

## **Pennsylvania Compensation Rating Bureau**

### **Comparison of Rates: Pennsylvania to Other Northeast States**

#### **Pennsylvania Rating Values Effective April 1, 2009**

This report updates similar analyses previously prepared by the Pennsylvania Compensation Rating Bureau (PCRB). For Pennsylvania in particular, this analysis includes recognition of the continuing impacts of Act 44 enacted in July 1993 and Act 57 enacted in June 1996. For all jurisdictions included in the comparison, classification changes and/or revisions to rating values occurring through July 1, 2009 are reflected herein.

Discussion of workers compensation systems often includes claims or assertions regarding the relative premium costs for this line of insurance in various state jurisdictions. The PCRB is mindful that true premium costs for workers compensation insurance in different states are the result of many variables not generally susceptible to simple or generalized analysis. Especially important variables of this type include differences in classification plans approved in different states and competitive pricing differentials applied by insurance carriers in each jurisdiction. In the interest of informing various parties currently engaged in discussions concerning the Pennsylvania workers compensation system regarding comparative system costs, the PCRB has compared approved rates in several selected northeastern states to those of Pennsylvania using an approach which recognizes both of these notable variables. The results of that comparison are presented and discussed in this report.

### **OVERVIEW OF STUDY RESULTS**

- Pennsylvania's lowest approved rates for the classifications studied tended to be lower than the lowest approved rates of Delaware (except contracting classes), New Jersey and Ohio and higher than the lowest approved rates for Maryland, New York (except contracting classes) and West Virginia. Pennsylvania's highest approved rates for the classifications studied tended to be lower than the highest approved rates of Maryland, New Jersey (except contracting classes), New York and Ohio (except for manufacturing and contracting classes) and higher than the highest approved rates for Delaware (except manufacturing and contracting classifications) and West Virginia (except contracting).
- In addition to the rating values shown in Exhibits 1 and 3, the final costs to policyholders may be significantly influenced by various assessments and/or surcharges that are applicable to premiums rather than rates. The following list shows additional costs that apply to premiums rather than rates for the states included in this study.

Pennsylvania - Employer assessment factor 2.41%

Delaware – None

Maryland – Premium Tax 2.0%, Subsequent Injury Fund 6.5%, Uninsured Employers Fund 2.0% and Workers Compensation Commission Tax 0.02%

New Jersey – Plan Premium Adjustment Program (assigned risk) minimum surcharge 15%, Second Injury Fund 6.09% and Uninsured Employers Fund 0.12%

New York – Workers' Comp Board 2.8%, Reopened Case Fund 1.8%, Specialty Disability Fund 7.9%, Interdepartmental Expenses 0.8% and Special Funds Conservation Committee 0.1%

Ohio – None

**Note:** For Ohio certain assessments and/or charges are included in the rating values shown in Exhibits 1 and 3. Specific charges and the manner of their application in Ohio is discussed later in this narrative.

West Virginia – Regulatory Surcharge 5.5% and Deficit Reduction Surcharge 9.0%

- This study was limited by design to a comparison of approved carrier rates in the selected jurisdictions. Such rates exclude potential effects of a broad variety of special rating programs which may be available in some jurisdictions. Thus, this study is directed at the benchmark tabular rates used by insurers as a starting point in determining final premiums but has not analyzed the complex series of possible additional steps which may actually apply in determining each insured's policy premium. As examples of such additional factors, Pennsylvania employers may qualify for some or all of the following special pricing programs:
  - Safety Committee credits premised upon qualification of safety committee activities in the employer's business
  - Construction Classification Premium Adjustment Program credits which recognize effects of significant differences in wage levels between employers on workers compensation insurance premiums
  - Group Insurance Programs which allow consolidation of experience for purposes of loss-sensitive pricing programs filed by individual insurers
  - Subclassifications adopted by individual insurers subject to different rating values than those produced by the combination of PCRB loss costs and the insurers' loss cost multiplier(s)
  - Retrospective rating plans which effectively rely on the insured's own loss experience in determining final insurance prices
  - Deductible coverages which allow employers to reduce their workers compensation insurance premiums in return for accepting responsibility for initial payments on claims which may occur for their employees

- Schedule rating plan adjustments, including use of either a PCRB plan filed on behalf of all its members or of carrier-specific plans
- Each jurisdiction studied showed substantial ranges of approved rates within many given Pennsylvania classifications. These ranges of approved rates are attributable in part to differences in carrier pricing initiatives and values, such as deviations or loss cost multipliers, and/or to differences in the structure of approved classifications which cause parts of multiple different classifications in some states to be equivalent to parts of a single common classification in Pennsylvania. Competitive differences in carrier pricing programs are applicable in deriving comparisons of Pennsylvania rates to those of Delaware, Maryland and New York, and, in fact, produce very significant ranges of carrier rates even within Pennsylvania itself for any given classification. Differences in classification plans apply in the comparisons with all states, although the State of Delaware uses a classification system which was identical to that of Pennsylvania for 29 of the 32 classifications included in this study.
- While rate comparisons often include statements to the effect that “state X” rates are “blank” percent higher (or lower) than those of “state Y,” this study did not produce single factors for comparison of rates between states. Actually deriving such point estimates would require a significant amount of detail not generally available for analysis. To accurately establish rate differences in this fashion would require separate exposure data within a state consistent with the approved classification plan(s) of any other state(s) being included for comparison and separately reported for each carrier using different rate levels (i.e., rate deviations or loss cost multipliers). Without such detailed information, the proper weights cannot be determined for purposes of computing average rates in each state, and, without benefit of these appropriate weights, averages or other similar statistics taken from different states must be viewed with caution.

## **STRUCTURE OF THE STUDY**

Because the PCRB wanted to be able to comprehensively and correctly identify and account for differences in classification plans in this study, our analysis was limited to certain selected Pennsylvania classifications. In previous reports, the PCRB selected ten classifications from each of the three traditional “industry groups” commonly used in workers compensation pricing analysis: Manufacturing, Contracting and Other Industries. These selected classifications were large classifications as measured by “expected losses,” a statistic derived by multiplying recent exposures (generally payrolls) times the currently-approved PCRB loss cost values by classification. By request received early on during its initial study, the PCRB included two additional classifications, Sawmills and Logging, bringing the total number of classifications studied to 32.

In preparing this updated comparison, the PCRB again reviewed the most current available data to determine the extent of any changes which may have occurred in the largest classifications within each industry group. The ten largest classifications in each industry group have again been selected, together with the Sawmill and Logging codes included in previous studies. Of the 30 “large” classifications used in the previous report, 28 remain among the largest ten classifications in their respective industry group.

In order to compare Pennsylvania rates to any other jurisdiction(s), a cross-reference between the classification plans used in Pennsylvania and the comparison state(s) was needed. Development of such a cross-reference involved a thorough review of classification manuals in each other jurisdiction considered for comparison and required a significant effort by trained PCRB staff. Cross-references were developed for the following states: Delaware, Maryland, New Jersey, New York, Ohio and West Virginia, states having common borders with Pennsylvania.

In Ohio there are four employer assessments which apply in addition to published Ohio rates. A summary of these assessments follows:

Disabled Workers' Relief Fund: A flat \$0.08 per \$100 of payroll in addition to applicable premium rates for private employers, \$0.05 per \$100 of payroll for public employer taxing districts and \$0.06 per \$100 of payroll for public employer state agencies.

Additional Disabled Workers' Relief Fund: An additional 0.10 percent of base-rated premium for private employers, public employer taxing districts and public employer state agencies.

Administrative Cost Assessment for the Bureau of Workers' Compensation and Workers' Compensation Oversight Commission: Additional percentages of premium as follow:

- 14.01 percent of premium for private employers.
- 8.25 percent of premium for public employer taxing districts.
- 12.85 percent of premium for public employer state agencies.

Administrative Cost Assessment for the Industrial Commission: Additional percentages of premium as follow:

- 2.10 percent of premium for private employers.
- 1.81 percent of premium for public employer taxing districts.
- 3.31 percent of premium for public employer state agencies.

Administration Cost Assessment for the Workers' Compensation Council: Additional percentages of premium as follow:

- 0.0446 percent of premium for private employers.
- 0.0021 percent of premium for public employer taxing districts.
- 0.0004 percent of premium for public employer state agencies

The Ohio rates used herein are computed as follow based on published classification rates:

$$\begin{aligned} & \text{Published Rate} \times (1 + 0.1401 + 0.0210 + 0.000446 + 0.0001) + \$0.08 \\ & = (\text{Published Rate} * 1.1616) + \$0.08 \end{aligned}$$

Exhibit 1 attached presents the ranges of approved rates by state in any classification(s), part or all of which correspond to the indicated Pennsylvania classifications studied. Where a state has more than one classification applicable to part(s) of a given Pennsylvania classification, all such classifications are listed in numerical order on successive lines of the exhibit within the Pennsylvania code of interest.

While some comparisons can be made on a “one-for-one” basis, it can be readily seen that review of many classifications requires recognition of multiple classifications in other jurisdictions. In extreme cases (such as Pennsylvania Classification 445) other states (New York) may have a dozen or more classifications with some component(s) in common with a single Pennsylvania classification.

In reviewing Exhibit 1, care must be taken to recognize the purpose and inherent limitations on the information as presented. Classifications shown for each state have been grouped within the pertinent Pennsylvania classifications. The classifications shown for states other than Pennsylvania have NOT necessarily been aligned to allow line-by-line comparisons of classifications and rates between those other states independent of Pennsylvania. For example, while Code 4484 is applicable to part of the Pennsylvania Code 222 in New Jersey and Code 4475 is applicable to part of Pennsylvania Code 222 in New York, Code 4484 in New Jersey is not identical to Code 4475 in New York. In addition, most of the states studied for most of the classifications included in the study (with exceptions as noted in Exhibit 2) allow separate classification and reporting of so-called “standard exception” activities such as clerical office and sales staff.

