



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

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

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

DATE: July 8, 2014

RE: Proposed Manual Language Revisions to Sections 1, 2, 3 and 4 (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 propose one revision to classification procedure. That proposal and any of the Manual language revision proposals herein will not impact any classification's proposed April 1, 2015 class rating values. The PCRB recommends that all of the Section 1, 2, 3 or 4 language revisions proposed herein become effective upon new and renewal policies of April 1, 2015 and later.

The following narrative will first discuss the single proposed revision to existing classification procedure. Following that discussion, this memorandum will discuss the proposed Section 1 revisions and then the proposed Section 2 additions, changes and deletions. The proposed revisions to Sections 3 and 4 are results of one of the Section 1 proposals.

PROPOSED REVISION TO CLASSIFICATION PROCEDURE

The sole proposed revision to classification procedure is the reassignment of the "Ketchup Mfg.," Underwriting Guide (Guide) entry from Code 113, Canning or Preserving, to Code 104, Food Products Mfg., N.O.C. PCRB has had a "Ketchup Mfg.," Guide entry since before the creation of Code 104 for new and renewal policies of October 1, 1982 and later. Code 104 was comprised of businesses previously included in Code 113, then entitled "Food Mfg. or Processing N.O.C. The "Ketchup Mfg.," Guide entry was overlooked when the operations now assigned to Code 104 were originally removed from Code 113. "Ketchup" is a table sauce, and Code 104 has contemplated the manufacture of all types of sauces since its establishment as a separate classification. Staff did not review the "Ketchup Mfg." Guide entry until recently.

For the record, the approved April 1, 2014 loss costs for Code 104 and Code 113 are \$2.91 and \$2.04, respectively. Staff also observes that at this writing we are aware of only a single business that may have a production facility in Pennsylvania principally engaged in making ketchup, and that business is classified by Code 104. In the event that staff identifies additional Pennsylvania employers principally engaged in ketchup production in the future those employers will be assigned to Code 104 if that is not their current assignment at the time of our review.

PREFACE & SECTION ONE

There are three Section One language revision proposals. The first involves the systemic substitution of “Pennsylvania Workers’ Compensation Act of 1915, as amended” in place of “Act 44, 1993” and/or “Act 57 of 1996.” The latter two referenced Acts amended the Pennsylvania Workers’ Compensation Act of 1915. A systematic search of PCRB’s Manual showed nine references to “Act 44 of 1993” and two references to “Act 57 of 1996.” With the passage of time PCRB has stopped referring to Act 44 of 1993 and/or Act 57 of 1996 in other documents (e. g., PCRB’s annual comprehensive loss cost revisions). Staff submits that it is appropriate to end the inclusion of references thereto in the Manual.

The references to Act 44 of 1993 (nine) and/or Act 57 of 1996 (two) appear first in the “Preface” on Page 2 of the Manual. The Preface includes three of the Act 44 references and one of the Act 57 references. The proposed revisions also update the Preface to show the anticipated effective date of April 1, 2015. The remaining language substitutions include the following:

- Rule II, Paragraph F. – Page 10, Section One
- Rule II, Paragraph G. – Page 11, Section One
- Rule IV, Paragraph C. 1. b. – Page 17, Section One
- Rule IX, Paragraph I. – Page 48, Section One
- The Subclassification- Carrier Option paragraph on Page A1, Section 2
- The Special Pennsylvania Endorsement – Inspection Of Manuals on Page 51, Section 3
- Retrospective Rating Plans – Pennsylvania on Page 1, Section 4.

This memorandum also observes that in any of the above Manual provisions, staff also proposes (as warranted) to substitute “PCRB” for “Bureau” (e.g., in the Preface, the cited Rule IV provision and The Subclassification – Carrier Option paragraph). The proposed Section 4 revisions also include modernization of the United States Department of Labor’s present reference to the United States Longshore and Harbor Workers’ Compensation Act (LHWCA) along with deletion of the bullet point citing reference to Bureau Circular No. 1299 (issued December 8, 1993 and not available on PCRB’s website).

