Pennsylvania Compensation Rating Bureau



30 South 17th Street • Suite 1500 Philadelphia, PA 19103-4007 (215)568-2371 • FAX (215)564-4328 • www.pcrb.com

September 28, 2020

## PCRB CIRCULAR NO. P1747

To All Members of the PCRB:

## RE: <u>APPROVAL OF PCRB FILING NO. 317</u> BASIC MANUAL HOUSEKEEPING REVISIONS TO SECTION 2 <u>EFFECTIVE APRIL 1, 2021</u>

The Pennsylvania Insurance Commissioner has approved PCRB filing number 317, regarding housekeeping revisions to Section 2 of the Pennsylvania Workers Compensation Manual of Rules, Classifications and Rating Values for Workers Compensation and for Employers Liability Insurance (Basic Manual), for policies effective 12:01 a.m., April 1, 2021 or later. The effective date of these changes aligns with the proposed effective date of the PCRB's normal annual comprehensive loss cost revision filing, which will be filed with the Commissioner at a later date. This coordination will consolidate necessary changes that our members and other constituents must make to policies, forms and systems.

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

The Basic Manual housekeeping revisions are summarized below:

#### Section 2

- Revision to seven existing classification descriptions.
- Addition of four new Underwriting Guide entries, revision to five existing Underwriting Guide entries, and deletion of eight Underwriting Guide entries.

Please refer to Filing No. 317, via the "Filings" tab of the PCRB's website (<u>http://www.pcrb.com</u>), for additional information. Please contact Joseph Lombo, Manager of the PCRB's Classification Section, at (215) 320-4498 or at <u>ilombo@pcrb.com</u> for any questions regarding this circular. The Basic Manual will be updated on the PCRB's website at a later date.

William V. Taylor President

Approved Effective April 1, 2021

#### **INFORMATION PAGE** remains unchanged.

#### PREFACE remains unchanged.

#### **SECTION 1 – UNDERWRITING RULES** remains unchanged.

#### **SECTION 2**

#### **RATING VALUES** through **DEFINITIONS** remains unchanged.

#### CLASSIFICATIONS

#### 601 ROAD OR STREET CONSTRUCTION: PAVING OR REPAVING

Applies to the laying of the road starting with the sub-base and includes all kinds of paving or repaving, surfacing or resurfacing or scraping, including airport runways or warming aprons. Also included are trimming and finishing of shoulders, installing curbing and erecting guard rails or fences.

Asphalt plants operated by a paving contractor shall be classified in accordance with the following procedure. Permanently located plants staffed by a separate crew shall be assigned to Code 855. Portable/ temporarily located asphalt plants shall be assigned to Code 601.

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

Items 1. through 4. remain unchanged.

5. Portable/temporarily located asphalt plants operated by a paving contractor.

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

Items 1. through 5. remain unchanged.

6. Assign Code 855 to permanently located and separately staffed asphalt plants.

No change to Classification Code 603 – SEWER CONSTRUCTION – ALL WORK TO COMPLETION through Classification Code 608 – FLAT CEMENT WORK.

#### 609 EXCAVATION

Remains unchanged.

## UNDERWRITING GUIDE ADDITION:

Foundation Excavation

#### UNDERWRITING GUIDE REVISION:

Excavation - Street Or Road - Including Rock Excavation Foundation Excavation

No change to Classification Code 611 – PILE DRIVING, INCLUDING TIMBER WHARF BUILDING through Classification Code 810 – COAL TRUCKING.

#### 811 TRUCKING, N.O.C

Approved Effective April 1, 2021

Remains unchanged.

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

Items 1 and 2. remain unchanged.

3. Contractors hauling brine or water for gas well drilling or fracing.

No change to Classification Code 812 – MAIL HAULING OR DELIVERY SERVICE COMPANY through Classification Code 828 – PARATRANSIT SERVICE.

#### 855 LUMBER AND/OR BUILDING MATERIAL DEALER

Applicable to establishments principally engaged in selling lumber and/or building materials on a wholesale or retail basis. The lumber may include but is not necessarily limited to: rough and dressed lumber, flooring, molding, doors, sashes, frames and other millwork. The building materials may include but are not necessarily limited to: roofing, siding, shingles, wallboard, paint brick, tile cement, ready-mix concrete, sand or gravel. This

Class also includes payroll developed in the delivery of hardware, lumber and/or building materials by the lumber/building material dealer.

