



Pennsylvania Compensation Rating Bureau

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(215)568-2371 • FAX (215)564-4328 • www.pcrb.com

October 16, 2019

PCRB CIRCULAR NO. 1728

To All Members of the PCRB:

Re: **APPROVAL OF PCRB FILING NO. 301**
BASIC MANUAL HOUSEKEEPING REVISIONS TO SECTIONS 1 & 2
EFFECTIVE APRIL 1, 2020

The Pennsylvania Insurance Commissioner has approved the PCRB's filing regarding Manual housekeeping revisions to Sections 1 and 2 for policies effective 12:01 a.m., April 1, 2020 or later. The effective date of these changes aligns with the proposed effective date of the PCRB's normal annual comprehensive loss cost revision filing, which will be filed with the Commissioner at a later date. This coordination will consolidate necessary changes that our members and other constituents must make to policies, forms and systems.

The housekeeping revisions are intended to improve Manual language by making it clearer and less ambiguous. The revisions clarify existing classification procedures and update language defining certain classifications in order to align with verbiage used in other Manual revisions and/or to recognize ongoing technological or industrial changes. The revisions are intended to assist in the administration of the PCRB's uniform classification plan but do not revise the scope of any classification or impact any classification's PCRB loss cost value.

The Manual housekeeping revisions are summarized below:

Section 1

- Revision to 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.
- Clarifications to 14 classification descriptions.
- Addition of 8 new Underwriting Guide entries, revision to 7 existing Underwriting Guide entries, and deletion of 4 Underwriting Guide entries.
- 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.
- Revisions to the "Exceptions" listed after the Employment Contractor – Temporary Staffing cross reference chart for clarity.

PCRB Circular No. 1728

Page 2

Please refer to Filing No. 301, via the "Filings" tab of the PCRB's website (<http://www.pcrb.com>), for additional information. Please contact Joseph Lombo, Manager of the PCRB's Classification Section, at (215) 320-4498 or at jlombo@pcrb.com for any questions regarding this circular. The Basic Manual will be updated on the PCRB's website at a later date.

William V. Taylor
President

**PENNSYLVANIA WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND
RATING VALUES FOR WORKERS COMPENSATION AND FOR EMPLOYERS LIABILITY
INSURANCE**

Approved 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.

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.*

**PENNSYLVANIA WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND
RATING VALUES FOR WORKERS COMPENSATION AND FOR EMPLOYERS LIABILITY
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Approved Effective April 1, 2020

SECTION 1

INFORMATION PAGE *remains unchanged.*

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(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.*

PENNSYLVANIA WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND RATING VALUES FOR WORKERS COMPENSATION AND FOR EMPLOYERS LIABILITY INSURANCE

Approved 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 ~~task function that is~~ designated "to be separately classified" or "separately classified" must be separately staffed by non-interchanging 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. 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, erection~~ or repair ~~operations~~ to ~~Code 658 or to Code 675 as provided in this Manual~~ 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.

**PENNSYLVANIA WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND
RATING VALUES FOR WORKERS COMPENSATION AND FOR EMPLOYERS LIABILITY
INSURANCE**

Approved Effective April 1, 2020

607 DRILLING, N.O.C. - 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:

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

PENNSYLVANIA WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND
RATING VALUES FOR WORKERS COMPENSATION AND FOR EMPLOYERS LIABILITY
INSURANCE

Approved 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 - ~~No Drivers~~ [Not a Limousine Service](#)

Truck Rental - ~~Without Drivers~~ [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](#)

**PENNSYLVANIA WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND
RATING VALUES FOR WORKERS COMPENSATION AND FOR EMPLOYERS LIABILITY
INSURANCE**

Approved 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 [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 delinquents or disturbed children~~ [diagnosed with an intellectual and/or developmental disability \(See Code 894 for additional detail\)](#).

(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:

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

**PENNSYLVANIA WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND
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INSURANCE**

Approved Effective April 1, 2020

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

UNDERWRITING GUIDE

[Hay Farm](#)

PENNSYLVANIA WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND RATING VALUES FOR WORKERS COMPENSATION AND FOR EMPLOYERS LIABILITY INSURANCE

Approved 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	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. **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.~~

- ~~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.*

**PENNSYLVANIA WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND
RATING VALUES FOR WORKERS COMPENSATION AND FOR EMPLOYERS LIABILITY
INSURANCE**

Approved 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.

PENNSYLVANIA WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND RATING VALUES FOR WORKERS COMPENSATION AND FOR EMPLOYERS LIABILITY INSURANCE

Approved 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

**PENNSYLVANIA WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND
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Approved 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

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(No change)

928 RETAIL STORE, N.O.C.

UNDERWRITING GUIDE

Habitat For Humanity ReStores

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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 or children 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

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

UNDERWRITING GUIDE

Hay Farm

PENNSYLVANIA WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND RATING VALUES FOR WORKERS COMPENSATION AND FOR EMPLOYERS LIABILITY INSURANCE

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132	285	501	677	945	111	413	607	807	933
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