navigation system operated above ground advances and steers the microtunneling machine (MTB), jacks the pipe, and excavates the soil to directly install pipes.

#### 651 CARPENTRY – COMMERCIAL STRUCTURES

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

(Item 1. removed)

#### **UNDERWRITING GUIDE**

(Aluminum Siding Installation – Commercial removed) Siding Installation (Aluminum, Vinyl, Wood Or Cement Board) - Commercial Structures

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

## **OPERATIONS ALSO INCLUDED:**

1. (No change)

## **OPERATIONS NOT INCLUDED:**

1. (No change)

(Item 2. removed)

#### UNDERWRITING GUIDE

Siding Installation (Aluminum, Vinyl, Wood Or Cement Board) - Residential

Proposed Effective April 1, 2020

# 663 PLUMBING: GAS, STEAM, HOT WATER OR OTHER PIPEFITTING, INCLUDING HOUSE CONNECTIONS – SHOP PAYROLL, IF ANY, MUST BE INCLUDED

# **UNDERWRITING GUIDE**

Heating Equipment - Installation, Service Or Repair - Hot Water Or Steam

# 814 DEALER IN MOBILE, SELF-PROPELLED FACTORY, FARM OR CONSTRUCTION EQUIPMENT

# **OPERATIONS ALSO INCLUDED:**

1. The dealer's parts department.

# **OPERATIONS NOT INCLUDED:**

- 1. (No change)
- 2. (No change)

# 818 AUTOMOBILE OR AUTOMOBILE TRUCK DEALER – ALL EMPLOYEES INCLUDING OFFICE

# **UNDERWRITING GUIDE**

Automobile Rental - Not a Limousine Service Truck Rental - Not a Hauling Contractor

# 855 LUMBER AND/OR BUILDING MATERIAL DEALER

## **OPERATIONS ALSO INCLUDED:**

(No change to Items 1. through 4.)

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

## UNDERWRITING GUIDE

Rental Or Sale Of Non-Mobile & Non-Self-Propelled Construction Equipment

# 898 CATERER – ALL EMPLOYEES EXCEPT OFFICE

## UNDERWRITING GUIDE

Personal Chef Service – By Specialist Contractor

# 899 BAR, TAVERN, COCKTAIL LOUNGE OR NIGHTCLUB – ALL EMPLOYEES EXCEPT OFFICE

## **OPERATIONS ALSO INCLUDED:**

1. Brewpubs, microbreweries, and other businesses principally engaged in serving alcohol by the drink and also brewing beer on the premises which is primarily sold to their customers for on-site consumption.

# 903 LABOR UNION – ALL EMPLOYEES INCLUDING OFFICE

## **UNDERWRITING GUIDE**

Trade School Operated By A Labor Union

Proposed Effective April 1, 2020

#### 919 FLORIST STORE – RETAIL OR WHOLESALE

Applies to businesses principally engaged in the sale of flowers, and/or plants used for indoor decorative purposes, or florist supplies. Also includes service away from the store premises, such as floral decoration of homes, churches or other buildings for weddings, banquets or parties.

(No change)

#### 928 RETAIL STORE, N.O.C.

**UNDERWRITING GUIDE** Habitat For Humanity ReStores

# 934 AUTOMOBILE PARTS AND ACCESSORY STORE – RETAIL AND/OR WHOLESALE

An auto parts store that also provides automobile repair services shall have payroll divided with Code 815 provided the following conditions are fulfilled: the new and/or used auto parts sales and the automobile repair services are conducted in physically separate work areas by separate employee crews and the majority of the new and/or used parts/ accessories sold must be sold to others and are neither installed nor used by the insured for repair services. If both operations are conducted and these conditions are not met, then payroll developed in both the new and/or used auto parts and accessories sales and the auto repair services shall be assigned to Code 815 or Code 934, whichever classification applies to the business activity in which the employer is principally engaged.

#### 965 COLLEGE OR SCHOOL, N.O.C. – ALL EMPLOYEES INCLUDING OFFICE

#### **OPERATIONS ALSO INCLUDED:**

(No change to Items 1. through 4.)

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

(No change to Items 1. through 6.)

7. Assign Code 894 to Alternative schools for court adjudicated youth diagnosed with an intellectual and/or developmental disability (See Code 894 for additional detail).

(No change to Items 8. through 9.)

#### UNDERWRITING GUIDE

(Removed Union Trade School)

# 971 COMMERCIAL BUILDINGS

#### UNDERWRITING GUIDE

Mold Removal - By Specialist Contractor

#### 973 HOTEL - ALL EMPLOYEES EXCEPT OFFICE AND FOOD SERVICE OR BEVERAGE OPERATIONS STAFF

#### **OPERATIONS ALSO INCLUDED:**

1. Temporary or short term lodging facilities for families of seriously ill or injured children who are hospitalized (e.g. a Ronald McDonald House).

Proposed Effective April 1, 2020

## 0006 FIELD CROP OR VEGETABLE FARM – THE RAISING OF ALL FIELD CROPS OR VEGETABLES

## UNDERWRITING GUIDE

Hay Farm

Proposed Effective April 1, 2020

# INDEX

# **GENERAL AUDITING & CLASSIFICATION INFORMATION**

# **AUTOMOBILE DISMANTLING** *through* **EMPLOYMENT CONTRACTOR** – **TEMPORARY STAFFING EXECUTIVE** *remains unchanged.*

#### **TEMPORARY STAFFING CLASSIFICATION**

Assignable Customer Business Classification(s)

(No change)

#### TEMPORARY STAFFING CROSS-REFERENCE CHART

|     |     | 525 |     |      |     |     | 526 |     |      |
|-----|-----|-----|-----|------|-----|-----|-----|-----|------|
| 028 | 204 | 433 | 535 | 825  | 012 | 305 | 509 | 670 | 855  |
| 050 | 205 | 454 | 571 | 885  | 025 | 306 | 511 | 673 | 857  |
| 101 | 225 | 456 | 617 | 888  | 051 | 319 | 512 | 674 | 865  |
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| 108 | 257 | 461 | 660 | 922  | 059 | 402 | 536 | 681 | 882  |
| 110 | 261 | 463 | 664 | 924  | 106 | 406 | 573 | 804 | 907  |
| 119 | 265 | 465 | 675 | 934  | 109 | 411 | 603 | 805 | 910  |
| 132 | 285 | 501 | 677 | 945  | 111 | 413 | 607 | 807 | 933  |
| 134 | 311 | 502 | 716 | 966  | 130 | 421 | 646 | 808 | 939  |
| 135 | 327 | 513 | 718 | 969  | 139 | 427 | 662 | 809 | 970  |
| 136 | 404 |     | 753 | 971  | 141 | 429 | 663 | 810 | 980  |
| 163 | 407 |     | 814 | 973  | 165 | 431 |     | 817 | 992  |
| 166 | 415 |     | 815 | 978  | 201 | 435 |     | 821 | 999  |
|     |     |     |     | 991  | 301 | 447 |     |     | 0013 |
|     |     |     |     | 0011 |     | 467 |     |     | 7428 |
|     |     |     |     | 4771 |     |     |     |     |      |

# EXCEPTIONS

No Change to Items 1. through 8.

9. The following classifications are not available as a guide in classifying temporary staffing contractors: 972, 985, 993, 994, 996, 0901, 0902, 0908, 0909, 0912 and 0913.

No Change to Item 10.

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.

OFFICERS - CLASSIFICATION ASSIGNMENT EXECUTIVE through WRECKING OR DEMOLITION OR BUILDING MOVING OR RAISING PROJECT remains unchanged.