



## Pennsylvania Compensation Rating Bureau

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June 27, 2002

### **BUREAU CIRCULAR NO. 1446**

To All Members of the Bureau:

Re: **MANUAL REVISIONS - SECTIONS 1, 2 AND 5**  
**EFFECTIVE OCTOBER 1, 2002**

- 1) Code 0013, Gardner, Nurserymen, Class Study Results**
- 2) Code 257, Paper Container Mfg., Class Study Results**
- 3) Codes 971, Buildings, and 972, Janitor Contractors, Class Study Results**
- 4) Museums, Libraries and Labor Unions Study Results**
- 5) Housekeeping Revisions**

The Bureau has filed and the Insurance Commissioner has approved Manual revisions to Sections 1, 2 and 5 pertaining to changes in classification procedure in Pennsylvania. These revisions become **effective as of 12:01 a.m., October 1, 2002** with respect to new and renewal business only.

The revisions, as referenced above, are discussed below.

#### **1) Code 0013, Gardner, Nurserymen, Class Study Results**

The Bureau study of Code 0013 was undertaken to determine the feasibility of creating new, separate classifications for nurserymen, landscape contractors and lawn maintenance contractors. The study found the existing class to be overly broad and resulted in the following changes:

- Creation of a new class, Code 012, Landscape Contractor Or Lawn Cutting Or Maintenance Contractor, for employers principally engaged in landscaping or lawn cutting/maintenance.
- Re-titling of Code 0013 to "Nursery" with revisions to include only employers principally engaged in operating nurseries, sod farms and Christmas tree farms.
- Assigning all employers operating nurseries that also perform landscaping or lawn cutting/maintenance services with separate crews of employees to both Codes 0013 and 012, respectively.

The Manual revisions are shown below with new wording underlined and deleted wording bracketed.

**SECTION 2**

ADDITION

**012 LANDSCAPE CONTRACTOR** Or Lawn Cutting Or Maintenance Contractor.

Includes the construction of dry stone walls, rock gardens, patios, garden walks and the like when such operations are incidental to the landscape or lawn maintenance operations.

Assign Code 0013 to separately staffed nursery, Christmas tree raising or sod farm operations.

Personal servants engaged in the care of lawns, shrubs or grounds surrounding the residence of the insured shall be assigned to Code 0912 or Code 0909.

Hazard Group II.

CHANGES

**005 TREE PRUNING**, Spraying, Repairing or Fumigating, No payroll division with [Class 0013, Gardeners, Nurserymen,]Code 012 at the same location or job site.

Landscaping or lawn cutting or maintenance performed at separate locations or job sites where no tree care services are provided is to be separately rated as Code 012.

**0013** [Contract **GARDENER, NURSERYMEN** or Landscape Contractor]**NURSERY.**

Applicable to businesses principally engaged in raising trees (including Christmas trees), shrubs, plants or sod farms.

[Personal servants..... Code 0909.]

[Includes the..... landscape operations.]

The following are the approved loss costs, expected loss factors and hazard group assignments:

CODE	APPROVED LOSS COST EFF. 10/1/02	APPROVED EXPERIENCE RATING PLAN			APPROVED HAZARD GROUP
		<u>Expected Loss Factors Table</u>			
		A-1	A-2	A-3	
012	6.18	3.09	3.78	4.17	II
0013	6.39	3.20	3.91	4.31	II

## SECTION 5

### Rulings & Interpretations

#### ADDITION

#### **TREE PRUNING, SPRAYING, REPAIRING OR FUMIGATING – CODE 005**

Applicable to businesses that are principally engaged in using hand tools or mechanical equipment to prune, spray, trim or fumigate trees. These operations can be performed from the ground or may require the use of ladders or aerial buckets. The classification includes generalist tree care service contractors that perform most or all of the above listed services or specialists that are principally engaged in providing a single service (e.g., clearing the rights-of-way/tree pruning for utility contractors). Code 005 also contemplates tree removal that is incidental to the employer's pruning, spraying, repairing, trimming or fumigating services.

#### OPERATIONS NOT COVERED:

Not applicable to logging contractors or clearing of land projects that include tree removal. Assign logging contractors and clearing of land with tree removal to Code 009.

#### CHANGES

#### **CLEARING OF LAND**

- Below find..... this Manual.
1. Assign Code 009 ..... new right-of-ways
  2. Assign Code 609 ..... or existing.
  3. Assign Code 005 ..... existing right-of-ways.
  4. Assign Code [0013]012 for brush or weed control using chemicals dispensed from portable or mechanical ground spraying equipment – existing right-of-ways.

#### **FLORIST STORE – 919**

Applies to ..... gross receipts.

#### OPERATIONS NOT COVERED:

1. A garden..... customers (Code 924).
2. A business..... Code 924.
3. A business principally engaged in the raising [and/or planting and/or care] of trees, shrubs, bushes, hedges or other outdoor living/growing plants [or performing landscaping, lawn care services or other similar operations] shall be assigned to Code 0013.
4. A business principally engaged as a landscape contractor or performing lawn care maintenance or other similar services shall be assigned to Code 012.

### Underwriting Guide

#### CHANGES

Artificial Turf Installation – By Contractor.....	[0013]012
Brush <u>[And]Or</u> Weed Spraying – By Contractor – Except Aerial Spraying.....	[0013]012
Grass Cutting Along Highways By Specialist Contractor.....	[0013]012
Grass Cutting, Lawns, By Contractor.....	[0013]012
Landscape Contractor[, Including Nursery].....	[0013]012
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Surface Mine Reclamation – By Contractor – Reseeding <u>[And]Or</u> Planting By Separate Crew.....	[0013]012
Weed <u>[And]Or</u> Brush Spraying – By Contractor – Except Aerial Spraying.....	[0013]012

#### DELETION

[Bulb Farm.....	0013]
[Nurserymen.....	0013]

#### **2) Code 257, Paper Container Mfg., Class Study Results**

The Bureau study of Code 257 was performed to determine whether the classification was overly broad and, if so, to review the feasibility of erecting one or more new, separate classifications focused upon a selected type(s) of paper converting business. The study found Code 257 to be overly broad and resulted in the following:

- Code 257 will be refocused on Paper Box Mfg. – Set-Up/Rigid and Folding and Paper Products Mfg., N.O.C. businesses only.
- Three new, separate paper converting business classifications have been created: Codes 261, Corrugated Box/Container Mfg., 263, Paper Coating/Finishing – By Contractor, and 265, Stationery Products Mfg.

The Manual revisions are shown below with new wording underlined and deleted wording bracketed.