The second proposed Section One revision is an addition to Rule IX, Paragraph D., regarding where to find the statewide average weekly wage which is to be used as the auditable payroll for sole proprietors, partners and members of limited liability companies in the event payroll information is not available.

The third and last proposed Section One revision is to Premium Algorithm Preface in Rule VI, Paragraph G on Page 30. The preface begins with a sentence explaining when the premium algorithm will be available for optional use (July 1, 2000) and then when its use will become mandatory (“for policies effective on or after January 1, 2002”). As the later of those dates is now over twelve years ago,) staff is proposing that the first sentence in the preface be deleted.

SECTION TWO

Staff proposes the retitling of a single class, various additions or revisions to selected class descriptions and/or Guide entries, and two deletions.

CLASS TO BE RETITLED

The Code 112 class title was revised from “Beverage Mfg., including bottling” to “Beverage Mfg., N.O.C.” concurrent with the separation of businesses principally engaged as breweries from Code 112 to the then new class Code 108, Brewery. Code 112 has been entitled “Beverage Mfg., N.O.C.” since new and renewal policies of December 1, 1992 and later. In contrast to the broad Code 112 class title, however, it has come to staff’s attention that all of the Code 112 Guide entries contemplate the manufacture, bottling and/or canning of either alcoholic or non-alcoholic carbonated beverages.

Staff has revisited the 1991 Code 112 class study report which was based upon a file-by-file review of all businesses then assigned to Code 112. That examination found Code 112 constituted by businesses principally engaged as breweries, soft drink makers, bottlers and/or canners along with an assortment of businesses then found to be misclassified to Code 112. As a result, staff now proposes to retitle Code 112 to “Carbonated Beverage Mfg.” This will make Code 104, Food Products Mfg., N.O.C., the default class assignment for the manufacture of any non-carbonated beverage not otherwise classified. For the record, Code 104 has historically been the de facto assignment for the manufacture of any non-carbonated beverage for which PRCB does not have a specific Guide entry.

Staff also proposes to add “Operations Also Included” and “Operations Not Included” segments to the Code 112 class description.

PROPOSED REVISIONS TO SELECTED CLASS DESCRIPTIONS

Staff proposes language revisions to clarify the descriptions of eleven classifications. Typically such clarifications are made to either the “Operations Also Included” and/or to the “Operations Not Included” segment to the class description. Several of the proposals herein selectively correct oversights or “tidy up” the grammar originally proposed in previous April 1, 2014 Housekeeping. Several of the current proposals will be highlighted below.

Code 028, Oil or Gas Production – The “Operations Not Included” segment of the Code 028 class description states that the services listed below are to be separately rated. “Separately rated” is defined in PCRB’s Manual as permitting division of an employee’s payroll between the class contemplating the function specified to be “separately rated” or “separate rate” and the class that may contemplate the employee’s other tasks, provided that the employer’s original payroll records show an allocation of payroll to both classifications. The fifth “Operations Not Included” segment requires that a separate staff be in place in order to secure the specified class assignment of Code 012, Landscape Contractor.

The fifth “Operations Not Included” segment was added as a part of the Manual language proposals in PCRB Filing No. 253. The principal proposal in that filing was the merger of Code 602, Road Construction – Subsurface Work, into Code 609, Excavation, but the filing also included additional Manual language proposals intended to bring the Manual fully into alignment with that merger. Staff had been using Code 012 for payroll developed in the installation of well pad containment liners and fences (based upon analogy with artificial turf installation). As PCRB Filing No. 253 required concurrent revisions to Code 028’s language, staff decided to use PCRB Filing No. 253 to also propose “Operations Not Included” Number 5 for inclusion in the Manual.

The Department's approval of PCRB Filing No. 253 was announced by PCRB Circular No. 1618 issued July 24, 2013. Code 012 is a class that did not typically permit the division of an employee's payroll between Code 012 and another class (except Code 005, Tree Pruning).

