

Pennsylvania Compensation Rating Bureau

Comparison of Rates: Pennsylvania to Other Northeast States

Pennsylvania Rating Values Effective April 1, 2011

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, 2011 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 for New Jersey and New York (except for manufacturing and "other" classifications) and Ohio (except for manufacturing) and higher than the lowest approved rates of Delaware (except manufacturing classes), Maryland and West Virginia. Pennsylvania's highest approved rates for the classifications studied tended to be lower than the highest approved rates of Maryland, New York, New Jersey (except for contracting classifications), and West Virginia (except manufacturing classifications) and higher than the highest approved rates for Delaware (except manufacturing classifications) and Ohio (except for "other" classifications).
- 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 1.88%

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 7.60% and Uninsured Employers Fund 0.15%

New York – Workers' Comp Board 3.2%, Reopened Case Fund 5.7%, Specialty Disability Fund 10.1%, Interdepartmental Expenses 1.0% and Special Funds Conservation Committee 0.2%

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%, Premium Tax 4.0% (waived while Deficit Reduction Surcharge is being charged), Premium Tax Surcharge 0.55% 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 30 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: Additional percentages of premium as follow:

- 13.45 percent of premium for private employers.
- 8.25 percent of premium for public employer taxing districts.
- 11.31 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: The percentages of premium for the Workers' Compensation Council are currently set at 0.0 (zero) percent.

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

$$\begin{aligned} & \text{Published Rate} \times (1 + 0.1345 + 0.0210 + 0.001) + \$0.08 \\ & = (\text{Published Rate} * 1.1555) + \$0.08 \end{aligned}$$

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 PCRFB. While the PCRFB 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 August 2011. 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, 2011

Delaware: Loss Cost Multipliers Approved Range from 0.898 to 2.294
Approved Loss Costs Effective December 1, 2010

Maryland: Loss Cost Multipliers Approved Range from 0.891 to 2.376.
Approved Loss Costs Effective January 1, 2011
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, 2010

West Virginia: Loss Cost Multipliers Approved Range from 0.706 to 1.794.
Approved Loss Costs Effective November 1, 2010

