



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

August 23, 2016

VIA SERFF

The Honorable Theresa D. Miller
Insurance Commissioner
Commonwealth of Pennsylvania
Insurance Department
1311 Strawberry Square
Harrisburg PA 17120

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

**RE: PCRB Filing No. 278 – Proposed Effective April 1, 2017
Manual Housekeeping Revisions to Sections 1 & 2 of the Basic Manual**

Dear Commissioner Miller:

On behalf of the members of the Pennsylvania Compensation Rating Bureau (PCRB), we submit the proposed filing for revisions to the PCRB Workers Compensation Manual (the Pennsylvania Basic Manual). These revisions are proposed to begin at 12:01 a.m., April 1, 2017 for new and renewal policies with effective dates on or after that date. The proposed effective date is intended to be concurrent with the PCRB's normal annual loss cost revision, which will be submitted at a later time, and with the anticipated April 1, 2017 electronic edition of the Pennsylvania Basic Manual. None of the proposed Manual language changes will affect the loss costs for any Pennsylvania employers.

A PCRB staff memorandum dated May 31, 2016 is included with this filing. That memorandum describes, explains and provides the reasoning for the proposed changes to the Manual language revisions. These proposals are intended to assist in the administration of PCRB's uniform classification system and do not revise the scope of any classification. The proposals were reviewed by the Classification and Rating Committee at its meeting held on June 22, 2016. The filing includes proposed Manual language revisions that generally fall into the following categories:

- The retitling of Code 894 from "School for Disturbed Children" to "Alternative School."
- Section One - A proposal to clarify Rule IV, Paragraph C. 11 and a proposal to clarify Rule XIV, Paragraph D. 2.
- To add "Rating System" to the Section 2 "Definitions" listing.
- Additions, revision and deletions of various Underwriting Guide entries.
- Clarifications to seventeen Section 2 class descriptions.

The Honorable Teresa D. Miller
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Page 2 of 2

In light of the intended coordination of this filing with the PCRB's pending annual loss cost revision noted above, the PCRB respectfully requests a prompt review and approval of this filing toward the objective of its implementation, as proposed, for policies on a new and renewal basis effective April 1, 2017. Toward that objective, the PCRB greatly appreciates your timely response to this review and will gladly address any questions that you or the Insurance Department staff may have.

Sincerely,

A handwritten signature in cursive script that reads "William V. Taylor".

William V. Taylor
President

WVT/jf

Enclosure:

PCRB Staff Memorandum of May 31, 2016: Proposed Manual Language
Revisions to Sections 1 & 2 (Housekeeping)



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TO: Pennsylvania Compensation Rating Bureau (PCRB) Classification and Rating Committee

FROM: David T. Rawson – Technical Director
Classification and Field Operations Department

DATE: May 31, 2016

RE: Proposed Manual Language Revisions to Sections 1 & 2 (Housekeeping)

The proposals discussed below are intended to make the Manual language clearer and less ambiguous. The proposed revisions clarify existing classification procedures and update language defining certain classifications to align the verbiage used with that in other Manual provisions, and/or to recognize ongoing technological or industrial changes.

This memorandum will first address the classification proposed for retitling. The memorandum will then discuss the two proposed Section 1 revisions. The third and last part of the memo will separately discuss the proposed Section 2 additions, changes and deletions respectively.

None of the proposed language revisions will impact any classification's proposed April 1, 2017 rating value. The PCRB recommends that all of the proposed Section 1 or 2 language revisions proposed herein become effective upon new and renewal policies of April 1, 2017 and later.

TOPIC # 1:

CLASSIFICATION TO BE RETITLED

Code 894 - FROM: **SCHOOL FOR DISTURBED (Or Delinquent) CHILDREN** – all employees including office

TO: **ALTERNATIVE SCHOOL** – all employees including office

Code 894 was one of the four new, separate “school” classifications proposed by PCRB’s study of Code 965, College or School. The class study found Code 965 to be overly broad and that the experience of selected types of schools should be reassigned from Code 965 into new, separate classifications. The Insurance Commissioner’s approval of the Code 965 class study’s class revision proposals were announced by Bureau Circular No. 1400 issued August 12, 1999 to become effective upon new and renewal policies of December 1, 1999 or later.

From that time to the present the Code 894 class description has been clarified twice. The first clarification took place in 2004 by the addition of what is now the class description’s first and last paragraphs. The second clarification was in 2009 when the “Operations Not Included” segment was added. Staff also corrected one of the class’ original Underwriting Guide (Guide) entries from “School for Developmentally Delayed Children” to “School for Children with Intellectual or Developmental Disability” effective April 1, 2016. Pennsylvania uses the term “Developmentally Delayed” to describe an infant, toddler or preschool age child diagnosed as needing the services of a provider assignable Code 892, Early Intervention. Code 894 contemplates educational and therapeutic services to older children.

Code 894 at present continues with its original class title. Staff has from time-to-time discussed proposing revision of Code 894’s class title because of the inclusion therein of “Disturbed.” The “trigger” for the proposed retitling was the recent, written request to retitle Code 894 made by the insurance agent for an educational facility assigned to Code 894. The client opined the class title’s use of “disturbed or delinquent” was negative and did not reflect the compassionate nature of this type of educational facility. The client suggested “School for At-Risk Youth.”

Staff's review of "At-Risk Youth" found its technical definition as adolescents who are less likely to transform successfully into adulthood and achieve economic self-sufficiency. Staff concluded this definition was overly broad and in fact two websites accessed by staff stated that in some respects all youth are "at risk" in one way or another. Additional interpretations contend the environment in which children develop (e.g., their family) or the child's community, neighborhood or school place a child "at risk." Staff also concluded the term did not address the characteristics of the educational facility assigned to Code 894.

Staff also researched the term "Alternative School" and found this term's definition to be an educational setting designed to accommodate the educational and behavioral needs of children and adolescents that cannot be adequately addressed in the traditional school environment. Such is the type of educational facility Code 894 was created to classify. Thus, staff proposes to retitle Code 894 to "Alternative School" and to concurrently revise the class' description to remove "offensive" words, to add an "Operations Also Included" segment and to delete the "Operations Not Included" segment. Staff further proposes to add one Guide entry that reflects the new class title and to delete one of the class' present Guide entries that is based upon the previous class title.

PREMIUM IMPACT:

There is no premium impact to the proposed retitling of Code 894 because there is no change to the class' scope. Any employer who is correctly classified to Code 894 will remain correctly classified regardless of how PCRB titles the classification. The reverse is also true, which means that if in a future file review an employer is found to be misclassified to Code 894 that employer will have been misclassified regardless of Code 894's class title.

These changes are reflected on Page P2 - 8 of this topic.

TOPIC # 2:

PROPOSED SECTION 1 REVISIONS

Staff's ongoing review of the Manual identified two Section 1 provisions that need clarification:

1. The first proposed revision is to Rule IV, Paragraph C.11., entitled "Mercantile Businesses/Stores." At present Paragraph C.11 states that the single applicable store or dealer classification shall be determined separately per location. PCRB proposes to add language delineating the methodology used to select that single applicable store or dealer classification. PCRB previously had placed that language in selected (five) store or dealer class descriptions (e. g, Code 907, Fruit or Vegetable Dealer – Wholesale, Code 925, Hardware Store – Retail). Staff recently discussed whether to place that language in additional store or dealer class descriptions or add it to Rule IV, Section 1. Staff concluded the appropriate placement of that language to be Rule IV, Section 1. Concurrently, staff proposes to delete that language from the five selected store classifications, which will be discussed below in the Proposed Section 2 Revisions.
2. The second and last proposed Section 1 revision is to Rule XIV, Agricultural, Domestic Workers – Residences, Paragraph D. 2., "Maintenance, Repair or Construction Operations," which provides guidance on the classification applicable to maintenance, repair or construction operations depending upon who the employer may be. Staff proposes the following:
 - a. To clarify subparagraph 2.a. by substituting "personal residence" in place of "premises." Staff holds this will align 2.a. more closely with Rule XIV, C. "Name of Insured" that specifies only the resident owner, the estate of the owner or of a family member(s) of the same residence may be the named insured.
 - b. To break subparagraph 2.b. into four separate subparagraphs to enhance readability.

PREMIUM IMPACT:

There is no premium impact to either Section 1 proposal.

These changes are reflected on Page P2 - 5 of this topic.

TOPIC # 3:

PROPOSED SECTION 2 REVISIONS

(3A) ADDITIONS

DEFINITIONS – Staff proposes to add Rating System to Section 2’s list of “Definitions.” This proposal results from PCRB’s revisions to the “Appeals from Application of the Rating System Procedure” approved by the Commissioner to be effective upon new and renewal policies of October 1, 2015 and later. The approved revision removed the sole Manual definition of “Rating System.” Staff holds that a definition of that term should be retained in the Manual and thus, this proposal.

UNDERWRITING GUIDE – Each of the ten proposed Guide entries results from recent file reviews initiated either by staff or by an employer’s insurance agent or insurer. The ten proposed Guide entries are spread over eight classifications as follows:

- Two are proposed for Code 926, Hardware Store – Wholesale, concurrent with the clarification of the class’ description.
- Two are proposed for Code 959, Veterinarians, to publicize PCRB’s procedure for classifying dog walking and/or pet sitting services – by contractor.
- The proposed Code 855 Guide entry reflects regulatory requirement that wood packaging materials (including pallets) be heat treated to prevent the wood’s re-infestation by insects.
- In addition to the proposed Code 894 Guide entry discussed above one new guide entry is proposed for four classifications: “Therapeutic Riding Center” to Code 801; “Automobile Paint Dealer” to Code 934, Automobile Parts And Accessory Store – Retail And/Or Wholesale; “Rowing Club” to Code 969, Amusement – Outdoor; and “Pet Cremation Service – No Veterinary Services” to Code 997, Undertakers.

(3B) REVISIONS

Staff proposes to revise the Section 2 class descriptions of seventeen classifications and to revise fifteen Guide entries spread over six classifications. The proposals may be broken down as shown below. Please keep in mind that a single classification may be impacted by more than one listed revision.