Staff has reconsidered the need for separate staff being in place in order to secure an assignment of Code 012, and is now proposing that revised language.

Code 104, Food Products Mfg., N.O.C – Staff proposed several revisions to Code 104 as a part of the 2014 Housekeeping filing, including but not limited to: a revised class title, the modernization along with an expansion of the class' "Operations Not Included" segment, revisions to one Guide entry, and the deletion of two other Guide entries. For PCRB's 2015 Housekeeping filing, staff has reexamined Code 104 and makes the several proposals. The first is the addition of two new "Operations Not Included" entries. One of these entries is for carbonated beverage manufacture, bottling and/or canning and to further delineate operations contemplated by Code 113, Canning or Preserving. The second proposal expands the "Operations Not Included" entry for Code 907, Fruit or Vegetable Dealer, to recognize that the class also includes fresh fruit or vegetable packers. The third proposal simply rennumbers seven of the previously existing "Operations Not Included" entries. Finally, staff proposes three new Guide entries and revisions that clarify four other existing Guide entries.

Note that staff has further proposed the reclassification of "Ketchup Mfg.," from Code 113 to Code 104. Separate discussion of this proposal was provided earlier in this memorandum.

Code 606, Oil Or Gas Well Drilling – Over the last six years, staff has reviewed the classification(s) applicable to numerous employers performing one or more services in the Marcellus Shale. One concept that for many (including this writer originally) take time to fully grasp is that the actual drilling effort in the Marcellus is a two-step procedure (first vertically, and then horizontally). Staff is now aware that this two-step drilling procedure may also be utilized when drilling into non-shale formations for various reasons. Consequently, staff proposes to add language describing briefly describing the two-step drilling effort.

Code 757, TELECOMMUNICATIONS COMPANY – Staff makes two proposals here. The first adds an "Operations Also Included" segment. The second corrects the grammar in two of the entries pertaining to cell phone tower erection in the class' "Operations Not Included."

UNDERWRITING GUIDE – ADDITIONS, REVISIONS & DELETION

Staff proposes seven new Guide entries in addition to the three new Code 104 entries discussed above. Staff further proposes revisions to clarify the scope of eleven existing Guide entries and the deletion of one guide entry. The proposed deletion is the Code 305 Guide entry "Cooper." A "Cooper" is an occupation, a person who makes parts for wooden barrels or makes complete wooden barrels. Wherever possible, PCRB tries to make Guide entries oriented toward a type of business rather than toward an occupation(s). This memorandum also observes that a "Cooper" may work for a business (e. g., a winery) that may make and/or repair its own wooden barrels, such operations then being incident to the classification that contemplates wineries.

DEFINITIONS - DELETION

Staff has recently completed a review of the “Campus” definition. The “Campus” definition was created in the early 1990’s. It was felt at that time that such a definition would assist in classifying selected health care facilities. The type of health care facility for which “campus” was needed was commonly owned, had multiple contiguously located buildings, each of which could hold a different type of license issued by the Commonwealth Department of Health. The different segments of such facilities were also not “self-contained,” which means that the different segments shared support staff including, but not limited to, dietary, laundry, housekeeping and/or buildings or grounds maintenance. It was believed that the “campus” definition would assist in the assignment of a single class to health care facilities’ operations.

In practice, over the last twenty years the “Campus” definition has rarely been invoked.