### SECTION 2

#### ADDITIONS

#### **261 CORRUGATED Paper And/Or Corrugated BOX OR CONTAINER MFG.**

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

Hazard Group II

ADDITIONS continued

**263 PAPER COATING/FINISHING – By Contractor.**

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

Hazard Group II

**265 STATIONERY PRODUCTS MFG.**

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

Hazard Group II

CHANGE

**257 PAPER [Box and CONTAINER MFG.]PRODUCTS MFG., N.O.C. [- including the manufacturing of paper bags, mailing tubes, file jackets, wallets and paper dishes.]**

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

The following are the approved loss costs, expected loss factors and hazard group assignments:

CODE	APPROVED LOSS COST EFF. 10/1/02	APPROVED EXPERIENCE RATING PLAN <u>Expected Loss Factors Table</u>			APPROVED HAZARD GROUP
		A-1	A-2	A-3	
257	4.80	2.34	2.87	3.16	II
261	4.40	2.15	2.63	2.90	II
263	4.29	2.09	2.57	2.82	II
265	4.37	2.13	2.61	2.88	II

**SECTION 5**

**Rulings and Interpretations**

ADDITIONS

**PAPER PRODUCTS MFG., N.O.C. – 257**

Applicable to a business principally engaged in the manufacture of one or more of a wide variety of paper products that are not otherwise classified. These products include but are not necessarily limited to: folding and/or set-up/rigid boxes, paper towels, products made from tissue paper, paper cups or plates, party favors, mailing tubes, paper cans and paper sheeting, slitting or winding.

A folding or set-up/rigid box may be made from non-corrugated paper materials (e.g., paper box board or cardboard stock) that is cut, scored, creased and glued into the correct form.

ADDITIONS continued

Rolls of paper of various types (e.g., plain, tissue or crepe) are received from unrelated businesses. These rolls will be loaded onto a paper sheeter, which will cut the paper to the desired dimensions. Embossing and/or perforating operations may be performed. The paper may either be rolled onto a smaller tube (e.g., paper towels) and then packed and shipped or will undergo further processes to reach its desired product form (e.g., paper plates).

Printing conducted by a paper products manufacturing (Code 257) business on its products is incident to such enterprise and is not subject to separate classification.

**CORRUGATED BOX OR CONTAINER MFG. – 261**

Applicable to a business principally engaged in the corrugating of paper and/or the manufacture of boxes or containers from corrugated paper. The employer receives paper that will be corrugated as an integral part of the employer's manufacturing process or the employer receives paper corrugated by and purchased from an unrelated source. Corrugation involves paper being slowly passed over a steam or gas-heated metal drum, then revolved around a roll covered with silicate of soda which is deposited on the tips of the corrugation. The paper is then moved along until it reaches the paper liner (either a single or double facing), then the corrugated paper and the liner(s) travel under pressure where they are combined and dried. Also applicable to the manufacture of fiberboard boxes or containers.

Printing by a corrugated box or container manufacturer on its box or container products is construed to be incident to the corrugated box or container enterprise and is not subject to separate classification.

**OPERATIONS NOT COVERED:**

1. Assign Code 255 to separate staff in a physically separate work area engaged in paper manufacturing.

**PAPER COATING/FINISHING – By Contractor – 263**

Applicable to a business principally engaged in operations involving various types of coatings which are mixed in mixers or agitators and run into troughs of coating machines. Rolls of paper, plastic film or other materials (except rubber or textile fabric) are coated as they pass over the rolls revolving through this mixture. The paper, plastic film or other materials are dried on rolls or stacks, some may be polished or embossed, finished by calendaring, slit to desired widths and rewound or sheeted to size, then labeled and packed. Products may be printed with advertising material before the coating or on the reverse side after this operation.

In the manufacture of oiled, paraffined or waxed paper, the waxes or oils are heated and mixed, and paper is run through a waxing machine and over a drying roll. The now waxed paper is then cut, slit, rewound on spools or sheeted or die-cut, wrapped and packed.

Laminated paper, plastic film or other materials are produced by feeding a paste or glue between layers of paper, plastic film or other materials, pressing the layers together, drying and finishing by winding into rolls or sheeting to size, or else cutting, slitting or die-cutting to size and shape, wrapping and tying into bundles.

Printing by a paper coating/finishing business on its products is incident to the paper coating/finishing enterprise and is not subject to separate classification.

ADDITIONS continued

**STATIONERY PRODUCTS MFG – 265**

Applicable to a business principally engaged in the manufacture of stationery, loose-leaf ledgers or notebooks. Cardboard, binders' cloth, leather or imitation leather, canvas, paper, glue, paste, gold leaf, printing and ruling ink, metal rings, posts, screws, separators or fittings are received from unrelated businesses. Cardboard is cut to size and covered with leather, imitation leather or cloth by gluing, pasting and some sewing. Covers are reinforced by stripping and may be embossed in ink or gold leaf, and the appropriate fittings are attached to complete the binder. Fillers for binders are manufactured from paper, which is cut to size on either manual or power cutters.

Also includes but is not necessarily limited to the making of envelopes, writing tablets or pads, file folders, file jackets, desk pads and index cards.

Paper ruling, silk screening or other printing on the products assignable to this class by the product's (s') manufacturer is incident to the stationery products enterprise and not subject to separate classification.

**OPERATIONS NOT COVERED:**

1. The manufacture of metal rings, posts, screws, separators or fittings shall be assigned to the appropriate metal working class.

**Underwriting Guide**

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Ringed Binder Mfg.....	265
Stationery Products Mfg.....	265
Writing Tablet Mfg. (No Paper Mfg.).....	265

CHANGES

Box Mfg. – Paper – <u>Set-Up, Rigid or Folding (Non-Corrugated)</u> .....	257
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**3) Codes 971, Buildings, and 972, Janitor Contractors, Class Study Results**

The Bureau study of Code 971 was undertaken to refine the classification by determining the feasibility of creating new and separate classifications based on certain of its segments. The study found Code 971 to be overly broad and resulted in the following:

- Creation of Code 880, Apartment House or Condominium Complex Operation, for employers principally engaged in the operation of apartment houses and condominium complexes used for residential occupancy.
- Creation of Code 882, House Cleaning By Contractor, for employers principally engaged in providing residential cleaning services.

The Bureau also reviewed classification procedure for employers engaged as commercial janitor contractors who also perform above ground window cleaning work and who may be classified to both Codes 971 and 972 or to Code 972 only. The following is a result of this study:



- Code 972 has been discontinued and the operations assigned thereto have been reassigned to Code 971.

## SECTION 1

### CHANGE

#### **RULE XIV - DOMESTIC WORKERS' – RESIDENCES**

##### D. CLASSIFICATIONS

##### 2. Maintenance, Repair or Construction Operations.

b. Payroll developed in general [B]building maintenance or repair by employees [hired only for that purpose shall be assigned to Code 971 – Building NOC – operations by owner or lessee.]of a commercial building owner, lessee or real estate management firm or of a business where the basic and major operations are described by classifications defined as standard exceptions shall be assigned to Code 971. Payroll developed in general building maintenance or repair by employees of an apartment house or condominium complex operator shall be assigned to Code 880. Payroll developed in general building maintenance or repair by employees of a business assigned to a classification other than the standard exceptions shall be included in the employer's applicable field of business classification.

## SECTION 2

### ADDITIONS

#### **880 APARTMENT HOUSE** or Condominium Complex Operation.

Applicable to an employer operating an apartment house or a condominium complex or for cooperative buildings used for residential occupancy.