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

Exhibit 1

PA Class Code	PA Description	4/11 Loss Cost	Range of Approved PA Rates as of 4/1/11			DE Class Code	12/10 Loss Cost	Range of Approved DE Rates as of 12/1/10			MD Class Code	1/11 Loss Cost	Range of Approved MD Rates as of 1/1/11			NJ Class Code	Approved NJ Rates 1/1/11	NY Class Code	10/11 Loss Cost	Range of Approved NY Rates as of 10/1/10			OH NCCI Class Code	Approved OH Rates 7/1/2011	WV Class Code	Approved WV Loss Cost 11/1/2010	Range of Approved WV Rates as of 11/1/10					
			Low	High	PA Rates as of 4/1/11			Low	High	DE Rates as of 12/1/10			Low	High	MD Rates as of 1/1/11					Low	High	NJ Rates 1/1/11					Low	High	NY Rates as of 10/1/10	Low	High	WV Rates as of 11/1/10
Group I: Eleven (11) Manufacturing Classifications																																
105 Bakery, Wholesale		3.57	3.21	9.08	105	3.91	3.51	8.97	2001	2.83	2.52	6.72	2002	8.71	2001	5.14	5.05	8.17	2002	4.21	2001	2.38	1.68	4.27	2002	4.21	2001	2.38	1.68	4.27		
									2002	6.13	5.46	14.56	2003	8.81	2002	4.38	4.31	6.96	2003	5.63	2003	2.95	2.08	5.29								
									2003	5.09	4.54	12.09			2003	6.30	6.19	10.01														
112 Beverage Mfg.		10.39	9.35	26.42	112	8.96	8.05	20.55	2157	5.78	5.15	13.73	2156	9.52	2157	8.03	7.89	12.76	2157	5.80	2157	4.79	3.38	8.59	2157	5.80	2157	4.79	3.38	8.59		
									2157	17.84																						
222 Plastic Articles Mfg, NOC		2.99	2.69	7.60	222	4.13	3.71	9.47	4431	1.41	1.26	3.35	4431	7.99	4431	4.47	4.39	7.10	4431	4.15	4431	1.17	0.83	2.10	4431	4.15	4431	1.17	0.83	2.10		
									4452	2.32	2.07	5.51	4452	5.33	4452	3.69	3.63	5.86	4452	3.69	4452	2.34	1.65	4.20								
									4459	3.51	3.13	8.34	4459	6.39	4459	4.23	4.16	6.72	4459	4.06	4459	2.29	1.62	4.11								
									4470	1.86	1.66	4.42	4470	5.86	4470	3.88	3.81	6.17	4470	2.00	4484	2.29	1.62	4.11								
									4484	2.66	2.37	6.32	4484	5.04	4475	4.37	4.30	6.94	4484	4.86												
282 Newspaper Printing		5.31	4.78	13.50	282	4.85	4.36	11.13	4299	1.89	1.68	4.49	4299	3.30	4299	3.05	3.00	4.85	4299	2.58	4299	1.58	1.12	2.83	4299	2.58	4299	1.58	1.12	2.83		
									4304	3.32	2.96	7.89	4313	3.54	4304	4.85	4.77	7.71	4304	4.07	4304	3.02	2.13	5.42								
301 Sawmill		5.64	5.08	14.34	301	5.80	5.21	13.31	2710	5.98	5.33	14.21	2710	12.18	2710	8.18	8.04	13.00	2710	11.63	2710	7.97	5.63	14.30								
305 Carpentry Shop		4.38	3.94	11.14	305	6.81	6.12	15.62	2714	3.78	3.37	8.98	2759	14.12	2714	10.14	9.97	16.11	2714	8.29	2714	3.23	2.28	5.79	2714	8.29	2714	3.23	2.28	5.79		
									2731	4.69	4.18	11.14	2802	7.32	2731	4.84	4.76	7.69	2731	4.52	2731	3.57	2.52	6.40								
									2735	3.91	3.48	9.29	2841	6.27	2735	3.72	3.66	5.91	2735	3.83	2735	3.32	2.34	5.96								
									2759	5.37	4.78	12.76			2759	12.56	12.35	19.96	2759	7.22	2759	4.78	3.37	8.58								
									2802	2.87	2.56	6.82			2802	5.37	5.28	8.53	2802	4.07	2802	3.78	2.67	6.78								
									2915	3.44	3.07	8.17			2915	4.15			2915	4.15	2915	3.20	2.26	5.74								
445 Hardware Mfg 0067 OD Supplemental for 445		3.02	2.72	7.68	445	6.02	5.41	13.81	3041	3.72	3.31	8.84	3041	3.80	3041	4.77	4.69	7.58	3041	10.51	3041	4.16	2.94	7.46	3041	10.51	3041	4.16	2.94	7.46		
									3132	3.14	2.80	7.46	3113	2.81	3129	5.28	5.19	8.39	3132	3.25	3132	3.07	2.17	5.51								