PREFACE

- A. In accordance with Section 654 of the Insurance Company Law of May 17, 1921, P.L. 682, as amended, and the Pennsylvania Workers' Compensation Act of June 2, 1915, P. L. 736, [Act 44 of 1993, Act 57 of 1996] as amended, the Insurance Commissioner has approved this Manual of risk classes, underwriting rules, bureau rating values and rating plans, to become effective 12:01 A.M., April 1, 2015 with respect to all policies, the effective date of which is April 1, 2015 or thereafter, subject to the following express conditions, for the State Workers' Insurance Fund and the insurance companies, corporations, associations and exchanges enumerated in the attached list and for no other insurance company, corporation, association of exchange.
- B. No change
- C. **Definitions**

The following words are referenced in the Pennsylvania Workers' Compensation Act June 2, 1915, P.L. 682, as amended, (Act), [Act 44 of 1993] or have been used in this Manual with meanings intended to be consistent with the requirements of that Act. For purposes of improving the understanding of the Manual, definitions of these words as used elsewhere in this Manual are set forth below.

1. No change through 8.

SECTION 1

CHANGES

RULE II – EXPLANATION OF COVERAGES AND METHODS OF INSURING

F. DEDUCTIBLE COVERAGE

The Pennsylvania Workers' Compensation Act of 1915, as amended, [Act 44 of 1993] requires an insurer issuing a workers' compensation policy to offer a deductible program upon the policyholder's request.

1. No change to Number 1 through Number 8

G. GROUP DEDUCTIBLE OR RETROSPECTIVE RATING PLAN COVERAGE

The Pennsylvania Workers' Compensation act of 1915 as amended, [Act 57 of 1996] permits an insurer issuing a workers' compensation policy to offer an endorsement for deductible or retrospective rating plans for groups of five or more employers, subject to approval by the Insurance Commissioner and subject to the individual insurer's underwriting criteria for deductible coverage (see F. 1. above).

1. No change to 1 or to 2.

RULE IV – CLASSIFICATIONS

C. ASSIGNMENT OF CLASSIFICATIONS

1. Object of the Classification Procedure
 - a. No Change
 - b. The Pennsylvania Workers' Compensation Act of 1915, as amended, [Act 44 of 1993] permits an insurer to develop subclassifications to the PCRB[Bureau]'s classification system as approved by the Insurance Commissioner. Any such subclassification shall be filed by the developing insurer with the PCRB[Bureau] and the Insurance Commissioner thirty (30) days prior to its use. The insurer's filing shall demonstrate that payroll and loss data produced under such subclassification can be reported to the PCRB[Bureau] consistent with the PCRB[Bureau]'s classification system and statistical plan. Otherwise, the Insurance Commissioner shall disapprove the subclassification filing.

RULE VI – RATING VALUES AND PREMIUM DETERMINATION

G. PREMIUM ALGORITHM

Pennsylvania and Delaware Premium Algorithm Preface:

[Optional use uponon or after January 1, 2002.]

The computation of.....the workers compensation industry.

RULE IX – SPECIAL CONDITIONS OR OPERATIONS AFFECTING COVERAGE

D. SOLE PROPRIETORS, PARTNERSHIPS AND MEMBERS OF LIMITED LIABILITY COMPANIES

Sole proprietors, partners and members of a Limited Liability Company (LLC) are not mandatorily covered by the Pennsylvania Workers' Compensation Act or the Pennsylvania Occupational Disease Act. A sole proprietor, partner or member of a Limited Liability Company (LLC) may be able to purchase and/or be insured under a standard workers' compensation insurance policy. When such coverage is provided, attach WC 00 03 10, Sole Proprietors, Partners, Officers and Others Coverage Endorsement, to the policy, naming the individual(s) so insured. Minimum and maximum payrolls on which premium is based for sole proprietors, partners and members of a Limited Liability Company shall be the same as those set forth in Rule IX, A., 6. for executive officers. If payroll information is not available[for a sole proprietor(s), partner(s), or member(s) of a Limited Liability Company (LLC) develop payroll] use[ing] the statewide average weekly wage (SAWW) in effect as of the inception date of the policy. The SAWW may be obtained, among other sources, from the Pennsylvania Department of Labor and Industry's website or from the PCRB's website under the "Quick Reference" table. [For the purposes of this rule, p]Profit or loss amounts attributed to the individual's interest in the business are not considered [as]payroll.