Exhibit 2 attached provides general definitions of each code number presented on Exhibit 1 by state for purposes of clarification and understanding of the various elements of this study. Pennsylvania, Delaware and Maryland all have workers compensation pricing laws which require insurance carriers to establish independent loss cost multipliers or other similar parameters in order to derive their own approved rate schedules. In addition, New York allows insurance carriers to apply “deviations” to rates approved under filings made by the New York Compensation Insurance Rating Board. Thus, for each of these states a “low” and a “high” rate was derived in each classification. These rates reflect the extreme range of approved carrier rating values in each state as provided to the PCRB. While the PCRB cannot determine the extent to which carriers with these extreme values have written business in each of the classifications studied, the ranges shown do reflect the potential variation of prices in each jurisdiction owing to competitive factors. While there were nominal differences in the effective date(s) at which state-specific carrier rating values were provided for this report, all such dates were within the month of September 2009. The bases for the ranges as shown are set forth briefly following:

Pennsylvania: Loss Cost Multipliers Approved Range from .900 to 2.543  
Approved Loss Costs Effective April 1, 2009

Delaware: Loss Cost Multipliers Approved Range from 0.896 to 2.177  
Approved Loss Costs Effective December 1, 2008

Maryland: Loss Cost Multipliers Approved Range from 0.750 to 2.676.

Approved Loss Costs Effective January 1, 2009

**Note:** For Maryland, the rating values for the Injured Workers Insurance Fund (IWIF) were not available for this study.

New York: Loss Cost Multipliers Approved Range from 0.983 to 1.589.  
Approved Loss Costs Effective October 1, 2008

West Virginia: Loss Cost Multipliers Approved Range from 0.706 to 1.794.  
Approved Loss Costs Effective July 1, 2008

Workers compensation insurance in Ohio is provided by an exclusive state fund. Thus, there is no variation in price from carrier-to-carrier. Thus, the only variations in approved rates within a given Pennsylvania classification are due to differences in classification definitions.

Exhibit 3 attached summarizes results from Exhibit 1 and shows the extreme range of prices approved in each state for types of businesses subject to each Pennsylvania classification included in this study. For the states of Pennsylvania and Delaware (having very similar classification plans), the ranges within a classification for a given state are predominantly the result of differences in competitive carrier pricing programs. For the remaining states as compared to Pennsylvania, these extremes include the effects of both competitive pricing and classification differences where applicable. For each grouping of classifications (manufacturing, contracting and other industries) and for all studied classifications combined, averages of the low and high rates have been computed using Pennsylvania payrolls as weights.

The PCRB would emphasize that, while the weighting system used on Exhibit 3 provides a means of combining the various endpoints observed for approved rates falling within specified Pennsylvania classifications in other jurisdictions, the "average" values shown would NOT represent averages for those other states themselves. This difference is attributable to the matter previously discussed regarding proper exposure weights and the fact that the PCRB does not generally have other states' exposure data separately for the parts of classifications pertinent to this study.

## **INTERPRETATION OF STUDY RESULTS**

To the extent that prevailing differences in rates are discovered in a study such as this one, questions often arise as to why such differences persist. The PCRB would suggest that state-to-state differences arise between workers compensation insurance rates primarily because each jurisdiction separately establishes benefits and administrative procedures pertinent to this line of business, and each state's workers compensation system must interact with different industrial, economic and social climates. In short, workers compensation insurance costs more where losses and insurer expenses are higher and less where losses and insurer expenses are lower. It is not generally the case that differences in insurance cost are attributable to differences in insurance carrier requirements for operating margins or profits. Further, each carrier is likely to have consistent objectives in managing and paying claims in various

jurisdictions, subject to the specific constraints and requirements of each administrative system. In fact, many of the same insurance carriers actively write workers compensation business in more than one of the states subject to this study, and, subject to licensing requirements, all PCRB members except for the State Workers' Insurance Fund (SWIF) could write workers compensation insurance in any or all of the states studied except for Ohio.

It is beyond the scope of this study to definitively establish and/or quantify reasons for the observed differences in workers compensation rates between the jurisdictions addressed herein. In its previous rate comparison studies, however, the PCRB offered some general observations in order to illustrate the kinds of differences which may arise between different state workers compensation systems.

- The Pennsylvania maximum indemnity benefit is set at 100 percent of the Statewide Average Weekly Wage (SAWW). Other states' maximum benefit may be set at another level of SAWW or a set dollar amount. In addition, the SAWW can vary widely from state to state so that states with the same benefit percentage may have significantly different benefit amounts.
- Pennsylvania has a medical fee schedule initially based on a selected premium to Medicare reimbursement rates and then subject to annual cost of living increases based on changes in the SAWW. Other states may not have fee schedules in place, or such schedules applied in other states may be based on reimbursement rates that differ significantly from those in place in Pennsylvania.
- Pennsylvania allows the use of the AMA Guide to the Evaluation of Permanent Impairment in the evaluation of permanent disability. Other states may not use this guide.
- Pennsylvania allows offsets for unemployment benefits, Social Security old age benefits and employer funded pension benefits. Other states may not allow for benefit offsets or may allow them at different levels than Pennsylvania.
- Pennsylvania employees select from an employer/insurer list of providers during the first 90 days of treatment. Practices in this regard vary greatly by state, with some allowing employee choice of physician for the life of the claim or for a certain amount of time after the injury.
- Pennsylvania provides no scheduled or pre-funded cost-of-living adjustment for indemnity benefits. Some states do provide such adjustments for certain types of injuries. Note: The Pennsylvania legislature has, on occasion, increased benefits on older claims of certain types. These increases are not funded by the insurance industry and are not considered "cost-of-living adjustments" for purposes of this study.
- Pennsylvania medical providers may not bill workers for any amounts not covered by the insurer or employer. In some states medical providers can "balance bill" workers for amounts not paid by insurers.

- Pennsylvania has no time and/or dollar maximum for death benefits, its temporary total disability benefits are payable for the duration of the disability and permanent partial benefits are limited to 500 weeks. Other states may have different maximum payment levels and/or duration of payments for these types of benefits.

The above observations identify provisions of the Pennsylvania Workers Compensation system and offer alternative provisions that directly influence the cost of insurance in other states and any comparison to Pennsylvania costs. The points noted may produce either lower or higher insurance costs and, therefore, lower or higher insurance rates in a jurisdiction than in Pennsylvania. It must be recognized that many system differences (indeed a great majority of such differences which exist) are omitted entirely from these brief illustrative references. Finally, significant system differences are often manifest in controlling judicial decisions and administrative procedures.