									3145	2.42	2.16	5.75	3132	5.63	3132	2.65	2.60	4.21	3145	3.20	3145	2.12	1.50	3.80								
									3146	2.86	2.55	6.80	3145	2.34	3145	2.87	2.82	4.56	3146	4.64	3146	2.13	1.50	3.82								
									3180	1.90	1.69	4.51	3146	4.90	3146	3.42	3.36	5.43	3180	5.49	3188	1.94	1.37	3.48								
									3188	1.77	1.58	4.21	3188	7.69	3188	4.73	4.65	7.52	3188	5.31	3574	0.99	0.70	1.78								
									3223	3.04	2.71	7.22	3192	2.75	3190	2.19	2.15	3.48	3223	4.15	3634	1.75	1.24	3.14								
									3336	2.67	2.38	6.34	3193	5.13	3191	2.30	2.26	3.65	3336	7.92	9501	2.00	1.41	3.59								
									3574	0.77	0.69	1.83	3581	1.38	3200	3.01	2.96	4.78	3574	1.91												
									3581	1.35	1.20	3.21	3634	2.28	3336	2.64	2.60	4.19	3581	1.69												
									3634	1.71	1.52	4.06	9501	3.74	3581	1.78	1.75	2.83	3634	1.31												
									9501	1.80	1.60	4.28			3634	3.64	3.58	5.78	9501	3.83												
															9501	1.86	1.83	2.96														
451 Automobile, Truck or Trailer Body		3.78	3.40	9.61	451	3.84	3.45	8.81	3822	5.75	5.12	13.66	3815	9.62	3823	7.98	7.84	12.68	3822	3.93	3822	4.55	3.21	8.16	3822	3.93	3822	4.55	3.21	8.16		
									3824	5.46	4.86	12.97	3824	4.00	3.93	6.36	3824	6.09	3824	4.14	2.92	7.43										
454 Sheet Metal Products		3.45	3.11	8.77	454	5.88	5.28	13.49	3064	3.27	2.91	7.77	3045	10.13	3064	6.31	6.20	10.03	3064	3.90	3064	3.82	2.70	6.85	3064	3.90	3064	3.82	2.70	6.85		
									3076	2.87	2.56	6.82	3061	4.88	3066	4.26	4.19	6.77	3076	4.78	3076	2.57	1.81	4.61								
									3169	2.45	2.18	5.82	3066	6.45	3067	7.02	6.90	11.15	3169	5.63	3169	2.63	1.86	4.72								
									3220	2.07	1.84	4.92	3075	6.45	3076	4.82	4.74	7.66	3220	4.35	3220	1.85	1.31	3.32								
									3224	2.96	2.64	7.03	3076	7.20	3169	2.36	2.32	3.75	3224	2.62	3224	2.58	1.82	4.63								
									3227	2.82	2.51	6.70	3091	13.67	3220	5.34	5.25	8.49	3227	6.09	3227	3.06	2.16	5.49								
									3400	2.43	2.17	5.77	3169	6.79	3227	37.09	36.46	58.94	3400	5.31	3400	2.85	2.01	5.11								
									3803	2.16	1.92	5.13	3220	5.23	3381	3.24	3.18	5.15	3803	9.71	3807	1.92	1.36	3.44								
									3807	2.20	1.96	5.23	3227	3.70	3400	6.38	6.27	10.14	3807	16.76												
															3400	5.19			3515	3.21	3.16	5.10										
															3807	3.68	3.62	5.85														
															3832	3.49	3.43	5.55														
461 Machine Shop		2.62	2.36	6.66	461	3.60	3.23	8.26	3507	3.68	3.28	8.74	3507	6.14	3507	3.20	3.15	5.08	3507	3.79	3507	2.90	2.05	5.20	3507	3.79	3507	2.90	2.05	5.20		
									3515	1.69	1.51	4.02	3548	5.72	3515	3.21	3.16	5.10	3515	4.15	3559	2.45	1.73	4.40								
									3548	1.26	1.12	2.99	3612	5.82	3548	2.80	2.75	4.45	3548	1.46	3612	1.89	1.33	3.39								
									3559	2.37	2.11	5.63	3632	3.80	3559	1.77	1.74	2.81	3559	2.42	3632	2.74	1.93	4.92								
									3612	1.40	1.25	3.33	3635	3.78	3612	3.40	3.34	5.40	3612	3.45	3635	2.35	1.66	4.22								
									3632	2.04	1.82	4.85	3826	9.48	3632	4.31	4.24	6.85	3632	3.33	3826	0.96	0.68	1.72								
									3635	2.52	2.25	5.99			3635	2.40	2.36	3.81	3635	2.84	3827	1.19	0.84	2.13								
									3826	1.40	1.25	3.33			3826	2.43	2.39	3.86	3826	0.77												
									3827	1.30	1.16	3.09			3827	6.31	6.20	10.03	3827	1.49												