Hazard Group II

#### **882 HOUSE CLEANING** by Contractor.

Applicable to businesses principally engaged in providing interior cleaning services to residential customers. The cleaning services may include but are not necessarily limited to: dusting, mopping floors, vacuuming rugs or carpets, cleaning or sanitizing bathrooms or wiping or cleaning kitchen or bathroom fixtures

The term "principally engaged" means more than 50% of the employer's gross receipts.

Payroll developed in the cleaning of exterior walls at residential or commercial sites shall be assigned to Code 653.

Hazard Group II

CHANGES

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

Receiving, collecting..... Code 928.

Includes ~~[risks]~~businesses ~~[primarily]~~principally engaged in cleaning carpets and upholstered furniture [at a plant or] on customers' premises. Assign Code 971 to [I] incidental carpet and upholstered furniture cleaning by [building or janitorial cleaning contractors will be classified by either Code 971 or 972] a commercial or industrial building cleaning contractor. Assign Code 882 to incidental carpet and upholstered furniture cleaning by a house cleaning contractor.

Also..... or cleaning.

**971 COMMERCIAL BUILDINGS** – operation by owner, lessee, or management ~~[agencies]~~firms, including care, custody and maintenance of premises.

Also includes generalist and specialist commercial building cleaning (including window cleaning) and building maintenance contractors.

DELETIONS

**BUILDINGS/JANITOR CONTRACTORS**

Contractors for building cleaning shall be classified in the manner delineated below:

- 1) Contractors for building cleaning who do no window cleaning whatever or who only clean windows from the ground shall be assigned to Code 971, Buildings.
- 2) Contractors for buildings and window cleaning shall be classified on the basis of the service mix by location. Code 971 shall apply to payroll developed at locations where only building cleaning or building cleaning with window cleaning from the ground only is performed. Code 972, Janitor Contractor, shall apply to all payroll developed at locations including window cleaning above the ground.

**972 JANITOR CONTRACTORS** – contractors for building cleaning, including window cleaning, not building operation.

The following are the approved loss costs, expected loss factors and hazard group assignments:

CODE	APPROVED LOSS COST EFF. 10/1/02	APPROVED EXPERIENCE RATING PLAN <u>Expected Loss Factors Table</u>			APPROVED HAZARD GROUP
		A-1	A-2	A-3	
880	5.58	2.79	3.41	3.76	II
882	6.85	3.42	4.18	4.61	II
971	5.55	2.77	3.39	3.74	II

## SECTION 5

### ADDITION

#### HOMEOWNERS' ASSOCIATION

A Homeowners' Association is responsible for the care of residential or recreational home developments. Such developments may have part-time residents who use the development for vacation or recreational purposes and/or year-round residents.

Assign Code 971 to the maintenance of common grounds (e.g., roads) and the operation and maintenance of recreational amenities (e.g., swimming pools, tennis courts and/or clubhouses) and security.

Association operations conducted by separate employee crews including but not necessarily limited to: golf courses, stables, restaurants, sewage plant and water works shall be separately classified as provided for in this Manual.

### CHANGES

#### Property Management Firms

Property management..... are presented below:

##### Maintenance

Maintenance personnel generally perform minor maintenance and repair work at the property site, including but not limited to: cutting the grass, shoveling snow, plumbing, electrical wiring, painting and minor carpentry activities. New construction or structural alterations generally are subcontracted to a specialty contractor. Payroll developed by [M]aintenance employees of a commercial or industrial building owner, lessee or real estate management firm [are]is [properly] assigned to Code 971. Payroll developed by maintenance employees of an apartment or condominium complex operator is assigned to Code 880.

##### Resident or On Site Managers

Resident managers..... of the property.

As a general rule, managers engaged in the above job duties should have their payroll assigned to either Code 971 or Code 880. However, managers who perform no maintenance/repair work or perform no direct supervision of the maintenance staff or do not supervise the overall operations of the complex may have their payroll assigned to Code 951. The duties of on-site managers retained in connection with commercial buildings are similar to those described above, and they are classified the same way.

##### Leasing Agents

Leasing agents..... Code 951.

#### Underwriting Guide

### ADDITIONS

Apartment House or Condominium Complex Operation.....	880
Cooperative Building Operation – For Residential Occupancy.....	880
Residential Cleaning Services – By Contractor.....	882
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ADDITIONS continued

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Homeowners' Association..... See Rulings and Interpretations  
Mobile Home Park – Operation or Maintenance By Contractor (Not Recreational  
Vehicle Campground)..... 971  
Post Construction Clean-Up – New Homes – By Specialist Contractor..... 971  
Window Cleaning Contractor..... 971

CHANGES

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DELETIONS

Home Sitting Service..... 971  
Real Estate Agency – Maintenance Employees..... 971  
Janitor Contractor..... 972  
Window Cleaning..... 972

**4) Museums, Libraries and Labor Unions Study Results**

As part of the Bureau's continuing effort to limit the use of standard exceptions (Codes 951, Salesperson – Outside, and 953, Office) as field-of-business classifications, a study was undertaken to address the feasibility of creating new, separate, field-of-business classifications for museums, libraries and labor unions. The study showed that these entities have sufficient payroll for the creation of Codes 887, Museum, 890, Library, and 903, Labor Union, respectively, as "all employees including office" classifications.

**SECTION 2**

ADDITIONS

**887 MUSEUM** – all employees including office.

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

Hazard Group II

**890 LIBRARY - PUBLIC** – all employees including office.

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

Hazard Group II

**903 LABOR UNION** – all employees including office.

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

Hazard Group III

CHANGES

**965 COLLEGE OR SCHOOL, N.O.C.**, - all employees including office, except Workfare Program Employees and separately located and staffed public libraries.

Workfare ..... Code 982.

Separately located and staffed public libraries shall be assigned to Code 890.

**980 CITY, TOWNSHIP, Borough or County** – all employees, excluding only the following which must be separately classified as provided in this Manual: Auxiliary Police, Golf Courses, Health Clubs, Housing Authorities, Municipal Authorities, Nursing Homes, Salaried Police[men]Officers or Firefighters, Volunteer Ambulance Corps, Volunteer Fire Cos., Volunteer Hazardous Materials Response Teams, Workfare Program Employees, Museums, Public Libraries or Clerical Office. Inspectors shall be assigned to Code 951.

The approved rating values for Code 928 will also be used for its temporary staffing companion classification, 883. The following are the approved loss costs, expected loss factors and hazard group assignments:

CODE	APPROVED LOSS COST EFF. 10/1/02	APPROVED EXPERIENCE RATING PLAN <u>Expected Loss Factors Table</u>			APPROVED HAZARD GROUP
		A-1	A-2	A-3	
883	2.16	1.08	1.32	1.46	II
887	1.21	0.60	0.74	0.81	II
890	0.50	0.25	0.31	0.34	II
903	0.49	0.25	0.30	0.33	III
928	2.16	1.08	1.32	1.46	II

## SECTION 5

### Rulings and Interpretations

#### ADDITIONS

#### **MUSEUM – 887**

An establishment devoted to the procurement, preservation and display of objects of cultural interest. Includes all types of museums (e. g., art, archaeology, children's, history, natural history, or technology). Also includes all of a museum's operations, which may include but are not necessarily limited to: galleries, curatorial space, auditoriums, movie theaters, lecture halls, classrooms for art instruction, storerooms, conservation or restoration laboratories, gift shops or eating facilities.

