

January 30, 2023

VIA SERFF

The Honorable Michael Humphreys
Acting Insurance Commissioner
Commonwealth of Pennsylvania
Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

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

**RE: PCR B Filing No. 335 – Proposed Effective April 1, 2023
Manual Housekeeping Revisions to Sections 1, 2 and 3 of the Basic Manual**

Dear Acting Commissioner Humphreys and Actuarial Supervisor McKenney:

On behalf of the members of the Pennsylvania Compensation Rating Bureau (PCRB), we hereby submit the proposed filing for revisions to the PCRB Workers' Compensation Manual of Rules, Classifications and Rating Values for Workers' Compensation and Employers Liability Insurance (Basic Manual). These revisions are proposed for policies with effective dates of 12:01 a.m., April 1, 2023, or later. This proposed effective date coincides with changes resulting from PCRB's normal annual comprehensive loss cost revision filing, which was filed with and also approved by the Insurance Department for policies with effective dates of April 1, 2023, and later. This coordination consolidates necessary changes that our members and other constituents must make to policies, forms, and systems so that they occur once annually. Nothing in the proposed Basic Manual language housekeeping revisions will impact any classification's PCRB loss cost value or any employer's workers' compensation classification assignment.

Details of this filing are provided in PCRB's June 8, 2022, staff memorandum, which is included as part of this filing. The memorandum describes the proposed revisions to the Basic Manual language. These proposals are intended to assist in the administration of the PCRB's uniform classification plan and do not revise the scope of any classification. The memorandum and proposals were reviewed by the PCRB Classification and Rating Committee (Committee) at the Committee's June 8, 2022, meeting. There was no Committee member comment in response to the PCRB's April 1, 2023, Basic Manual Housekeeping Revisions proposal.

The proposed Basic Manual language housekeeping revisions are summarized below:

- Section 1 – Revisions to Rule IV.B. (Classifications) for clarity.
- Section 2 – Revisions to four classification descriptions for clarity.
- Section 2 – General Auditing and Classification Information – The Temporary Staffing Contractor entry is moved to place it in alphabetical order.

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Page 2

- Underwriting Guide – Addition of 4 new Underwriting Guide entries.
- Section 3 – Revision to Part A.2. of the General Endorsement Notes to delete reference to the Industrial Accident Board.

Thank you in advance for your attention to this filing. The PCRB will be pleased to answer any questions you or the Insurance Department staff may have regarding these proposals.

Sincerely,

William V. Taylor
President

Enclosures: June 8, 2022, Memorandum to the Committee
Revisions to Sections 1, 2 and 3 of the Basic Manual



PENNSYLVANIA
Compensation Rating Bureau

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

FROM: Joseph Lombo- Manager- Classification

DATE: June 8, 2022

RE: Proposed Manual Language Revisions to Sections 1, 2 & 3 (Housekeeping)

The proposals discussed in this memorandum are intended to make the Manual language clearer and less ambiguous. The proposed revisions clarify existing classification procedures and update certain classification descriptions in order to align the language used with that in other Manual provisions and/or to recognize ongoing technological or industrial changes. Language changes and/or additions are underlined while language deletions are crossed out.

The Section 1, 2 and 3 revisions are provided below. None of the language revisions will impact any classification's proposed April 1, 2023, rating value. The PCRB recommends that all Section 1, 2 and 3 language revisions proposed herein become effective April 1, 2023.

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

Proposed Effective April 1, 2023

INFORMATION PAGE remains unchanged.

PREFACE remains unchanged.

MEMBERSHIP remains unchanged.

TABLES OF CONTENTS remains unchanged.

SECTION 1 – UNDERWRITING RULES

RULE I – GENERAL through RULE III – POLICY PREPARATION – INSURED, POLICY PERIOD AND STATE OF OPERATIONS remains unchanged.

