



August 14, 2024

**VIA SERFF**

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

**Attention: Michael McKenney, Director, Property & Casualty Bureau**

**RE: PCRB Filing No. 343 – Proposed Effective April 1, 2025  
Manual Housekeeping Revisions to Section 2 of the Basic Manual**

Dear Commissioner Humphreys and Director McKenney:

On behalf of the members of the Pennsylvania Compensation Rating Bureau (PCRB), we hereby submit this filing for housekeeping 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 effective at 12:01 a.m., April 1, 2025, or later. This proposed effective date is intended to coincide with the implementation of changes concurrent with PCRB's annual comprehensive loss cost filing, which will be separately filed with the Insurance Department at a later date for policies effective at 12:01 a.m., April 1, 2025, or later. This coordination consolidates necessary changes that our members and other constituents must make to policies, forms, and systems so that they occur only once annually. The proposed Basic Manual language housekeeping revisions are intended to assist in the administration of the PCRB's uniform classification plan and do not revise the scope of any classification. These proposals will not impact any classification's loss cost value or any employer's workers' compensation classification assignment.

Details of these proposals are provided in PCRB's June 5, 2024, staff memorandum, which is included in this filing. The PCRB Classification and Rating Committee (Committee) reviewed the memorandum and proposals at the Committee's June 5, 2024, meeting. The Committee raised no objections to the proposed Basic Manual language housekeeping revisions following that review.

The proposed Basic Manual language housekeeping revisions are summarized below:

- Section 2 – Revisions to 6 classification descriptions for clarity.
- Underwriting Guide – Addition of 5 new entries, revision to 5 existing entries, and deletion of 1 entry.
- General Auditing & Classification Information Section – revision to the "Temporary Staffing Contractor" entry for clarity.

Thank you in advance for your review and 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 5, 2024, Staff Memorandum to the Committee  
Section 2 Basic Manual language amendments



## PENNSYLVANIA

Compensation Rating Bureau

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

FROM: Joseph Lombo- Manager- Classification

DATE: June 5, 2024

RE: Proposed Manual Language Revisions to Section 2 (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 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.

Section 2 revisions are provided below. None of the language revisions will impact any classification's proposed April 1, 2025, rating value. The PCRB recommends that all Section 2 language revisions proposed herein become effective April 1, 2025.

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

**Proposed Effective April 1, 2025**

**INFORMATION PAGE** remains unchanged.

**PREFACE** remains unchanged.

**MEMBERSHIP** remains unchanged.

**TABLE OF CONTENTS** remains unchanged.

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

**SECTION 2 - CLASSIFICATIONS AND BUREAU RATING VALUES**

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

**CLASSIFICATIONS**

Classification Code 005, **TREE PRUNING, SPRAYING, REPAIRING OR FUMIGATING** through Classification Code 139, **DYEING, MERCERIZING, BLEACHING, PRINTING, COATING OR FINISHING NEW GOODS – EXCLUDING HOSIERY FINISHING, RUBBER OR RESIN COATING AND OIL-CLOTH MANUFACTURING WHICH ARE SEPARATELY RATED AS PROVIDED FOR IN THIS MANUAL**, remain unchanged.

**141 LAUNDRY, N.O.C.**

Includes businesses principally engaged in cleaning carpets and upholstered furniture on customers' premises. Assign Code 971 to incidental carpet and upholstered furniture cleaning by a commercial or industrial building cleaning contractor. Assign Code 882 to incidental carpet and upholstered furniture cleaning by a house cleaning contractor.

Also includes payroll developed by employees engaged as delivery salespersons, route salespersons and/or route supervisors performing the pick-up of items to be laundered or cleaned and the delivery of the items after laundering or cleaning.

**OPERATIONS NOT INCLUDED:**

No change.

**UNDERWRITING GUIDE**

Linen Supply [and Laundering](#) Service ~~Including Laundering~~  
Towel Supply [and Laundering](#) Service ~~Including Laundering~~  
Uniform Supply [and Laundering](#) Service ~~Including Laundering~~

Classification Code 142, **Dry Cleaning Plant**, through Classification Code 407, **TUBE OR PIPE MFG., IRON OR STEEL – NOT CAST IRON PIPE – EXCLUDING STEEL MAKING BUT INCLUDING SKELP ROLLING** remain unchanged.

**411 STEEL FABRICATING [SHOP](#) - BRIDGE AND STRUCTURAL SHOPS, ~~SHOP ONLY, ERECTION TO BE SEPARATELY RATED AS CODE 655~~**

**[OPERATIONS NOT INCLUDED:](#)**

[1. Separately rate installation, service or repair to the applicable construction classification\(s\) as warranted.](#)

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

**Proposed Effective April 1, 2025**

**UNDERWRITING GUIDE**

No change.