- Related to the first Section 1 revision proposed above PCRB proposes to delete the paragraph delineating the methodology used to select an employer’s single applicable store or dealer classification from five classifications’ Section 2 class description. As noted above PCRB previously had placed that language in selected (five) store or dealer class descriptions (e. g, Code 911, Grocery – Wholesale, Code 919, Florist Store – Retail or Wholesale).
- Staff proposes to modify a part of the overall class title for three classes that are not a part of the classes’ “official’ title. For Code 917 staff proposes to delete “including, meat, fish, pharmacy and produce departments” because this language is replicated in the first paragraph of the class’ description. The second and third classifications are Codes 921, Furniture Store – Wholesale and 922, Furniture Store – Retail, staff proposes to delete “no woodworking,” which has been a part of the class descriptions for some time (circa World War II). Staff has not reviewed any file assignable to either to Code 921 or to Code 922 that performed any woodworking. In other words, “woodworking” has been a non-issue.

- For three classifications PCRB proposes to add an “Operations Also Included” segment (e.g., Code 894 discussed above; Code 925, Hardware Store - Retail) or to modify two classifications existing “Operations Also Included” segment (e.g., Code 608, Flat Cement Work; Code 855, Lumber and/or Building Materials Dealer).
- For five classifications PCRB proposes to add an “Operations Not Included Segment” (e.g., Code 919, Florist Store – Retail or Wholesale; Code 923, Packaging – Contract – Non-Crating; Code 925) or to modify two classifications existing “Operations Not Included” segment (e.g., Code 759, Cable Television Operations; Code 911, Grocery Store - Wholesale).
- Staff proposes to revise the wording for fifteen existing Guide entries. Ten of Guide entries are assigned to Code 651, Carpentry – Commercial. Each of the final five Guide entries is assignable to different classification: Code 305, Carpentry Shop; Code 454, Sheet Metal Products Fabrication, N.O.C., Shop; Code 675, Machinery or Equipment Erection or Repair; Code 955, Engineering Consulting Firm; and Code 965, College or School, N.O.C.

(3C) DELETIONS

Staff proposes the following deletions from Section 2:

Page 16, Section 2 of PCRB's Manual includes an explanatory paragraph and a table of expected loss factors for the five temporary staffing classifications withdrawn as PCRB classifications effective December 1, 2010. As the cited paragraph explains PCRB could not reassign the payroll or loss experience allocated to those classifications. Thus, PCRB published the table of expected loss factors to permit the continued use of experience allocated to one or more of the five classifications in calculating employer experience modifications. The last policy effective date for which any of the five classifications could legitimately be utilized was November 30, 2010. Experience reported under that policy would have been used in calculating an employer's 2012, 2013 and 2014 experience modifications. That policy's experience could also have been utilized for an employer's 2015 modification as an anniversary rating date change permits the use of 45 months instead of the typical 36. In other words, a November 30, 2010 policy's unit statistical report is now too old to contribute experience to current employer experience modifications. Thus, the explanatory paragraph and table are no longer useful, and both should be deleted from the Manual.

UNDERWRITING GUIDE – Staff also proposes the deletion of nine Guide entries assigned to eight different classifications. One proposed deletion is the Guide entry based upon Code 894's previous class title as discussed above. Examples of additional proposed deletions include the following:

- The Guide entry “Door Mfg. – Metal” (assigned to Code 456, Metal Furniture Mfg.) contemplates the manufacture of all types of metal doors. Staff prefers a “blanket” or an all-encompassing Guide entry because of the low likelihood of having separate Guide entries citing each type of door. For that reason staff sees the additional metal door manufacturing Guide entry for “Fire Door Mfg.” to be redundant and thus, proposes its deletion.
- PCRB assigns “Door Installation – All Types Except Overhead Doors – Commercial” to Code 651. Please see the narrative above on staff's preference for “blanket” Guide entries. Thus, staff again sees the additional commercial door installation Guide entry for “Fire Door Installation” as redundant and also proposes its deletion.
- Despite having a Code 655 Guide entry for “Oil Still Erection” Staff for at least the last thirty-five years no staff member can recall reviewing any employer performing such operations. Background reading showed the “oil still” is a piece of industrial equipment that is a part of an oil refinery's distillation unit. The scope of NCCI's Code 3719, Oil Still Erection Or Repair, shows that steel erection is merely one of the different trades needed to complete this job. For this reason staff has concluded that in the event we need to classify such a project, flexibility will be needed in assigning classifications. Thus, a single class assignment is inappropriate and the cited Code 655 Guide entry should be deleted.

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

Proposed Effective April 1, 2017

INFORMATION PAGE remains unchanged.

PREFACE remains unchanged.

MEMBERSHIP remains unchanged.

SECTION 1 – Underwriting Rules through **SECTION 1 – Policy Preparation** remain unchanged.

SECTION 1 – UNDERWRITING RULES

Rule IV – CLASSIFICATIONS

C. 11. Mercantile Businesses/Stores

1. Where a store or dealer sells several types of merchandise, each of which may be subject to a different classification, such store or dealer shall be assigned on the basis of the principal category of merchandise sold. The term “principal” means more than 50 percent of the gross receipts. For mercantile businesses, such as stores or dealers, the single applicable store or dealer classification is determined separately for each location.

Rule XIV – AGRICULTURAL, DOMESTIC WORKERS - RESIDENCES

D. CLASSIFICATIONS

No change to Number 1

2. Maintenance, Repair Or Construction Operations

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

SECTION 1 – Final Earned Premium Determination through **SECTION 1 – Professional Employer Organizations** remain unchanged.

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

Proposed Effective April 1, 2017

SECTION 2 – RATING VALUES

EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS FOR DISCONTINUED CLASSES

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

		Experience Rating Plan		
Code		Expected Loss Factors Table		
No.		A-1	A-2	A-3
544		\$4.89	\$6.23	\$7.00
682		-6.37	-8.02	-8.78
929		-2.66	-3.42	-3.78
937		-5.74	-7.36	-8.15
947		-2.46	-3.15	-3.49

SECTION 2 – DEFINITIONS

RATING SYSTEM: Includes all workers' compensation pricing programs filed by PCRB with and approved by the Insurance Commissioner. Such include but are not limited to: the assignment by PCRB of an individual business to a particular classification, the continuation or discontinuation of an entity's(ies') previous experience to the experience rating of new ownership, revision of losses used in a business' experience modification or merit rating, an individual business' eligibility for and/or the percentage of credit under the Pennsylvania Construction Classification Premium Adjustment Program, or the discount or surcharge applied to a business eligible for the Merit Rating Plan.

SECTION 2 – CLASSIFICATIONS

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

Applicable to plasticCode 227.

UNDERWRITING GUIDE

- | | |
|---|--|
| <ul style="list-style-type: none"> Artificial Marble Products Mfg. Bag Mfg. - Plastic Cable Mfg. - Insulated Electrical - Wire Drawing To Be Separately Rated Hose Mfg. - Plastic Marble Products Mfg. – Artificial Molding, Plastic - Of Any Product By Any Molding Technique Other Than Injection Molding Pipe Mfg. - Plastic Plastic Articles Mfg., N.O.C. | <ul style="list-style-type: none"> Plastic Bag Mfg. Plastic Mfg., Sheets And Rods Plastic, Molded Products Mfg. N.O.C. Polyurethane Foam Products Mfg. Vanity Mfg. - Resin Poured Or Cast Type/Artificial Marble Product Wire Insulating - Includes Incidental Wire Stranding - Wire Drawing To Be Separately Rated |
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PENNSYLVANIA WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND RATING VALUES FOR WORKERS COMPENSATION AND FOR EMPLOYERS LIABILITY INSURANCE

Proposed Effective April 1, 2017

255 PAPER or Pulp MFG. – all kinds

UNDERWRITING GUIDE

Abrasive Paper Or Cloth Preparation
Bark Peeling, In Paper Mill
Building And Roofing Paper Mfg.
Building Paper Mfg.
Cardboard Mfg.
Emery Cloth Mfg.
Fiber (Paper) Products Mfg.
~~Fiber Mfg.~~
Fiberboard Mfg.
Paper Coating And Glazing - By Paper Mill

Paper Finishing - By Paper Mill
Paper Mfg.
Paper Mill
Particle Board Mfg.
Photographic Film And Dry Plate Mfg.
Pipe Mfg., Fiber
Pulp (Paper) Mfg.
Roofing Paper Or Roofing Felt Mfg.
Sandpaper Mfg.

305 CARPENTRY SHOP, including Planing Mill

Includes but is for in this Manual.

OPERATIONS NOT INCLUDED:

No changes to Numbers 1 through 4

UNDERWRITING GUIDE

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

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

454 SHEET METAL PRODUCTS FABRICATION, N.O.C., Shop only

Sheet metal shall or installation thereof.

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

Proposed Effective April 1, 2017

UNDERWRITING GUIDE

- | | |
|--|--|
| <ul style="list-style-type: none"> Agate Or Enamel Ware Mfg. Aluminum Storm Sash Mfg. Aluminum Ware Mfg. - From Sheet Aluminum Automobile Parts Mfg., Miscellaneous Stamped Parts Automobile Radiator Mfg. Automobile Wheel Mfg. Barrel Or Drum Mfg. - Metal Barrel Or Drum Reconditioning Or Repairing - Metal Bin Mfg. - Sheet Metal Brass Products Mfg., N.O.C. - From Sheet Stock Building Mfg., Portable - Metal, No Erection Can Mfg., Seamed Casing Mfg. - Sheet Metal Chimney Flashing Mfg., No Installation Work Cooking Utensil Mfg. - Steel Or Aluminum Copper Products Mfg. - From Sheet Stock Coppersmithing - Shop Only Duct Fabrication - No Installation Work Enamel Ware Mfg. Flue Mfg., Stove Or Furnace - By Specialist Contractor Hood Mfg., Range | <ul style="list-style-type: none"> Hotel Kitchen Equipment Mfg. Household Cooking Utensil Mfg. Machine Guard Mfg. - Sheet Metal Metal Can Mfg., Seamed Metal Shipping Barrels, Drums, Kegs Or Pails - Used, Dealer Metal Spinnings Mfg. Metal Stampings Mfg. Metal, Sheet Goods Mfg., N.O.C. Perforated Metal Mfg. Radiator Mfg., Auto Restaurant Kitchen Equipment Mfg. Sheet Metal Products Fabrication, N.O.C., Shop Only Sign Mfg. - Metal, Shop Only - No Erection Silo Building - Metal, Shop Only Steel Barrel Or Drum Mfg. Steel Drum Or Barrel Dealer, Secondhand Storm Window Or <u>Window Sash Door</u> Mfg. - Metal Or Vinyl Ventilator Mfg. - Sheet Metal Wheelbarrow Mfg. - Metal Window Sash Mfg. - Aluminum Or Vinyl |
|--|--|

456 METAL FURNITURE or Furnishing Goods MFG., N.O.C.

Sheet metal shallassigned to Code 327.