RULE IV – CLASSIFICATIONS

A. GENERAL EXPLANATION - Remains unchanged.

B. CLASSIFICATIONS

Classifications are listed numerically in Section 2 (Classifications) of this Manual. [The classification description, if applicable, and Underwriting Guide entry immediately below a classification's title pertain to that classification.](#) ~~The numeric assignment for a temporary staffing classification is a one-to-one match with a direct employment classification. Temporary staffing classifications are identified by a four-digit number that is 2,000 greater than the associated direct employment classification. For example, for direct employment classification 323, the corresponding temporary staffing classification is 2323.~~

~~The classification description, if applicable, and Underwriting Guide entry immediately below a classification's title pertain to that classification.~~ [Each temporary staffing classification is a one-to one match with a direct employment classification. Temporary staffing classifications are identified by a four-digit number that is 2000 greater than the associated direct employment classification. For example, for direct employment classification 323, the corresponding temporary staffing classification is 2323.](#)

1. Direct Employment Classifications

All classifications in this Manual, other than the standard exception classifications and the temporary staffing classifications, are direct employment classifications. [The direct employment classification description, if applicable, and Underwriting Guide entry immediately below a direct employment classification's title pertain to the classification.](#) Direct employment classifications describe an employer's field of business as illustrated in the following examples:

Examples – Remain unchanged.

2. Subclassification – Carrier Option – Remains unchanged.

3. Temporary Staffing Classifications

A temporary staffing contractor hires employees and assigns those employees to an unrelated business for temporary work assignments varying in duration from one day to any period less than one year.

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Subject to specified exceptions, temporary staff provided by a temporary staffing contractor to a client shall be assigned to the temporary staffing classification corresponding to the client's assigned direct employment classification. Each temporary staffing classification is a one-to-one match with a direct employment classification. Temporary staffing classifications are identified by a four-digit number that is 2,000 greater than the associated direct employment classification. The corresponding temporary staffing classification for each direct employment classification, where applicable, is identified in the direct employment classification's entry in the Section 2 – Alphabetic Classification Underwriting Guide. Examples of temporary staffing classifications are shown below:

Examples – Remain unchanged.

Refer to the Temporary Staffing Contractors entry in the General Auditing & Classification Information section of this Manual for additional details regarding the classification procedure for temporary staffing contractors.

SECTION 1, RULE B.4 - STANDARD EXCEPTION CLASSIFICATION through RULE XVIII – PROFESSIONAL EMPLOYER ORGANIZATIONS, PROFESSIONAL EMPLOYER AGREEMENTS AND PROFESSIONAL EMPLOYER SERVICES remain unchanged.

SECTION 2 – CLASSIFICATIONS AND BUREAU RATING VALUES

TABLE OF CONTENTS through Classification code 605, **RAILROAD CONSTRUCTION AND MAINTENANCE OF WAY BY CONTRACTORS – ALL OPERATIONS INCIDENT THERETO, EXCEPT TUNNELING AND BRIDGE BUILDING**, remain unchanged.

606 OIL OR GAS WELL DRILLING

OPERATIONS ALSO INCLUDED:

No change.

OPERATIONS NOT INCLUDED:

1. No change.
2. Assign Code 607 to specialist contractors performing oil or gas well services in the well bore. See Code 607 for additional details.

Classification code 607, **DRILLING N.O.C. – BY CONTRACTOR**, through Classification code 663, **PLUMBING – GAS, STEAM, HOT WATER, OR OTHER PIPEFITTING, INCLUDING HOUSE CONNECTIONS – SHOP PAYROLL, IF ANY, MUST BE INCLUDED** remain unchanged.

664 HEATING, VENTILATING OR AIR CONDITIONING CONTRACTOR

No change.

OPERATIONS NOT INCLUDED:

1 – 4. No change

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Proposed Effective April 1, 2023

[5. Separately rate duct fabrication to Code 454.](#)

Classification code 665, **PAINTING AND DECORATING, INCLUDING SHOP**, through Classification code 751, **GAS UTILITY**, remain unchanged.

752 OIL OR GAS PIPELINE OPERATION

No change.

OPERATIONS NOT INCLUDED:

1 – 2. No Change

3. Assign Code 607 to [specialist](#) contractors performing oil or gas well services [in the well bore. See Code 607 for additional details.](#) ~~including but not necessarily limited to: installation, recovery, or replacement of casing, well cementing, well cleaning or swabbing, well fracturing/formation fracturing or well logging.~~

4. No change

UNDERWRITING GUIDE – No change

Classification code 753, **WATERWORKS**, through Classification code 821, **BEVERAGE DISTRIBUTOR, WHOLESALE**, remain unchanged.

825 AUTOMOBILE STORAGE GARAGE OR PARKING STATION OR LOT – NO AUTOMOBILE REPAIR

No change.

