



**Pennsylvania Compensation Rating Bureau**

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April 13, 2016

**PCRB CIRCULAR NO 1657**

To All Members of the PCRB:

**Re: MANUAL REVISIONS TO SECTIONS 1 AND 2  
PCRB FILING NO. 270  
APPROVED EFFECTIVE OCTOBER 1, 2016**

The Pennsylvania Insurance Commissioner has approved PCRB's filing that proposed classification changes to Code 970 in Sections 1 and 2. These revisions become effective as of 12:01 a.m., October 1, 2016 with respect to new and renewal policies having normal anniversary rating dates on or after that date.

The filing made the following revisions:

- (1) The scope of Code 970 is revised to focus upon "contact sports" (e.g., football, ice hockey or lacrosse) with Code 970's title now being Athletic Team – Contact Sports – Professional or Semiprofessional.
- (2) Noncontact sports (e.g., baseball, basketball or soccer) are separated from Code 970 and reassigned to the new Code 991, Athletic Team – Noncontact Sports – Professional or Semiprofessional.
- (3) The maximum auditable payroll of each player, coach, manager or sports official assigned to either Code 970 or Code 991 is increased to \$200,000 per policy year from the present \$60,000 per policy year.

The approved Code 970 and 991 October 1, 2016 loss costs and rating values appear in the following table.

Code No.	Loss Cost	Experience Rating Plan Expected Loss Factors			Hazard Group
		A-1	A-2	A-3	
970	\$2.26	1.44	1.84	2.05	B
991	2.19	1.39	1.78	1.98	A

The approved Manual language revisions are shown below. The Basic Manual will be updated effective October 1, 2016 on our website ([www.pcrb.com](http://www.pcrb.com).) at a later date.

William V. Taylor  
President

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

**C. PROFESSIONAL OR SEMIPROFESSIONAL ATHLETIC TEAMS – CLASS CODES 970 AND 991**

1. Employees who qualify for payroll limitations include all players on the employer's salary list whether regularly played or not, coaches, managers or sports officials.
2. The entire remuneration of each player, coach, manager or sports official should be included in computing premium, subject to a maximum of \$200,000 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, manager or sports official 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.

**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 or Code 991 to contact or noncontact professional or semiprofessional sports teams respectively.
3. Assign indoor rock climbing wall facilities to Code 968.
4. Assign outdoor rock climbing wall facilities to Code 969.
5. Assign a day spa not affiliated with a health or exercise club to Code 977.

**UNDERWRITING GUIDE**

Aerobics Studio	Health Club
Club, Exercise	Health Or Exercise Club
Club, Health	Pilates Studio
Exercise Club	Tai Chi Instruction
Fitness Club	Yoga Studio
Fitness Instructor – By Independent Contractor – No Permanent Facility	

**968 AMATEUR 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 or Code 991 to contact or noncontact to professional or semiprofessional sports teams respectively.
3. Assign Code 976 to a recreation association, commission or authority.

***UNDERWRITING GUIDE***

Amateur Sports Training Facility (e.g., Basketball, Ice Hockey, Boxing) Not Professional Or Semiprofessional Sports  
Amusements, Indoor - See Entry By Topical Name  
Billiard Hall  
Bowling Alley  
Cheerleading Instruction - By Independent Contractor  
Club, Swim - Indoor  
Club, Tennis - Indoor  
Gun Range – Private Or Public - Indoor  
Gymnastics Training  
Karate Or Other Martial Arts Institute

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 Range – Private Or Public - Indoor  
Skating Rink - Ice Or Roller - Indoor  
Sports (e.g., Basketball, Ice Hockey Or Boxing)  
Amateur Training Facility - Not Professional Or Semiprofessional Sports  
Swim Club - Indoor  
Tennis Club - Indoor  
Video Game Arcade

**PENNSYLVANIA WORKERS COMPENSATION MANUAL**

**SECTION 2**

**EFFECTIVE DATE: OCTOBER 1, 2016**

**CLASSIFICATIONS**

**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 casino gambling operations. See the Code 981 class description for the scope of that classification.
4. Assign Code 970 or Code 991 to contact or noncontact professional and semiprofessional sports teams respectively.
5. Assign Code 939 to any traveling (not permanently-sited) amusement.
6. Assign Code 953 to race track pari-mutuel employees.