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	4/11 Loss Cost	Range of Approved PA Rates as of 4/1/11		DE Class Code	12/10 Loss Cost	Range of Approved DE Rates as of 12/1/10		MD Class Code	1/11 Loss Cost	Range of Approved MD Rates as of 1/1/11		NJ Class Code	Approved NJ Rates 1/1/11	NY Class Code	10/11 Loss Cost	Range of Approved NY Rates as of 10/1/10		NCCI Class Code	Approved OH Rates 7/1/2011	WV Class Code	Approved WV Loss Cost 11/1/2010	Range of Approved WV Rates as of 11/1/10			
			Low	High			Low	High			Low	High				Low	High					Low	High			
Group I: Eleven (11) Manufacturing Classifications (continued)																										
759	Cable Operations	4.93	4.44	12.54	759	3.46	3.11	7.94	6325	6.00	5.35	14.26	7536	12.00	6325	7.60	7.47	12.08	6325	8.45	6325	5.39	3.81	9.67		
									7600	2.31	2.06	5.49	7600	4.62	7536	8.45	8.31	13.43	7600	3.83	7600	2.34	1.65	4.20		
									7601	4.38	3.90	10.41	7601	5.33	7600	4.88	4.80	7.75	7601	7.07	7601	7.07	4.99	12.68		
															7601	9.38	9.22	14.90								
Group II: Ten (10) Construction Classifications																										
608	Flat Cement Work	6.12	5.51	15.56	608	5.03	4.52	11.54	5213	7.49	6.67	17.80	5200	9.79	5213	16.58	16.30	26.35	5213	5.48	5213	6.23	4.40	11.18		
									5215	3.76	3.35	8.93	5213	14.21	5221	11.99	11.79	19.05	5215	6.39	5215	3.88	2.74	6.96		
									5221	3.53	3.15	8.39	5215	14.58	6204	14.15	13.91	22.48	5221	5.77	5221	3.46	2.44	6.21		
									6204	10.13	9.03	24.07	6204	11.62					6204	12.62	6204	9.60	6.78	17.22		
609	Excavation	5.02	4.52	12.77	609	4.56	4.09	10.46	5703	18.14	16.16	43.10	1605	8.75	5703	13.09	12.87	20.80	5703	10.05	5703	18.18	12.84	32.61		
									6018	2.52	2.25	5.99	5703	17.80	6018	15.32	15.06	24.34	6018	5.97	6018	2.44	1.72	4.38		
									6045	2.71	2.41	6.44	6005	14.56	6045	3.99	3.92	6.34	6045	5.97	6217	5.08	3.59	9.11		
									6217	5.00	4.46	11.88	6039	9.11	6217	8.50	8.36	13.51	6217	5.62	6229	4.58	3.23	8.22		
									6229	4.84	4.31	11.50	6217	8.75	6229	6.71	6.60	10.66	6229	4.51	6233	4.36	3.08	7.82		
									6233	3.89	3.47	9.24	6233	7.45	6233	7.71	7.58	12.25	6233	5.49						
651	Carpentry	6.78	6.10	17.24	643	9.97	8.95	22.87	5102	5.87	5.23	13.95	5103	10.85	5102	13.46	13.23	21.39	5102	7.69	5102	4.60	3.25	8.25		
					651	5.81	5.22	13.33	5402	3.59	3.20	8.53	5402	16.12	5402	12.49	12.28	19.85	5402	5.97	5403	6.04	4.26	10.84		
									5403	6.59	5.87	15.66	5403	15.50	5403	13.90	13.66	22.09	5403	6.46	5473	8.05	5.68	14.44		
									5473	10.88	9.69	25.85	5473	19.86	5701	15.93	5473	22.98	22.59	36.52	5474	9.51				
652	Carpentry - Residential	8.63	7.77	21.95	652	7.55	6.78	17.32	5102	5.87	5.23	13.95	5645	15.50	5102	13.46	13.23	21.39	5102	7.69	5102	4.60	3.25	8.25		
									5645	8.38	7.47	19.91			5645	11.88	11.68	18.88	5645	9.02	5645	10.89	7.69	19.54		
									5651	8.38	7.47	19.91			5651	8.77	8.62	13.94			5651	7.48	5.28	13.42		
653	Masonry	7.30	6.57	18.56	653	6.81	6.12	15.62	5022	6.05	5.39	14.37	5022	14.48	5022	14.85	14.60	23.60	5022	8.09	5022	5.74	4.05	10.30		
									5458	15.25																
									5459	15.25																
									5701	15.93																
659	Roofing	17.02	15.32	43.28	659	14.69	13.19	33.70	5551	17.68	15.75	42.01	5551	38.07	5545	25.15	24.72	39.96	5551	17.30	5551	13.89	9.81	24.92		
									5547	23.01	22.62	36.56			5547	23.01	22.62	36.56								
661	Electrical Wiring - Within Buildings	3.43	3.09	8.72	661	2.64	2.37	6.06	5190	3.62	3.23	8.60	5190	4.54	5190	5.49	5.40	8.72	5190	4.05	5190	3.36	2.37	6.03		
663	Plumbing	4.42	3.98	11.24	643	9.97	8.95	22.87	5183	4.14	3.69	9.84	5183	6.24	5183	7.57	7.44	12.03	5183	4.15	5183	3.44	2.43	6.17		
					663	3.93	3.53	9.02	5188	4.25	3.79	10.10	5184	4.60	5184	6.93	6.81	11.01	5188	4.34	5188	3.97	2.80	7.12		
									5472	8.51	7.58	20.22	5188	5.69	5188	4.51	4.43	7.17	5472	10.10	5472	6.05	4.27	10.85		
664	Heating, Ventilating or Air Conditioning Contactor	4.17	3.75	10.60	664	3.69	3.31	8.46	3724	4.93	4.39	11.71	3724	7.97	3724	7.15	7.03	11.36	3724	5.31	3724	4.59	3.24	8.23		
									5183	4.14	3.69	9.84	5183	6.24	3737	5.37	5.28	8.53	5183	4.15	5183	3.44	2.43	6.17		
									5190	3.62	3.23	8.60	5190	4.54	5183	7.57	7.44	12.03	5190	4.05	5190	3.36	2.37	6.03		
													5538	6.71	5190	5.49	5.40	8.72	5537	4.71						
675	Machinery or Equipment Erection or Repair	4.15	3.74	10.55	675	3.59	3.22	8.24	3724	4.93	4.39	11.71	3724	7.97	3724	7.15	7.03	11.36	3724	5.31	3724	4.59	3.24	8.23		
									5160	3.74	3.33	8.89	5160	5.05	3737	5.37	5.28	8.53	5160	2.54	5462	6.21	4.38	11.14		
									9534	7.59	6.76	18.03			5160	8.53	8.38	13.55	9534	3.50	9534	4.90	3.46	8.79		
															5403	13.90	13.66	22.09								
															9526	23.59	23.19	37.48								
															9527	23.49	23.09	37.33								
															9534	13.37	13.14	21.24								