#### OPERATIONS ALSO INCLUDED:

1. A separately staffed and located museum operated by a municipal government (e.g., borough, city or township).

#### **LIBRARY - PUBLIC – 890**

An establishment in which books, magazines, manuscripts, musical scores, videos, compact audio discs or other literary or artistic materials are kept for use by the general public. Materials may be taken from the library for specified time periods, or they may be restricted to use on the library's premises. Library patrons who wish to borrow library materials are generally library members and may pay an annual fee for that privilege. A library's services may also include but are not necessarily limited to: providing Internet access, sponsoring lectures, workshops or seminars, classes in adult literacy, storytelling or summer reading programs for children, providing photocopiers for public use (for a per-page fee), providing meeting space for local organizations or bookmobiles.

#### OPERATIONS ALSO INCLUDED:

1. A separately staffed and located public library operated by a municipal government (e.g., borough, city or township) or school district.

#### OPERATIONS NOT COVERED:

1. A library operated by a college or school for its students, faculty and staff will be assigned to the appropriate school classification.
2. A library operated by a company (e.g., hospital, law firm or newspaper) will be assigned to the classification consistent with the employer's business. A library operated by a museum for its staff will be assigned to Code 887.

#### **LABOR UNION – 903**

Applicable to all employees (e.g., business agents, organizers, clerical, janitorial or instructors in an apprenticeship program) of a labor union. Includes but is not necessarily limited to union locals, union district councils, statewide or national labor union organizations.

## Underwriting Guide

### CHANGES

Museum – [Tour Guides, Professional Staff (i.e. Curators) And Managers] <u>All Types</u> ..	[951]887
Library – [Messengers] <u>Public</u> .....	[951]890
<u>Public</u> Library [-Librarians].....	[953]890
Labor Union [- Organizers].....	[951]903

### DELETIONS

Labor Union – Clerical.....	953
Museum – Clerical Office.....	953
Labor Union – Janitors.....	971
Library – All Other Employees.....	971
Museum – All Other Employees.....	971

## 5) Housekeeping Revisions

In an effort to continue to make the Manual clearer and less ambiguous by clarifying classification procedures, updating class language to bring it into alignment with other Manual provisions or recognizing technological or industrial change, the following revisions are being implemented:

### ***Revisions to Classification Procedure***

- The inclusion of drilling performed during grouting jobs in the grouting assignment, Code 654, Concrete Construction, and the reassignment of “ATM Installation, Service or Repair” from Code 675, Machinery Or Equipment Erection Or Repair, to Code 933, Vending Or Coin Operated Machine – Installation, Service Or Repair.

### ***Section 1***

- Revision of the listing of general inclusions by adding warehousing and amending the incident packaging manufacturing inclusion to also contemplate printing on the packaging.
- Deletion of the listing of Domestic Service Classes from Rule XIV and consolidation of the class listing in Section 2.
- Substitution of terms such as “business” or “aggrieved party” in place of “risk” in Rule XVI, as these terms are more neutral than the insurance term “risk” and also recognize the fact that insurance carriers, as well as employers, may be an aggrieved party. The inclusion of additional language urging the aggrieved party to appear in person as they are best able to answer an Appeals Subcommittee’s questions regarding business operations.

**Section 2**

- Deletion of the class title(s) of other Bureau class(es) referenced in 23 class descriptive footnotes as class titles change more frequently than do class scopes.
- Identification of each of the 30 classes that have a Rulings and Interpretations in Section 5 by adding a phrase referring the reader to that section.
- Clarification of the scope of 16 classes by adding, changing or deleting language in the Section 2 class description.

**Section 5**

- Clarification of class scope by placing classification practices that the Bureau is already using in the Manual and bringing Section 5 entries into alignment with a revision to Section 2 or another Section 5 entry.

**SECTION 1**

ADDITION

**RULE IV – CLASSIFICATIONS**

B. CLASSIFICATIONS

3. General Inclusions

- (14) Warehousing by an employer of its merchandise, products and/or raw materials.

CHANGES

**RULE IV - CLASSIFICATIONS**

B. CLASSIFICATIONS

3. General Inclusions

- (2) Manufacturing of containers such as bags, barrels, boxes, cans, cartons or packing cases (and the incident printing thereon) to be used by the employer in the packaging of its products.

**RULE XIV – DOMESTIC  
WORKERS – RESIDENCES**

D. CLASSIFICATIONS

- 1. [Domestic Workers] Please refer to the Section 2 Domestic Workers class listing for the Domestic Workers classifications.

[The following classifications apply to operations of domestic workers:

<b>Classification</b>	<b>Code</b>
Domestic Workers – Inside.....	0913
Domestic Workers - Inside – Occasional.....	0908
Domestic Workers – Outside – including private chauffeurs.....	0912



CHANGES continued

Domestic Workers – Outside – Occasional – including occasional private chauffeurs..... 0909

*Exception to 1 above*

If commercial farm operations are conducted, Code 0912 and 0909 do not apply to any operations at the farm location. Refer to the Farm Classifications in Part Two of this Manual.]

**RULE XVI – APPEALS FROM APPLICATION  
OF THE RATING SYSTEM PROCEDURE**

**A.** Any person, corporate or otherwise, aggrieved by an application of the rating system of the Pennsylvania Compensation Rating Bureau (the “Bureau”) as approved by the Insurance Commissioner pursuant to the Insurance Company Law of May 17, 1921, P.L. 682, as amended, (the “Law”) and the Pennsylvania Workers’ Compensation Act of June 2, 1915, P.L. 736, as amended (the “Act”) may appeal such application to the Bureau in accordance with this Procedure. “Rating System” is defined herein to include but is not necessarily limited to the following: the assignment by the Bureau of an individual [risk]business to a particular classification, the continuation or discontinuation of an entity’s (ies) previous experience to the experience rating of new ownership, an individual [risk’s]business’ eligibility for or the percentage of credit under the Pennsylvania Construction Classification Premium Adjustment Program, the discount or surcharge applied to a [risk]business eligible for the Merit Rating Plan or any other workers compensation insurance pricing program filed by the Bureau with the Insurance Commissioner. [Any appeal of the application of the rating system must be commenced by the aggrieved person]The aggrieved party must commence any appeal of an application of the rating system within twelve (12) months of the policy period in which the application was made by filing an appeal directly with the Bureau in accordance with this Procedure.