I. CERTIFIED SAFETY COMMITTEE CREDIT PROGRAM

1. The Pennsylvania Workers' Compensation Act of 1915, as amended[Act 44 of 1993] mandates that the Department of Labor and Industry develop certification criteria for the operation of safety committees. (For certification criteria contact the Department of Labor and Industry.)

Items 2 through 4 remain unchanged.

SECTION 2

ADDITIONS

UNDERWRITING GUIDE

Code 104:

Beverage Mfg., N.O.C. (Non-Carbonated)
Energy/Sports Drinks Mfg. (Non-Carbonated)
Sports/Energy Drinks Mfg. (Non-Carbonated)

Code 818:

Trailer (All Types) Sales, Rental Or Leasing

Code 907:

Fruit Packing – Not Cannery

Code 964:

Work Center

Code 968:

Gun Range – Private or Public – Indoor

Code 969:
Gun Range – Private Or Public – Outdoor

Code 973:
Commercial Boarding Home

Code 974:
Continuing Care Community, With Less Than 50 Percent of Beds Licensed as Intermediate Care or Higher

Code 979:
Assisted Living Facility

CHANGES

SUBCLASSIFICATION – CARRIER OPTION

The Pennsylvania Workers' Compensation Act of 1915, as amended, [Act 44 of 1993] permits an insurer to develop subclassifications to the PCRB[Bureau]'s classification system as approved by the Insurance Commissioner. Any such subclassification shall be filed by the developing insurer with the PCRB[Bureau] and the Insurance Commissioner thirty (30) days prior to its use. The insurer's filing shall demonstrate that payroll and loss data produced under such subclassification can be reported to the PCRB[Bureau] consistent with the PCRB[Bureau]'s classification system and statistical plan. Otherwise, the Insurance Commissioner shall disapprove the subclassification filing.

UNDERWRITING GUIDE

To 104 [from 113]:

Food Products[Sundries] Mfg., N.O.C. [No Cereal Milling]
Nuts (All Types) – Cleaning and Shelling – By Specialist Contractor
Peanut Handling – Cleaning, Grading or Shelling – By Specialist Contractor
Relish Mfg. – Fruit Or[And] Vegetable – No Pickling Operations

To 113:

Fruit Or[And] Vegetable Juice, Canned, Bottled Or Bulk

To 305:

Barrel Repair -[Dealer, Including Repairing] Wood - By Specialist Contractor
Staircase Or[And] Stair Mfg. – Wood

To 926:

Oil And/or Gas Well Equipment Dealer Or Rental

To 968:

Shooting Range – Private Or Public[Gallery] – Indoor

To 969:

Shooting Range – Private [Club]Or Public[Range] – Outdoor

028 OIL OR GAS PRODUCTION, Operation of wells – including gasoline mfg. from casing-head gas.

Applicable to the.....specialized intervention to fix.

OPERATIONS NOT INCLUDED:

As provided for in this Manual.....not necessarily limited to:

Items 1 through 4 remain unchanged

5. Assign Code 012 to [separate staff or an independent contractor principally engaged in performing]the installation of well pad containment liners and fences (barriers).

Item 6 no change

104 FOOD PRODUCTS MFG., N.O.C.

OPERATIONS NOT INCLUDED:

Items 1 and 2 remain unchanged

3. Assign Code 112 to a business manufacturing, bottling/and or canning any carbonated beverage.
- 4.[3] Assign Code 113.....or other foods.
- 5.[4] Assign Code 113.....the required ingredients.
- 6.[5] Assign Code 113.....and related ingredients.
7. Assign Code 113 to a business manufacturing fruit or vegetable juice by pressing the fruit or vegetables to extract the juice by mechanical means and the bottling or canning of the juice.
- 8.[6] Assign Code 571.....as used for perfume.
- 9.[7] Assign Code 898.....food by caterers.
- 10.[8] Assign Code 907 to fresh fruit or vegetable packers whose operations typically include washing, sorting, grading and/or chilling the fresh fruit or vegetables for shipment to customers or to fresh fruit and/or vegetable dealers whose operations may include washing, sizing and/or packaging the fresh fruit or vegetables.
- 11.[9] Assign Code 911.....or solid products.
- 12.[10] Assign the applicable agricultural.....shipment to customers.