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	4/11 Loss Cost	Range of Approved PA Rates as of 4/1/11			DE Class Code	12/10 Loss Cost	Range of Approved DE Rates as of 12/1/10			MD Class Code	1/11 Loss Cost	Range of Approved MD Rates as of 1/1/11			NJ Class Code	Approved NJ Rates 1/1/11	NY Class Code	10/11 Loss Cost	Range of Approved NY Rates as of 10/1/10			OH NCCI Class Code	Approved OH Rates 7/1/2011	WV Class Code	Approved WV Loss Cost 11/1/2010	Range of Approved WV Rates as of 11/1/10		
			Low	High	PA Rates as of 4/1/11			Low	High	DE Rates as of 12/1/10			Low	High	MD Rates as of 1/1/11					Low	High	NJ Rates 1/1/11					Low	High	NY Rates as of 10/1/10
Group III: Eleven (11) "Other" Classifications																													
009	Logging or Lumbering	26.50	23.85	67.39	009	23.72	21.30	54.41	2702	15.44	13.76	36.69	2702	24.39	2702	39.60	38.93	62.92	2702	33.53	2702	20.69	14.61	37.12					
811	Trucking	7.71	6.94	19.61	811	6.99	6.28	16.04	7222	6.17	5.50	14.66	7196	10.19	7197	5.78	5.68	9.18	7222	8.51	7228	5.75	4.06	10.32					
									7228	5.55	4.95	13.19	7219	13.04	7219	10.05	9.88	15.97	7228	11.67	7229	6.58	4.65	11.80					
									7229	6.40	5.70	15.21	7250	15.66	7367	9.81	9.64	15.59	7229	9.30	7230	4.45	3.14	7.98					
									7230	4.23	3.77	10.05	7360	10.57	9534	13.37	13.14	21.24	7230	10.32	7360	4.50	3.18	8.07					
									7360	5.54	4.94	13.16	9530	6.94	7360	6.17	9534	3.50	7360	6.17	9534	4.90	3.46	8.79					
815	Automobile Service Centers	3.38	3.04	8.60	815	2.53	2.27	5.80	7228	5.55	4.95	13.19	8387	5.86	7219	10.05	9.88	15.97	7228	11.67	7228	5.75	4.06	10.32					
									8380	2.15	1.92	5.11	8393	3.34	8391	3.97	3.90	6.31	8380	3.76	8380	2.37	1.67	4.25					
									8393	1.40	1.25	3.33	8397	5.86	9505	2.62	2.58	4.16	8393	2.80	8393	1.57	1.11	2.82					
									9505	2.64	2.35	6.27	9505	1.44	9505	3.16	2.23	5.67											
818	Auto Dealers	1.35	1.22	3.43	818	1.42	1.28	3.26	8002	1.56	1.39	3.71	7369	3.76	8391	3.97	3.90	6.31	8002	9.52	8002	1.67	1.18	3.00					
									8380	2.15	1.92	5.11	8398	4.43	8380	3.76	8380	2.37	1.67	4.25									
									8385	2.69	2.40	6.39	8748	0.83	8385	5.28	8385	2.93	2.07	5.26									
928	Retail Stores, NOC	2.35	2.12	5.98	928	2.02	1.81	4.63	4360	0.98	0.87	2.33	4360	2.07	4360	0.29	0.29	0.46	4360	4.15	4361	1.24	0.88	2.22					
									4361	1.08	0.96	2.57	4361	2.07	4361	0.96	0.94	1.53	4361	1.40	8017	1.35	0.95	2.42					
									4362	0.82	0.73	1.95	4362	2.07	4362	0.49	0.48	0.78	8017	2.07	8072	0.81	0.57	1.45					
									8017	1.64	1.46	3.90	8017	3.17	8017	1.30	1.28	2.07	8072	1.16	8831	1.12	0.79	2.01					
									8072	0.75	0.67	1.78	8831	1.47	8831	1.45	2.34	8831	1.53										
									8831	0.87	0.78	2.07																	
951	Outside Salesmen	0.44	0.40	1.12	951	0.39	0.35	0.89	8720	1.15	1.02	2.73	8720	3.07	8720	2.19	2.15	3.48	8720	3.61	8720	1.43	1.01	2.57					
									8742	0.28	0.25	0.67	8742	0.51	8742	0.39	0.38	0.62	8742	0.36	8742	0.36	0.25	0.65					
									8803	0.07	0.06	0.17	8803	0.26	8803	0.10	0.10	0.16	8803	0.17	8803	0.08	0.06	0.14					
									9012	0.66	0.59	1.57	9012	0.99	9012	1.02	0.72	1.83											
953	Office	0.23	0.21	0.58	953	0.24	0.22	0.55	8810	0.15	0.13	0.36	8810	0.26	8810	0.18	0.18	0.29	8810	0.27	8810	0.21	0.15	0.38					
									8871	0.14	0.12	0.33	8871	0.46	8871	0.46	0.45	0.73	8871	0.36	8871	0.20	0.14	0.36					
960	Nursing Homes	3.24	2.92	8.24	960	3.73	3.35	8.56	8829	1.76	1.57	4.18	8829	3.86	8829	3.38	3.32	5.37	8829	4.78	8829	2.20	1.55	3.95					
961	Hospitals	0.93	0.84	2.36	961	0.75	0.67	1.72	8833	0.77	0.69	1.83	9045	1.44	8833	1.10	1.08	1.75	8833	1.69	8833	0.93	0.66	1.67					
									9040	1.67	1.49	3.97	9040	5.65	9040	5.65	5.55	8.98	9040	5.12	9040	3.16	2.23	5.67					
965	Colleges and Schools	0.55	0.50	1.40	965	0.42	0.38	0.96	8868	0.23	0.20	0.55	8868	1.40	8868	0.55	0.54	0.87	8868	0.54	8868	0.32	0.23	0.57					
									9101	1.81	1.61	4.30	9106	7.57	9101	4.63	4.55	7.36	9101	3.08	9101	2.14	1.51	3.84					
971	Commercial Buildings	3.97	3.57	10.10	971	3.55	3.19	8.14	9014	2.36	2.10	5.61	9014	5.82	9014	5.24	5.15	8.33	9014	5.38	9014	2.19	1.55	3.93					
									9015	2.23	1.99	5.30	9015	6.06	9026	3.42	3.36	5.43	9015	5.68	9015	2.40	1.69	4.31					
									9028	3.17	3.12	5.04	9028	3.17	9028	3.17	3.12	5.04											
									9029	6.96	6.84	11.06	9029	6.96	9029	6.96	6.84	11.06											
									9030	4.55	4.47	7.23	9030	4.55															