**B.** [A risk]An aggrieved party to which the [R]rating [S]system is found on appeal by an Appeals Subcommittee to have been improperly applied as of the time of the aggrieved party’s appeal to the Bureau in accordance with this Procedure, may have such application amended effective only for the policy currently in effect at the time the aggrieved party first submitted its appeal to the Bureau, in accordance with Paragraph F. hereof, and for the immediately preceding expired policy. In the case of a multiple year policy, application of the [R]rating [S]system may be amended effective only for the policy year currently in effect at the time the aggrieved party first submitted its appeal to the Bureau, in accordance with Paragraph [D.]E. hereof, and for the policy year expiring no more than twelve (12) months prior to such appeal to the Bureau.

**C.** [A risk]An aggrieved party for which application of the [R]rating [S]system is revised as a result of a change in the Bureau’s interpretation of the [R]rating [S]system approved for use by the Insurance Commissioner, may have such application amended effective as of the date determined by an Appeals Subcommittee of the Bureau’s Classification and Rating Committee, which date may be prospective or retroactive as determined by the Appeals Subcommittee; provided, however, that any retroactive effect shall not exceed the time period authorized in Paragraph B. hereof.

CHANGES continued

D. ~~[A risk]~~An aggrieved party for which application of the ~~[R]~~rating ~~[S]~~system is revised ~~[as a result of]~~pursuant to a change to the rating system filed by the Bureau and approved for use by the Insurance Commissioner, may have such application amended effective only [as of the date that]upon the aggrieved party's first normal policy anniversary date on or later than the effective date of the change to the rating system [is filed by the Bureau and] approved by the Insurance Commissioner.

E. Nothing in this Procedure shall permit ~~[a risk]~~an aggrieved party for which application of the ~~[R]~~rating ~~[S]~~system is revised on a new and renewal basis only to have such application amended effective before the ~~[risk's]~~aggrieved party's [next]first normal policy anniversary date effective on or later than the effective date of the change to the rating system approved by the Insurance Commissioner.

F. An aggrieved party ..... to this Procedure.

G. Any party aggrieved..... in Paragraph F.

H. All appeals pursuant to Paragraph G. hereof must be filed with the Bureau and must meet the following requirements:

1. The appeal must be in writing.
2. The appeal must set forth in detail the nature of the complaint, all reasons for believing the Bureau decision to be in error, all documents in support of the appeal, the specific nature of the relief desired, and that the aggrieved party or its designated representative will appear before an Appeals Subcommittee of the Classification and Rating Committee at a to be determined hearing date. The Bureau urges the aggrieved party to appear before the Appeals Subcommittee, as the aggrieved party is better able to respond to any questions the Appeals Subcommittee may have regarding the aggrieved party's business operations than a designated representative.
3. In the event..... shall be dismissed.

I. Following receipt of an appeal to an Appeals Subcommittee of the Classification and Rating Committee, the Bureau will notify the appellant of the time and place of the Appeals Subcommittee meeting at which the matter shall be heard. ~~[If an appellant of the time and place of the Appeals Subcommittee meeting at which the matter shall be heard.]~~The appeal shall be dismissed [I]if an appellant, after due notice pursuant to Paragraph [K.]L. hereof, fails to be present or represented at three such scheduled hearings[, the appeal shall be dismissed].

J. The procedure at..... Appeals Subcommittee.

K. An appellant is not required to be represented by an attorney at any stage in any proceeding. However, an appellant has a right at ~~[its own]~~the appellant's expense to be represented by an attorney. An appellant who is represented by an attorney shall ~~[so]~~ notify the Bureau in writing and shall also furnish the Bureau with the attorney's name and mailing address. After the Bureau has received such notification from an appellant, subsequent papers in the proceeding to be served on such appellant shall be served only upon the attorney designated by the appellant.

L. Notices of..... or the Appeals Subcommittee.

## SECTION 2

### CHANGES

- 104 FOOD SUNDRIES MFG.**, N.O.C., No cereal milling.  
Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.
- 106 PROCESSED MEAT PRODUCTS MFG.** – No Slaughtering or Handling of Livestock.  
For this classification..... products to customers.  
Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.
- 111 SLAUGHTERHOUSE** – Wholesale, all operations.  
Includes payroll..... products to customers.  
Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.
- 311 CABINET WORKS** – with power-driven machinery.  
[Separately rate installation work as either Code 646 or as Code 648 as provided in the Underwriting Guide (Section 5 of this Manual).]  
Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.
- 319 FURNITURE ASSEMBLY.**  
[Applicable only to payroll developed by employers engaged in the assembly of wood, metal or plastic furniture or cabinet type products from parts manufactured by others.]  
Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.
- 323 FURNITURE MFG.** – Wood.  
[Upholstering operations conducted by a separate crew of employees in a physically separate department shall be assigned to Code 327.]  
Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.
- 327 FURNITURE UPHOLSTERING, SHOP** only.  
Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.
- 421 STEEL FOUNDRY**, Open-Hearth and Electric.  
The secondary machining of castings by a separate staff in a physically separate work area shall be assigned to Code 461[, Machine Shop].
- 425 IRON FOUNDRY**, N.O.C.  
The secondary machining of castings by a separate staff in a physically separate work area shall be assigned to Code 461[, Machine Shop].

CHANGES continued

**427 MALLEABLE Iron FOUNDRY.**

The secondary machining of castings by a separate staff in a physically separate work area shall be assigned to Code 461[, Machine Shop].

**429 DIE CASTINGS MFG.**

Also includes secondary machining of die castings by the die casting employer. There is no payroll division with Code 461[, Machine Shop].

**431 FORGING.**

Includes die making, trimming or grinding and heat treating operations. The secondary machining of forgings by a separate staff in a physically separate work area shall be assigned to Code 461[, Machine Shop].

**433 TOOL MFG. – Forged.**

Also includes secondary machining of the forged tools by the forge employer. There is no payroll division with Code 461[, Machine Shop].

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

**441 TOOL MFG., N.O.C.**

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

**457 WIRE GOODS MFG.**

Includes the manufacture[r] of wire springs by cold winding technologies. The making of springs from bar stock by hot wound methodologies must be assigned to Code 435[, Spring Mfg].

**652 CARPENTRY – RESIDENTIAL [DWELLING].**

Includes one or two family detached houses, townhouse or [new]row [dwellings] houses or buildings designed primarily for multiple [dwelling]occupancy (e.g., apartments) three stories or less in height or garages, constructed in connection with the [dwellings]houses or apartments.

This classification..... separately classified.

**659 ROOFING.**

No [P]payroll [D]division with Code 676 [Sheet Metal Installation,] at the same location or job site.

**664 HEATING, VENTILATING or AIR CONDITIONING CONTRACTOR.**

Applicable to..... or shop work.

Payroll developed in the installation, service or repair of heating equipment which will utilize either hot water or steam shall be assigned to Code 663[, Plumbing]. High pressure water or steam heating systems shall be assigned to Code 677[, Boiler Installation,] for the installation, service or repair thereof.

CHANGES continued

**666 PLATE and Wire GLASS INSTALLATION.**

Payroll developed by a separate shop crew engaged in the manufacture of glass products including the bending, beveling, grinding or silvering of plate glass shall be separately classified by Code 536[, Glass Products Mfg. – from purchased glass].