UNDERWRITING GUIDE

[Valet Parking, By Specialist Contractor](#)

Classification code 828, **PARATRANSIT SERVICE**, through Classification code 935, **LUMBER AND/OR BUILDING MATERIAL DEALER – STORE EMPLOYEES- FOR USE IN CONJUNCTION WITH CODE 855 ONLY** remain unchanged.

936 BROADCASTING STATION – RADIO OR TELEVISION, ALL EMPLOYEES INCLUDING OFFICE

No change.

OPERATIONS ALSO INCLUDED:

No change.

OPERATIONS NOT INCLUDED:

No change.

UNDERWRITING GUIDE

[Transferring Film, Photos, Videotape, Etc. To Digital Media](#)

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

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Classification code 939, **CARNIVAL, CIRCUS, OR AMUSEMENT DEVICE OPERATOR – TRAVELING**, through Classification code 944, **CLUB – COUNTRY, GOLF OR YACHTING – ALL EMPLOYEES EXCEPT OFFICE**, remain unchanged.

945 HOTEL RESTAURANT EMPLOYEES, ALL EMPLOYEES EXCEPT OFFICE. FOR USE IN CONJUNCTION WITH CODE 973 ONLY.

No change.

[UNDERWRITING GUIDE](#)
[Hotel Restaurant Employees](#)

Classification code 948, **MAILING OR ADDRESSING COMPANY – ALL EMPLOYEES INCLUDING OFFICE** through Classification code 956, **LAW FIRM, ALL EMPLOYEES INCLUDING OFFICE**, remain unchanged.

957 PHYSICIAN OR DENTIST, ALL EMPLOYEES INCLUDING OFFICE

No change.

OPERATIONS ALSO INCLUDED:

No change.

OPERATIONS NOT INCLUDED:

No change.

UNDERWRITING GUIDE
[Medical Testing, Mobile/Traveling, By Specialist Contractor](#)

Classification code 958, **REHABILITATION HOSPITAL, ALL EMPLOYEES INCLUDING OFFICE**, through Classification code 0008, **MUSHROOM RAISING**, remain unchanged.

0011 FLOWER RAISING, CULTIVATING OR GROWING

No change.

OPERATIONS ALSO INCLUDED:

1. No change.
- [2. An employer principally engaged in growing medical marijuana.](#)

OPERATIONS NOT INCLUDED:

1. Assign Code 919 to a physically separate and separately staffed [florist](#) store or outlet operated by an employer classified to Code 0011.
- [2. Assign Code 927 to a physically separate and separately staffed medical marijuana dispensary.](#)

**PENNSYLVANIA WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND
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Proposed Effective April 1, 2023

Classification code 0013, **NURSEY**, through 9741, **CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM)** remains unchanged.

GENERAL AUDITING & CLASSIFICATION INFORMATION

AUTOMOBILE DISMANTLING through **DRIVERS (PAYROLL ALLOCATION)** remains unchanged.

~~TEMPORARY STAFFING CONTRACTOR—A temporary staffing contractor hires employees and assigns those employees to an unrelated business for temporary work assignments in order to supplement the unrelated business workforce. The duration of temporary work assignments varies but typically will not exceed one year.~~

~~Payroll developed by temporary staff shall be assigned to the applicable temporary staffing classification(s), subject to the exceptions listed below. To determine the applicable temporary staffing classification(s), identify the direct employment classification assigned to the client's field of business. Payroll developed by temporary staff provided to that client is then assigned to the temporary staffing classification corresponding to the client's direct employment classification. The corresponding temporary staffing classification for each direct employment classification, where applicable, is identified in the direct employment classification's entry in the Section 2—Alphabetic Classification Underwriting Guide.~~

~~Exceptions to the general procedure for classifying temporary staffing are as follows:~~

Exceptions:

~~1. AVIATION—temporary staff provided as flight crew in any capacity shall be assigned to the applicable direct employment aircraft operation classification.~~

~~2. LONGSHORING—temporary staff provided to load or unload vessels shall be assigned to the applicable direct employment stevedoring classification.~~

~~3. SHIP BUILDING—temporary staff providing either ship building and/or ship repair shall be assigned to the applicable direct employment Federal classification.~~