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 PCRB'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, 2011, 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	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. (for Barrel Stock Mfg.)
	2759	Pallet, Box Or Box Shook Mfg. – Wooden
	2802	Carpentry – Shop Only

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MARYLAND (Continued)

<u>Pennsylvania Classification Code</u>	<u>Maryland Classification Code</u>	<u>Maryland Description of Business</u>
305 (cont.)	2915	Veneer Products Mfg. – Including Veneer Mfg.
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.
	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.

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MARYLAND (Continued)

<u>Pennsylvania Classification Code</u>	<u>Maryland Classification Code</u>	<u>Maryland Description of Business</u>
461 (cont.)	3632	Machine Shop N.O.C.
	3635	Gear Mfg. or Grinding
	3826	Aircraft Engine Mfg.
	3827	Automobile Engine Mfg.
759	6325	Conduit Construction - For Wires & Cables - And Drivers
	7600	Telephone or Telegraph Co.: All Other Employees and Drivers
	7601	Telephone, Telegraph or Fire Alarm Line Construction

NEW JERSEY

<u>Pennsylvania Classification Code</u>	<u>New Jersey Classification Code</u>	<u>New Jersey Description of Business</u>
105	2002	Macaroni Mfg.
	2003	Bakery & Drivers
112	2156	Bottling - No Carbonated liquids or spirituous Liquors - Route Supervisors, Drivers. NPD
	2157	Bottling NOC & Route Supervisors, Drivers
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
282	4484	Plastics Mfg., Molded Products N.O.C.
	4299	Printing
301	4313*	Newspaper Publishing - All Employees Including Office
	2710	Sawmills
305	2759	Box or Box Shook Mfg.
	2802	Carpentry – Shop Only
	2841	Woodenware Mfg NOC

NEW JERSEY (Continued)

<u>Pennsylvania Classification Code</u>	<u>New Jersey Classification Code</u>	<u>New Jersey Description of Business</u>
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_
451	3815	Truck Body Mfg or Repair
454	3045	Steel Barrel or Drum Mfg.
	3061	Kitchen Equipment Mfg - Sheet Metal – Shop & Installation
	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.
461	3507	Construction or Agricultural Machinery Mfg.
	3548	Printing or Bookbinding Machinery Mfg.
	3612	Pump Mfg. - includes Engine Mfg.,NOC
	3632	Machine Shop N.O.C
	3635	Gear Mfg. or Grinding
	3826	Aircraft Engine Mfg.
759	7536	Cable Installation & Drivers
	7600	Telephone or Telegraph Co.: All Other Employees and Drivers
	7601	Telephone, Telegraph or Fire Alarm Line Construction

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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
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
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.
	3807	Automobile Radiator Mfg.
3832	Sheet Metal Airplane Parts 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.	
759	6325	Conduit Construction - For Wires & Cables - And Drivers
	7536	Cable Installation & Drivers
	7600	Telephone or Telegraph Co.: All Other Employees and Drivers
	7601	Telephone, Telegraph or Fire Alarm Line Construction

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OHIO

<u>Pennsylvania Classification Code</u>	<u>Ohio Classification Code</u>	<u>Ohio Description of Business</u>
105	2002	Macaroni Mfg.
	2003	Bakery & Drivers
112	2157	Bottling NOC & Route Supervisors, Drivers
222	4431	Magnetic and Optical Media
	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.
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	Sheet Metal Products 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.
759	6325	Conduit Construction - For Wires & Cables - And Drivers
	7600	Telephone or Telegraph Co.: All Other Employees and Drivers

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	
	2915	Veneer Products Mfg. – Including Veneer Mfg.	
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.
759	6325	Conduit Construction - For Wires & Cables - And Drivers
	7600	Telephone or Telegraph Co.: All Other Employees and Drivers
	7601	Telephone, Telegraph or Fire Alarm Line Construction

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

DELAWARE (continued)

<u>Pennsylvania Classification Code</u>	<u>Delaware Classification Code</u>	<u>Delaware Description of Business</u>
651	643 651	Asbestos Contractor Carpentry - N.O.C.
652	652	Carpentry - Detached Dwelling
653	653	Masonry
659	659	Roofing
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	5213 5215 5221 6204	Concrete Construction, N.O.C. Concrete Work - Incidental to Construction of Private Residences 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

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MARYLAND (continued)

<u>Pennsylvania Classification Code</u>	<u>Maryland Classification Code</u>	<u>Maryland Description of Business</u>
651	5102	Door, Door Frame or Sash Erection - Metal or Metal Covered
	5402	Hothouse Erection - All Operations
	5403 5473	Carpentry N.O.C. 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 – 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
	5213	Concrete Construction, N.O.C.
	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
	6233	Oil or Gas Pipeline Construction
651	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	5645	Carpentry - Detached One or Two Family Dwellings
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
659	5551	Roofing - All Kinds
661	5190	Electrical Wiring Within Buildings

NEW JERSEY (Continued)

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

NEW YORK

<u>Pennsylvania Classification Code</u>	<u>New York Classification Code</u>	<u>New York Description of Business</u>
608	5213	Concrete Construction, N.O.C. Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks Drilling, N.O.C.
	5221	
	6204	
609	5703	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
	6018	
	6045	
	6217	
	6229	
651	6233	Door, Door Frame or Sash Erection - Metal or Metal Covered Hothouse Erection - All Operations Carpentry N.O.C. Asbestos Contractor - Removal, Replacement, Repair, Enclosure or Encapsulation
	5102	
	5402	
	5403	
	5473	

NEW YORK (continued)

<u>Pennsylvania Classification Code</u>	<u>New York Classification Code</u>	<u>New York 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	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
675	3724	Machinery or Equipment Erection or Repair
	3737	Machinery or Equipment Repair or Service
	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.	