UNDERWRITING GUIDE

- | | |
|--|--|
| <ul style="list-style-type: none"> Air Conditioner Or Air Conditioner Equipment Mfg. - Home Window Unit Or Central Air, Commercial Or Industrial Aluminum Awning Mfg. Aluminum Venetian Blind Mfg. Appliance Mfg., Major Household Or For Commercial Establishments, Kitchen Or Laundry Awning Mfg. - Metal, No Erection Bedstead Mfg. - Metal Bookcase Mfg. - Metal Brass Bed Mfg. Cabinet Mfg. - Sheet Metal Chair Mfg. - Metal Clothes Dryer Mfg., Commercial Or Household Coffin Mfg. - Metal Door Mfg. - Metal File Cabinet Mfg. Fire Door Mfg. Fireproof Equipment Mfg. - Metal Freezer Mfg., Commercial Or Household Furniture Mfg. - Metal Garment Rack Mfg. - Metal Golf Club Mfg. - Metal | <ul style="list-style-type: none"> Ice Cream Cabinet Mfg. Incubator Mfg. - Metal Jalousie Or Jalousie Screen Mfg. - Metal Or Glass Ladder Mfg. - Metal Locker Mfg. - Metal Metal Furniture Mfg. Office Furniture Mfg. - Metal Oven Mfg. - Metal Industrial Drying Ovens Radiator Cabinet Or Shield Mfg. - Metal Refrigerator Mfg., Commercial Or Household Sheet Metal Aircraft Parts Mfg. Shelving Mfg. - Metal Showcase Mfg. - Metal Ski Mfg. - Metal Soda Fountain Mfg. Stove Mfg. - Sheet Metal, Commercial Or Household Tennis Racquet Mfg. - Metal Trash Compactor Mfg. Venetian Blind Mfg. - Aluminum Ventilation Equipment Mfg. Washing Machine Mfg., Commercial Or Household |
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**PENNSYLVANIA WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND
RATING VALUES FOR WORKERS COMPENSATION AND FOR EMPLOYERS LIABILITY
INSURANCE**

Proposed Effective April 1, 2017

608 FLAT CEMENT WORK

Applicable to a.....ground-supported concrete contractor.

OPERATIONS ALSO INCLUDED:

No change to Numbers 1 through 3

4. The coating of concrete floors (typically with an epoxy resin) by a specialist contractor.

OPERATIONS NOT INCLUDED:

No Change to Numbers 1 through 9

651 CARPENTRY – COMMERCIAL Structures

OPERATIONS NOT INCLUDED:

No change to Number 1

UNDERWRITING GUIDE

Aluminum Awning Erection - [Commercial](#)
Aluminum Siding Installation - [Commercial](#)
Aluminum Storm Sash Installation - [Commercial](#)
Asbestos - Encapsulation Or Removal (Not Pipe
Insulation)
Boarding Up Of Abandoned Buildings (Including
Those Designed For Dwelling Occupancy)
Bridge Building - Wood
Carpentry, N.O.C. Excluding Concrete Form Building
Cooling Tower Erection, Prefabricated – Wood
Door Installation – [Commercial](#) – All Types Except ---
Overhead Doors
Fence Erection – Wood – [Commercial Or
Residential](#)
~~Fire Door Installation~~
General Construction - Commercial
Grandstand Or Bleacher, Erection By Contractor -
Portable - Wood
Greenhouse Erection

Insulation (Asbestos) - Encapsulation Or Removal
(Except Pipe Insulation)
Interior Stripping/Gutting Of Buildings
Jalousie Or Jalousie Screen - Metal Or Glass,
Erection Of – [Commercial](#)
Lead Paint Removal (From Any Non-Pipe Surface) -
By Contractor
Metal Storm Sash Installation - [Commercial](#)
Prefabricated Wooden Building And Structural
Member Erection
Siding Installation (Aluminum, Vinyl Or Wood) -
Commercial Structures
Silo Erection - Wood
Storm Window Or Storm Door, Installation - Wood Or
Metal - [Commercial](#)
Tank Erection - Wooden
Vinyl Fence Installation – [Commercial or Residential](#)
Window Screen Or Screen Door Installation - Metal Or
Wood - [Commercial](#)

655 IRON ERECTION

UNDERWRITING GUIDE

Bridge Building - Metal
Bridge Painting
Cell Tower Erection – Erection Of The Tower By
Contractor
Cell Tower Erection – Antenna(s) Installation, Service
And/Or Repair By Contractor
Chimney Cleaning - Industrial Smokestacks
Concrete, Pre-Stressed, Erection By Contractor
Corrosion Proofing Of Chemical Tanks
Fire Escape Installation By Contractor - Outside
Gas Holder Erection
Iron Erection
Iron Or Steel Erection, Structural
Metal Furring, By Contractor
Oil Field Tank Painting
Oil Rig Or Derrick Erecting And Dismantling

~~Oil Still Erection~~
Painting Of: Bridges, Oil Field Tanks, Steel Structures
Or Tanks Ski-Lift Erection
Smokestack Or Chimney Lining - Industrial
Steel Erection, N.O.C.
Steel Frame Structure Erection
Steel Structures Painting
Steel Tank Erector
Steel Tower Erection For Cross-Country Electric Or
Telephone Lines
Swimming Pool Installation - Iron Or Steel
Tank Erection - Steel
Tank Painting
Water Tank Painting
Welding - Structural Steel
Windmill Erection - Metal

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

Proposed Effective April 1, 2017

666 PLATE and Wire GLASS INSTALLATION

OPERATIONS NOT INCLUDED:

No change to Number 1

UNDERWRITING GUIDE

~~Glass Door Installation~~

Glass Installer, Except Automobile
Glazier, Away From Shop
Glazing

Mirror Installation
Plate Glass Installation
Wire Glass Installation

675 MACHINERY or EQUIPMENT ERECTION or REPAIR

Applies to the or hoisting systems.

UNDERWRITING GUIDE

Acetylene Gas Machine Installation
Conveyor Or Conveyor Belt Installation
Conveyor Oven Installation, Service Or Repair
Crane Or Derrick Installation, Service Or Repair – Permanently-Sited
Dismantling, Installation Or Service Or Repair Of Machinery Or Industrial Equipment, By Contractor
Door Installation, Overhead - Wood Or Metal
Electrical Apparatus, Machinery Or Motor Installation Or Field Repair
Elevator Erection, Service Or Repair
Escalator Installation, Service Or Repair
Gasoline Station Equipment Installation (Including Excavation) Or Repair
Hoist Installation, Service Or Repair – Permanently-Sited
Industrial Crane Installation, Service Or Repair – Permanently-Sited
Installation Of Hod Hoists
Installation Or Dismantling Of Machinery And Industrial Equipment, By Contractor
Laundry Equipment Installation, Service Or Repair - Industrial

Machine Belting Installation Or Repair
Machinery Erection Service Or Repair
Machinery Or Industrial Equipment Installation, Service Or Repair Or Dismantling, By Contractor
Millwrighting
Monorail System Installation (Except For Public Transportation)
Oven (Conveyor) Installation, Service Or Repair
Overhead Door Installation
Pipefitting, Installation Of Apparatus Or Machinery Outside Of Buildings
Pump Installation, Service Stations
Pump, Air And Gas Compressor, And Pumping Equipment - Installation, Service Or Repair
Safe Installation
Scaffold Sale, Rental Or Erection, By Specialist Contractor
Scale Installation Or Adjustment, Platform Or Beam Type
Tank Installation, Gas Stations
Textile Machinery Installation, Service Or Repair

759 CABLE TELEVISION OPERATIONS

Applicable to FCC.....to subscribing customers.

OPERATIONS ALSO INCLUDED:

No Change to Number 1

OPERATIONS NOT INCLUDED:

1. Assign Code 936 to separately staffed feeding broadcasting studios and/or separate crews engaged in the presentation and/or filming of news and events.
2. Separately classify contractors.....as follows:
No Changes to a or b.
 - c. Assign Code 660 to payroll developed in the hooking up or servicing a customer (including installing or replacing the lateral line) from the pole to the customer's building and/or running cable in the customer's building).
3. Assign Code 757 to a business principally engaged in providing telephone services.

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801 STABLE, Livestock commission merchant or stockyard not associated with slaughterhouses

UNDERWRITING GUIDE

- | | |
|--|--|
| <ul style="list-style-type: none"> Auctioneer, Livestock Boarding Stable Breeding Farm - Horse Carriage Tours Or Taxis (Horse Driven) Cattle Auctioneer Cattle Dealer Farrier (Horse Shoeing By Specialist Contractor) Horse Breeding Farm Or Boarding/Training Stable Horse Driven Carriage Tours Or Taxis Horse Shoeing By Specialist Contractor | <ul style="list-style-type: none"> Jockey - Employed By A Horse Breeding Farm Or Boarding/Training Stable Livestock Commission Merchant Livestock Dealer Racing Stable Riding Academy Sales Stable Stable Stockyard Therapeutic Riding Center |
|--|--|

855 LUMBER and/or BUILDING MATERIAL DEALER

Applicable to establishments.....lumber/building material dealer.

OPERATIONS ALSO INCLUDED:

- No Change to Numbers 1 or 2.
- 3. The sale and mounting of door hardware onto a ~~wood or metal~~ door by a door distributor.
- No Change to Numbers 4 or 5.

OPERATIONS NOT INCLUDED:

- No Change to Numbers 1 through 3.