112 CARBONATED BEVERAGE MFG., [N.O.C., including bottling or canning]

[Includes the distribution.....to Code 108.]

OPERATIONS ALSO INCLUDED:

1. Applicable to a business principally engaged in manufacturing, bottling and/or canning any carbonated beverage.
2. The distribution of the carbonated beverage(s) by the manufacturer, bottler or canner.
3. Payroll developed by employees engaged as delivery salespersons, route salespersons, and/or route supervisors engaged in the delivery of the insured's products to customers.

OPERATIONS NOT INCLUDED:

1. Assign Code 108 to a business engaged in brewing, bottling and/or canning of beer, ale or malt liquors.

606 OIL OR GAS WELL DRILLING

OPERATIONS ALSO INCLUDED:

1. Drilling for oil or gas starts with drilling vertically to the depth where an oil or gas deposit is anticipated (from prior exploration of the site) and may also include horizontal drilling at the achieved depth in one or more additional directions.

607 DRILLING, N.O.C. – By Contractor

Applicable to all.....oil or gas wells.

OPERATIONS ALSO INCLUDED:

1. No change
2. Horizontal directional drilling for underground utility construction is a trenchless (non-excavating) method of installing underground pipes, conduits or cables[Geophysical exploration].

611 PILE DRIVING, including timber wharf building

OPERATIONS NOT INCLUDED:

1. Assign Code 654 to payroll developed in pouring concrete into driven pilings.

617 GAS, STEAM or WATER MAIN CONSTRUCTION
[Also includes conduit construction for cable or wires.]

OPERATIONS ALSO INCLUDED:

1. Conduit construction for cable or wires.

OPERATIONS NOT INCLUDED:

1. No Change
2. Horizontal directional drilling for underground utility construction is a trenchless (non-excavating) method of installing underground pipes, conduits or cables. Separately rate horizontal directional drilling for underground utility construction to Code 607.

656 ELECTRIC or Telephone LINE CONSTRUCTION – by contractors

Includes the setting of.....stringing of lines.

OPERATIONS NOT INCLUDED:

Items 1 and 2 remain unchanged

3. Separately rate the tasks performed by a contractor(s) in erecting a cell phone tower [as provided in this Manual]. Such tasks may include but are not necessarily limited to:
 - a. Assign Code 609 to the clearing, excavation and/or grading of the site.
 - b. Assign Code 654 to building the concrete pad.
 - c. Assign Code 655 to the erection of the tower and/or to the installation and/or repair of the tower's antennas.
 - d. Assign Code 660 to running a lateral connecting the cell tower site to the landline telephone network and/or wiring the cell site.
 - e. Assign Code 952 to the installation of computerized telephone call switching equipment in the cell site's base station.

757 TELECOMMUNICATIONS COMPANY [- including installation,.....office switching equipment.]

Applicable to FCC.....on a fee basis.

OPERATIONS ALSO INCLUDED:

Includes the installation, maintenance, repair and operation of telephone lines and systems, remote transmission sites and central office switching equipment.

OPERATIONS NOT INCLUDED:

1. No change
2. Separately rate the tasks performed by a contractor(s) in erecting a cell phone tower. Such tasks may include but are not necessarily limited to:
 - a. Assign Code 609 [is]to the clearing, excavation and/or grading of the site.
 - b. No change
 - c. Assign Code 655 [is applicable]to the erection of the tower and/or the installation, service and/or repair of the tower's antennas.
 - d. No change
 - e. No change

907 FRUIT OR VEGETABLE DEALER – Wholesale

Applies to dealers principally.....boxes, bags or similar containers.