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OHIO

<u>Pennsylvania Classification Code</u>	<u>Ohio Classification Code</u>	<u>Ohio Description of Business</u>
608	5213	Concrete Construction, N.O.C.
	5215	Concrete Work - Incidental to
	5221	Construction of Private Residences
	6204	Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks 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.
652	5474	Painting or Paper Hanging
	5102	Door, Door Frame or Sash Erection - Metal or Metal Covered
653	5645	Carpentry - Detached One or Two Family Dwellings
	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	Machinery or Equipment Erection or Repair NOC & Drivers
	5183	Plumbing
	5190	Repair or Servicing - Cleaning, Oiling, Adjusting - Rated as Electrical Wiring - Within Building

OHIO (Continued)

<u>Pennsylvania Classification Code</u>	<u>Ohio Classification Code</u>	<u>Ohio Description of Business</u>
664 (continued)	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	5213	Concrete Construction, N.O.C.
	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

WEST VIRGINIA (continued)

<u>Pennsylvania Classification Code</u>	<u>West Virginia Classification Code</u>	<u>West Virginia Description of Business</u>
653	5022	Masonry, N.O.C.
659	5551	Roofing - All Kinds
661	5190	Electrical Wiring Within Buildings
663	5183 5188 5472	Plumbing, N.O.C. Automatic Sprinkler Installation Asbestos Contractor - Pipe & Boiler
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 9534	Machinery or Equipment Erection or Repair Elevator Erection or Repair 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
811	7222 7228 7229	Trucking, Oil Field Equipment, All Employees & Drivers Trucking, Local Hauling Trucking - Long Distance Hauling

MARYLAND (Continued)

<u>Pennsylvania Classification Code</u>	<u>Maryland Classification Code</u>	<u>Maryland Description of Business</u>
811 (continued)	7230	Trucking- Parcel or Package Delivery Freight Handling, N.O.C. Mobile Crane and Hoisting Service Contractor N.O.C. - All Operations (Including Yard)
	7360	
	9534	
815	7228	Automobile Towing
	8380	Automobile Service Or Repair Center
	8393	Automobile Body Repair
	9505	Painting – Automobile or Carriage Bodies
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

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MARYLAND (Continued)

<u>Pennsylvania Classification Code</u>	<u>Maryland Classification Code</u>	<u>Maryland Description of Business</u>
953	8810 8871	Clerical Office Employees, N.O.C. Clerical Telecommuter Employees
960 **	8829	Convalescent or Nursing Home -All Employees
961	8833 9040	Hospital: Professional Employees Hospital: All Other Employees
965 *	8868 9101	Colleges: Professional Employees & Clerical Colleges: All Other Employees
971	9014 9015	Buildings - Operation by Contractor Buildings - Operation by Owner

NEW JERSEY

<u>Pennsylvania Classification Code</u>	<u>New Jersey Classification Code</u>	<u>New Jersey Description of Business</u>
009	2702	Logging
811	7196 2156 7230 7250 7360 9530	Truckmen: Handling Liquid or Liquefied Products in Tank Trucks Bottling – Carbonated Liquids Truckmen: Parcel or Package Delivery Truckmen: Hauling Explosive Freight Handling, N.O.C. Mobile Crane and Hoisting Service Contractors, N.O.C.
815	8387 8393 8397	Rubber Tire Dealer rated as Auto Repair Station & Drivers Automobile Body Repair Automobile Garage Or Repair Shop
818	8398 8748 8810	Auto Sales Agency Auto Salesman Office

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
	4361	Prerecorded Audio, Video Or Data
	4362	Photographer, All Employees &
	8017	Clerical, Salespersons, Drivers Motion Picture – Film Exchange Retail Store, N.O.C.
951	8720	Inspection of Risks for Insurance or
	8742	Valuation Purposes
	8803	Salespersons, Collectors or Messengers
		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
961	9045	Hospital
965 *	8868	Colleges: Professional Employees & Clerical
	9106	Colleges: Non-Professional Employees & Drivers
971	9014	Exterminator
	9015	Buildings - Operation by Owner

NEW YORK

<u>Pennsylvania Classification Code</u>	<u>New York Classification Code</u>	<u>New York Description of Business</u>
009	2702	Logging

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 2157	Freight Handling, N.O.C. Mobile Crane & Hoisting Service Contractors N.O.C.
815	7219	Automobile Towing rated as Trucking N.O.C. – All Employees & Drivers
	8391	Automobile Repair Shop – All Operations & Drivers
	9505	Painting – Automobile Or Carriage Bodies
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 8831	Retail Store, NOC 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

NEW YORK (Continued)

<u>Pennsylvania Classification Code</u>	<u>New York Classification Code</u>	<u>New York Description of Business</u>
961	8833 9040	Hospital: Professional Employees Hospital: All Other Employees
965 *	8868 9101	Colleges: Professional Employees & Clerical Colleges: All Other Employees
971	9014 9026 9028 9029 9030	Exterminator Building Operation - Commercial Building Operation N.O.C. Building N.O.C., Repair Only Building Service Contractor

OHIO

<u>Pennsylvania Classification Code</u>	<u>Ohio Classification Code</u>	<u>Ohio Description of Business</u>
009	2702	Logging
811	7222 7228 7229 7230 7360 9534	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)
815	7228 8380 8393 9505	Trucking, Local Hauling Automobile Service Or Repair Center 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	Automobile Service Or Repair Center & Drivers
	8385	Bus Companies
928	4360	Motion Picture – Development of Negatives, Printing & All Subsequent Operations
	4361	Photographer, All Employees & Clerical, Salespersons, Drivers
	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
960 **	8829	Convalescent or Nursing Home - All Employees
961	8833	Hospital: Professional Employees
	9040	Hospital: All Other Employees
965 *	8868	Colleges: Professional Employees & Clerical
	9101	Colleges: All Other Employees