~~4. FARM LABOR—temporary staff shall be assigned to the applicable direct employment agricultural classification except for staff provided to perform harvesting, picking and related activities using mechanized farming equipment. Such staff shall be assigned to Code 007.~~

~~5. COAL MINING—temporary staff provided to mine coal, to staff a coal breaker, or staff a cleaning plant shall be assigned to the applicable Coal Mine Compensation Rating Bureau classification(s).~~

~~6. LEASED EMPLOYEES—the leasing of personnel shall not be construed as temporary staffing.~~

~~7. CLERICAL—all temporary clerical staff shall be assigned to Code 2953 regardless of the client's applicable direct employment classification. See Rule IV.B.2 (“Standard Exception Classification”) in Section 1 of this Manual for the definition of clerical staff.~~

~~8. HOME HEALTH CARE AND HOME CARE—temporary staff performing home health care shall be assigned to direct employment Code 942 and temporary staff performing home care shall be assigned to direct employment Code 943.~~

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~~9. The following classifications are not available as a guide in classifying temporary staffing contractors: 906, 972, 985, 989, 993, 994, 996, 0901, 0902, 0908, 0909, 0912 and 0913.~~

~~10. WORKFARE PROGRAM EMPLOYEES — assign Code 982 for employable recipients of public assistance delegated by the Department of Public Welfare.~~

~~11. PERMANENT STAFF — the permanent staff of a temporary staffing contractor shall be assigned to direct employment Code 951 and direct employment Code 953. See Rule IV.B.4 and 5 for the scope of Codes 951 and 953. Permanent staff of a temporary staffing contractor performing duties that are not included within the definition of either Code 951 or Code 953 shall be assigned to direct employment Code 971.~~

EXECUTIVE OFFICERS through **SNOW PLOWING AND/OR REMOVAL** remain unchanged.

TEMPORARY STAFFING CONTRACTOR - A temporary staffing contractor hires employees and assigns those employees to an unrelated business for temporary work assignments in order to supplement the unrelated business workforce. The duration of temporary work assignments varies but typically will not exceed one year.

Payroll developed by temporary staff shall be assigned to the applicable temporary staffing classification(s), subject to the exceptions listed below. To determine the applicable temporary staffing classification(s), identify the direct employment classification assigned to the client's field of business. Payroll developed by temporary staff provided to that client is then assigned to the temporary staffing classification corresponding to the client's direct employment classification. The corresponding temporary staffing classification for each direct employment classification, where applicable, is identified in the direct employment classification's entry in the Section 2 – Alphabetic Classification Underwriting Guide.

Exceptions to the general procedure for classifying temporary staffing are as follows:

Exceptions:

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2. LONGSHORING – temporary staff provided to load or unload vessels shall be assigned to the applicable direct employment stevedoring classification.

3. SHIP BUILDING – temporary staff providing either ship building and/or ship repair shall be assigned to the applicable direct employment Federal classification.

4. FARM LABOR – temporary staff shall be assigned to the applicable direct employment agricultural classification except for staff provided to perform harvesting, picking and related activities using mechanized farming equipment. Such staff shall be assigned to Code 007.

5. COAL MINING - temporary staff provided to mine coal, to staff a coal breaker, or staff a cleaning plant shall be assigned to the applicable Coal Mine Compensation Rating Bureau classification(s).

6. LEASED EMPLOYEES – the leasing of personnel shall not be construed as temporary staffing.

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7. CLERICAL – all temporary clerical staff shall be assigned to Code 2953 regardless of the client’s applicable direct employment classification. See Rule IV.B.2 (“Standard Exception Classification”) in Section 1 of this Manual for the definition of clerical staff.

8. HOME HEALTH CARE AND HOME CARE – temporary staff performing home health care shall be assigned to direct employment Code 942 and temporary staff performing home care shall be assigned to direct employment Code 943.

9. The following classifications are not available as a guide in classifying temporary staffing contractors: 822, 906, 972, 985, 989, 993, 994, 996, 0901, 0902, 0908, 0909, 0912 and 0913.

10. WORKFARE PROGRAM EMPLOYEES – assign Code 982 for employable recipients of public assistance delegated by the Department of Public Welfare.