**668 TILE, STONE, MOSAIC or TERRAZZO WORK** – Interior Construction Only including Marble Setting, and Tile Wainscoting but excluding Cement Finishing and Structural Glass Block Installation.

Structural glass block installation shall be assignable to Code 653[,Masonry].

**WRECKING OR DEMOLITION OR  
BUILDING MOVING OR RAISING PROJECT**

All work to completion at a wrecking or demolition or building moving or raising site shall be assigned to one of the following classifications:

1. Code 651[, Carpentry – N.O.C.] – Applicable to wooden buildings or structures including those designed for [dwelling]residential occupancy and interior stripping/gutting.
2. Code 654[, Concrete Construction] – Applicable to concrete or concrete encased buildings or structures.
3. Code 655[, Iron Erection] – Applicable to iron or steel buildings or structures.
4. Code 653[, Masonry] – Applicable to masonry buildings or structures.
5. Code 611[, Pile Driving] – Applicable to piers or wharfs.

Where wrecking or demolition or building moving or raising involves a building or structure of more than one type of construction, the [highest rated classification]classification with the highest rating value applies.

All wrecking or demolition or building moving or raising work not specifically described above shall be assigned by analogy to one of the classifications designated above. No other classification is applicable.

Secondhand materials [yards]businesses at a separate location with no interchange of employees shall be assigned to [Code 860, Scrap Metal Dealer]the appropriate scrap metal dealer classification based on whether the dealer is principally engaged in handling ferrous or nonferrous scrap metal. Assign ferrous scrap dealers to Code 858, and assign nonferrous scrap dealers to Code 859. Assign Code 860 to secondhand materials dealers who do not have a principal line of merchandise.

**674 SWIMMING POOL CONSTRUCTION**, all work to completion.

The construction of iron or steel pools shall be assigned to Code 655[, Iron Erection]. Pool cleaning or [M]maintenance work by a separate crew or a specialist contractor is to be assigned to Code 971[, Buildings].

**677 BOILER INSTALLATION** or Repair.

Includes all work to completion except [brick work]brickwork, which must be assigned to Code 653 [Masonry].

CHANGES continued

**716 MARINA.**

Applicable to all waterfront operations, including but not necessarily limited to: the operation of boat docks, storage facilities, repair shops or marine railways, the sale or repair of boats or engines, the sale of parts or accessories, dockside snack bars and all dockside employees. The operation of separately staffed inland boat showrooms [in towns] or the operation of separately-staffed motels, restaurants, swimming pools, bowling lanes or other recreational facilities shall be separately classified as provided for in this Manual.

Separate staff engaged in boat building are assignable to Code 718.  
Coverage under State Act only.

**759 CABLE TELEVISION OPERATIONS.**

Applicable to..... system.  
Separately-staffed broadcasting studios and/or separate crews engaged in the presentation and/or filming of news or sporting events shall be [separately rated as] classified by Code 936[, Broadcasting Station].

**811 TRUCKING, N.O.C.**

Includes dispatchers and/or clerks on loading platforms, drivers, chauffeurs and their helpers and employees repairing vehicles.  
Applicable to hauling .....Code 810.  
Also includes ..... a specialist contractor.

**815 AUTOMOBILE SERVICE CENTER or Garage** – including counter personnel and estimators. Tire recapping or retreading shall be assigned to Code 225 when performed by a separate crew of employees in a physically separate work area.

Please see..... business enterprise.  
See the Code 934 Section 2 class description for how to classify an auto parts store that also provides automobile repair services.

**857 METAL SERVICE CENTER (Ferrous or Nonferrous Metals).**

[Inapplicable to ferrous or nonferrous scrap metal dealers which are assignable to Code 860.]  
Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

**861 AUTOMOBILE DISMANTLERS.**

[Risks] Businesses engaged in automobile dismantling for the recovery of usable parts must be assigned to this classification. It includes all stores, yards, or shops operated at the same or contiguous locations. It does not include [risks]businesses who demolish automobiles solely for the purpose of obtaining scrap metal; such [risks]businesses must be assigned to [Class 860, Scrap Metal Dealer]the applicable scrap metal classification based on the principal type of scrap metal handled.

CHANGES continued

**865 POULTRY and/or FISH DEALER/PROCESSOR.**

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

**885 PLUMBING SUPPLIES DEALER OR PIPE MERCHANT – WHOLESALE.**

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

**886 ELECTRICAL SUPPLIES DEALER – WHOLESALE.**

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

**907 FRUIT or VEGETABLE DEALER – Wholesale.**

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

**910 MEAT DEALER – Wholesale.**

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

**911 GROCERY – Wholesale**

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

**914 DEPARTMENT STORE – all employees including office.**

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

**915 MEAT, FISH and/or POULTRY STORE – Retail, all employees except office.**

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

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

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

**919 FLORIST STORE – Retail or Wholesale.**

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

CHANGES continued

**922 FURNITURE STORE**, – Retail or Wholesale – no woodworking.

[Includes payroll developed in the installation, service or repair operations also conducted by a merchant assignable to this class. Such operations include but are not necessarily limited to: the installation of wall-to-wall carpeting, non-ceramic tile or window coverings or the service or repair of major household appliances or televisions or other electronic entertainment or communications devices.]

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

**923 PACKAGING** – Contract – Non-crating

Applies to [risks]businesses principally engaged in packaging or repackaging cosmetics, toiletries, pharmaceuticals, soaps, cleaning agents, hardware and/or similar merchandise owned by [others]unrelated customers as a contract service. Payroll developed by a separate staff in a physically separate work area in the preparation and crating of any type of merchandise for shipment (in shop as a contract service) shall be assigned to Code 305[, Carpentry Shop]. Crating or packaging of any type at customer locations or the repackaging of explosives shall be [separately] classified as provided in this Manual.

**925 HARDWARE STORE** – Retail.

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

**926 HARDWARE STORE** – Wholesale.

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

**940 RESIDENTIAL CARE FACILITY** for the **DEVELOPMENTALLY DISABLED** – all employees except office.

[Includes operations licensed as Intermediate Care Facilities for the Mentally Retarded (ICF/MR) regardless of the location or client count or as a Community Residential Facility (CRF). Also included are school and daycare activities operated by the facility.

Community Residential Facilities having separately staffed group homes for 8 or fewer residents located off campus shall be assigned to Code 941. Separately staffed licensed personal care homes located off campus shall assigned to Code 979.]

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

Separately staffed..... Code 964.

**943 HOME HEALTH CARE** – Nonprofessional Staff.

Includes home..... and live-ins.

Payroll developed in the sale or rental of durable hospital equipment or supplies such as hospital beds, wheelchairs, commodes and walkers to the individual home health care patient shall be assigned to Code 928, [Retail Store, N.O.C.] provided this operation is separately staffed.



CHANGES continued

**945 HOTEL RESTAURANT** Employees, all employees except office. For use in conjunction with [Class]Code 973 only.

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

**946 EMPLOYMENT CONTRACTOR - TEMPORARY MEDICAL STAFFING.**

Applicable to employers providing [employees]professional and/or nonprofessional medical personnel provided to staff unrelated health care facilities or to physicians/dentists' practices on a temporary basis. [The type of]Such employees include but are not necessarily limited to: registered nurses, licensed practical nurses, aides, orderlies, attendants, [or] medical technicians or doctors.