**Pennsylvania Compensation Rating Bureau**  
Rating Value Comparison - 32 Selected Pennsylvania Classifications

PA Class Code	PA Description	4/09 Loss Cost	Range of Approved PA Rates as of 4/1/09		DE Class Code	12/08 Loss Cost	Range of Approved DE Rates as of 12/1/08		MD Class Code	1/09 Loss Cost	Range of Approved MD Rates as of 1/1/09		NJ Class Code	Approved NJ Rates 1/1/09	NY Class Code	10/08 Loss Cost	Range of Approved NY Rates as of 10/1/08		OH NCCI Class Code	Approved OH Rates 7/1/2009	WV Class Code	Approved WV Loss Cost 7/1/2008	Range of Approved WV Rates as of 7/1/08	
			Low	High			Low	High			Low	High				Low	High					Low	High	
<b>Group I: Eleven (11) Manufacturing Classifications</b>																								
105	Bakery, Wholesale	4.05	3.65	10.30	105	4.25	3.81	9.25	2001	2.17	1.63	5.81	2001	9.26	2001	4.77	4.69	7.58	2001	8.69	2001	2.54	1.79	4.56
									2002	9.93	7.45	26.57	2002	7.80	2002	3.22	3.17	5.12	2002	6.89	2003	2.73	1.93	4.90
									2003	3.55	2.66	9.50	2003	7.43	2003	4.77	4.69	7.58	2003	5.99				
112	Beverage Mfg.	9.55	8.60	24.29	112	9.33	8.36	20.31	2157	6.01	4.51	16.08	2157	18.33	2157	5.97	5.87	9.49	2157	8.27	2157	4.88	3.45	8.75
222	Plastic Articles Mfg, NOC	3.02	2.72	7.68	222	4.58	4.10	9.97	4431	1.27	0.95	3.40	4431	5.30	4431	4.59	4.51	7.29	4431	4.56	4431	1.18	0.83	2.12
									4452	2.04	1.53	5.46	4452	5.90	4452	3.31	3.25	5.26	4452	5.46	4452	2.42	1.71	4.34
									4459	4.41	3.31	11.80	4459	6.59	4459	5.17	5.08	8.22	4459	4.68	4459	2.83	2.00	5.08
									4470	1.77	1.33	4.74	4470	7.47	4470	6.26	6.15	9.95	4470	3.08	4484	2.41	1.70	4.32
									4484	2.29	1.72	6.13	4484	4.96	4475	3.31	3.25	5.26	4484	5.74				
															4476	2.34	2.30	3.72						
282	Newspaper Printing	4.80	4.32	12.21	282	5.10	4.57	11.10	4299	1.89	1.42	5.06	4299	3.36	4299	2.51	2.47	3.99	4299	2.86	4299	1.69	1.19	3.03
									4304	2.14	1.61	5.73	4313	3.25	4304	4.76	4.68	7.56	4304	5.28	4304	3.00	2.12	5.38
301	Sawmill	5.63	5.07	14.32	301	6.50	5.82	14.15	2710	6.85	5.14	18.33	2710	11.06	2710	6.21	6.10	9.87	2710	11.57	2710	7.39	5.22	13.26
305	Carpentry Shop	4.37	3.93	11.11	305	7.31	6.55	15.91	2714	3.96	2.97	10.60	2731	8.97	2714	7.25	7.13	11.52	2714	5.76	2714	4.44	3.13	7.97
									2731	4.56	3.42	12.20	2759	14.68	2731	4.07	4.00	6.47	2731	5.35	2731	3.67	2.59	6.58
									2735	3.27	2.45	8.75	2802	8.97	2735	3.31	3.25	5.26	2735	3.73	2735	3.60	2.54	6.46
									2759	4.95	3.71	13.25			2759	8.74	8.59	13.89	2759	10.01	2759	4.67	3.30	8.38
									2802	3.40	2.55	9.10			2802	5.46	5.37	8.68	2802	6.31	2802	4.07	2.87	7.30
									2915	3.47	2.60	9.29						2915	15.52	2915	3.55	2.51	6.37	
311	Cabinet Works	2.83	2.55	7.20	311	4.03	3.61	8.77	2731	4.56	3.42	12.20	2731	8.97	2731	4.07	4.00	6.47	2731	5.35	2731	3.67	2.59	6.58
									2812	2.28	1.71	6.10	2881	5.23	2816	3.20	3.15	5.08	2812	5.03	2812	3.40	2.40	6.10
									2841	2.44	1.83	6.53	2883	6.90	2817	3.85	3.78	6.12	2841	2.62	2841	4.41	3.11	7.91
															2818	2.84	2.79	4.51						
445	Hardware Mfg	2.75	2.48	6.99	445	6.47	5.80	14.09	3041	3.61	2.71	9.66	3041	4.00	3041	6.32	6.21	10.04	3041	11.85	3041	4.11	2.90	7.37
0067 OD Supplemental for 445		0.17	0.15	0.43					3132	2.93	2.20	7.84	3113	3.19	3129	2.45	2.41	3.89	3132	5.33	3132	3.48	2.46	6.24
									3145	2.07	1.55	5.54	3132	5.96	3132	2.01	1.98	3.19	3145	3.56	3145	2.18	1.54	3.91
									3146	2.49	1.87	6.66	3145	2.73	3145	2.50	2.46	3.97	3146	4.02	3146	2.26	1.60	4.05
									3180	1.63	1.22	4.36	3146	6.30	3146	3.97	3.90	6.31	3180	8.33	3188	1.94	1.37	3.48
									3188	1.61	1.21	4.31	3188	6.95	3188	4.24	4.17	6.74	3188	5.86	3574	1.20	0.85	2.15
									3223	3.19	2.39	8.54	3192	2.61	3190	2.17	2.13	3.45	3223	4.56	3634	1.82	1.28	3.27
									3336	2.34	1.76	6.26	3193	5.76	3191	1.88	1.85	2.99	3336	8.52	9501	1.93	1.36	3.46
									3574	0.80	0.60	2.14	3581	1.50	3200	2.91	2.86	4.62	3574	1.71				
									3581	1.31	0.98	3.51	3634	2.48	3336	1.82	1.79	2.89	3581	2.62				
									3634	2.30	1.73	6.15	9501	4.21	3581	1.52	1.49	2.42	3634	2.21				
									9501	1.80	1.35	4.82			3634	2.45	2.41	3.89	9501	4.63				
															9501	1.95	1.92	3.10						
451	Automobile, Truck or Trailer Body	3.74	3.37	9.51	451	4.30	3.85	9.36	3822	3.49	2.62	9.34	3815	12.72	3823	5.48	5.39	8.71	3822	8.08	3822	4.05	2.86	7.27
									3824	5.17	3.88	13.83			3824	4.04	3.97	6.42	3824	7.43	3824	4.48	3.16	8.04
454	Sheet Metal Products	3.75	3.38	9.54	454	6.29	5.64	13.69	3064	3.44	2.58	9.21	3045	10.01	3064	6.62	6.51	10.52	3064	6.47	3064	3.83	2.70	6.87
									3066	3.11	2.33	8.32	3066	6.84	3066	4.37	4.30	6.94	3076	6.31	3076	3.07	2.17	5.51
									3075	6.18	4.64	16.54	3075	6.84	3067	5.52	5.43	8.77	3169	5.97	3169	2.56	1.81	4.59
									3076	3.11	2.33	8.32	3076	8.32	3076	3.81	3.75	6.05	3220	5.20	3220	2.04	1.44	3.66
									3169	2.40	1.80	6.42	3091	11.43	3169	2.08	2.04	3.31	3224	4.26	3224	3.43	2.42	6.15
									3220	2.24	1.68	5.99	3169	7.01	3220	2.90	2.85	4.61	3227	7.17	3227	2.72	1.92	4.88
									3224	3.46	2.60	9.26	3220	5.36	3227	21.92	21.55	34.83	3400	6.74	3400	2.95	2.08	5.29
									3227	2.39	1.79	6.40	3227	3.78	3381	2.25	2.21	3.58	3803	7.22	3807	2.01	1.42	3.61
									3400	2.95	2.21	7.89	3400	5.67	3400	4.63	4.55	7.36		16.66				
									3803	2.21	1.66	5.91	3807	3.46	3515	3.20	3.15	5.08						
									3807	1.89	1.42	5.06			3807	4.89	4.81	7.77						
															3832	3.55	3.49	5.64						

NOTE: "A" Rated Classifications Require Rating Organization Approval of Specific Rate to be Applied to Individual Insureds

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Rating Value Comparison - 32 Selected Pennsylvania Classifications

PA Class Code	PA Description	4/09 Loss Cost	Range of Approved PA Rates as of 4/1/09		DE Class Code	12/08 Loss Cost	Range of Approved DE Rates as of 12/1/08		MD Class Code	1/09 Loss Cost	Range of Approved MD Rates as of 1/1/09		NJ Class Code	Approved NJ Rates 1/1/09	NY Class Code	10/08 Loss Cost	Range of Approved NY Rates as of 10/1/08		OH NCCI Class Code	Approved OH Rates 7/1/2009	WV Class Code	Approved WV Loss Cost 7/1/2008	Range of Approved WV Rates as of 7/1/08	
			Low	High			Low	High			Low	High				Low	High					Low	High	
461	Machine Shop	2.74	2.47	6.97	461	3.92	3.51	8.53	3507	3.41	2.56	9.13	3507	7.17	3507	2.71	2.66	4.31	3507	4.10	3507	2.89	2.04	5.18
									3515	1.71	1.28	4.58	3548	4.99	3515	3.20	3.15	5.08	3515	4.40	3559	2.56	1.81	4.59
									3548	1.19	0.89	3.18	3612	7.90	3548	2.33	2.29	3.70	3548	1.58	3612	2.00	1.41	3.59
									3559	2.77	2.08	7.41	3632	4.00	3559	1.42	1.40	2.26	3559	1.79	3632	3.10	2.19	5.56
									3612	1.20	0.90	3.21	3635	3.80	3612	2.96	2.91	4.70	3612	3.82	3635	2.14	1.51	3.84
									3632	1.92	1.44	5.14	3826	8.64	3632	3.14	3.09	4.99	3632	4.42	3826	0.91	0.64	1.63
									3635	2.17	1.63	5.81			3635	2.00	1.97	3.18	3635	3.18	3827	1.48	1.04	2.66
									3826	1.08	0.81	2.89			3826	1.98	1.95	3.15	3826	0.85				
									3827	0.90	0.68	2.41			3827	5.28	5.19	8.39	3827	0.99				

NOTE: "A" Rated Classifications Require Rating Organization Approval of Specific Rate to be Applied to Individual Insureds