11. PERMANENT STAFF – the permanent staff of a temporary staffing contractor shall be assigned to direct employment Code 951 and direct employment Code 953. See Rule IV.B.4 and 5 for the scope of Codes 951 and 953. Permanent staff of a temporary staffing contractor performing duties that are not included within the definition of either Code 951 or Code 953 shall be assigned to direct employment Code 971.

TIPS VS. AUTOMATIC GRATUITIES through **WRECKING OR DEMOLITION OR BUILDING MOVING OR RAISING PROJECT** remain unchanged.

CLASSIFICATION GUIDELINES through the end of **SECTION 2** remain unchanged.

SECTION 3 – ENDORSEMENTS

General Information

(Regarding standard policy, information page, and endorsements)

A. GENERAL ENDORSEMENT NOTES

1. No Change

2. Paragraphs 1 – 3: No change

The policy and endorsements have been filed on behalf of the members of the PCRB and approved by the Insurance Commissioner. Accordingly, individual filings with the Insurance Department ~~or the Industrial Accident Board~~ are not required if a member carrier uses the standard forms filed by the PCRB. Any company which makes other than authorized changes in or additions to such approved PCRB forms must file the forms directly with the Insurance Department in accordance with Chapter 89b of the Pennsylvania Insurance Regulations, providing a copy of such filing to the PCRB. See Filing and Approval of Policy and Endorsements Procedure for specific instructions.

Paragraph 5. No Change

B. FILING AND APPROVAL OF POLICY AND ENDORSEMENTS PROCEDURE through the end of **SECTION 3** remain unchanged.

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Proposed Effective April 1, 2023

INFORMATION PAGE remains unchanged.

PREFACE remains unchanged.

MEMBERSHIP remains unchanged.

TABLES OF CONTENTS remains unchanged.

SECTION 1 – UNDERWRITING RULES

RULE I – GENERAL through **RULE III – POLICY PREPARATION – INSURED, POLICY PERIOD AND STATE OF OPERATIONS** remains unchanged.

RULE IV – CLASSIFICATIONS

A. GENERAL EXPLANATION - Remains unchanged.

B. CLASSIFICATIONS

Classifications are listed numerically in Section 2 (Classifications) of this Manual. The classification description, if applicable, and Underwriting Guide entry immediately below a classification's title pertain to that classification.

Each temporary staffing classification is a one-to one match with a direct employment classification. Temporary staffing classifications are identified by a four-digit number that is 2000 greater than the associated direct employment classification. For example, for direct employment classification 323, the corresponding temporary staffing classification is 2323.

1. Direct Employment Classifications

All classifications in this Manual, other than the standard exception classifications and the temporary staffing classifications, are direct employment classifications. The direct employment classification description, if applicable, and Underwriting Guide entry immediately below a direct employment classification's title pertain to the classification. Direct employment classifications describe an employer's field of business as illustrated in the following examples:

Examples – Remain unchanged.

2. Subclassification – Carrier Option – Remains unchanged.

3. Temporary Staffing Classifications

A temporary staffing contractor hires employees and assigns those employees to an unrelated business for temporary work assignments varying in duration from one day to any period less than one year. Subject to specified exceptions, temporary staff provided by a temporary staffing contractor to a client shall be assigned to the temporary staffing classification corresponding to the client's assigned direct employment classification. Each temporary staffing classification is a one-to-one match with a direct employment classification. Temporary staffing classifications are identified by a four-digit number that is 2,000 greater than the associated direct employment classification. The corresponding temporary staffing

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Proposed Effective April 1, 2023

classification for each direct employment classification, where applicable, is identified in the direct employment classification's entry in the Section 2 – Alphabetic Classification Underwriting Guide. Examples of temporary staffing classifications are shown below:

Examples – Remain unchanged.

Refer to the Temporary Staffing Contractors entry in the General Auditing & Classification Information section of this Manual for additional details regarding the classification procedure for temporary staffing contractors.

SECTION 1, RULE B.4 - STANDARD EXCEPTION CLASSIFICATION through RULE XVIII – PROFESSIONAL EMPLOYER ORGANIZATIONS, PROFESSIONAL EMPLOYER AGREEMENTS AND PROFESSIONAL EMPLOYER SERVICES remain unchanged.