Payroll developed by ..... temporary staff.

**948 MAILING OR ADDRESSING COMPANY** – all employees including office.

[Mailing or addressing operations conducted by concerns whose field of business is printing, mercantile, etc. shall be classified in accordance with the class or classes appropriate to the business of the employer.]

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

**955 ENGINEERING, CONSULTING FIRM** – mechanical, civil, electrical or mining engineering consulting firms or architectural firms. Businesses principally engaged in providing computer and/or software consulting services are assignable to Code 951 and to Code 953 as these classes may apply.

Engineers or architects..... to Code 607.

**956 LAW FIRM[.],** all employees including office.

This classification..... the employer's business.

**958 REHABILITATION HOSPITALS, [A]a**ll employees including office.

[Includes psychiatric hospitals, alcohol and/or drug residential facilities licensed as Inpatient Non-Hospital-Detoxification or Inpatient Non-Hospital-Drug Free.]

Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.

**960 NURSING** and Convalescent **HOME** – Long Term Care Facility with 50% or more beds Licensed as Intermediate Care or Higher – all employees except office and home health care services.

[Includes Retirement or Life Care Communities with 50% or more beds licensed as intermediate or higher care.]

There shall ..... in this Manual.

Please see the Rulings and Interpretations, Section 5 for further information on the scope of t his class.

CHANGES continued

- 961 HOSPITAL** – all employees, including office but excluding Workfare Program Employees and employees performing home health care services.  
[Workfare Program Employees shall be separately classified as provided in this Manual. Payroll developed by separate staff(s) performing home health care services shall be separately classified as provided for in this Manual.]  
Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.
- 962 ACCOUNTING OR AUDITING FIRM** – all employees including clerical office.  
This classification..... to Code 951.  
Businesses principally engaged in providing computer and/or software consulting services are assignable to Code 951 and to Code 953 as these classes may apply.
- 973 HOTEL** – all other employees, except office.  
[Employees] Separate staff exclusively engaged in the hotel's food service or beverage operations shall be [separately] classified [as] by Code 945[, Hotel Restaurant Employees].  
Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.
- 974 RETIREMENT OR LIFE CARE COMMUNITY** – with less than 50% of beds Licensed as Intermediate Care or Higher – all employees except office and home health care services.  
There shall be ..... in this Manual.  
Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.
- 978 CAMP, SUMMER OR WINTER** – all employees, including office at camp locations.  
[Personnel] Separate staff at other than camp locations shall be [separately] classified in accordance with the class appropriate to the business at the location.  
Executive Secretaries of Boy or Girl Scout Councils shall be assigned to [Class] Code 951[, Salespersons].
- 979 RESIDENTIAL FACILITY FOR THE ELDERLY – NON-MEDICAL** – all employees except office and home health care services.  
[Includes facilities licensed as personal care homes by the Pennsylvania Department of Public Welfare.  
There shall be no payroll division between Code 979 and Codes 960 and 974 at a single location.]  
Payroll developed..... In this Manual.  
Please see the Rulings and Interpretations, Section 5 for further information on the scope of this class.
- 992 SANITATION COMPANY.**  
For establishments..... Toilets.  
Rubbish or garbage removal performed by a separate staff shall be assigned to Code 995[, Rubbish or Garbage Removal].

CHANGES continued

**995 RUBBISH OR GARBAGE REMOVAL.**

Also includes..... storage type.  
Collection and sorting of recyclables ([i.e.]e.g., newspapers, beverage cans, glass or plastic bottles) by a separate staff[s] (with sorting in a physically separate work area) shall be assigned to Code 862[, Recycling Center].

**0016 ORCHARD** – the raising of fruit [and]or nut trees [and]or of berries or grapes.

Payroll developed in the making of wine, apple juice, or similar products shall be [separately classified by]assigned to Code 113[, Canning and Preserving], if conducted by a separate [crew or employees]employee crew.  
Inservants shall be separately classified.

MARITIME OR FEDERAL EMPLOYMENTS

(1) Liability under the..... Compensation Act:

**STEVEDORING:**

Any or all..... in connection with the above.  
Any or all operations as [above]defined above shall be assigned to Code 7309F [Stevedoring N.O.C.,] if the operations described by Item 2 above, whether conducted by one or more concerns, require the use of hoisting equipment except as provided under Code 7327F [Stevedoring – Containerized Freight]. All other operations shall be assigned to Code 7317F [Stevedoring – By Hand]. Drivers not conducting Stevedoring operations as [above]defined above shall be assigned to Code 811 [trucking N.O.C].

**6826F MARINA.**

Applicable to all waterfront operations including but not necessarily limited to: the operation of boat docks, storage facilities, repair shops or marine railways, the sale or repair of boats or engines, the sale of parts or accessories, dockside snack bars and all dockside employees. The operation of separately-staffed inland boat showrooms [in towns] or the operation of separately-staffed motels, restaurants, swimming pools, bowling lanes or other recreational facilities shall be separately classified as provided for in this Manual.

Separate staff engaged in boat building are assignable to Code 6824F.

**7327F STEVEDORING – CONTAINERIZED FREIGHT.**

Applies to ships designed for freight carrying containers. No work in holds. Separately-staffed over-the-road trucking operations shall be assigned to [Class]Code 811[, Trucking N.O.C]. No payroll division with a single vessel.

(2) Other Maritime or Federal Employments.  
Maritime or..... for those coverages.

CHANGES continued

(3) Dredging [Risks]Operations. The [rate]rating value published in the Pennsylvania Workers Compensation Manual for [Class]Code [713, Dredging,] 055 (for dredging of materials on non-navigable waterways) contemplates coverage under the State Act only. If coverage is desired under the U. S. L. Act, the Federal increase factor [, in Rule XII]shown on Page 10, Section 2 shall be applied. A single policy may be issued including Pennsylvania Act coverage, U. S. L. [ongshore and Harbor Workers' Act] coverage and Admiralty coverage providing the classification of operations in the policy declarations is subdivided to clearly indicate the classes and [rates]rating values for the Dredging operations subject to:

- (a) [t]The Pennsylvania Act.....
- (b) An Admiralty policy.

**AIRCRAFT OPERATION**

The classifications..... and pursers.

Ticket sellers and information clerks away from airport locations shall be separately classified by Code 953[, Office]. Ticket sellers, information clerks and personnel engaged in performing the checking-in of passengers and baggage at airport locations shall be assigned to Code 7428[, Airport Operation – Ground Employees].

When noted,..... catastrophe reserve.

**7428 AIRPORT OPERATION – ground employees.**

Ticket sellers or information clerks away from airport locations shall be separately classified by Code 953[, Office]. Ticket Sellers, information clerks or personnel engaged in performing the checking-in of passengers or baggage at airport locations shall be as- signed to Code 7428[, Airport Operation – ground employees].