**Pennsylvania Compensation Rating Bureau**  
Rating Value Comparison - 32 Selected Pennsylvania Classifications

PA Class Code	PA Description	4/09 Loss Cost	Range of Approved PA Rates as of 4/1/09		DE Class Code	12/08 Loss Cost	Range of Approved DE Rates as of 12/1/08		MD Class Code	1/09 Loss Cost	Range of Approved MD Rates as of 1/1/09		NJ Class Code	Approved NJ Rates 1/1/09	NY Class Code	10/08 Loss Cost	Range of Approved NY Rates as of 10/1/08		OH NCCI Class Code	Approved OH Rates 7/1/2009	WV Class Code	Approved WV Loss Cost 7/1/2008	Range of Approved WV Rates as of 7/1/08	
			Low	High			Low	High			Low	High					Low	High					Low	High
009	Logging or Lumbering	26.37	23.73	67.06	009	25.69	23.02	55.93	2702	11.58	8.69	30.99	2702	26.39	2702	23.50	23.10	37.34	2702	27.67	2702	27.78	19.61	49.84
808	Parcel Delivery	6.09	5.48	15.49	808	8.21	7.36	17.87	7231 7720	4.10 1.58	3.08 1.19	10.97 4.23	7231 7723	7.82 2.92	7231	5.25 1.49	5.16 1.46	8.34 2.37	7231 7720	18.34 5.40	7231 7720	4.88 2.19	3.45 1.55	8.75 3.93
811	Trucking	7.61	6.85	19.35	811	7.60	6.81	16.55	7222 7228 7229 7230 7360 9534	5.49 5.52 5.48 3.37 3.33 6.30	4.12 4.14 4.11 2.53 2.50 4.73	14.69 14.77 14.66 9.02 8.91 16.86	7196 7219 7230 7250 7360 9530	10.51 12.66 A 15.20 8.16 6.32	7197 7219 7367 9534	4.71 7.63 6.05 14.37	4.63 7.50 5.95 14.13	7.48 12.12 9.61 22.83	7222 7228 7229 7230 7360 9534	9.62 12.44 12.44 16.33 9.98 4.31	7228 7229 7230 7360 9534	7.28 6.93 5.34 5.04 5.18	5.14 4.89 3.77 3.56 3.66	13.06 12.43 9.58 9.04 9.29
818	Auto Dealers	2.62	2.36	6.66	818	1.49	1.34	3.24	8002 8380 8385	1.40 1.70 2.37	1.05 1.28 1.78	3.75 4.55 6.34	7369 8398	4.13 4.17	8391	3.10	3.05	4.93	8002 8380 8385	6.53 4.13 4.48	8002 8380 8385	1.61 2.64 3.31	1.14 1.86 2.34	2.89 4.74 5.94
928	Retail Stores, NOC	1.96	1.76	4.98	928	1.92	1.72	4.18	4360 4361 4362 8017 8072 8831	1.02 1.02 0.68 1.42 0.70 0.90	0.77 0.77 0.51 1.07 0.53 0.68	2.73 2.73 1.82 3.80 1.87 2.41	4360 4361 4362 8017	2.29 2.29 2.29 2.75	4360 4361 4362 8017 8831	0.25 0.80 0.25 1.22 1.30	0.25 0.79 0.25 1.20 1.28	0.40 1.27 0.40 1.94 2.07	4360 4361 4362 8017 8072 8831	11.84 1.45 2.62 2.68 1.69 1.80	4361 8017 8072 8831	1.17 1.38 0.80 1.20	0.83 0.97 0.56 0.85	2.10 2.48 1.44 2.15
951	Outside Salesmen	0.50	0.45	1.27	951	0.48	0.43	1.04	8720 8742 8803 9012	0.96 0.24 0.07 0.83	0.72 0.18 0.05 0.62	2.57 0.64 0.19 2.22	8720 8742 8803	2.71 0.58 0.25	8720 8742 8803	1.32 0.34 0.10	1.30 0.33 0.16	2.10 0.54 0.16	8720 8742 8803 9012	4.34 0.43 0.18 1.03	8720 8742 8803 9012	1.25 0.42 0.09 1.05	0.88 0.30 0.16 0.74	2.24 0.75 0.16 1.88
953	Office	0.27	0.24	0.69	953	0.29	0.26	0.63	8810 8871	0.14 0.14	0.11 0.11	0.37 0.37	8810	0.25	8810 8871	0.20 0.56	0.20 0.55	0.32 0.89	8810 8871	0.30 0.60	8810 8871	0.23 0.23	0.16 0.16	0.41 0.41
960	Nursing Homes	3.51	3.16	8.93	960	4.13	3.70	8.99	8829	1.61	1.21	4.31	8829	4.34	8829	2.72	2.67	4.32	8829	5.59	8829	2.40	1.69	4.31
965	Colleges and Schools	0.52	0.47	1.32	965	0.46	0.41	1.00	8868 9101	0.21 1.94	0.16 1.46	0.56 5.19	8868 9106	1.33 7.24	8868 9101	0.52 3.45	0.51 3.39	0.83 5.48	8868 9101	0.67 3.25	8868 9101	0.34 2.19	0.24 1.55	0.61 3.93
971	Commercial Buildings	3.82	3.44	9.71	971	3.82	3.42	8.32	0917 9014 9015	3.35 1.99 2.50	2.51 1.49 1.88	8.96 5.33 6.69	0917 9014 9015	6.65 6.20 6.20	0917 9014 9026 9028 9029 9030	3.75 3.45 3.09 2.48 3.69 3.20	3.69 3.39 3.04 2.44 3.63 3.15	5.96 5.48 4.91 3.94 5.86 5.08	0917 9014 9015	9.92 6.64 6.11	0917 9014 9015	3.29 2.27 2.55	2.32 1.60 1.80	5.90 4.07 4.57
975	Restaurants	1.75	1.58	4.45	975	1.98	1.77	4.31	9082	1.16	0.87	3.10	9061 9078 9079	1.67 7.74 3.11	9061 9071	1.35 1.52	1.33 1.49	2.15 2.42	9082	5.41	9082	1.37	0.97	2.46

NOTE: "A" Rated Classifications Require Rating Organization Approval of Specific Rate to be Applied to Individual Insureds

**PENNSYLVANIA COMPENSATION RATING BUREAU**

**Classification Descriptions for States Other than Pennsylvania Used in Rate Comparison**

The following listing presents brief descriptions of classification definitions from states other than Pennsylvania used in the PCRБ's rate comparison study. For detailed definitions refer to each state's classification manual and related rules.

**SECTION 1: MANUFACTURING CLASSIFICATION CODES**

**DELAWARE**

As of July 1, 2008, the Pennsylvania manufacturing classifications studied correspond to or fall entirely within the same numerical classification in Delaware.

**MARYLAND**

<u>Pennsylvania Classification Code</u>	<u>Maryland Classification Code</u>	<u>Maryland Description of Business</u>
105	2001 2002 2003	Cracker Mfg. Macaroni Mfg. Bakery & Drivers
112	2157	Bottling NOC & Route Supervisors, Drivers
222	4431 4452 4459 4470 4484	Phonograph Manufacturing Plastics Mfg., Fabricated Products N.O.C. Plastics Mfg., Sheets, Rods or Tubes Cable Mfg., Insulated Electrical Plastics Mfg., Molded Products N.O.C.
282	4299 4304	Printing Newspaper Publishing
301	2710	Sawmills

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**MARYLAND** (Continued)

<u>Pennsylvania Classification Code</u>	<u>Maryland Classification Code</u>	<u>Maryland Description of Business</u>	
305	2714	Veneer Mfg.	
	2731	Planing or Molding Mill	
	2735	Furniture Stock Mfg. (for Barrel Stock Mfg.)	
	2759	Pallet, Box Or Box Shook Mfg. – Wooden	
	2802	Carpentry – Shop Only	
	2915	Veneer Products Mfg. – Including Veneer Mfg.	
311	2731	Planing or Molding Mill	
	2812	Cabinet Works – With Power Driven Machinery	
	2841	Woodenware Mfg., NOC	
445	3041	Iron or Steel Fabrication - Iron Works Shop Decorative or Artistic & Foundries	
	3132	Nut or Bolt Mfg.	
	3145	Screw Mfg.	
	3146	Hardware Mfg., N.O.C.	
	3180	Electric or Gas Lighting Fixture Mfg.	
	3188	Plumbers' Supplies Mfg.	
	3223	Lamp or Portable Lantern Mfg.	
	3336	Type Foundry	
	3574	Computing, Recording or Office Machine Mfg. (& Small Arms or Cartridge Mfg.)	
	3581	Carburetor Mfg.	
	3634	Valve Mfg.	
	451	9501	Painting, Shop Only & Drivers
		3822	Automobile, Bus, Truck or Trailer Body Mfg. - Die Pressed Steel
	3824	Automobile, Bus, Truck or Trailer Body Mfg., N.O.C.	

**MARYLAND** (Continued)

<u>Pennsylvania Classification Code</u>	<u>Maryland Classification Code</u>	<u>Maryland Description of Business</u>
454	3064	Sign Mfg., Metal - (Shop Only)
	3066	Sheet Metal Work - Shop
	3075	Coppersmith - Shop
	3076	Fireproof Equipment Mfg.
	3169	Stove Mfg.
	3220	Can Mfg.
	3224	Agate Ware Mfg.
	3227	Aluminum Ware Mfg.
	3400	Metal Goods Mfg., N.O.C.
	3803	Automobile Wheel Mfg., Metal (not cast)
	3807	Automobile Radiator Mfg.
461	3507	Construction or Agricultural Machinery Mfg.
	3515	Textile Machinery Mfg.
	3548	Printing or Bookbinding Machinery Mfg.
	3559	Confection Machine Mfg.
	3612	Pump Mfg.
	3632	Machine Shop N.O.C.
	3635	Gear Mfg. or Grinding
	3826	Aircraft Engine Mfg.
	3827	Automobile Engine Mfg.

**NEW JERSEY**

<u>Pennsylvania Classification Code</u>	<u>New Jersey Classification Code</u>	<u>New Jersey Description of Business</u>
105	2001	Cracker Mfg.
	2002	Macaroni Mfg.
	2003	Bakery & Drivers
112	2157	Bottling NOC & Route Supervisors, Drivers

**NEW JERSEY** (Continued)

<u>Pennsylvania Classification Code</u>	<u>New Jersey Classification Code</u>	<u>New Jersey Description of Business</u>
222	4431	Magnetic or Optical Recording Media Mfg.
	4452	Plastics Mfg., Fabricated Products N.O.C.
	4459	Plastics Mfg., Sheets, Rods or Tubes
	4470	Cable Mfg., Insulated Electrical
	4484	Plastics Mfg., Molded Products N.O.C.
282	4299	Printing
	4313*	Newspaper Publishing - All Employees Including Office
301	2710	Sawmills
305	2731	Planing or Molding Mill
	2759	Box or Box Shook Mfg.
	2802	Carpentry – Shop Only
311	2731	Planing or Molding Mill
	2881	Furniture Assembly - Wood
	2883	Cabinet Mfg. – Wood - NOC
445	3041	Iron or Steel Fabrication - Iron Works Shop
	3113	Decorative or Artistic & Foundries Tool Mfg. - not Drop or Machine Forged N.O.C.
	3132	Nut or Bolt Mfg.
	3145	Screw Mfg./Automatic Screw machine Products Mfg.
	3146	Hardware Mfg., N.O.C.
	3188	Plumbing Supplies Mfg., N.O.C.
	3192	Lamp Mfg., or Assembly - Electric
	3193	Electric or Gas Lighting Fixture Mfg. or Assembly
	3581	Fuel Injection Device Mfg.
	3634	Valve Mfg.
	9501	Painting, Shop Only & Drivers NPD_

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**NEW JERSEY** (Continued)

<u>Pennsylvania Classification Code</u>	<u>New Jersey Classification Code</u>	<u>New Jersey Description of Business</u>
451	3815	Truck Body Mfg or Repair
454	3045	Steel Barrel or Drum Mfg.
	3066	Sheet Metal Work
	3075	Coppersmith - Shop
	3076	Fireproof Equipment Mfg.
	3091	Enameled Iron Ware Mfg.
	3169	Stove Mfg.
	3220	Can Mfg.
	3227	Aluminum Ware Mfg.
	3400	Metal Goods Mfg., N.O.C.
	3807	Automobile Radiator Mfg.
461	3507	Construction or Agricultural Machinery Mfg.
	3548	Printing or Bookbinding Machinery Mfg.
	3612	Pump Mfg. - includes Engine Mfg., N.O.C.
	3632	Machine Shop N.O.C
	3635	Gear Mfg. or Grinding
	3826	Aircraft Engine Mfg.