#### UNDERWRITING GUIDE REVISION:

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

No change to Classification Code 857 – METAL SERVICE CENTER (FERROUS OR NONFERROUS METALS) through Classification Code 932 – COPYING OR DUPLICATING SERVICE – ALL EMPLOYEES INCLUDING OFFICE.

# 933 VENDING OR COIN OPERATED MACHINE- INSTALLATION, SERVICE OR REPAIR, ALL EMPLOYEES EXCEPT OFFICE

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

<u>1.</u> Assign Code 897 to sandwich or other food preparation when conducted by separate staff in a physically separate work area.

#### 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 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 sales and accessories and the auto repair services shall be assigned to Code 815 or Code 934, whichever classification applies to the business activity in which the employer is principally engaged.

Please refer to the "Automobile Dismantlers" entry in the General Auditing and Classification Information for direction in classifying any business whose operations include the <u>dismantler\_dismantling</u> of automobiles or other types of vehicles to recover useable/saleable used parts.

#### Approved Effective April 1, 2021

No change to Classification Code 935 – LUMBER AND/OR BUILDING MATERIAL DEALER – STORE EMPLOYEES – FOR USE IN CONJUNCTION WITH CODE 855 ONLY through Classification Code 942 – HOME HEALTH CARE SERVICES – ALL EMPLOYEES EXCEPT OFFICE

#### 943 HOME CARE SERVICES – ALL EMPLOYEES EXCEPT OFFICE

Remains unchanged.

#### **UNDERWRITING GUIDE ADDITION:**

Respite Care Services – In Home

No change to Classification Code 944 – CLUB – COUNTRY, GOLF OR YACHTING – ALL EMPLOYEES EXCEPT OFFICE through Classification Code 964 – WORK CENTER – ALL EMPLOYEES INCLUDING OFFICE.

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

Remains unchanged.

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

Items 1 through 4. remain unchanged.

5. Alternative schools are educationsal facilities for youth who cannot learn effectively in or who have been removed from the mainstream schools setting. Such educational facilities include but are not necessarily limited to: schools for court adjudicated youth, schools for children diagnosed with an intellectual and/or developmental disability (e.g., autism) or psychological and behavior issues, and schools for children with physical disabilities (e.g., schools for the deaf and blind).

No change to Classification Code 966 – TELEVISION, VIDEO, AUDIO OR RADIO EQUIPMENT SERVICE OR REPAIR – SHOP OR OUTSIDE through Classification Code 967 – THEATERS – ALL EMPLOYEES INCLUDING OFFICE.

#### 968 AMATEUR SPORTS, RECREATIONAL OR AMUSEMENT FACILITY, INDOOR

Remains unchanged.

## UNDERWRITING GUIDE ADDITION:

Haunted House

No change to Classification Code 969 – AMUSEMENT, OUTDOOR: FAIRS, EXHIBITIONS, AMUSEMENT PARKS OR ANY OUTDOOR AMUSEMENT THAT IS PERMANENTLY SITED through Classification Code 976 –COMMUNITY CENTER – ALL EMPLOYEES INCLUDING OFFICE.

#### 977 BARBER SHOP, BEAUTY PARLOR OR HAIR STYLING SALON

Remains unchanged.

## UNDERWRITING GUIDE ADDITION:

Cryotherapy Services

No change to Classification Code 978 – CAMPS – ALL EMPLOYEES INCLUDING OFFICE AT CAMP LOCATIONS through Classification Code 979 – RESIDENTIAL FACILITY FOR THE ELDERLY – NON-MEDICAL – ALL EMPLOYEES EXCEPT OFFICE AND HOME HEALTH CARE.

Approved Effective April 1, 2021

#### **CITY, TOWNSHIP, BOROUGH OR COUNTY**

Remains unchanged.

980

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

Items 1. through 14. remain unchanged.

15. Assign the applicable field-of-business classification to <u>separately staffed</u> municipal authorities upon each authority's principal operation (e.g. Code 753 to a sewage disposal plant authority).