**SECTION 5**

**Rulings and Interpretations**

CHANGES

**EMPLOYMENT CONTRACTOR –  
TEMPORARY STAFFING**

Employers engaged in..... other business classification(s).

- Code 544 chart **additions: 261, 263, 265**
- Code 682 chart unchanged
- Code 929 chart unchanged
- Code 937 chart **deletion: 972**
- Code 947 chart **additions: 012, 880, 882, 887, 890**
- Code 949 chart **additions: 903**

CHANGES continued

**CERAMIC SHOPS**

The operations of..... ceramic hand tools.  
Payroll developed in operations as discussed above shall be assigned to Code 928[, Retail Store, with the standard exception classes 951, Salesmen, and 953, Office, as they may apply].

**FURNITURE UPHOLSTERING SHOP ONLY – 327**

[The following activities shall constitute]An upholstering shop's operations [and are contemplated by Code 327;]shall include but are not necessarily limited to: fabric cutting and sewing, spring-up, trimming, and the final assembly of the upholstered materials onto the manufactured frame. [Code 327 does not contemplate any frame manufacturing or frame assembly whatsoever.]

OPERATIONS NOT COVERED:

1. Frame manufacturing or frame assembly shall be classified as provided for in this Manual.
2. Upholstering operations conducted at customers' locations is assignable to Code 670.

HEALTH CARE FACILITIES AND  
NON-MEDICAL RESIDENTIAL FACILITIES

Code 941, "SOCIAL REHABILITATION FACILITY"

Applicable to..... separately classified.

OPERATIONS NOT COVERED:

[Facilities licensed as a personal care home shall be assigned to Code 979.]  
Drug and alcohol halfway houses, shelters for the homeless, victims of domestic abuse, unwed mothers or pre-parole halfway houses shall be assigned to Code 986.

HOTEL OR MOTEL OPERATIONS

Payroll developed..... proper procedure.  
The two classifications applicable to hotel operations are 973[, Hotels: All Other Employees, except Office] and 945[, Hotel: Restaurant Employees, all Employees, except Office].  
Code 973 shall..... to Code 953.

CHANGES continued

MEAT DEALER – WHOLESALE – 910

Applicable to [insureds]employers principally engaged in the wholesale sale/distribution of fresh and processed meats and whose operations include the deboning and/or cutting of fresh meats into portion controlled fresh meat products, such as steaks, roasts, or chops. [, etc.] Such employer may also distribute poultry and/or fish merchandise as an adjunct to his meat merchandise and the operations may include the filleting of the fish and the cutting of poultry carcasses into parts. The employer may further distribute grocery merchandise and/or fresh fruit and vegetables.

Also contemplated are [risks]businesses principally engaged in making natural sausage casings, but who perform no killing of animals.

Where a dealer..... gross receipts.

[Operations Not covered]OPERATIONS NOT COVERED:

[Insureds]Businesses [primarily to exclusively]principally engaged in taking beef and/or veal and cutting or grinding this fresh meat into hamburger, hamburger patties and/or veal patties and/or sandwich steaks will be assigned to Code 119[, Meat Products Mfg., N.O.C].

When a wholesale..... to Code 924

PHOTOGRAPHIC COMPOSITION

This pertains to..... thoroughly dry.

Employees engaged in the above described operations, when performed in a physically separated department, shall be [classified as]assigned to [Clerical Office Employees,] Code 953.

Subsequent operations involving the transferring of the copy to the metal plate, except for automatic lithographic platemaking described above[, as well as any hot type casting,] shall continue to be assigned to the [insured's]employer's governing classification which normally is either Code 281[, Printing,] or Code 282[, Newspaper Publishing].

[In the case of s]Specialist concerns whose only activity is the operation of this equipment for [others]unrelated businesses[, it is the ruling that such concerns] shall be [classified as Clerical and] assigned to [Class]Code 953[, Clerical Office Employees].

[Operations Not Covered]OPERATIONS NOT COVERED:

Employees performing the operations described above in conjunction with a quick print or photocopy enterprise shall be assigned to Code 932[, Copying or Duplicating Service – All Employees Including Office].

CHANGES continued

PREFABRICATED METAL BUILDING

Building Erection..... indicated below.

Code 609[, Excavation,] is applicable to site preparation and to any excavation. Code 654[, Concrete Construction,] is the proper classification for the building of concrete flooring or padding. Payroll developed in the erection of the prefabricated metal building framework is assignable to Code 655[, Iron Erection]. Installation of the sheet metal siding, roofing or interior work for a prefabricated metal building or the erection of metal or fiberglass silo sections is assignable to Code 651[, Carpentry, N.O.C]. Electrical work is assignable to Code 661[, Electrical Contractor,] and plumbing installation is assignable to Code 663[, Plumbing]. For the silo erection Code 675[, Millwrighting,] is proper for payroll developed in the installation of conveyors or other materials handling equipment and for the service and/or repair of such. Other trade classifications may be extended as warranted.

**SELF- SERVE GASOLINE STATIONS AND  
CONVENIENCE GROCERS**

In classifying a combination self-service gasoline station and convenience grocer Code 917[, Grocery Store,] shall apply to each location when the sale of merchandise, other than gasoline, exceeds 10% of the total annual receipts for the location.

Self-service gasoline stations exclusively engaged in the retail sale of gasoline or where the cashier may also sell items such as cigarettes and/or snack food only shall be assigned to Code 816[, Automobile Filling Station].

TRUCK STOPS

A truck stop..... are delineated below:

1. **Code 816[, Automobile Filling Station,]** is for payroll developed by fuel attendants engaged in pumping gasoline or diesel fuel or to personnel who work exclusively on a fuel island adding or changing motor oil, checking the air in tires and performing related duties. Fuel attendants may also accept payment for fuel or motor oil sales.

2. **Code 815[, Automobile Service Center,]** is assignable to personnel engaged in the service or repair of automobiles or trucks.

3. **Code 973[, Motel or Hotel,]** is assignable to the payroll of chambermaids or related personnel engaged in the upkeep of motel rooms.

4. **Code 928[, Retail Store, N.O.C.,]** is assignable to gift shop and/or retail store personnel. The merchandise sold may include but is not necessarily limited to men's or women's clothing, CB radios, gifts, greeting cards, toilet articles, health or beauty aids, books, newspapers, or magazines.

Payroll developed by..... this Ruling and Interpretation.

CHANGES continued

**MAILING OR ADDRESSING COMPANY –  
ALL EMPLOYEES INCLUDING OFFICE**

Applicable to..... to the post office.  
Clerical is included within the phraseology of this classification. Code 948 does not provide for payroll division with either [standard exception class]Code 951[, Salesmen,] or Code 953[, Clerical Office Employees].

**OPERATIONS NOT COVERED:**

1. [Risks]Employers who may mail catalogs and later receive (by phone or mail) and fulfill customer orders from inventoried merchandise shall be subject to the store classification appropriate to the employer's business.
2. Concerns printing..... the printing enterprise.

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Timothy L. Wisecarver  
President

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