**413 IRON WORKS – SHOP ORNAMENTAL, NON-STRUCTURAL IRON OR STEEL FABRICATING**

~~Separately rate installation, service, or repair to the applicable construction classification(s) as warranted.~~

**OPERATIONS NOT INCLUDED:**

1. Separately rate installation, service or repair to the applicable construction classification(s) as warranted.

**UNDERWRITING GUIDE:**

No change.

Classification Code 415, **FABRICATED PLATE WORK – METAL, INCLUDING BUT NOT NECESSARILY LIMITED TO BOILER OR TANK MFG. – SHOP ONLY**, through Classification Code 608, **FLAT CEMENT WORK**, remain unchanged.

**609 EXCAVATION**

Applicable to payroll developed in general excavation, grading, trench digging, filling or backfilling. Also applicable to road construction subsurface work which involves all work necessary to bring the road up to grade, including earth or rock excavation, filling or grading. Such work is performed with power shovels, trench diggers, bulldozers or graders. The business may be a specialist excavation contractor principally engaged in one or more of the listed tasks. The business may be a general contractor employing a separate staff performing one or more of the listed tasks or the business has kept separate payroll records for personnel who interchange between one or more of the tasks listed above and other construction tasks assigned to another construction classification.

**OPERATIONS ALSO INCLUDED:**

1 through 5 no change.

6. Excavation contractors placing pipe in an excavated trench without making service connections.

**OPERATIONS NOT INCLUDED:**

No change.

**UNDERWRITING GUIDE**

No change.

Classification Code 611, **PILE DRIVING, INCLUDING TIMBER WHARF BUILDING**, 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**

Applicable to contractors performing forced air heating, ventilating or air conditioning equipment installation required for air comfort control or engaged in the service or repair of such equipment.

**OPERATIONS NOT INCLUDED:**

1 through 4 no change.

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

**Proposed Effective April 1, 2025**

5. Separately rate duct fabrication [conducted in a shop](#) to Code 454.

**UNDERWRITING GUIDE**

No change.

Classification Code 665, **PAINTING AND DECORATING, INCLUDING SHOP**, through Classification Code 669, **PLASTERING, INCLUDING LATHING**, remain unchanged.

**670 HOUSE FURNISHINGS INSTALLATION, N.O.C.**

**UNDERWRITING GUIDE:**

[Automobile Seat Cover Installation and/or Seat Upholstering – At Customers' Locations](#)

[Automobile Top Installation, Fabric Or Vinyl – At Customers' Locations](#)

Classification Code 673, **SIGN ERECTION OR REPAIR**, through Classification Code 815, **AUTOMOBILE SERVICE CENTER OR GARAGE – ALL EMPLOYEES INCLUDING OFFICE**, remain unchanged.

**816 ~~AUTOMOBILE FILLING~~[GAS](#) STATION – RETAIL**

Please see the Automobile Service/Gasoline Station and the Self-Service Gasoline Stations and Convenience Grocers entries in the General Auditing & Classification Information section for information on classifying such business enterprises.

**UNDERWRITING GUIDE**

~~Automobile Laundry~~

Classification Code 817, **BUS OPERATION**, through Classification Code 915, **MEAT, FISH AND/OR POULTRY STORE – RETAIL, ALL EMPLOYEES EXCEPT OFFICE**, remain unchanged.

**916 CLOTHING OR DRY GOODS STORE – WHOLESALE OR RETAIL**

**OPERATIONS NOT INCLUDED:**

No change.

**UNDERWRITING GUIDE**

[Linen Rental – No Laundering](#)

Classification Code 917, **GROCERY STORE - RETAIL**, through Classification Code 956, **LAW FIRM, ALL EMPLOYEES INCLUDING OFFICE**, remain unchanged.

**957 PHYSICIAN OR DENTIST, ALL EMPLOYEES INCLUDING OFFICE**

This classification is for the physician's or dentist's office. Includes licensed practitioners engaged in the practice of general or specialized dentistry, medicine, surgery, or therapy (physical or mental).

**OPERATIONS ALSO INCLUDED:**

No change.

**OPERATIONS NOT INCLUDED:**

**PENNSYLVANIA WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND RATING  
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No change.

**UNDERWRITING GUIDE**

[Dermatologist Office](#)

Classification Code 958, **REHABILITATION HOSPITAL, ALL EMPLOYEES INCLUDING OFFICE**, through Classification Code 968, **AMATEUR SPORTS, RECREATIONAL OR AMUSEMENT FACILITY, INDOOR**, remain unchanged.

**969 AMUSEMENT, OUTDOOR: FAIRS, EXHIBITIONS, AMUSEMENT PARKS OR ANY OUTDOOR AMUSEMENT THAT IS PERMANENTLY SITED**

**OPERATIONS ALSO INCLUDED:**

No change.