UNDERWRITING GUIDE

- | | |
|---|---|
| <ul style="list-style-type: none"> Aggregates Dealer Asphalt Mixing Plant - Operated By Dealer Building Material Dealer, New Building Materials Dealer, Secondhand Cemetery Monument Or Memorial, Cutting, Engraving And/Or Polishing Cinder Dealer Commercial Lumber Yard Concrete Dealer, Ready-Mixed Concrete Mixing Concrete Pumping Services - By Independent Contractor Cut Stone Or Stone Products Mfg. Door Or Window Distributor Dry Ice Dealer Fence Dealer – All Types Grain Elevator Operation Heat Treating of Wood Packaging Material (Including Pallets)–By Specialist Contractor Humus Or Topsoil Dealer - No Excavation Ice Dealer - No Mfg. Insulation Dealer Kiln Drying of Lumber – No Sawmill Operations Landscaping Supplies Dealer (e.g., Mulch, Topsoil Or Stone) Log Dealer – No Logging or Sawmill Operations Lumber Cutting, Incidental Cutting To Size By Lumber Yard Lumber Dealer | <ul style="list-style-type: none"> Lumber Yard, Secondhand Material Manure Dealer Marble Cutting And Polishing Metal Road Plate Rental Millwork Glazing, Not Performed By Millwork Plant Millwork, Hand Assembling Monument Or Memorial (Cemetery) Cutting, Engraving And/Or Polishing Mortar Mfg., No Construction Work Mulch Dealer Non-Mobile & Self-Propelled Construction Equipment – Rental Or Sale Paving Mixtures Mfg. Peat Moss Dealer Plywood Dealer Ready-Mixed Concrete Dealer Rental Or Sale Of Non-Mobile & Self-Propelled Construction Equipment Sash, Door Or Finished Millwork Dealer Sawdust Dealer Secondhand Building Material Dealer Soapstone Products Mfg. Stone Cutting Or Polishing - Not By A Mine Or Quarry Operator Topsoil Or Humus Dealer - No Excavation Vanities Assembly - Marble Window Or Door Distributor Wood Dealer, Kindling And Firewood Wood Preserving |
|---|---|

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858 FERROUS SCRAP METAL DEALER

Applicable to businesses.....employer's gross receipts.

OPERATIONS ALSO INCLUDED:

1. Businesses principally engaged in collecting and handling ferrous scrap and also performing automobile dismantling to recover saleable used auto parts.

894 ALTERNATIVE SCHOOL ~~FOR DISTURBED (Or Delinquent) CHILDREN~~ – all employees including office

Applicable to employers operating educational facilities for youth who cannot learn effectively ~~cope~~ in or who have been removed from the standard school setting. The students may be referred by school districts, youth services or other agencies because of intellectual and/or developmental disability or behavior problems (e. g., truancy, drug or alcohol abuse and/or violent or destructive behavior). The facility may be a day school or a boarding school.

Also applicable to employers who operate educational facilities for court adjudicated youth delinquents. ~~Attendance in such facility may in some cases be mandatory in lieu of prison sentences and is a guarded environment with strict disciplinary rules.~~ An educational facility for court adjudicated youth is operated in a guarded environment with strict disciplinary rules. Attendance in such facility may be court mandated in lieu of a prison sentence.

Further included are employers who operate educational facilities for ~~disturbed~~ children diagnosed with an intellectual and/or developmental disability or psychological and behavior issues. ~~Such include but are not necessarily limited to dependent, neglected or abused children or children who have demonstrated social and/or emotional disturbances, have neurological impairments or who have been diagnosed as developmentally delayed.~~

The academic curriculumhigh school diploma.

OPERATIONS ALSO INCLUDED:

1. Student dormitories and/or residential facilities operated at the same or contiguous location.

OPERATIONS NOT INCLUDED:

~~Assign the applicable residential facility classification to separately located (not on the employer's campus) and staffed residential facilities for children.~~

UNDERWRITING GUIDE

- Alternative School
- School For Court-Adjudicated Youths
- School For Children With Intellectual or Developmental Disability
- ~~School For Disturbed Or Delinquent Children~~

907 FRUIT OR VEGETABLE DEALER – Wholesale

Applies to dealers.....and/or frozen foods.

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~~Where a dealer sells several types of merchandise, each of which may be subject to a different classification, such dealer shall be assigned on the basis of the principal category of merchandise sold. The term "principal" means more than 50% of the gross receipts.~~

OPERATIONS NOT INCLUDED:

No change to Numbers 1 or 2.

911 GROCERY – Wholesale

Applies to dealers.....herbs, spices or tea.

~~Where a dealer sells several types of merchandise, each of which may be subject to different classification, such dealer shall be assigned on the basis of the principal category of merchandise sold. The term "principal" means more than 50 percent of the gross receipts.~~

OPERATIONS NOT INCLUDED:

- ~~1. Wholesale dealers principally engaged in selling fresh fruits or vegetables shall be assigned to Code 907. Assign Code 821 to a wholesale dealer principally engaged in selling beer in bottles, cans, kegs or barrels and/or soft drinks in bottles or cans.~~
- ~~2. Wholesale dealers principally engaged in selling beer in bottles, cans, kegs or barrels and/or soft drinks in bottles or cans shall be assigned to Code 821. Assign Code 907 to a wholesale dealer in fruits or vegetables or to a fruit or vegetable packer unrelated to a cannery.~~
- ~~3. Wholesale dealers principally engaged in candling or distributing eggs shall be assigned to Code 924. Assign Code 924 to a wholesale dealer principally engaged in candling and/or distributing eggs.~~
- ~~4. For bakery products distribution see the separate entry in the General Auditing & Classification Information section. See the "Bakery Products Distribution" entry in the General Auditing & Classification Information for the classification applicable to a business so principally engaged.~~

917 GROCERY STORE – Retail, ~~including meat, poultry, fish, pharmacy and produce departments.~~

Applicable to businesses.....defined below.

A supermarket is principally engaged in the retail sale of groceries, fresh fruits, vegetables, dairy products, bakery products, frozen foods and in addition thereto will have a meat department that sells fresh or cured meat, fish and/or poultry. A typical supermarket will also sell other merchandise including but not necessarily limited to: soft drinks, soap and other household cleaning items, paper products and/or cigarettes. A supermarket that is a "super center" may also sell non-grocery merchandise including but not necessarily limited to: cosmetics, toiletries, stationery products, books, greeting cards, women's hosiery, non-prescription drugs or kitchen supplies (e. g., pots, pans or pot holders). ~~A "super center" may further rent videos and/or DVDs.~~

A convenience grocer.....or non-prescription drugs.

OPERATIONS ALSO INCLUDED:

No Change to Numbers 1 or 2

OPERATIONS NOT INCLUDED:

No Change to Numbers 1 or 2

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919 FLORIST STORE – Retail or Wholesale

Applies to a business.....interior living, potted plants.

~~Employers who raise, in fields or under glass, flowers to be marketed on a commercial basis as cut flowers or living plants are assigned to Code 0011. Stores or outlets of such employers at the same or contiguous location may be separately classified by Code 919, provided there is no interchange of labor between the store or outlet and the raising of flowers, and the store or outlet is located in a physically separate area or department.~~

~~Where a store sells several types of merchandise, each of which may be subject to a different classification, such store shall be assigned on the basis of the principal category of merchandise sold. The term "principal" means more than 50% of the gross receipts.~~

OPERATIONS NOT INCLUDED:

- ~~1. A garden supply business principally engaged in the sale of fertilizer, sod, grass seed, flower pots, birdbaths and statuary with incidental potted plants, trees, shrubs, bulbs or bedding plants shall be assigned to the N.O.C. store classification, depending on whether the sales are principally to retail customers (Code 928) or wholesale customers (Code 924). Assign Code 0011 to a business principally engaged in raising flowers in fields or under glass to be marketed on a commercial basis as cut flowers or living plants. Stores operated by such a business at the same or contiguous location may be separately classified to Code 919 provided the employer fulfills the multiple enterprise criteria discussed in Rule IV, C. 3. a. 2. of this Manual. The store must be operated in a physically separate work area with no interchange of labor between the store and the flower raising.~~
- ~~2. A business principally engaged in the arranging, assembling and/or the wholesale selling of artificial or dried flowers shall be assigned to Code 924. Assign Code 012 to a business principally engaged as a landscape contractor or performing lawn maintenance or similar services.~~
- ~~3. Assign Code 0013 to a A business principally engaged in the raising of trees (including Christmas trees), shrubs, bushes, hedges and other outdoor living/growing plants shall be assigned to Code 0013.~~
- ~~4. A business principally engaged as a landscape contractor or performing lawn care maintenance or other similar services shall be assigned to Code 012. Assign Code 917 to a business principally engaged in making and delivering cut fruit or vegetable arrangements.~~
- ~~5. A garden supply business principally engaged in the sale of fertilizer, sod, grass seed, flower pots, birdbaths and statuary with incidental sales of potted plants, trees, shrubs, bulbs or bedding plants shall be assigned to the applicable N.O.C store classification, depending on whether the sales are principally to retail customers (Code 928) or to wholesale customers (Code 924). For further information please see "Wholesale/Retail Mail Order House Or Internet Sales – Definitions" in the General Auditing & Classification Information section of this Manual.~~
- ~~6. Assign Code 924 to a business principally engaged in the arranging, assembling and/or the wholesale selling of artificial or dried flowers.~~

921 FURNITURE STORE – Wholesale –no woodworking

Applies to wholesale.....and related products.

922 FURNITURE STORE – Retail – All Employees Except Office –no woodworking

Applies to a retail.....table sales – Retail.

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923 PACKAGING – CONTRACT – NON-CRATING

Applicable to businesses principally engaged in packaging or ~~repacking~~ repackaging merchandise owned by unrelated customers as a contract service. Such includes but is not necessarily limited to: cosmetics, toiletries, pharmaceuticals, soaps, cleaning agents or hardware. ~~Assign Codes 305 to payroll developed by separate staff in a physically separate works area in the preparation and crating of any type of merchandise for shipment (in shop as a contract service). Crating and packaging of any type at customer locations or the repackaging of explosives shall be classified as provided in this Manual.~~

OPERATIONS NOT INCLUDED:

1. Assign Code 305 to a specialist crating contractor or to payroll developed by separate staff in a physically separate department of a packaging contractor crating any type of merchandise for shipment.
2. Assign Code 813 to payroll developed by a contractor engaged in either crating or packaging of any type at customer locations.
3. Assign Code 4777 to payroll developed by a contractor packaging or repackaging explosives.

925 HARDWARE STORE – Retail

Applies to retail stores principally engaged in selling hardware. The term hardware as used in this classification includes but is not necessarily limited to: nails, screws, bolts, washers, gaskets, brackets, locks, hinges, electrical outlet boxes, switches, fuses, plugs, sockets, hand or portable electric tools, plumbing fixtures, paint, small household appliances, radios, stereo equipment, televisions, video and/or audio equipment, kitchenware, garden tools and equipment such as lawn mowers and snow blowers. Such business may also sell a variety of non-hardware items such as wallpaper and allied supplies, china, glassware, sporting goods or automobile accessories or parts, make keys, sharpen saws, repair storm windows and/or screens and/or rent floor scraping or polishing machines, rug or upholstery cleaning machines and similar equipment.