No change to Classification Code 981 – CASINO GAMBLING – ALL EMPLOYEES INCLUDING OFFICE through Classification Code 985 – POLICE OR FIREFIGHTERS, SALARIED EMPLOYEES OF CITIES, TOWNSHIPS, BOROUGHS OR COUNTIES.

#### 986 ADULT SHELTER OR HALFWAY HOUSE – RESIDENTIAL – NON-MEDICAL – ALL EMPLOYEES INCLUDING OFFICE

Remains unchanged.

#### UNDERWRITING GUIDE DELETIONS: Home For Unwed Mothers No Medical Services

No change to Classification Code 987 – PILE DRIVING, INCLUDING TIMBER WHARF BUILDING through Classification Code 999 – CEMETERY.

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

Remains unchanged.

#### UNDERWRITING GUIDE DELETIONS: Farm, Grain Farm, Tobacco Farm, Vegetable

No change to Classification Code 0008 – MUSHROOM RAISING through Classification Code 0013 – NURSERY.

#### 0016 ORCHARD – THE RAISING OF FRUIT OR NUT TREES OR OF BERRIES OR GRAPES

Remains unchanged.

**UNDERWRITING GUIDE REVISIONS:** Berry Or Fruit Farm Orchard Or Vineyard Vineyard Or Orchard

UNDERWRITING GUIDE DELETIONS: Farm, Berry Farm, Fruit Farm, Vineyard Orchard Or Fruit Farm

Approved Effective April 1, 2021

## **CLASSIFICATION UNDERWRITING GUIDE**

No change to Abrasive Paper Or Cloth Preparation – Code 255 through Beret Mfg – Code 161	0010
Berry Or Fruit-Farm No change to Beverage Can Recycling – Code 862 through Community Living Arrangement (CLA) for the Intellectually and/or Developmentally Disabled –	0016
Code 941 through Crutches Mfg. – Wood – Code 309	
Cryotherapy Services	977
No change to Cullet Dealer - Broken Or Refuse Glass – Code 862 through Farm Machinery Operation By Contractor – Code 007	<u></u>
Farm, Berry	<del>0016</del>
No change to Farm, Chicken – Code 0016 through Farm, Fish – Code 0016	
Farm, Fruit	<del>0016</del>
Farm, Grain	0006
No change to Farm, Livestock – Code 0083 through Farm, Poultry – Code 0034	
Farm, Tobacco	<del>0016</del>
No change to Farm, Tree – Code 0013	
Farm, Vegetable	<del>0006</del>
Farm, Vineyard	0006
No change to Farrier (Horse Shoeing By Specialist Contractor) – Code 801 through Hauling Contractor, N.O.C. – Code 811	
Haunted House	<u>968</u>
No change to Hay Baling, By Contractor – Code 007 through Home For Orphans – Code 941	
Home For Unwed Mothers - No Medical Services	<del>986</del>
No change to Home Freezer Dealer Retail - Improvements – Code 922 through Nonferrous Scrap Dealer And Automobile Dismantler – Code 859	
Non-Mobile & <u>Non-</u> Self-Propelled Construction Equipment - Rental Or Sale	855
No change to Notebook Mfg. (No Paper Mfg.) – All Types – Code 265 through Optometrist Office – Code 957	
Orchard Or Fruit Farm	<del>0016</del>
Orchard <del>Or Vineyard</del>	0016
No change to Orchard Work, Fumigating Or Pruning By Contractor – Code 005 through Respirator Equipment Mfg. – Code 488	
Respite Care Services – In Home	<u>943</u>
No change Rest (Family) Care Homes – Code 941 through Vinegar Mfg. – From Purchased Concentrates Only – Code 104	0010
Vineyard <del>Or Orchard</del> Na shar na Vinul Ashartan Flager Tila Mfa – Cada 500 through Zago – Cada 000	0016
No change Vinyl Asbestos Floor Tile Mfg. – Code 509 through Zoo – Code 969	

Approved Effective April 1, 2021

SECTION 3 – ENDORSEMENTS remain unchanged.

SECTION 4 – RETROSPECTIVE RATING PLANS remains unchanged.