**OPERATIONS NOT INCLUDED:**

1. Assign the applicable restaurant classification to payroll developed in a ~~separately located~~ [physically separate](#) and [separately](#) staffed prepared food and/or beverage service.

2 through 6 no changes.

**UNDERWRITING GUIDE**

No change.

Classification Code 970, **ATHLETIC TEAM – CONTACT SPORTS- PROFESSIONAL AND SEMI-PROFESSIONAL**, through Classification Code 0011, **FLOWER RAISING, CULTIVATING OR GROWING**, remain unchanged.

**0013 NURSERY**

Applicable to businesses principally engaged in raising trees (including Christmas trees), shrubs and/or bedding plants used for outdoor planting.

**OPERATIONS NOT INCLUDED:**

No change.

**UNDERWRITING GUIDE**

[Nursery](#)

Classification Code 0016, **ORCHARD – THE RAISING OF FRUIT OR NUT TREES OR OF BERRIES OR GRAPES**, through Classification Code 7424, **AIRCRAFT OPERATION, N.O.C – INCLUDING BUT NOT NECESSARILY LIMITED TO AIR TAXI, PATROL, PHOTOGRAPHY, MAPPING, SKYWRITING ADVERTISING, SURVEY WORK, SIGHTSEEING, STUDENT INSTRUCTION, CROP DUSTING OR SPRAYING OR FLIGHT TESTING – ALL MEMBERS OF THE FLYING CREW**, remain unchanged.

**7428 AIRPORT OPERATION – GROUND EMPLOYEES**

Ticket sellers or information clerks away from airport locations shall be separately classified by Code 953. Ticket sellers, information clerks or personnel engaged in performing the checking-in of passengers or baggage at airport locations shall be assigned to Code 7428.

**UNDERWRITING GUIDE:**

Airport Operation - Ground ~~men~~ [Employees](#)

Heliport Operation - Ground ~~Personnel~~ [Employees](#)

**PENNSYLVANIA WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND RATING  
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Statistical Code 9740, **TERRORISM**, through Statistical Code 9741, **CATASTROPHE (OTHER THAN ACTS OF TERRORISM)**, remain unchanged.

**INDEX**

**GENERAL AUDITING & CLASSIFICATION INFORMATION**

**Automobile Dismantling** through **Snow Plowing and/or Removal** remain unchanged.

**TEMPORARY STAFFING CONTRACTOR**

No change.

**Exceptions**

1 through 3 no changes.

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 mechanical farming equipment. Such staff shall be assigned to direct employment Code 007. [Codes 0011, Flower Raising, Cultivating Or Growing and 0013, Nursery, are not considered farm classes for temporary staffing purposes. See codes 2011 and 2013.](#)

5 through 11 no changes.

TIPS VS. AUTOMATIC GRATUITIES through the CLASSIFICATION UNDERWRITING GUIDE remain unchanged.

**SECTION 3 – ENDORSEMENTS** remains unchanged.

**SECTION 4 – RETROSPECTIVE RATING PLAN** remains unchanged.

**SECTION 5 – EXPERIENCE RATING PLAN** remains unchanged.

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

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Also includes payroll developed by employees engaged as delivery salespersons, route salespersons and/or route supervisors performing the pick-up of items to be laundered or cleaned and the delivery of the items after laundering or cleaning.

**OPERATIONS NOT INCLUDED:**

No change.

**UNDERWRITING GUIDE**

Linen Supply and Laundering Service  
Towel Supply and Laundering Service  
Uniform Supply and Laundering Service

Classification Code 142, **Dry Cleaning Plant**, through Classification Code 407, **TUBE OR PIPE MFG., IRON OR STEEL – NOT CAST IRON PIPE – EXCLUDING STEEL MAKING BUT INCLUDING SKELP ROLLING** remain unchanged.

**411 STEEL FABRICATING SHOP - BRIDGE AND STRUCTURAL SHOPS**

**OPERATIONS NOT INCLUDED:**

1. Separately rate installation, service or repair to the applicable construction classification(s) as warranted.



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**UNDERWRITING GUIDE**

No change.

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No change.

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No change.

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This classification is for the physician's or dentist's office. Includes licensed practitioners engaged in the practice of general or specialized dentistry, medicine, surgery, or therapy (physical or mental).

**OPERATIONS ALSO INCLUDED:**

No change.

**OPERATIONS NOT INCLUDED:**

No change.

**UNDERWRITING GUIDE**

Dermatologist Office

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**OPERATIONS ALSO INCLUDED:**

No change.

**OPERATIONS NOT INCLUDED:**

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2 through 6 no changes.

**UNDERWRITING GUIDE**

No change.

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