~~In addition, hardware stores may also make keys, sharpen saws or repair storm windows and screens and sell a wide variety of non-hardware items such as wallpaper and allied supplies, china, glassware, sporting goods or automobile accessories or parts.~~

~~Such stores may also rent floor scraping or polishing machines, rug and upholstery cleaning machines and similar equipment.~~

~~Other types of retail stores or operations assigned to this classification are:~~

- ~~Bicycle Stores – including rental and incidental repair work.~~
- ~~Locksmiths – including installation, repair or replacement of locks in existing buildings.~~
- ~~Lawn mower sales and service (including riding type).~~

~~Where a store sells several types of merchandise, each of which may be subject to a different classification, such store shall be assigned on the basis of the principal category of merchandise sold. The term "principal" means more than 50% of the gross receipts.~~

OPERATIONS ALSO INCLUDED:

1. Bicycle Stores – including rental and incidental repair work
2. Locksmiths – including installation, repair or replacement of locks in existing buildings.
3. Lawn mower sales or service (including riding type).

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OPERATIONS NOT INCLUDED:

~~Except as provided for above, separately staffed installation, service or repair operations shall be separately classified including but not necessarily limited to the examples listed below:~~

~~The service or repair of televisions, video and/or audio equipment shall be assigned to Code 966.~~

~~The service or repair of major household appliances shall be assigned to Code 662.~~

1. Except as provided for above separately staffed service or repair operations shall be separately classified including but not necessarily limited to the examples below:

a. Assign Code 662 to the service or repair of major household appliances...

b. Assign Code 966 to the service or repair of televisions, video and/or audio equipment.

2. Assign Code 855 to a business principally engaged in the retail sale of lumber and/or building materials.

3. Assign Code 926 to a business principally engaged in the wholesale sale/distribution of hardware.

926 HARDWARE STORE – Wholesale

Applies to dealers.....or electrical supplies.

~~Also includes “ship chandlers” who are dealers in ship supplies and equipment, such as engine room equipment, lifeboat supplies, navigational instruments, deck gear or other ship stores.~~

~~Other types of risks included in this classification are wholesale dealers in the following articles:~~

~~1. Radio or Television Parts~~

~~2. Appliance Parts (for example, washers, dryers, window unit air conditioners or refrigerators)~~

~~3. Aircraft Parts and Accessories~~

~~4. Welding Supplies, such as bottled gases, torches, welding rods or face masks~~

~~5. Cutlery~~

~~6. Sewing Machine Heads or Parts~~

~~When a store sells several types of merchandise, each of which may be subject to a different classification, such store shall be assigned on the basis of the principal category of merchandise sold. The term “principal” means more than 50 percent of gross receipts.~~

OPERATIONS NOT INCLUDED:

1. Wholesale dealers principally engaged in selling wire rope or cable assign to Code 857. Assign Code 855 to a retail and/or wholesale business principally engaged in the retail and/or wholesale sale of building materials (e. g., roofing including shingles, siding, wallboard, bricks and/or lumber).

2. Retail or wholesale establishments principally engaged in selling building materials such as roofing (including shingles), siding, wallboard, brick and/or lumber assign to Code 855. Assign Code 857 to a business principally engaged in the wholesale sale of cable or wire rope.

3. Wholesale dealers principally engaged in selling plumbing supplies or pipe shall be assigned to Code 885. Assign Code 885 to a business principally engaged in the wholesale sale of plumbing supplies or pipes.

4. Wholesale dealers principally engaged in selling electrical supplies (e.g., electric wire, fuses, circuit breakers) shall be assigned to Code 886. Assign Code 886 to a business principally engaged in the wholesale sale of electrical supplies (e. g., electric wire, fuses, and/or circuit breakers).

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UNDERWRITING GUIDE

[Aircraft Parts And/Or Accessories Dealer](#)

[Cutlery Dealer](#)

Agricultural Implement Dealer - Other Than Farm Machinery

Appliance Parts Dealer

Audio/Video Equipment Dealer - Wholesale

Cabinet Dealer - Wholesale

Ceramic Tile Dealer - Wholesale

Electrical Appliance Dealer - Small Appliances - Wholesale

Electrical Machinery Or Equipment Dealer - Wholesale

Fire Extinguisher - Sales And/Or Service - Wholesale

Glass Dealer - No Mfg., Glass Bending, Beveling, Grinding, Silvering Or Installation

Hardware Store - Wholesale

Hot Tub Or Spa Dealer - Wholesale

Household Appliances Dealer, Small - Wholesale

Household Vacuum Cleaner Dealer - Wholesale

Janitorial Supply Dealer - Wholesale

Oil And/Or Gas Well Equipment Dealer Or Rental

Paint Dealer - Wholesale

Radio, Television, Stereophonic Or High Fidelity

Equipment, Parts Or Accessories Dealer -

Wholesale

Sewing Machine Dealer - Wholesale

Ship Chandler

Stereophonic Or High Fidelity Equipment Dealer - Wholesale

Television, Radio, Stereophonic Or High Fidelity Equipment Dealer - Wholesale

Tile Dealer – Ceramic – Wholesale

Vacuum Cleaner Dealer - Wholesale

Video/Audio Equipment Dealer - Wholesale

Welding Equipment Or Supply Dealer

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/[accessories](#) 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 auto](#) 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 auto repair services shall be assigned to Code 815.

Please refer to the.....separate employee crew.

OPERATIONS NOT INCLUDED:

No Change

UNDERWRITING GUIDE

Auto Parts Dealer - Wholesale

Automobile Accessory Store

Automobile Body Accessories Dealer

[Automobile Paint Dealer](#)

Automobile Parts Store

Automobile Paint Dealer

Motor Vehicle Parts And Accessory Dealer

Tire Dealer - Wholesale

955 ENGINEERING CONSULTING FIRM, mechanical, civil, electrical or mining engineering consulting firms - all employees including office.

OPERATIONS ALSO INCLUDED:

No change to Number 1

OPERATIONS NOT INCLUDED:

No change to Numbers 1 through 4

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UNDERWRITING GUIDE

<p>Air Conditioning: Non-Portable, Air Flow Testing And Balancing - By Specialist Contractor Analytical Chemical Firm Art Conservation, Preservation Or Restoration - By Specialist Contractor Assaying - By Specialist Contractor Book Conservation - By Specialist Contractor Civil Consulting Engineering Firm Consulting Engineering Firm Dermatological Lab - Testing Cosmetics - By Specialist Contractor Document Conservation - Paper - By Specialist Contractor Electrical Consulting Engineering Firm</p>	<p>Engineering Consulting Firm - All Types Of Engineering Geophysical Exploration Mechanical Consulting Engineering Firm Mining Consulting Engineering Firm Non-Destructive Testing - All Kinds - By Specialist Contractor Paper Document Conservation - By Specialist Contractor Research And Development (Including Prototypes) - By Specialist Contractor Land Surveying - By Specialist Contractor Testing - Non-Destructive - All Kinds - By Specialist Contractor</p>
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959 VETERINARIANS, including employers raising and caring for non-farm domestic animals.

UNDERWRITING GUIDE

<p>Animal Raising - Non-Farm Domestic Animals Artificial Insemination Of Animals Bee Raising Breeding Of Animals, Non-Farm Domestic Dog Kennel Dog Obedience Classes Dog Walking and/or Pet Sitting Service(s) – By Contractor Hospital, Veterinary Laboratory Animal Breeding Or Raising (Rats, Mice, Guinea Pigs, Rabbits, Etc.)</p>	<p>Livestock Tattooing, By Contractor Pet Sitting and/or Dog Walking Service(s) – By Contractor Poultry Vaccination, Debeaking And Sexing, By Contractor Society For Prevention Of Cruelty To Animals Tattooing, Livestock, By Contractor Veterinarian Veterinary Hospital Worm Raising</p>
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965 COLLEGE OR SCHOOL, N.O.C. – all employees including office

Applicable to academic..... and Schools.

OPERATIONS ALSO INCLUDED:

No change to Numbers 1 through 4

OPERATIONS NOT INCLUDED:

No change to Numbers 1 through 9

UNDERWRITING GUIDE

<p>Academic Tutoring Service By Independent Provider Aircraft Trade School, Except Flying School Charter School College Or School, N.O.C. Computer Training School Cyber School Dance Studio, Not Operated In Conjunction With Dance Hall English As A Second Language Courses By Specialist Contractor Foreign Language Courses By Specialist Contractor</p>	<p>Music Lessons By Specialist Contractor School District - Public, Private Or Parochial School, Aircraft, All Employees Except Flight Crew School, Trade Or Vocational Trade School Tutoring Service (In Academic Subjects) By Independent Contractor Union Trade School University Vocational Educational Institution</p>
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969 AMUSEMENT, OUTDOOR: fairs, exhibitions, amusement parks or any outdoor amusement that is permanently sited.

OPERATIONS ALSO INCLUDED:

No change to Numbers 1 or 2

OPERATIONS NOT INCLUDED:

No change to Numbers 1 through 6

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
Paintball Game Playing Facilities - Outdoor
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
[Rowing Club](#)
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

997 UNDERTAKERS

UNDERWRITING GUIDE

Crematory Operation
Funeral Director
[Pet Cremation Service – No Veterinary Services](#)
Undertaker

7421 AIRCRAFT OPERATION – transportation of personnel in the business of an employer not otherwise engaged in aircraft operations – all members of the flying crew

Applicable to the payroll.....such classification shall apply.

[Assign the payroll and losses of employees who are transported as passengers \(and who are not members of the flying crew\) to their normal applicable classification.](#)

OPERATIONS NOT INCLUDED:

[1. Separately rate commercial aircraft operation as provided for in this Manual.](#)

~~Commercial aircraft operation to be separately rated.~~

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SECTION 2 – Underwriting Guide through **SECTION 6 – Merit Rating Plan** remain unchanged

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INFORMATION PAGE remains unchanged.

PREFACE remains unchanged.

MEMBERSHIP remains unchanged.

SECTION 1 – Underwriting Rules through **SECTION 1 – Policy Preparation** remain unchanged.