SECTION 2 – CLASSIFICATIONS AND BUREAU RATING VALUES

TABLE OF CONTENTS through Classification code 605, **RAILROAD CONSTRUCTION AND MAINTENANCE OF WAY BY CONTRACTORS – ALL OPERATIONS INCIDENT THERETO, EXCEPT TUNNELING AND BRIDGE BUILDING**, remain unchanged.

606 OIL OR GAS WELL DRILLING

OPERATIONS ALSO INCLUDED:

No change.

OPERATIONS NOT INCLUDED:

1. No change.
2. Assign Code 607 to specialist contractors performing oil or gas well services in the well bore. See Code 607 for additional details.

Classification code 607, **DRILLING N.O.C. – BY CONTRACTOR**, through Classification code 663, **PLUMBING – GAS, STEAM, HOT WATER, OR OTHER PIPEFITTING, INCLUDING HOUSE CONNECTIONS – SHOP PAYROLL, IF ANY, MUST BE INCLUDED** remain unchanged.

664 HEATING, VENTILATING OR AIR CONDITIONING CONTRACTOR

No change.

OPERATIONS NOT INCLUDED:

- 1 – 4. No change
5. Separately rate duct fabrication to Code 454.

Classification code 665, **PAINTING AND DECORATING, INCLUDING SHOP**, through Classification code 751, **GAS UTILITY**, remain unchanged.

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

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752 OIL OR GAS PIPELINE OPERATION

No change.

OPERATIONS NOT INCLUDED:

1 – 2. No Change

3. Assign Code 607 to specialist contractors performing oil or gas well services in the well bore. See Code 607 for additional details.

4. No change

UNDERWRITING GUIDE – No change

Classification code 753, **WATERWORKS**, through Classification code 821, **BEVERAGE DISTRIBUTOR, WHOLESALE**, remain unchanged.

825 AUTOMOBILE STORAGE GARAGE OR PARKING STATION OR LOT – NO AUTOMOBILE REPAIR

No change.

UNDERWRITING GUIDE

Valet Parking, By Specialist Contractor

Classification code 828, **PARATRANSIT SERVICE**, through Classification code 935, **LUMBER AND/OR BUILDING MATERIAL DEALER – STORE EMPLOYEES- FOR USE IN CONJUNCTION WITH CODE 855 ONLY** remain unchanged.

936 BROADCASTING STATION – RADIO OR TELEVISION, ALL EMPLOYEES INCLUDING OFFICE

No change.

OPERATIONS ALSO INCLUDED:

No change.

OPERATIONS NOT INCLUDED:

No change.

UNDERWRITING GUIDE

Transferring Film, Photos, Videotape, Etc. To Digital Media

Classification code 939, **CARNIVAL, CIRCUS, OR AMUSEMENT DEVICE OPERATOR – TRAVELING**, through Classification code 944, **CLUB – COUNTRY, GOLF OR YACHTING – ALL EMPLOYEES EXCEPT OFFICE**, remain unchanged.

945 HOTEL RESTAURANT EMPLOYEES, ALL EMPLOYEES EXCEPT OFFICE. FOR USE IN CONJUNCTION WITH CODE 973 ONLY.

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No change.

Underwriting Guide
Hotel Restaurant Employees

Classification code 948, **MAILING OR ADDRESSING COMPANY – ALL EMPLOYEES INCLUDING OFFICE** through Classification code 956, **LAW FIRM, ALL EMPLOYEES INCLUDING OFFICE**, remain unchanged.

957 PHYSICIAN OR DENTIST, ALL EMPLOYEES INCLUDING OFFICE

No change.

OPERATIONS ALSO INCLUDED:

No change.

OPERATIONS NOT INCLUDED:

No change.

UNDERWRITING GUIDE

Medical Testing, Mobile/Traveling, By Specialist Contractor

Classification code 958, **REHABILITATION HOSPITAL, ALL EMPLOYEES INCLUDING OFFICE**, through Classification code 0008, **MUSHROOM RAISING**, remain unchanged.

0011 FLOWER RAISING, CULTIVATING OR GROWING

No change.

OPERATIONS ALSO INCLUDED:

1. No change.
2. An employer principally engaged in growing medical marijuana.

OPERATIONS NOT INCLUDED:

1. Assign Code 919 to a physically separate and separately staffed florist store or outlet operated by an employer classified to Code 0011.
2. Assign Code 927 to a physically separate and separately staffed medical marijuana dispensary.