**UNDERWRITING GUIDE**

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

Kiddie Rides - All Operations - Permanently Sited  
Miniature Golf Course  
Park, N.O.C.  
Pitch And Putt Golf Course  
Race Track Operation  
Recreational Facility Or Amusement Devices, Outdoor - See Entry By Topical Name  
Rock Climbing Wall Facility - Outdoor  
Shooting Range – Private Or Public - Outdoor  
Skating Rink - Outdoor  
Skeet, Sporting Clays, Or Trapshooting Clubs Or Public Ranges  
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

**970 ATHLETIC TEAM – CONTACT SPORTS** - Professional or Semi-professional.

Includes all players on the employer's salary list whether regularly played or not, coaches, managers, trainers, equipment managers or sports officials.

Contact sports include but are not necessarily limited to: football, ice hockey, lacrosse or roller derby.

The entire remuneration of each player, coach, manager or sports official should be included in computing premium, subject to a maximum of \$200,000 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 t) providing water or equipment to the players.
2. Sports officials.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 951 to separate scouting staff.
2. Assign Code 969 to separate staff operating/maintaining the outdoor stadium.
3. Assign Code 969 to non-bench game staff, including but not necessarily limited to: cheerleaders, dancers, mascots, persons mingling with the fans to rally support and/or to distribute free t-shirts or persons videotaping fan reaction or the game when the sport is played in an outdoor stadium.
4. Assign Code 971 to separate staff operating/maintaining the indoor arena.
5. Assign Code 971 to non-bench game staff including but not necessarily limited to: cheerleaders, dancers, mascots, persons mingling with fans to rally support and/or to distribute free t-shirts and persons videotaping fan reaction or the game when the sport is played in an indoor arena.
6. Assign the classification applicable to the business to payroll developed by a tennis or golf professional (instructor) performing services for a country club, hotel or park.

**UNDERWRITING GUIDE**

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

**991 ATHLETIC TEAM - NONCONTACT SPORTS** – Professional or Semiprofessional

Applies to all players on the employer's salary list whether regularly played or not, coaches, managers, trainers, equipment managers or sports officials.

Noncontact sports include but are not necessarily limited to: baseball, basketball or soccer.

The entire remuneration of each player, coach, manager or sports official should be included in computing premium subject to a maximum of \$200,000 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, manager or sports official is subject to a minimum of \$500 per policy year, including board and lodging.

**OPERATIONS ALSO INCLUDED:**

1. Game staff (bench) providing water or equipment to players.
2. Sports officials.

**OPERATIONS NOT INCLUDED:**

1. Assign Code 951 to separate scouting staff.
2. Assign Code 969 to separate staff operating/maintaining the outdoor stadium.
3. Assign Code 969 to non-bench game day staff including but not necessarily limited to: cheerleaders, dancers, mascots, persons mingling with the fans to rally support and/or distribute free t-shirts and persons videotaping fan reactions or the game when the sport is played in an outdoor stadium.
4. Assign Code 971 to separate staff operating/maintaining the indoor arena.
5. Assign Code 971 to non-bench game day staff including but not necessarily limited to: cheerleaders, dancers, mascots, persons mingling with the fans to rally support and/or distribute free t-shirts and persons videotaping fan reactions or the game when the sport is played in an indoor arena.
6. Assign the classification applicable to the business to payroll developed by a tennis or golf professional (instructor) performing services for a country club, hotel or park.

**UNDERWRITING GUIDE**

Athletic Team: Noncontact Sports – Professional Or Semiprofessional	Semiprofessional Or Professional Athletic Team – Noncontact Sports
Baseball Player, Coach, Manager Or Sports Official – Professional Or Semiprofessional	Soccer Player, Coach, Manager Or Sports Official – Professional Or Semiprofessional
Basketball Player, Coach, Manager Or Sports Official – Professional Or Semiprofessional	
Noncontact Sports Athletic Team, Professional Or Semiprofessional	