SECTION 1 – UNDERWRITING RULES

Rule IV – CLASSIFICATIONS

C. 11. Mercantile Businesses/Stores

1. Where a store or dealer sells several types of merchandise, each of which may be subject to a different classification, such store or dealer shall be assigned on the basis of the principal category of merchandise sold. The term “principal” means more than 50 percent of the gross receipts. For mercantile businesses, such as stores or dealers, the single applicable store or dealer classification is determined separately for each location.

Rule XIV – AGRICULTURAL, DOMESTIC WORKERS - RESIDENCES

D. CLASSIFICATIONS

No change to Number 1

2. Maintenance, Repair Or Construction Operations

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

SECTION 1 – Final Earned Premium Determination through **SECTION 1 – Professional Employer Organizations** remain unchanged.

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SECTION 2 – DEFINITIONS

RATING SYSTEM: Includes all workers' compensation pricing programs filed by PCRB with and approved by the Insurance Commissioner. Such include but are not limited to: the assignment by PCRB of an individual business to a particular classification, the continuation or discontinuation of an entity's(ies') previous experience to the experience rating of new ownership, revision of losses used in a business' experience modification or merit rating, an individual business' eligibility for and/or the percentage of credit under the Pennsylvania Construction Classification Premium Adjustment Program, or the discount or surcharge applied to a business eligible for the Merit Rating Plan.

SECTION 2 – CLASSIFICATIONS

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

Applicable to plasticCode 227.

UNDERWRITING GUIDE

Artificial Marble Products Mfg.
Bag Mfg. - Plastic
Cable Mfg. - Insulated Electrical - Wire Drawing To
Be Separately Rated
Hose Mfg. - Plastic
Marble Products Mfg. – Artificial
Molding, Plastic - Of Any Product By Any Molding
Technique Other Than Injection Molding
Pipe Mfg. - Plastic
Plastic Articles Mfg., N.O.C.

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

255 PAPER or Pulp **MFG.** – all kinds

UNDERWRITING GUIDE

Abrasive Paper Or Cloth Preparation
Bark Peeling, In Paper Mill
Building And Roofing Paper Mfg.
Building Paper Mfg.
Cardboard Mfg.
Emery Cloth Mfg.
Fiber (Paper) Products Mfg.
Fiberboard Mfg.
Paper Coating And Glazing - By Paper Mill

Paper Finishing - By Paper Mill
Paper Mfg.
Paper Mill
Particle Board Mfg.
Photographic Film And Dry Plate Mfg.
Pipe Mfg., Fiber
Pulp (Paper) Mfg.
Roofing Paper Or Roofing Felt Mfg.
Sandpaper Mfg.

305 CARPENTRY SHOP, including Planing Mill

Includes but is for in this Manual.

OPERATIONS NOT INCLUDED:

No changes to Numbers 1 through 4

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UNDERWRITING GUIDE

- | | |
|--|---|
| <ul style="list-style-type: none"> Assembled Millwork Mfg. Bark Peeling In Veneer Mill Barrel Repair - Wood – By Specialist Contractor Barrel Stock Mfg., No Sawmill Work Basket Mfg. - Veneer Box Or Box Shook Mfg. Building Mfg., Portable - Wood Carpentry Shop Contract Packaging - Crating - In Shop Crate Mfg. - Wood Door Frame Or Sash Mfg. - Wood Door Mfg. - Wood Fence Mfg. - Wood, Shop Only Flooring Mfg. - Wood Furniture Stock Mfg. - Non-Turned - By Specialist Contractor Hardwood Dimension And Flooring Mill, No Sawmill Operation Keg Mfg. - Wood Laminated Wood Building Beam And Column Mfg. Last Block Mfg. Millwork Plant Modular Home Mfg. Packaging, Contract - Crating - In Shop Packing Case Mfg. Pallet Mfg. Panel Mfg. - Soft Wood Or Plywood | <ul style="list-style-type: none"> Planing Mill Plywood Container Mfg. Plywood Mfg., Including Veneer Mfg. Porch Enclosure Mfg. Prefabricated Building Mfg. - Wood, Shop Work Railing Or Stair Mfg. - Wood Sash Mfg. - Wood Sash, Door Or Assembled Millwork Mfg. Shingle Mfg. - Wood, Including In Shop Staining Shingle Staining, In Shop, No Off-Premises Work Shook Mfg. Shuttle Mfg. Silo Mfg. - Wood, Shop Only Staircase Or Stair Mfg. - Wood Stave Mfg. - Wood Structural Members, Laminated Wood - Arches, Trusses, Timbers Tank Building - Wood, Shop Only Trellis Mfg. - Wood Truss Mfg. - Wood Veneer Container Mfg. Veneer Mfg. Wirebound Box And Crate Mfg. Wood Floor Mfg. Wooden Barrel Mfg. Wooden Box Mfg., Except Cigar Boxes |
|--|---|

454 SHEET METAL PRODUCTS FABRICATION, N.O.C., Shop only

Sheet metal shall or installation thereof.

UNDERWRITING GUIDE

- | | |
|---|--|
| <ul style="list-style-type: none"> Agate Or Enamel Ware Mfg. Aluminum Ware Mfg. - From Sheet Aluminum Automobile Parts Mfg., Miscellaneous Stamped Parts Automobile Radiator Mfg. Automobile Wheel Mfg. Barrel Or Drum Mfg. - Metal Barrel Or Drum Reconditioning Or Repairing - Metal Bin Mfg. - Sheet Metal Brass Products Mfg., N.O.C. - From Sheet Stock Building Mfg., Portable - Metal, No Erection Can Mfg., Seamed Casing Mfg. - Sheet Metal Chimney Flashing Mfg., No Installation Work Cooking Utensil Mfg. - Steel Or Aluminum Copper Products Mfg. - From Sheet Stock Coppersmithing - Shop Only Duct Fabrication - No Installation Work Enamel Ware Mfg. Flue Mfg., Stove Or Furnace - By Specialist Contractor Hood Mfg., Range | <ul style="list-style-type: none"> Hotel Kitchen Equipment Mfg. Household Cooking Utensil Mfg. Machine Guard Mfg. - Sheet Metal Metal Can Mfg., Seamed Metal Shipping Barrels, Drums, Kegs Or Pails - Used, Dealer Metal Spinnings Mfg. Metal Stampings Mfg. Metal, Sheet Goods Mfg., N.O.C. Perforated Metal Mfg. Radiator Mfg., Auto Restaurant Kitchen Equipment Mfg. Sheet Metal Products Fabrication, N.O.C., Shop Only Sign Mfg. - Metal, Shop Only - No Erection Silo Building - Metal, Shop Only Steel Barrel Or Drum Mfg. Steel Drum Or Barrel Dealer, Secondhand Window Or Window Sash Mfg. - Metal Or Vinyl Ventilator Mfg. - Sheet Metal Wheelbarrow Mfg. - Metal |
|---|--|

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456 METAL FURNITURE or Furnishing Goods **MFG.**, N.O.C.

Sheet metal shallassigned to Code 327.

UNDERWRITING GUIDE

Air Conditioner Or Air Conditioner Equipment Mfg. - Home Window Unit Or Central Air, Commercial Or Industrial Aluminum Awning Mfg. Aluminum Venetian Blind Mfg. Appliance Mfg., Major Household Or For Commercial Establishments, Kitchen Or Laundry Awning Mfg. - Metal, No Erection Bedstead Mfg. - Metal Bookcase Mfg. - Metal Brass Bed Mfg. Cabinet Mfg. - Sheet Metal Chair Mfg. - Metal Clothes Dryer Mfg., Commercial Or Household Coffin Mfg. - Metal Door Mfg. - Metal File Cabinet Mfg. Fireproof Equipment Mfg. - Metal Freezer Mfg., Commercial Or Household Furniture Mfg. - Metal Garment Rack Mfg. - Metal Golf Club Mfg. - Metal	Ice Cream Cabinet Mfg. Incubator Mfg. - Metal Jalousie Or Jalousie Screen Mfg. - Metal Or Glass Ladder Mfg. - Metal Locker Mfg. - Metal Metal Furniture Mfg. Office Furniture Mfg. - Metal Oven Mfg. - Metal Industrial Drying Ovens Radiator Cabinet Or Shield Mfg. - Metal Refrigerator Mfg., Commercial Or Household Sheet Metal Aircraft Parts Mfg. Shelving Mfg. - Metal Showcase Mfg. - Metal Ski Mfg. - Metal Soda Fountain Mfg. Stove Mfg. - Sheet Metal, Commercial Or Household Tennis Racquet Mfg. - Metal Trash Compactor Mfg. Venetian Blind Mfg. - Aluminum Ventilation Equipment Mfg. Washing Machine Mfg., Commercial Or Household
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608 FLAT CEMENT WORK

Applicable to a.....ground-supported concrete contractor.

OPERATIONS ALSO INCLUDED:

- No change to Numbers 1 through 3
- 4. The coating of concrete floors (typically with an epoxy resin) by a specialist contractor.