SECTION 5 – EXPERIENCE RATING PLAN remains unchanged.

SECTION 6 – MERIT RATING PLAN remains unchanged.

Approved Effective April 1, 2021

#### **INFORMATION PAGE** remains unchanged.

#### **PREFACE** remains unchanged.

#### **SECTION 1 – UNDERWRITING RULES** remains unchanged.

#### **SECTION 2**

#### **RATING VALUES** through **DEFINITIONS** remains unchanged.

#### CLASSIFICATIONS

#### 601 ROAD OR STREET CONSTRUCTION: PAVING OR REPAVING

Applies to the laying of the road starting with the sub-base and includes all kinds of paving or repaving, surfacing or resurfacing or scraping, including airport runways or warming aprons. Also included are trimming and finishing of shoulders, installing curbing and erecting guard rails or fences.

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

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5. Portable/temporarily located asphalt plants operated by a paving contractor.

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

Items 1. through 5. remain unchanged.

6. Assign Code 855 to permanently located and separately staffed asphalt plants.

No change to Classification Code 603 – SEWER CONSTRUCTION – ALL WORK TO COMPLETION through Classification Code 608 – FLAT CEMENT WORK.

#### 609 EXCAVATION

Remains unchanged.

**UNDERWRITING GUIDE ADDITION:** Foundation Excavation

#### UNDERWRITING GUIDE REVISION:

Excavation - Street Or Road - Including Rock Excavation

No change to Classification Code 611 – PILE DRIVING, INCLUDING TIMBER WHARF BUILDING through Classification Code 810 – COAL TRUCKING.

#### 811 TRUCKING, N.O.C

Remains unchanged.

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

Items 1 and 2. remain unchanged.

#### Approved Effective April 1, 2021

3. Contractors hauling brine or water for gas well drilling or fracing.

No change to Classification Code 812 – MAIL HAULING OR DELIVERY SERVICE COMPANY through Classification Code 828 – PARATRANSIT SERVICE.

#### 855 LUMBER AND/OR BUILDING MATERIAL DEALER

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Class also includes payroll developed in the delivery of hardware, lumber and/or building materials by the lumber/building material dealer.

#### UNDERWRITING GUIDE REVISION:

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

No change to Classification Code 857 – METAL SERVICE CENTER (FERROUS OR NONFERROUS METALS) through Classification Code 932 – COPYING OR DUPLICATING SERVICE – ALL EMPLOYEES INCLUDING OFFICE.

## 933 VENDING OR COIN OPERATED MACHINE- INSTALLATION, SERVICE OR REPAIR, ALL EMPLOYEES EXCEPT OFFICE

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

1. Assign Code 897 to sandwich or other food preparation when conducted by separate staff in a physically separate work area.

#### 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 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 sales and accessories and the auto repair services shall be assigned to Code 815 or Code 934, whichever classification applies to the business activity in which the employer is principally engaged.

Please refer to the "Automobile Dismantlers" entry in the General Auditing and Classification Information for direction in classifying any business whose operations include the dismantling of automobiles or other types of vehicles to recover useable/saleable used parts.

No change to Classification Code 935 – LUMBER AND/OR BUILDING MATERIAL DEALER – STORE EMPLOYEES – FOR USE IN CONJUNCTION WITH CODE 855 ONLY through Classification Code 942 – HOME HEALTH CARE SERVICES – ALL EMPLOYEES EXCEPT OFFICE

#### 943 HOME CARE SERVICES – ALL EMPLOYEES EXCEPT OFFICE

Remains unchanged.

Approved Effective April 1, 2021

UNDERWRITING GUIDE ADDITION:

Respite Care Services – In Home

No change to Classification Code 944 – CLUB – COUNTRY, GOLF OR YACHTING – ALL EMPLOYEES EXCEPT OFFICE through Classification Code 964 – WORK CENTER – ALL EMPLOYEES INCLUDING OFFICE.

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

Remains unchanged.

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

Items 1 through 4. remain unchanged.

5. Alternative schools are educational facilities for youth who cannot learn effectively in or who have been removed from the mainstream schools setting. Such educational facilities include but are not necessarily limited to: schools for court adjudicated youth, schools for children diagnosed with an intellectual and/or developmental disability (e.g., autism) or psychological and behavior issues, and schools for children with physical disabilities (e.g., schools for the deaf and blind).