Also applies to fruit or vegetable packers who may contract with unrelated farming businesses to grow one or more fruits or vegetables or who may purchase unrelated farming businesses' fruit or vegetable crops on a bulk basis. The fruit or vegetable packer may also harvest part of the crops grown under contract. The fruit or vegetable packer will receive the crops that the packer's staff will first wash and then sort, grade and/or chill prior to shipment to customers.

In addition these.....of the gross receipts.

OPERATIONS NOT INCLUDED:

1. Assign the applicable agricultural class to a business principally engaged in raising of one or more different fruits or vegetables whose operations may include the washing, sizing and/or packaging thereof prior to shipment to customers.
2. Assign Code 113 to a business principally engaged in canning fruit or vegetables, pickling cucumbers, tomatoes, peppers or other vegetables, or preserving fruit or vegetables by another food preservation technique.

940 RESIDENTIAL CARE FACILITY for INDIVIDUALS WITH INTELLECTUAL DISABILITIES

Includes operations licensed as Intermediate Care Facilities for Individuals with Intellectual Disabilities (ICF/IID).....to intellectually disabled.

OPERATIONS NOT INCLUDED:

1. Assign Code 964 to separately staffed certified [sheltered workshops]work centers.
Items 2 and 3 remain unchanged

963 CHURCH – all employees including office

Applicable to the place of worship.....citing the location of each.

OPERATIONS ALSO INCLUDED:

1. R[Includes r]eligious education provided by the church.

OPERATIONS NOT INCLUDED:

1. No change
2. Assign Code 891 for a separately-staffed day nursery school, kindergarten,[or] child daycare center and/or a before and/or after school program operated on the church premises[from Monday through Friday].
3. No change
4. No change

0006 FIELD CROP OR VEGETABLE FARM – the raising of.....variety of operations.

OPERATIONS NOT INCLUDED:

1. Assign Code 113 to separately-staffed canning, pickling or operations preserving vegetables by use of another food preservation technique[food processing operations].
2. No change

DELETIONS

DEFINITIONS

CAMPUS: The grounds, buildings.....as a single enterprise.

UNDERWRITING GUIDE

From 305:
Cooper

SECTION 3

Workers' Compensation and Employers Liability Insurance Policy

WC 37 06 01

SPECIAL PENNSYLVANIA ENDORSEMENT – INSPECTION OF MANUALS

The manuals of rules, rating plans and classifications are approved pursuant to the provisions of Section 654 of the Insurance Company Law of May 17, 1921, P.L. 682, as amended, and the Pennsylvania Workers' Compensation Act of June 2, 1915, P.L. 736, as amended, [Act 44 of 1993] and are on file with the Insurance Commissioner of the Commonwealth of Pennsylvania.

Note 1: Use this endorsement..... binding upon the insured.

SECTION 4

RETROSPECTIVE RATING PLANS – PENNSYLVANIA

Retrospective rating is an.....workers' compensation insurance.

The Pennsylvania Workers' Compensation Act of 1915, as amended, [Act 44 of 1993] requires PCRB[Bureau] filings other than United States Longshore and Harbor Workers' Compensation Act (LHWCA) [USL&HW] filings to exclude all expense and profit considerations as well as loss adjusted expenses. Beginning e[Effective December 1, 1993 the PCRB[Bureau] has filed and this Manual includes only selected rating values which are exclusive of expense and profit considerations for coverages other than LHWCA[USL&HW] and which are inclusive of such provisions for LHWCA[USL&HW] coverage.

For the sake of consistency.....Manual are synonymous.

A carrier may file retrospective rating plans which use different and/or additional rating values from those shown in the Manual. In such cases the individual carrier values supersede application of the PCRB [Bureau] values. Information regarding such individual carrier retrospective rating plans must be obtained from those carriers or their authorized representative.

IMPORTANT NOTES

- [Carriers may refer to.....with respect to retrospective rating plans.]
- Selected Retrospective.....of this Manual for values.