**NEW YORK**

<u>Pennsylvania Classification Code</u>	<u>New York Classification Code</u>	<u>New York Description of Business</u>
105	2001	Cracker Mfg.
	2002	Macaroni Mfg.
	2003	Bakery & Drivers
112	2157	Bottling NOC & Route Supervisors, Drivers

**NEW YORK** (Continued)

<u>Pennsylvania Classification Code</u>	<u>New York Classification Code</u>	<u>New York Description of Business</u>
222	4431	Phonograph Manufacturing
	4452	Plastics Mfg., Fabricated Products N.O.C.
	4459	Plastics Mfg., Sheets, Rods or Tubes
	4470	Cable Mfg., Insulated Electrical
	4475	Molded Products N.O.C. (Assembly and Subsequent Finishing Operations to be Separately Rated
	4476	Molded Products N.O.C. - Assembly & Subsequent Finishing Only
282	4299	Printing
	4304	Newspaper Publishing
301	2710	Sawmills
305	2714	Planing or Molding Mill
	2731	Planing or Molding Mill
	2735	Furniture Stock Mfg.
	2759	Box, Box Shook or Pallet Mfg.
	2802	Carpentry – Shop Only
311	2731	Planing or Molding Mill
	2816	Cabinet Work – With Power Machinery
	2817	Cabinet Work – With Power Machinery
445	3041	Iron or Steel Fabrication - Iron Works Shop Decorative or Artistic & Foundries & Drivers
	3129	Metal Stamped Parts Mfg.
	3132	Nut or Bolt Mfg.
	3145	Screw Mfg.
	3146	Hardware Mfg., N.O.C.
	3188	Plumbers' Supplies Mfg., N.O.C.
	3190	Electric Lighting Fixture or Lamp Mfg. Assembly & Finishing
	3191	Electric Lighting Fixture or Lamp Mfg., All Operations except Assembly & Finishing

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**NEW YORK** (Continued)

<u>Pennsylvania Classification Code</u>	<u>New York Classification Code</u>	<u>New York Description of Business</u>
445 (continued)	3200	Small Arms Mfg.
	3336	Type Foundry
	3581	Carburetor Mfg.
	3634	Valve Mfg.
	9501	Sign Painting, Shop Only & Drivers
451	3822	Automobile, Bus, Truck or Trailer Body Mfg. - Die Pressed Steel
	3824	Automobile, Bus, Truck or Trailer Body Mfg., N.O.C.
454	3064	Sign Mfg. or Repair, Metal - (Shop Only)
	3066	Sheet Metal Work – Shop
	3067	
	3076	Furniture Mfg. - Metal
	3169	Stove Mfg.
	3220	Can Mfg.
	3227	Aluminum Ware Mfg.
	3381	Silverware Mfg., (includes Automobile Wheel Mfg., Metal Wheels (not Cast)
	3400	Metal Goods Mfg., N.O.C.
	3515	Textile Machinery Mfg.
461	3807	Automobile Radiator Mfg.
	3832	Sheet Metal Airplane Parts Mfg.
	3507	Construction or Agricultural Machinery Mfg.
	3515	Textile Machinery Mfg.
	3548	Printing or Bookbinding Machinery Mfg.
	3559	Confection Machine Mfg.
	3612	Pump Mfg.
3632	Machine Shop N.O.C.	
3635	Gear Mfg. or Grinding	
3826	Aircraft Engine Mfg.	
3827	Automobile Engine Mfg.	

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**OHIO**

<u>Pennsylvania Classification Code</u>	<u>Ohio Classification Code</u>	<u>Ohio Description of Business</u>
105	2001	Cracker Mfg.
	2002	Macaroni Mfg.
	2003	Bakery & Drivers
112	2157	Bottling NOC & Route Supervisors, Drivers
222	4431	Phonograph Manufacturing
	4452	Plastics Mfg., Fabricated Products N.O.C.
	4459	Plastics Mfg., Sheets, Rods or Tubes
	4470	Cable Mfg., Insulated Electrical
	4484	Plastics Mfg., Molded Products N.O.C.
282	4299	Printing
	4304	Newspaper Publishing
301	2710	Sawmills
305	2714	Veneer Mfg.
	2731	Planing or Molding Mill
	2735	Furniture Stock Mfg.
	2759	Pallet, Box Or Box Shook Mfg. – Wooden
	2802	Carpentry – Shop Only
	2915	Veneer Products Mfg. – Including Veneer Mfg.
311	2731	Planing or Molding Mill
	2812	Cabinet Works
	2841	Woodenware Mfg., NOC
445	3041	Iron or Steel Fabrication - Iron Works Shop Decorative or Artistic & Foundries
	3132	Nut or Bolt Mfg.
	3145	Screw Mfg.
	3146	Hardware Mfg., N.O.C.
	3180	Electric or Gas Lighting Fixture Mfg.
	3188	Plumbers' Supplies Mfg.
	3223	Lamp or Portable Lantern Mfg.
	3336	Type Foundry

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**OHIO** (Continued)

<u>Pennsylvania Classification Code</u>	<u>Ohio Classification Code</u>	<u>Ohio Description of Business</u>
445 (continued)	3574	Computing, Recording or Office Machine Mfg. (& Small Arms or Cartridge Mfg.)
	3581	Carburetor Mfg.
	3634	Valve Mfg.
	9501	Painting, Shop Only & Drivers
451	3822	Automobile, Bus, Truck or Trailer Body Mfg. - Die Pressed Steel
	3824	Automobile, Bus, Truck or Trailer Body Mfg., N.O.C.
454	3064	Sign Mfg., Metal - (Shop Only)
	3076	Fireproof Equipment Mfg.
	3169	Stove Mfg.
	3220	Can Mfg.
	3224	Agate Ware Mfg.
	3227	Aluminum Ware Mfg.
	3400	Metal Goods Mfg., N.O.C.
	3803	Automobile Wheel Mfg., Metal (not cast)
	3807	Automobile Radiator Mfg.
461	3507	Construction or Agricultural Machinery Mfg.
	3515	Textile Machinery Mfg.
	3548	Printing or Bookbinding Machinery Mfg.
	3559	Confection Machine Mfg.
	3612	Pump Mfg.
	3632	Machine Shop N.O.C.
	3635	Gear Mfg. or Grinding
	3826	Aircraft Engine Mfg.
3827	Automobile Engine Mfg.	

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**WEST VIRGINIA**

<u>Pennsylvania Classification Code</u>	<u>West Virginia Classification Code</u>	<u>West Virginia Description of Business</u>
105	2001	Cracker Mfg.
	2003	Bakery & Drivers
112	2157	Bottling NOC & Route Supervisors, Drivers
222	4431	Phonograph Manufacturing
	4452	Plastics Mfg., Fabricated Products N.O.C.
	4459	Plastics Mfg., Sheets, Rods or Tubes
282	4484	Plastics Mfg., Molded Products N.O.C.
	4299	Printing
	4304	Newspaper Publishing
301	2710	Sawmills
305	2714	Veneer Mfg.
	2731	Planing or Molding Mill
	2735	Furniture Stock Mfg.
	2759	Pallet, Box Or Box Shook Mfg. – Wooden
	2802	Carpentry – Shop Only
312	2915	Veneer Products Mfg. – Including Veneer Mfg.
	2731	Planing or Molding Mill
	2812	Cabinet Works
	2841	Woodenware Mfg., NOC
445	3041	Iron or Steel Fabrication - Iron Works Shop Decorative or Artistic & Foundries
	3132	Nut or Bolt Mfg.
	3145	Screw Mfg.
	3146	Hardware Mfg., N.O.C.
	3188	Plumbers' Supplies Mfg.
	3574	Computing, Recording or Office Machine Mfg. (& Small Arms or Cartridge Mfg.)
	3634	Valve Mfg.
	9501	Painting, Shop Only & Drivers

**WEST VIRGINIA** (Continued)

<u>Pennsylvania Classification Code</u>	<u>West Virginia Classification Code</u>	<u>West Virginia Description of Business</u>
451	3822	Automobile, Bus, Truck or Trailer Body Mfg. - Die Pressed Steel
	3824	Automobile, Bus, Truck or Trailer Body Mfg., N.O.C.
454	3064	Sign Mfg., Metal - (Shop Only)
	3076	Fireproof Equipment Mfg.
	3169	Stove Mfg.
	3220	Can Mfg.
	3224	Agate Ware Mfg.
	3227	Aluminum Ware Mfg.
	3400	Metal Goods Mfg., N.O.C.
	3807	Automobile Radiator Mfg.
461	3507	Construction or Agricultural Machinery Mfg.
	3559	Confection Machine Mfg.
	3612	Pump Mfg.
	3632	Machine Shop N.O.C.
	3635	Gear Mfg. or Grinding
	3826	Aircraft Engine Mfg.
	3827	Automobile Engine Mfg.