OPERATIONS NOT INCLUDED:

No Change to Numbers 1 through 9

651 CARPENTRY – COMMERCIAL Structures

OPERATIONS NOT INCLUDED:

No change to Number 1

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UNDERWRITING GUIDE

Aluminum Awning Erection - Commercial
Aluminum Siding Installation - Commercial
Aluminum Storm Sash Installation - Commercial
Asbestos - Encapsulation Or Removal (Not Pipe Insulation)
Boarding Up Of Abandoned Buildings (Including Those Designed For Dwelling Occupancy)
Bridge Building - Wood
Carpentry, N.O.C. Excluding Concrete Form Building
Cooling Tower Erection, Prefabricated – Wood
Door Installation – Commercial – All Types Except Overhead Doors
Fence Erection – Wood – Commercial Or Residential
General Construction - Commercial
Grandstand Or Bleacher, Erection By Contractor - Portable - Wood
Greenhouse Erection

Insulation (Asbestos) - Encapsulation Or Removal (Except Pipe Insulation)
Interior Stripping/Gutting Of Buildings
Jalousie Or Jalousie Screen - Metal Or Glass, Erection Of – Commercial
Lead Paint Removal (From Any Non-Pipe Surface) - By Contractor
Metal Storm Sash Installation - Commercial
Prefabricated Wooden Building And Structural Member Erection
Siding Installation (Aluminum, Vinyl Or Wood) - Commercial Structures
Silo Erection - Wood
Storm Window Or Storm Door, Installation - Wood Or Metal - Commercial
Tank Erection - Wooden
Vinyl Fence Installation – Commercial or Residential
Window Screen Or Screen Door Installation - Metal Or Wood - Commercial

655 IRON ERECTION

UNDERWRITING GUIDE

Bridge Building - Metal
Bridge Painting
Cell Tower Erection – Erection Of The Tower By Contractor
Cell Tower Erection – Antenna(s) Installation, Service And/Or Repair By Contractor
Chimney Cleaning - Industrial Smokestacks
Concrete, Pre-Stressed, Erection By Contractor
Corrosion Proofing Of Chemical Tanks
Fire Escape Installation By Contractor - Outside
Gas Holder Erection
Iron Erection
Iron Or Steel Erection, Structural
Metal Furring, By Contractor
Oil Field Tank Painting
Oil Rig Or Derrick Erecting And Dismantling

Painting Of: Bridges, Oil Field Tanks, Steel Structures Or Tanks Ski-Lift Erection
Smokestack Or Chimney Lining - Industrial
Steel Erection, N.O.C.
Steel Frame Structure Erection
Steel Structures Painting
Steel Tank Erector
Steel Tower Erection For Cross-Country Electric Or Telephone Lines
Swimming Pool Installation - Iron Or Steel
Tank Erection - Steel
Tank Painting
Water Tank Painting
Welding - Structural Steel
Windmill Erection - Metal

666 PLATE and Wire GLASS INSTALLATION

OPERATIONS NOT INCLUDED:

No change to Number 1

UNDERWRITING GUIDE

Glass Installer, Except Automobile
Glazier, Away From Shop
Glazing

Mirror Installation
Plate Glass Installation
Wire Glass Installation

675 MACHINERY or EQUIPMENT ERECTION or REPAIR

Applies to the or hoisting systems.

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UNDERWRITING GUIDE

<p>Acetylene Gas Machine Installation Conveyor Or Conveyor Belt Installation Conveyor Oven Installation, Service Or Repair Crane Or Derrick Installation, Service Or Repair – Permanently-Sited Dismantling, Installation Or Service Or Repair Of Machinery Or Industrial Equipment, By Contractor Door Installation, Overhead - Wood Or Metal Electrical Apparatus, Machinery Or Motor Installation Or Field Repair Elevator Erection, Service Or Repair Escalator Installation, Service Or Repair Gasoline Station Equipment Installation (Including Excavation) Or Repair Hoist Installation, Service Or Repair – Permanently-Sited Industrial Crane Installation, Service Or Repair – Permanently-Sited Installation Of Hod Hoists Installation Or Dismantling Of Machinery And Industrial Equipment, By Contractor Laundry Equipment Installation, Service Or Repair - Industrial</p>	<p>Machine Belting Installation Or Repair Machinery Erection Service Or Repair Machinery Or Industrial Equipment Installation, Service Or Repair Or Dismantling, By Contractor Millwrighting Monorail System Installation (Except For Public Transportation) Oven (Conveyor) Installation, Service Or Repair Overhead Door Installation Pipefitting, Installation Of Apparatus Or Machinery Outside Of Buildings Pump Installation, Service Stations Pump, Air And Gas Compressor, And Pumping Equipment - Installation, Service Or Repair Safe Installation Scaffold Sale, Rental Or Erection, By Specialist Contractor Scale Installation Or Adjustment, Platform Or Beam Type Tank Installation, Gas Stations Textile Machinery Installation, Service Or Repair</p>
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759 CABLE TELEVISION OPERATIONS

Applicable to FCC.....to subscribing customers.

OPERATIONS ALSO INCLUDED:

No Change to Number 1

OPERATIONS NOT INCLUDED:

1. Assign Code 936 to separately staffing broadcasting studios and/or separate crews engaged in the presentation and/or filming of news and events.
2. Separately classify contractors.....as follows:
 No Changes to a or b.
 c. Assign Code 660 to payroll developed in the hooking up or servicing a customer (including installing or replacing the lateral line) from the pole to the customer's building and/or running cable in the customer's building).
3. Assign Code 757 to a business principally engaged in providing telephone services.

801 STABLE, Livestock commission merchant or stockyard not associated with slaughterhouses

UNDERWRITING GUIDE

<p>Auctioneer, Livestock Boarding Stable Breeding Farm - Horse Carriage Tours Or Taxis (Horse Driven) Cattle Auctioneer Cattle Dealer Farrier (Horse Shoeing By Specialist Contractor) Horse Breeding Farm Or Boarding/Training Stable Horse Driven Carriage Tours Or Taxis Horse Shoeing By Specialist Contractor</p>	<p>Jockey - Employed By A Horse Breeding Farm Or Boarding/Training Stable Livestock Commission Merchant Livestock Dealer Racing Stable Riding Academy Sales Stable Stable Stockyard Therapeutic Riding Center</p>
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855 LUMBER and/or BUILDING MATERIAL DEALER

Applicable to establishments.....lumber/building material dealer.

OPERATIONS ALSO INCLUDED:

- No Change to Numbers 1 or 2.
- 3. The sale and mounting of door hardware onto a door by a door distributor.
- No Change to Numbers 4 or 5.

OPERATIONS NOT INCLUDED:

- No Change to Numbers 1 through 3.

UNDERWRITING GUIDE

Aggregates Dealer Asphalt Mixing Plant - Operated By Dealer Building Material Dealer, New Building Materials Dealer, Secondhand Cemetery Monument Or Memorial, Cutting, Engraving And/Or Polishing Cinder Dealer Commercial Lumber Yard Concrete Dealer, Ready-Mixed Concrete Mixing Concrete Pumping Services - By Independent Contractor Cut Stone Or Stone Products Mfg. Door Or Window Distributor Dry Ice Dealer Fence Dealer – All Types Grain Elevator Operation Heat Treating of Wood Packaging Material (Including Pallets)–By Specialist Contractor Humus Or Topsoil Dealer - No Excavation Ice Dealer - No Mfg. Insulation Dealer Kiln Drying of Lumber – No Sawmill Operations Landscaping Supplies Dealer (e.g., Mulch, Topsoil Or Stone) Log Dealer – No Logging or Sawmill Operations Lumber Cutting, Incidental Cutting To Size By Lumber Yard Lumber Dealer	Lumber Yard, Secondhand Material Manure Dealer Marble Cutting And Polishing Metal Road Plate Rental Millwork Glazing, Not Performed By Millwork Plant Millwork, Hand Assembling Monument Or Memorial (Cemetery) Cutting, Engraving And/Or Polishing Mortar Mfg., No Construction Work Mulch Dealer Non-Mobile & Self-Propelled Construction Equipment – Rental Or Sale Paving Mixtures Mfg. Peat Moss Dealer Plywood Dealer Ready-Mixed Concrete Dealer Rental Or Sale Of Non-Mobile & Self-Propelled Construction Equipment Sash, Door Or Finished Millwork Dealer Sawdust Dealer Secondhand Building Material Dealer Soapstone Products Mfg. Stone Cutting Or Polishing - Not By A Mine Or Quarry Operator Topsoil Or Humus Dealer - No Excavation Vanities Assembly - Marble Window Or Door Distributor Wood Dealer, Kindling And Firewood Wood Preserving
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858 FERROUS SCRAP METAL DEALER

Applicable to businesses.....employer's gross receipts.

OPERATIONS ALSO INCLUDED:

1. Businesses principally engaged in collecting and handling ferrous scrap and also performing automobile dismantling to recover saleable used auto parts.

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894 ALTERNATIVE SCHOOL – all employees including office

Applicable to employers operating educational facilities for youth who cannot learn effectively in or who have been removed from the standard school setting. The students may be referred by school districts, youth services or other agencies because of intellectual and/or developmental disability or behavior problems (e. g., truancy, drug or alcohol abuse and/or violent or destructive behavior). The facility may be a day school or a boarding school.

Also applicable to employers who operate educational facilities for court adjudicated youth. An educational facility for court adjudicated youth is operated in a guarded environment with strict disciplinary rules. Attendance in such facility may be court mandated in lieu of a prison sentence.

Further included are employers who operate educational facilities for children diagnosed with an intellectual and/or developmental disability or psychological and behavior issues.

The academic curriculumhigh school diploma.

OPERATIONS ALSO INCLUDED:

1. Student dormitories and/or residential facilities operated at the same or contiguous location.

UNDERWRITING GUIDE

- Alternative School
- School For Court-Adjudicated Youths
- School For Children With Intellectual or Developmental Disability

907 FRUIT OR VEGETABLE DEALER – Wholesale

Applies to dealers.....and/or frozen foods.

OPERATIONS NOT INCLUDED:

- No change to Numbers 1 or 2.

911 GROCERY – Wholesale

Applies to dealers.....herbs, spices or tea.

OPERATIONS NOT INCLUDED:

1. Assign Code 821 to a wholesale dealer principally engaged in selling beer in bottles, cans, kegs or barrels and/or soft drinks in bottles or cans.
2. Assign Code 907 to a wholesale dealer in fruits or vegetables or to a fruit or vegetable packer unrelated to a cannery.
3. Assign Code 924 to a wholesale dealer principally engaged in candling and/or distributing eggs.
4. See the "Bakery Products Distribution" entry in the General Auditing & Classification Information for the classification applicable to a business so principally engaged.

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917 GROCERY STORE – Retail.

Applicable to businesses.....defined below.

A supermarket is principally engaged in the retail sale of groceries, fresh fruits, vegetables, dairy products, bakery products, frozen foods and in addition thereto will have a meat department that sells fresh or cured meat, fish and/or poultry. A typical supermarket will also sell other merchandise including but not necessarily limited to: soft drinks, soap and other household cleaning items, paper products and/or cigarettes. A supermarket that is a “super center” may also sell non-grocery merchandise including but not necessarily limited to: cosmetics, toiletries, stationery products, books, greeting cards, women’s hosiery, non-prescription drugs or kitchen supplies (e. g., pots, pans or pot holders).

A convenience grocer.....or non-prescription drugs.

OPERATIONS ALSO INCLUDED:

No Change to Numbers 1 or 2

OPERATIONS NOT INCLUDED:

No Change to Numbers 1 or 2

919 FLORIST STORE – Retail or Wholesale

Applies to a business.....interior living, potted plants.