Classification code 0013, **NURSEY**, through 9741, **CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM)** remains unchanged.

GENERAL AUDITING & CLASSIFICATION INFORMATION

AUTOMOBILE DISMANTLING through **SNOW PLOWING AND/OR REMOVAL** remain unchanged.

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TEMPORARY STAFFING CONTRACTOR - A temporary staffing contractor hires employees and assigns those employees to an unrelated business for temporary work assignments in order to supplement the unrelated business workforce. The duration of temporary work assignments varies but typically will not exceed one year.

Payroll developed by temporary staff shall be assigned to the applicable temporary staffing classification(s), subject to the exceptions listed below. To determine the applicable temporary staffing classification(s), identify the direct employment classification assigned to the client's field of business. Payroll developed by temporary staff provided to that client is then assigned to the temporary staffing classification corresponding to the client's direct employment classification. The corresponding temporary staffing classification for each direct employment classification, where applicable, is identified in the direct employment classification's entry in the Section 2 – Alphabetic Classification Underwriting Guide.

Exceptions to the general procedure for classifying temporary staffing are as follows:

Exceptions:

1. AVIATION – temporary staff provided as flight crew in any capacity shall be assigned to the applicable direct employment aircraft operation classification.
2. LONGSHORING – temporary staff provided to load or unload vessels shall be assigned to the applicable direct employment stevedoring classification.
3. SHIP BUILDING – temporary staff providing either ship building and/or ship repair shall be assigned to the applicable direct employment Federal classification.
4. FARM LABOR – temporary staff shall be assigned to the applicable direct employment agricultural classification except for staff provided to perform harvesting, picking and related activities using mechanized farming equipment. Such staff shall be assigned to Code 007.
5. COAL MINING - temporary staff provided to mine coal, to staff a coal breaker, or staff a cleaning plant shall be assigned to the applicable Coal Mine Compensation Rating Bureau classification(s).
6. LEASED EMPLOYEES – the leasing of personnel shall not be construed as temporary staffing.
7. CLERICAL – all temporary clerical staff shall be assigned to Code 2953 regardless of the client's applicable direct employment classification. See Rule IV.B.2 (“Standard Exception Classification”) in Section 1 of this Manual for the definition of clerical staff.
8. HOME HEALTH CARE AND HOME CARE – temporary staff performing home health care shall be assigned to direct employment Code 942 and temporary staff performing home care shall be assigned to direct employment Code 943.
9. The following classifications are not available as a guide in classifying temporary staffing contractors: 822, 906, 972, 985, 989, 993, 994, 996, 0901, 0902, 0908, 0909, 0912 and 0913.
10. WORKFARE PROGRAM EMPLOYEES – assign Code 982 for employable recipients of public assistance delegated by the Department of Public Welfare.

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11. PERMANENT STAFF – the permanent staff of a temporary staffing contractor shall be assigned to direct employment Code 951 and direct employment Code 953. See Rule IV.B.4 and 5 for the scope of Codes 951 and 953. Permanent staff of a temporary staffing contractor performing duties that are not included within the definition of either Code 951 or Code 953 shall be assigned to direct employment Code 971.

TIPS VS. AUTOMATIC GRATUITIES through **WRECKING OR DEMOLITION OR BUILDING MOVING OR RAISING PROJECT** remain unchanged.

CLASSIFICATION GUIDELINES through the end of **SECTION 2** remain unchanged.

SECTION 3 – ENDORSEMENTS

General Information

(Regarding standard policy, information page, and endorsements)

A. GENERAL ENDORSEMENT NOTES

1. No Change
2. Paragraphs 1 – 3: No change

The policy and endorsements have been filed on behalf of the members of the PCRB and approved by the Insurance Commissioner. Accordingly, individual filings with the Insurance Department are not required if a member carrier uses the standard forms filed by the PCRB. Any company which makes other than authorized changes in or additions to such approved PCRB forms must file the forms directly with the Insurance Department in accordance with Chapter 89b of the Pennsylvania Insurance Regulations, providing a copy of such filing to the PCRB. See Filing and Approval of Policy and Endorsements Procedure for specific instructions.

Paragraph 5. No Change

B. FILING AND APPROVAL OF POLICY AND ENDORSEMENTS PROCEDURE through the end of **SECTION 3** remain unchanged.