**SECTION 2: CONTRACTING CLASSIFICATION CODES**

**DELAWARE**

<u>Pennsylvania Classification Code</u>	<u>Delaware Classification Code</u>	<u>Delaware Description of Business</u>
608	608	Flat Cement Work
609	609	Excavation
651	643	Asbestos Contractor
	651	Carpentry - N.O.C.
652	652	Carpentry - Detached Dwelling
653	653	Masonry
659	659	Roofing

**DELAWARE** (continued)

<u>Pennsylvania Classification Code</u>	<u>Delaware Classification Code</u>	<u>Delaware Description of Business</u>
661	661	Electrical Wiring – Within Buildings
663	643 663	Asbestos Contractor Plumbing
664	664	Heating, Ventilating or Air Conditioning Contractor
675	675	Machinery or Equipment Erection or Repair

**MARYLAND**

<u>Pennsylvania Classification Code</u>	<u>Maryland Classification Code</u>	<u>Maryland Description of Business</u>
608	5215	Concrete Work - Incidental to Construction of Private Residences
	5221	Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks
	6204	Drilling, N.O.C.
609	5703	Building Moving or Raising
	6018	Dam or Lock Construction: Earth Moving or Placing - All Operations
	6045	Levee Construction - All Operations to Completion
	6217	Excavation
	6229	Irrigation or Drainage System Construction
651	6233	Oil or Gas Pipeline Construction
	5102	Door, Door Frame or Sash Erection - Metal or Metal Covered
	5402	Hothouse Erection - All Operations
	5403	Carpentry N.O.C.
	5473	Asbestos Contractor, N.O.C.

**MARYLAND** (continued)

<u>Pennsylvania Classification Code</u>	<u>Maryland Classification Code</u>	<u>Maryland Description of Business</u>
652	5102	Door, Door Frame or Sash Erection - Metal or Metal Covered
	5645	Carpentry - Detached One or Two Family Dwellings
	5651	Carpentry - Dwellings - Three Stories or Less
653	5022	Masonry, N.O.C.
659	5551	Roofing – All Kinds – Yard Employees & Drivers
661	5190	Electrical Wiring Within Buildings
663	5183	Plumbing, N.O.C.
	5188	Automatic Sprinkler Installation
	5472	Asbestos Contractor - Pipe & Boiler Work Exclusively
664	3724	Air Conditioning, Heating or Ventilating Machinery Installation
	5183	Plumbing
	5190	Repair or Servicing - Cleaning, Oiling, Adjusting - Rated as Electrical Wiring - Within Buildings
675	3724	Machinery or Equipment Erection or Repair
	5160	Elevator Erection or Repair
	9534	Mobile Crane & Hoisting Service

**NEW JERSEY**

<u>Pennsylvania Classification Code</u>	<u>New Jersey Classification Code</u>	<u>New Jersey Description of Business</u>
608	5200	Cement Work - Sidewalks, Cellar Floors, Driveways including Drivers
	5215	Concrete Work - Incidental to Construction of Private Residences
	6204	Drilling, N.O.C.
609	1605	Rock Excavation (Not Tunneling or Street or Road Construction)
	5703	Building Moving or Raising
	6005	Jetty or Breakwater Construction
	6039	Grading of Land, N.O.C.
	6217	Excavation
	6229	Irrigation or Drainage System Construction
651	6233	Oil or Gas Pipeline Construction
	5103	Door, Door Frame or Sash Erection or Repair-Metal
	5402	Hothouse Erection - All Operations
	5403	Carpentry N.O.C.
	5473	Asbestos Contractor - Removal, Replacement, Repair, Enclosure, Encapsulation
	5701	Wrecking: Buildings or Structures
652	5103	Door, Door Frame or Sash Erection or Repair- Metal
	5645	Carpentry - Detached One or Two Family Dwellings
	5651	Carpentry - Dwellings - Three Stories or Less
653	5022	Masonry, N.O.C.
	5458	Cleaning Building Exteriors - No Sandblasting or Use of Siliceous Materials
	5459	Cleaning Building Exteriors - N.O.C.
	5701	Wrecking: Buildings or Structures

**NEW JERSEY** (Continued)

<u>Pennsylvania Classification Code</u>	<u>New Jersey Classification Code</u>	<u>New Jersey Description of Business</u>
659	5551	Roofing - All Kinds
661	5190	Electrical Wiring Within Buildings
663	5183 5184 5188	Plumbing, N.O.C. Steam Pipe or Boiler Insulating Automatic Sprinkler Installation
664	3724  5183 5190	Air Conditioning, Heating or Ventilating Machinery Installation Plumbing Repair or Servicing - Cleaning, Oiling, Adjusting - Rated as Electrical Wiring - Within Buildings
675	3724  5160	Machinery or Equipment Erection or Repair Elevator Erection or Repair

**NEW YORK**

<u>Pennsylvania Classification Code</u>	<u>New York Classification Code</u>	<u>New York Description of Business</u>
608	5221  6204	Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks Drilling, N.O.C.
609	5703 6018  6045  6217 6229  6233	Building Moving or Raising Dam or Lock Construction: Earth Moving or Placing - All Operations Levee Construction - All Operations to Completion Excavation Irrigation or Drainage System Construction Oil or Gas Pipeline Construction

**NEW YORK** (continued)

<u>Pennsylvania Classification Code</u>	<u>New York Classification Code</u>	<u>New York Description of Business</u>
651	5102	Door, Door Frame or Sash Erection - Metal or Metal Covered
	5402	Hothouse Erection - All Operations
	5403	Carpentry N.O.C.
	5473	Asbestos Contractor - Removal, Replacement, Repair, Enclosure or Encapsulation
652	5102	Door, Door Frame or Sash Erection - Metal or Metal Covered
	5645	Carpentry - Detached One or Two Family Dwellings
	5651	Carpentry - Dwellings - Three Stories or Less
653	5022	Masonry, N.O.C.
659	5545	Roofing, N.O.C.
	5547	Roofing, Built-Up
661	5190	Electrical Wiring Within Buildings
663	5183	Plumbing, N.O.C.
	5184	Steam, Pipe or Boiler Insulating
	5188	Automatic Sprinkler Installation
664	3724	Air Conditioning, Heating or Ventilating Machinery Installation
	3737	Electrical Apparatus Repair or Servicing
	5183	Plumbing
	5190	Repair or Servicing - Cleaning, Oiling, Adjusting - Rated as Electrical Wiring - Within Buildings
	5536	Heating and Air Conditioning Duct Work - Shop and Outside

**NEW YORK** (Continued)

<u>Pennsylvania Classification Code</u>	<u>New York Classification Code</u>	<u>New York Description of Business</u>
675	3724	Machinery or Equipment Erection or Repair
	5160	Elevator Erection or Repair
	5403	Carpentry N.O.C. (Scaffolds - Outrigger Installation)
	9526	Scaffolds, Built Up Installation
	9527	Scaffolds, Sidewalk Bridges Installation
	9534	Mobile Crane and Hoisting Service Contractors, N.O.C.

**OHIO**

<u>Pennsylvania Classification Code</u>	<u>Ohio Classification Code</u>	<u>Ohio Description of Business</u>
608	5215	Concrete Work - Incidental to Construction of Private Residences
	5221	Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks
	6204	Drilling, N.O.C.
609	5703	Building Moving or Raising
	6018	Dam or Lock Construction: Earth Moving or Placing - All Operations
	6045	Levee Construction - All Operations to Completion
	6217	Excavation
	6229	Irrigation or Drainage System Construction
	6233	Oil or Gas Pipeline Construction
651	5102	Door, Door Frame or Sash Erection - Metal or Metal Covered
	5402	Hothouse Erection - All Operations
	5403	Carpentry, N.O.C.
	5474	Asbestos Contractor, N.O.C.

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**OHIO** (Continued)

<u>Pennsylvania Classification Code</u>	<u>Ohio Classification Code</u>	<u>Ohio Description of Business</u>
652	5102	Door, Door Frame or Sash Erection - Metal or Metal Covered
	5645	Carpentry - Detached One or Two Family Dwellings
	5651	Carpentry - Dwellings - Three Stories or Less
653	5022	Masonry, N.O.C.
659	5551	Roofing - All Kinds
661	5190	Electrical Wiring Within Buildings
663	5183	Plumbing, N.O.C.
	5188	Automatic Sprinkler Installation
	5472	Asbestos Contractor - Pipe & Boiler
664	3724	Air Conditioning, Heating or Ventilating Machinery Installation
	5183	Plumbing
	5190	Repair or Servicing - Cleaning, Oiling, Adjusting - Rated as Electrical Wiring - Within Buildings
	5536	Heating and Air Conditioning Duct Work - Shop and Outside
	5537	Heating and Air Conditioning and Refrigeration Systems
675	3724	Machinery or Equipment Erection or Repair
	5160	Elevator Erection or Repair
	9534	Mobile Crane & Hoisting Service

**WEST VIRGINIA**

<u>Pennsylvania Classification Code</u>	<u>West Virginia Classification Code</u>	<u>West Virginia Description of Business</u>
608	5215	Concrete Work - Incidental to Construction of Private Residences
	5221	Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks
	6204	Drilling, N.O.C.
609	5703	Building Moving or Raising
	6018	Dam or Lock Construction: Earth Moving or Placing - All Operations
	6045	Levee Construction - All Operations to Completion
	6218	Excavation
	6229	Irrigation or Drainage System Construction
	6233	Oil or Gas Pipeline Construction
651	5102	Door, Door Frame or Sash Erection - Metal or Metal Covered
	5403	Carpentry, N.O.C.
	5474	Asbestos Contractor, N.O.C.
652	5102	Door, Door Frame or Sash Erection - Metal or Metal Covered
	5645	Carpentry - Detached One or Two Family Dwellings
	5651	Carpentry - Dwellings - Three Stories or Less
653	5022	Masonry, N.O.C.
659	5551	Roofing - All Kinds
661	5190	Electrical Wiring Within Buildings
663	5183	Plumbing, N.O.C.
	5188	Automatic Sprinkler Installation
	5472	Asbestos Contractor - Pipe & Boiler

**WEST VIRGINIA** (continued)

<u>Pennsylvania Classification Code</u>	<u>West Virginia Classification Code</u>	<u>West Virginia Description of Business</u>
664	3724	Air Conditioning, Heating or Ventilating Machinery Installation
	5183	Plumbing
	5190	Repair or Servicing - Cleaning, Oiling, Adjusting - Rated as Electrical Wiring - Within Buildings
675	3724	Machinery or Equipment Erection or Repair
	5160	Elevator Erection or Repair
	9534	Mobile Crane & Hoisting

**SECTION 3: OTHER INDUSTRIES CLASSIFICATION CODES**

**DELAWARE:**

The Delaware classification plan is identical to Pennsylvania for all Other Industries classifications studied.