No change to Classification Code 966 – TELEVISION, VIDEO, AUDIO OR RADIO EQUIPMENT SERVICE OR REPAIR – SHOP OR OUTSIDE through Classification Code 967 – THEATERS – ALL EMPLOYEES INCLUDING OFFICE.

#### 968 AMATEUR SPORTS, RECREATIONAL OR AMUSEMENT FACILITY, INDOOR

Remains unchanged.

## UNDERWRITING GUIDE ADDITION:

Haunted House

No change to Classification Code 969 – AMUSEMENT, OUTDOOR: FAIRS, EXHIBITIONS, AMUSEMENT PARKS OR ANY OUTDOOR AMUSEMENT THAT IS PERMANENTLY SITED through Classification Code 976 –COMMUNITY CENTER – ALL EMPLOYEES INCLUDING OFFICE.

#### 977 BARBER SHOP, BEAUTY PARLOR OR HAIR STYLING SALON

Remains unchanged.

## UNDERWRITING GUIDE ADDITION:

Cryotherapy Services

No change to Classification Code 978 – CAMPS – ALL EMPLOYEES INCLUDING OFFICE AT CAMP LOCATIONS through Classification Code 979 – RESIDENTIAL FACILITY FOR THE ELDERLY – NON-MEDICAL – ALL EMPLOYEES EXCEPT OFFICE AND HOME HEALTH CARE.

#### 980 CITY, TOWNSHIP, BOROUGH OR COUNTY

Remains unchanged.

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

Items 1. through 14. remain unchanged.

#### Approved Effective April 1, 2021

15. Assign the applicable field-of-business classification to separately staffed municipal authorities upon each authority's principal operation (e.g. Code 753 to a sewage disposal plant authority).

No change to Classification Code 981 – CASINO GAMBLING – ALL EMPLOYEES INCLUDING OFFICE through Classification Code 985 – POLICE OR FIREFIGHTERS, SALARIED EMPLOYEES OF CITIES, TOWNSHIPS, BOROUGHS OR COUNTIES.

## 986 ADULT SHELTER OR HALFWAY HOUSE – RESIDENTIAL – NON-MEDICAL – ALL EMPLOYEES INCLUDING OFFICE

Remains unchanged.

#### UNDERWRITING GUIDE DELETIONS:

No change to Classification Code 987 – PILE DRIVING, INCLUDING TIMBER WHARF BUILDING through Classification Code 999 – CEMETERY.

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

Remains unchanged.

#### UNDERWRITING GUIDE DELETIONS:

#### 0016 ORCHARD – THE RAISING OF FRUIT OR NUT TREES OR OF BERRIES OR GRAPES

Remains unchanged.

#### UNDERWRITING GUIDE REVISIONS:

Berry Farm Orchard Vineyard

UNDERWRITING GUIDE DELETIONS:

Approved Effective April 1, 2021

## **CLASSIFICATION UNDERWRITING GUIDE**

No change to Abrasive Paper Or Cloth Preparation – Code 255 through Beret Mfg – Code 161	
Berry Or Farm	0016
No change to Beverage Can Recycling – Code 862 through Community Living Arrangement (CLA) for the Intellectually and/or Developmentally Disabled –	
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No change to Farm, Livestock – Code 0083 through Farm, Poultry – Code 0034	
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Non-Mobile & Non-Self-Propelled Construction Equipment - Rental Or Sale	855
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Respite Care Services –In Home	943
No change Rest (Family) Care Homes – Code 941 through Vinegar Mfg. – From Purchased Concentrates Only – Code 104	
Vineyard	0016

Approved Effective April 1, 2021

No change Vinyl Asbestos Floor Tile Mfg. – Code 509 through Zoo – Code 969

SECTION 3 - ENDORSEMENTS remain unchanged.

SECTION 4 – RETROSPECTIVE RATING PLANS remains unchanged.

SECTION 5 – EXPERIENCE RATING PLAN remains unchanged.

**SECTION 6 – MERIT RATING PLAN** remains unchanged.