OPERATIONS NOT INCLUDED:

1. Assign Code 0011 to a business principally engaged in raising flowers in fields or under glass to be marketed on a commercial basis as cut flowers or living plants. Stores operated by such a business at the same or contiguous location may be separately classified to Code 919 provided the employer fulfills the multiple enterprise criteria discussed in Rule IV, C. 3. a. 2. of this Manual. The store must be operated in a physically separate work area with no interchange of labor between the store and the flower raising.
2. Assign Code 012 to a business principally engaged as a landscape contractor or performing lawn maintenance or similar services.
3. Assign Code 0013 to a business principally engaged in the raising of trees (including Christmas trees), shrubs, bushes, hedges and other outdoor living/growing plants.
4. Assign Code 917 to a business principally engaged in making and delivering cut fruit or vegetable arrangements.
5. A garden supply business principally engaged in the sale of fertilizer, sod, grass seed, flower pots, birdbaths and statuary with incidental sales of potted plants, trees, shrubs, bulbs or bedding plants shall be assigned to the applicable N.O.C store classification, depending on whether the sales are principally to retail customers (Code 928) or to wholesale customers (Code 924). For further information please see “Wholesale/Retail Mail Order House Or Internet Sales – Definitions” in the General Auditing & Classification Information section of this Manual.
6. Assign Code 924 to a business principally engaged in the arranging, assembling and/or the wholesale selling of artificial or dried flowers.

921 FURNITURE STORE – Wholesale

Applies to wholesale.....and related products.

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922 FURNITURE STORE – Retail – All Employees Except Office

Applies to a retail.....table sales – Retail.

923 PACKAGING – CONTRACT – NON-CRATING

Applicable to businesses principally engaged in packaging or repackaging merchandise owned by unrelated customers as a contract service. Such includes but is not necessarily limited to: cosmetics, toiletries, pharmaceuticals, soaps, cleaning agents or hardware.

OPERATIONS NOT INCLUDED:

1. Assign Code 305 to a specialist crating contractor or to payroll developed by separate staff in a physically separate department of a packaging contractor crating any type of merchandise for shipment.
2. Assign Code 813 to payroll developed by a contractor engaged in either crating or packaging of any type at customer locations.
3. Assign Code 4777 to payroll developed by a contractor packaging or repackaging explosives.

925 HARDWARE STORE – Retail

Applies to retail stores principally engaged in selling hardware. The term hardware as used in this classification includes but is not necessarily limited to: nails, screws, bolts, washers, gaskets, brackets, locks, hinges, electrical outlet boxes, switches, fuses, plugs, sockets, hand or portable electric tools, plumbing fixtures, paint, small household appliances, radios, stereo equipment, televisions, video and/or audio equipment, kitchenware, garden tools and equipment such as lawn mowers and snow blowers. Such business may also sell a variety of non-hardware items such as wallpaper and allied supplies, china, glassware, sporting goods or automobile accessories or parts, make keys, sharpen saws, repair storm windows and/or screens and/or rent floor scraping or polishing machines, rug or upholstery cleaning machines and similar equipment.

OPERATIONS ALSO INCLUDED:

1. Bicycle Stores – including rental and incidental repair work
2. Locksmiths – including installation, repair or replacement of locks in existing buildings.
3. Lawn mower sales or service (including riding type).

OPERATIONS NOT INCLUDED:

1. Except as provided for above separately staffed service or repair operations shall be separately classified including but not necessarily limited to the examples below:
 - a. Assign Code 662 to the service or repair of major household appliances...
 - b. Assign Code 966 to the service or repair of televisions, video and/or audio equipment.
2. Assign Code 855 to a business principally engaged in the retail sale of lumber and/or building materials.
3. Assign Code 926 to a business principally engaged in the wholesale sale/distribution of hardware.

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926 **HARDWARE STORE – Wholesale**

Applies to dealers.....or electrical supplies.

OPERATIONS NOT INCLUDED:

1. Assign Code 855 to a retail and/or wholesale business principally engaged in the retail and/or wholesale sale of building materials (e. g., roofing including shingles, siding, wallboard, bricks and/or lumber).
2. Assign Code 857 to a business principally engaged in the wholesale sale of cable or wire rope.
3. Assign Code 885 to a business principally engaged in the wholesale sale of plumbing supplies or pipes.
4. Assign Code 886 to a business principally engaged in the wholesale sale of electrical supplies (e. g., electric wire, fuses, and/or circuit breakers).

UNDERWRITING GUIDE

Aircraft Parts And/Or Accessories Dealer
Cutlery Dealer
Agricultural Implement Dealer - Other Than Farm Machinery
Appliance Parts Dealer
Audio/Video Equipment Dealer - Wholesale
Cabinet Dealer - Wholesale
Ceramic Tile Dealer - Wholesale
Electrical Appliance Dealer - Small Appliances - Wholesale
Electrical Machinery Or Equipment Dealer - Wholesale
Fire Extinguisher - Sales And/Or Service - Wholesale
Glass Dealer - No Mfg., Glass Bending, Beveling, Grinding, Silvering Or Installation
Hardware Store - Wholesale
Hot Tub Or Spa Dealer - Wholesale

Household Appliances Dealer, Small - Wholesale
Household Vacuum Cleaner Dealer - Wholesale
Janitorial Supply Dealer - Wholesale
Oil And/Or Gas Well Equipment Dealer Or Rental Paint Dealer - Wholesale
Radio, Television, Stereophonic Or High Fidelity Equipment, Parts Or Accessories Dealer - Wholesale
Sewing Machine Dealer - Wholesale
Ship Chandler
Stereophonic Or High Fidelity Equipment Dealer - Wholesale
Television, Radio, Stereophonic Or High Fidelity Equipment Dealer - Wholesale
Tile Dealer – Ceramic – Wholesale
Vacuum Cleaner Dealer - Wholesale
Video/Audio Equipment Dealer - Wholesale
Welding Equipment Or Supply Dealer

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/accessories 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 auto 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 auto repair services shall be assigned to Code 815.

Please refer to the.....separate employee crew.

OPERATIONS NOT INCLUDED:

No Change

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UNDERWRITING GUIDE

Auto Parts Dealer - Wholesale
Automobile Accessory Store
Automobile Body Accessories Dealer
Automobile Paint Dealer
Automobile Parts Store

Automobile Paint Dealer
Motor Vehicle Parts And Accessory Dealer
Tire Dealer - Wholesale

955 ENGINEERING CONSULTING FIRM, mechanical, civil, electrical or mining engineering consulting firms - all employees including office.

OPERATIONS ALSO INCLUDED:

No change to Number 1

OPERATIONS NOT INCLUDED:

No change to Numbers 1 through 4

UNDERWRITING GUIDE

Air Conditioning: Non-Portable, Air Flow Testing
And Balancing - By Specialist Contractor
Analytical Chemical Firm
Art Conservation, Preservation Or Restoration - By
Specialist Contractor
Assaying - By Specialist Contractor
Book Conservation - By Specialist Contractor
Civil Consulting Engineering Firm
Consulting Engineering Firm
Dermatological Lab - Testing Cosmetics - By
Specialist Contractor
Document Conservation - Paper - By Specialist
Contractor
Electrical Consulting Engineering Firm

Engineering Consulting Firm - All Types Of
Engineering
Geophysical Exploration
Mechanical Consulting Engineering Firm
Mining Consulting Engineering Firm
Non-Destructive Testing - All Kinds - By Specialist
Contractor
Paper Document Conservation - By Specialist
Contractor
Research And Development (Including Prototypes)
- By Specialist Contractor
Land Surveying - By Specialist Contractor
Testing - Non-Destructive - All Kinds - By Specialist
Contractor

959 VETERINARIANS, including employers raising and caring for non-farm domestic animals.

UNDERWRITING GUIDE

Animal Raising - Non-Farm Domestic Animals
Artificial Insemination Of Animals
Bee Raising
Breeding Of Animals, Non-Farm Domestic
Dog Kennel
Dog Obedience Classes
Dog Walking and/or Pet Sitting Service(s) – By
Contractor
Hospital, Veterinary
Laboratory Animal Breeding Or Raising (Rats,
Mice, Guinea Pigs, Rabbits, Etc.)

Livestock Tattooing, By Contractor
Pet Sitting and/or Dog Walking Service(s) – By
Contractor
Poultry Vaccination, Debeaking And Sexing, By
Contractor
Society For Prevention Of Cruelty To Animals
Tattooing, Livestock, By Contractor
Veterinarian
Veterinary Hospital
Worm Raising

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965 COLLEGE OR SCHOOL, N.O.C. – all employees including office

Applicable to academic..... and Schools.

OPERATIONS ALSO INCLUDED:

No change to Numbers 1 through 4

OPERATIONS NOT INCLUDED:

No change to Numbers 1 through 9

UNDERWRITING GUIDE

Academic Tutoring Service By Independent
Provider
Aircraft Trade School, Except Flying School
Charter School
College Or School, N.O.C.
Computer Training School
Cyber School
Dance Studio
English As A Second Language Courses By
Specialist Contractor
Foreign Language Courses By Specialist
Contractor

Music Lessons By Specialist Contractor
School District - Public, Private Or Parochial
School, Aircraft, All Employees Except Flight Crew
School, Trade Or Vocational
Trade School
Tutoring Service (In Academic Subjects) By
Independent Contractor
Union Trade School
University
Vocational Educational Institution

969 AMUSEMENT, OUTDOOR: fairs, exhibitions, amusement parks or any outdoor amusement that is permanently sited.

OPERATIONS ALSO INCLUDED:

No change to Numbers 1 or 2

OPERATIONS NOT INCLUDED:

No change to Numbers 1 through 6

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
Paintball Game Playing Facilities - Outdoor
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
Rowing Club
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

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

Proposed Effective April 1, 2017

997 UNDERTAKERS

UNDERWRITING GUIDE

Crematory Operation
Funeral Director
Pet Cremation Service – No Veterinary Services
Undertaker

7421 AIRCRAFT OPERATION – transportation of personnel in the business of an employer not otherwise engaged in aircraft operations – all members of the flying crew

Applicable to the payroll.....such classification shall apply.

Assign the payroll and losses of employees who are transported as passengers (and who are not members of the flying crew) to their normal applicable classification.

OPERATIONS NOT INCLUDED:

1. Separately rate commercial aircraft operation as provided for in this Manual.

SECTION 2 – Underwriting Guide through **SECTION 6 – Merit Rating Plan** remain unchanged