**MARYLAND**

<u>Pennsylvania Classification Code</u>	<u>Maryland Classification Code</u>	<u>Maryland Description of Business</u>
009	2702	Logging
808	7231	Trucking Mail, Parcel or Package Delivery
	7720	Police Officers & Drivers
811	7222	Trucking, Oil Field Equipment, All Employees & Drivers
	7228	Trucking, Local Hauling
	7229	Trucking - Long Distance Hauling
	7230	Trucking- Parcel or Package Delivery
	7360	Freight Handling, N.O.C.
	9534	Mobile Crane and Hoisting Service Contractor N.O.C. - All Operations (Including Yard)

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**MARYLAND** (Continued)

<u>Pennsylvania Classification Code</u>	<u>Maryland Classification Code</u>	<u>Maryland Description of Business</u>
818	8002	Auto Rental Company – All Other Employees
	8380	Auto Sales Or Service Agency Rated As Automobile Service Or Repair Center & Drivers
	8385	Auto Rental – Garage Employees
928	4360	Motion Picture – Development of Negatives, Printing & All Subsequent Operations
	4361	Photographer, All Employees & Clerical, Salespersons, Drivers
	4362	Motion Picture – Film Exchange
	8017	Retail Store, NOC
	8072	Store: Book, Record, Compact Disc, Software, Video Or Audio Cassette – Retail
	8831	Pet Grooming – rated as Hospital – Veterinary
951	8720	Inspection of Risks for Insurance or Valuation Purposes
	8742	Salespersons, Collectors or Messengers
	8803	Auditors, Accountants or Factory Cost or Office Systematizer
	9012	Building Operation by Owner, Lessee or Real Estate Management Firm: Professional Employees, Property Managers & Leasing Agents including Clerical Office & Sales
953	8810	Clerical Office Employees, N.O.C.
	8871	Clerical Telecommuter Employees

**MARYLAND** (Continued)

<u>Pennsylvania Classification Code</u>	<u>Maryland Classification Code</u>	<u>Maryland Description of Business</u>
960 **	8829	Convalescent or Nursing Home -All Employees
965 *	8868	Colleges: Professional Employees & Clerical
	9101	Colleges: All Other Employees
971	0917	Domestic Service Contractor - Inside
	9014	Buildings - Operation by Contractor
	9015	Buildings - Operation by Owner
975 **	9082	Restaurant, N.O.C.

**NEW JERSEY**

<u>Pennsylvania Classification Code</u>	<u>New Jersey Classification Code</u>	<u>New Jersey Description of Business</u>
009	2702	Logging
808	7230	Truckmen – Parcel or Package Delivery - Drivers
	7231	Courier or Messenger Service Company
	2156	Bottling – No Carbonated Liquid
811	7196	Truckmen: Handling Liquid or Liquefied Products in Tank Trucks
	2157	Bottling – Carbonated Liquids
	7230	Truckmen: Parcel or Package Delivery
	7250	Truckmen: Hauling Explosive
	7360	Freight Handling, N.O.C.
	9530	Mobile Crane and Hoisting Service Contractors, N.O.C.
818	8398	Auto Sales Agency

**NEW JERSEY** (continued)

<u>Pennsylvania Classification Code</u>	<u>New Jersey Classification Code</u>	<u>New Jersey Description of Business</u>
928	4360	Duplication & Replication Service Of Prerecorded Audio, Video Or Data
	4361	Photographer, All Employees & Clerical, Salespersons, Drivers
	4362	Motion Picture – Film Exchange
	8017	Retail Store, N.O.C.
951	8720	Inspection of Risks for Insurance or Valuation Purposes
	8742	Salespersons, Collectors or Messengers
	8803	Auditors, Accountants or Factory Cost or Office Systematizer
953	8810	Clerical Office Employees, N.O.C.
960 **	8829**	Convalescent or Nursing Home including Clerical and Drivers
965 *	8868	Colleges: Professional Employees & Clerical
	9106	Colleges: Non-Professional Employees & Drivers
971	0917	
	9014	
	9015	
975	**0917	Domestic Service Contractor - Inside Buildings - Operation by Contractor
	9014	Buildings - Operation by Owner
	9015	

**NEW YORK**

<u>Pennsylvania Classification Code</u>	<u>New York Classification Code</u>	<u>New York Description of Business</u>
009	2702	Logging
808	7231	Messenger Service Companies - Delivering Mail, Parcels or Packages
	7723	Detective Or Patrol Agencies & Drivers

**NEW YORK** (Continued)

<u>Pennsylvania Classification Code</u>	<u>New York Classification Code</u>	<u>New York Description of Business</u>
811	7197	Trucking: Trucking Parcels or Packages - Home Delivery for Stores
	7219	Trucking, N.O.C., includes Trucking, Oil Field Equipment All Employees & Drivers
	7367	Freight Handling, N.O.C.
	2158	Mobile Crane & Hoisting Service Contractors N.O.C.
818	8391	Automobile Sales Or Service Agency
928	4360	Motion Picture – Development of Negatives, Printing & All Subsequent Operations
	4361	Photographer, All Employees & Clerical, Salespersons, Drivers
	4362	Motion Picture – Film Exchange
	8017	Retail Store, NOC
	8831	Pet Grooming – rated as Hospital – Veterinary
951	8720	Inspection of Risks for Insurance or Valuation Purposes
	8742	Salespersons, Collectors or Messengers
	8803	Auditors, Accountants or Factory Cost or Office Systematizer
953	8810	Clerical Office Employees, N.O.C.
960 **	8829	Convalescent or Nursing Home -All Employees
965 *	8868	Colleges: Professional Employees & Clerical
	9101	Colleges: All Other Employees

**NEW YORK** (Continued)

<u>Pennsylvania Classification Code</u>	<u>New York Classification Code</u>	<u>New York Description of Business</u>
971	0917 9014 9026 9028 9029 9030	Domestic Service Contractor - Inside Exterminator Building Operation - Commercial Building Operation N.O.C. Building N.O.C., Repair Only Building Service Contractor
975**	9061 * 9071	Club, N.O.C. including Clerical Restaurant - Full Service

**OHIO**

<u>Pennsylvania Classification Code</u>	<u>Ohio Classification Code</u>	<u>Ohio Description of Business</u>
009 808	2702 7231 7720	Logging Trucking: Mail, Parcel or Package Delivery Police Officers & Drivers
811	7222 7228 7229 7230 7360 9534 2159 2160	Trucking, Oil Field Equipment, All Employees & Drivers Trucking, Local Hauling Trucking - Long Distance Hauling Trucking - Parcel or Package Delivery Freight Handling, N.O.C. Mobile Crane and Hoisting Service Contractor, N.O.C. - All Operations (Including Yard) Automobile Body Repair Painting: Automobile Or Carriage Bodies

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**OHIO** (Continued)

<u>Pennsylvania Classification Code</u>	<u>Ohio Classification Code</u>	<u>Ohio Description of Business</u>
818	8002	Auto Rental Company – All Other Employees
	8380	Auto Sales Or Service Agency Rated As Automobile Service Or Repair Center & Drivers
928	8385	Auto Rental – Garage Employees
	4360	Motion Picture – Development of Negatives, Printing & All Subsequent Operations
	4361	Photographer, All Employees & Clerical, Salespersons, Drivers
	4362	Motion Picture – Film Exchange
	8017	Retail Store, NOC
951	8072	Store: Book, Record, Compact Disc, Software, Video Or Audio Cassette – Retail
	8831	Pet Grooming – rated as Hospital – Veterinary
	8720	Inspection of Risks for Insurance or Valuation Purposes
	8742	Salespersons, Collectors or Messengers
	8803	Auditors, Accountants or Factory Cost or Office Systematizer
	9012	Building Operation by Owner, Lessee or Real Estate Management Firm: Professional Employees, Property Managers & Leasing Agents Including Clerical Office & Sales
	8810	Clerical Office Employees, N.O.C.
953	8871	Clerical Telecommuter Employees
960 **	8829	Convalescent or Nursing Home - All Employees
965 *	8868	Colleges: Professional Employees & Clerical
971	9101	Colleges: All Other Employees
	0917	Domestic Service Contractor - Inside
	9014	Buildings - Operation by Contractor
	9015	Buildings - Operation by Owner
975 **	9082	Restaurant, N.O.C.

**WEST VIRGINIA**

<u>Pennsylvania Classification Code</u>	<u>West Virginia Classification Code</u>	<u>West Virginia Description of Business</u>
009	2702	Logging
808	7231	Trucking: Mail, Parcel or Package Delivery
811	7720	Police Officers & Drivers
	7222	Trucking, Oil Field Equipment, All Employees & Drivers
	7228	Trucking, Local Hauling
	7229	Trucking - Long Distance Hauling
	7230	Trucking - Parcel or Package Delivery
818	7360	Freight Handling, N.O.C.
	9534	Mobile Crane and Hoisting Service Contractor, N.O.C. - All Operations (Including Yard)
	2161	Automobile Body Repair
818	8380	Painting: Automobile Or Carriage Bodies
	8002	Auto Rental Company – All Other Employees
	8380	Auto Sales Or Service Agency Rated As Automobile Service Or Repair Center & Drivers
928	8386	Auto Rental – Garage Employee
	4360	Motion Picture – Development of Negatives, Printing & All Subsequent Operations
	4361	Photographer, All Employees & Clerical, Salespersons, Drivers
	4362	Motion Picture – Film Exchange
	8017	Retail Store, NOC
928	8072	Store: Book, Record, Compact Disc, Software, Video Or Audio Cassette – Retail
	8831	Pet Grooming – rated as Hospital – Veterinary

**WEST VIRGINIA** (continued)

<u>Pennsylvania Classification Code</u>	<u>West Virginia Classification Code</u>	<u>West Virginia Description of Business</u>
951	8720	Inspection of Risks for Insurance or Valuation Purposes
	8743	Salespersons, Collectors or Messengers
	8803	Auditors, Accountants or Factory Cost or Office Systematizer
	9012	Building Operation by Owner, Lessee or Real Estate Management Firm: Professional Employees, Property Managers & Leasing Agents Including Clerical Office & Sales
953	8810	Clerical Office Employees, N.O.C.
	8871	Clerical Telecommuter Employees
960 **	8829	Convalescent or Nursing Home - All Employees
965 *	8868	Colleges: Professional Employees & Clerical
	9102	Colleges: All Other Employees
	0917	Domestic Service Contractor - Inside
	9014 9015	Buildings - Operation by Contractor Buildings - Operation by Owner
975 *	9079	Restaurants

**NOTES:**

- N.O.C. - Not Otherwise Classified in state manual
- \* Designates classification which includes all employees including office
- \*\* Designates classification which includes all employees EXCEPT office

**Pennsylvania Compensation Rating Bureau**

Summary Rate Comparison for Selected Largest Pennsylvania Classifications

Exhibit 3

		Approved PA Rates		Approved DE Rates		Approved MD Rates		Approved NJ Rates		Approved NY Rates		Approved OH Rates		Approved WV Rates	
PA Code	Description	Effective 4/1/09	Effective 4/1/09	Effective 12/1/08	Effective 12/1/08	Effective 1/1/09	Effective 1/1/09	Effective 1/1/09	Effective 1/1/09	Effective 10/1/08	Effective 10/1/08	Effective 7/1/09	Effective 7/1/09	Effective 7/1/08	Effective 7/1/08
		Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High
<b>Group I: Manufacturing Classifications</b>															
105	Bakery, Wholesale	3.65	10.30	3.81	9.25	1.63	26.57	7.43	9.26	3.17	7.58	6.00	8.69	1.79	4.90
112	Beverage Mfg.	8.60	24.29	8.36	20.31	4.51	16.08	18.33	18.33	5.87	9.49	8.27	8.27	3.45	8.75
222	Plastic Articles Mfg, NOC	2.72	7.68	4.10	9.97	0.95	11.80	4.96	7.47	2.30	9.95	3.08	5.74	0.83	5.08
282	Newspaper Printing	4.32	12.21	4.57	11.10	1.42	5.73	3.25	3.36	2.47	7.56	2.86	5.29	1.19	5.38
301	Sawmill	5.07	14.32	5.82	14.15	5.14	18.33	11.06	11.06	6.10	9.87	11.57	11.57	5.22	13.26
305	Carpentry Shop	3.93	11.11	6.55	15.91	2.45	13.25	8.97	14.68	3.25	13.89	3.73	15.52	2.51	8.38
311	Cabinet Works	2.55	7.20	3.61	8.77	1.71	12.20	5.23	8.97	2.79	6.47	2.62	5.36	2.40	7.91
445	Hardware Mfg	2.48	6.99	5.80	14.09	0.60	9.66	1.50	6.95	1.49	10.04	1.71	11.85	0.85	7.37
0067	OD Supplemental for 445 **	0.15	0.43												
451	Automobile, Truck or Trailer Body	3.37	9.51	3.85	9.36	2.62	13.83	12.72	12.72	3.97	8.71	7.44	8.09	2.86	8.04
454	Sheet Metal Products	3.38	9.54	5.64	13.69	1.42	16.54	3.46	11.43	2.04	34.83	4.26	16.66	1.42	6.87
461	Machine Shop	2.47	6.97	3.51	8.53	0.68	9.13	3.80	8.64	1.40	8.39	0.85	4.43	0.64	5.56
	<b>Group I Average *</b>	<b>\$3.38</b>	<b>\$9.54</b>	<b>\$4.90</b>	<b>\$11.90</b>	<b>\$1.52</b>	<b>\$13.78</b>	<b>\$5.85</b>	<b>\$10.10</b>	<b>\$2.57</b>	<b>\$12.94</b>	<b>\$3.54</b>	<b>\$9.23</b>	<b>\$1.58</b>	<b>\$7.03</b>
<b>Group II: Contracting Classifications</b>															
608	Flat Cement Work	5.64	15.94	4.75	11.54	2.56	21.09	9.31	17.22	7.82	16.21	6.20	10.74	2.66	19.20
609	Excavation	4.59	12.97	4.50	10.93	1.82	37.79	8.18	16.59	3.05	17.81	5.88	15.40	1.93	26.59
651	Carpentry	6.08	17.19	5.53	23.36	2.83	18.95	9.33	21.39	7.16	24.66	7.49	9.35	3.37	15.68
652	Carpentry - Residential	7.38	20.85	7.51	18.24	4.33	34.04	9.33	14.79	7.16	15.79	7.49	11.48	3.37	20.72
653	Masonry	6.59	18.61	6.52	15.85	4.18	14.91	13.44	21.39	10.93	17.67	8.85	8.85	4.81	12.24
659	Roofing	15.02	42.44	13.26	32.22	10.31	36.77	37.97	37.97	17.64	28.62	20.14	20.14	10.89	27.68
661	Electrical Wiring - Within Buildings	3.18	8.98	2.68	6.51	2.90	10.36	4.38	4.38	3.94	6.37	4.47	4.47	2.84	7.21
663	Plumbing	3.91	11.04	3.83	23.36	3.12	31.23	5.67	6.37	3.03	7.72	4.80	6.48	2.96	10.39
664	Heating, Ventilating or Air Conditioning Contactor	3.75	10.60	3.49	8.49	2.87	11.13	4.38	7.64	3.21	8.60	4.47	7.23	2.84	9.47
675	Machinery or Equipment Erection or Repair	4.00	11.29	3.36	8.16	2.87	16.86	5.45	7.64	5.32	22.83	2.33	7.23	3.66	12.09
	<b>Group II Average *</b>	<b>\$5.01</b>	<b>\$14.16</b>	<b>\$4.68</b>	<b>\$14.45</b>	<b>\$3.17</b>	<b>\$22.48</b>	<b>\$7.80</b>	<b>\$12.38</b>	<b>\$5.45</b>	<b>\$14.38</b>	<b>\$5.88</b>	<b>\$8.95</b>	<b>\$3.21</b>	<b>\$14.65</b>
<b>Group III: "Other" Classifications</b>															
009	Logging or Lumbering	23.73	67.06	23.02	55.93	8.69	30.99	26.39	26.39	23.10	37.34	27.68	27.68	19.61	49.84
808	Parcel Delivery	5.48	15.49	7.36	17.87	1.19	10.97	2.92	7.82	1.46	8.34	5.40	18.35	1.55	8.75
811	Trucking	6.85	19.35	6.81	16.55	2.50	16.86	6.32	15.20	4.63	22.83	4.31	16.34	3.56	13.06
818	Auto Dealers	2.36	6.66	1.34	3.24	1.05	6.34	4.13	4.17	3.05	4.93	4.14	6.53	1.14	5.94
928	Retail Stores, NOC	1.76	4.98	1.72	4.18	0.51	3.80	2.29	2.75	0.25	2.07	1.45	11.84	0.56	2.48
951	Outside Salesmen	0.45	1.27	0.43	1.04	0.05	2.57	0.25	2.71	0.10	2.10	0.18	4.34	0.06	2.24
953	Office	0.24	0.69	0.26	0.63	0.11	0.37	0.25	0.25	0.20	0.89	0.30	0.60	0.16	0.41
960	Nursing Homes	3.16	8.93	3.70	8.99	1.21	4.31	4.34	4.34	2.67	4.32	5.59	5.59	1.69	4.31
965	Colleges and Schools	0.47	1.32	0.41	1.00	0.16	5.19	1.33	7.24	0.51	5.48	0.67	3.25	0.24	3.93
971	Commercial Buildings	3.44	9.71	3.42	8.32	1.49	8.96	6.20	6.65	2.44	5.96	6.11	9.92	1.60	5.90
975	Restaurants	1.58	4.45	1.77	4.31	0.87	3.10	1.67	7.74	1.33	2.42	5.41	5.41	0.97	2.46
	<b>Group III Average *</b>	<b>\$0.68</b>	<b>\$1.92</b>	<b>\$0.69</b>	<b>\$1.67</b>	<b>\$0.24</b>	<b>\$2.19</b>	<b>\$0.84</b>	<b>\$2.36</b>	<b>\$0.47</b>	<b>\$2.40</b>	<b>\$0.85</b>	<b>\$2.76</b>	<b>\$0.32</b>	<b>\$1.81</b>
<b>Combined Average - All Groups *</b>		<b>\$1.12</b>	<b>\$3.16</b>	<b>\$1.19</b>	<b>\$3.09</b>	<b>\$0.51</b>	<b>\$4.18</b>	<b>\$1.59</b>	<b>\$3.46</b>	<b>\$0.91</b>	<b>\$3.78</b>	<b>\$1.33</b>	<b>\$3.53</b>	<b>\$0.58</b>	<b>\$2.94</b>
* Averages Computed Using Pennsylvania Payrolls by Classification as Weights (excluding class 0067)															
** Applies to Employers in Class 445 with Foundry Exposure															