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OHIO (Continued)

<u>Pennsylvania Classification Code</u>	<u>Ohio Classification Code</u>	<u>Ohio Description of Business</u>
971	9014 9015	Buildings - Operation by Contractor Buildings - Operation by Owner

WEST VIRGINIA

<u>Pennsylvania Classification Code</u>	<u>West Virginia Classification Code</u>	<u>West Virginia Description of Business</u>
009	2702	Logging
811	7222 7228 7229 7230 7360 9534	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)
815	2158 8380 8393 9505	Automobile Body Repair Painting: Automobile Or Carriage Bodies Automobile Towing Automobile Service Or Repair Center Automobile Body Repair Painting – Automobile or Carriage Bodies
818	8002 8380 8386	Auto Rental Company – All Other Employees Auto Sales Or Service Agency Rated As Automobile Service Or Repair Center & Drivers Auto Rental – Garage Employee

WEST VIRGINIA (continued)

<u>Pennsylvania Classification Code</u>	<u>West Virginia Classification Code</u>	<u>West Virginia Description of Business</u>
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
951	8831	Pet Grooming – rated as Hospital – Veterinary
	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
961	8833	Hospital: Professional Employees
	9040	Hospital: All Other Employees
965 *	8868	Colleges: Professional Employees & Clerical
	9102	Colleges: All Other Employees
971	9014	Buildings - Operation by Contractor
	9015	Buildings - Operation by Owner

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

PA Code	Description	Approved PA Rates Effective 4/1/11		Approved DE Rates Effective 12/1/10		Approved MD Rates Effective 1/1/11		Approved NJ Rates Effective 1/1/11		Approved NY Rates Effective 10/1/10		Approved OH Rates Effective 7/1/11		Approved WV Rates Effective 11/1/10	
		Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High
Group I: Manufacturing Classifications															
	105 Bakery, Wholesale	3.21	9.08	3.51	8.97	2.52	14.56	8.71	8.81	4.31	10.01	4.21	5.63	1.68	5.29
	112 Beverage Mfg.	9.35	26.42	8.05	20.55	5.15	13.73	9.52	17.84	7.89	12.76	5.80	5.80	3.38	8.59
	222 Plastic Articles Mfg, NOC	2.69	7.60	3.71	9.47	1.26	8.34	5.04	7.99	2.36	7.10	2.00	4.86	0.83	4.20
	282 Newspaper Printing	4.78	13.50	4.36	11.13	1.68	7.89	3.30	3.54	3.00	7.71	2.58	4.07	1.12	5.42
	301 Sawmill	5.08	14.34	5.21	13.31	5.33	14.21	12.18	12.18	8.04	13.00	11.63	11.63	5.63	14.30
	305 Carpentry Shop	3.94	11.14	6.12	15.62	2.56	12.76	6.27	14.12	3.66	19.96	3.83	8.29	2.26	8.58
	445 Hardware Mfg	2.72	7.68	5.41	13.81	0.69	8.84	1.38	7.69	1.75	8.39	1.31	10.51	0.70	7.46
	0067 OD Supplemental for 445 **	0.13	0.36												
	451 Automobile, Truck orTrailer Body	3.40	9.61	3.45	8.81	4.86	13.66	9.62	9.62	3.93	12.68	3.93	6.09	2.92	8.16
	454 Sheet Metal Products	3.11	8.77	5.28	13.49	1.84	7.77	3.70	13.67	2.32	58.94	2.62	16.76	1.31	6.85
	461 Machine Shop	2.36	6.66	3.23	8.26	1.12	8.74	3.78	9.48	1.74	10.03	0.77	4.15	0.68	5.20
	759 Cable Operations	4.44	12.54	3.11	7.94	2.06	14.26	4.62	12.00	4.80	14.90	3.83	8.45	1.65	12.68
	Group I Average *	\$3.45	\$9.75	\$4.59	\$11.72	\$1.81	\$10.55	\$4.92	\$10.66	\$3.01	\$18.22	\$2.58	\$8.13	\$1.33	\$6.96
Group II: Contracting Classifications															
	608 Flat Cement Work	5.51	15.56	4.52	11.54	3.15	24.07	9.79	14.58	11.79	26.35	5.48	12.62	2.44	17.22
	609 Excavation	4.52	12.77	4.09	10.46	2.25	43.10	7.45	17.80	3.92	24.34	4.51	10.05	1.72	32.61
	651 Carpentry	6.10	17.24	5.22	22.87	3.20	25.85	10.85	19.86	12.28	36.52	5.97	9.51	3.25	14.44
	652 Carpentry - Residential	7.77	21.95	6.78	17.32	5.23	19.91	15.50	15.50	8.62	21.39	7.69	9.02	3.25	19.54
	653 Masonry	6.57	18.56	6.12	15.62	5.39	14.37	14.48	15.93	14.60	23.60	8.09	8.09	4.05	10.30
	659 Roofing	15.32	43.28	13.19	33.70	15.75	42.01	38.07	38.07	22.62	39.96	17.30	17.30	9.81	24.92
	661 Electrical Wiring - Within Buildings	3.09	8.72	2.37	6.06	3.23	8.60	4.54	4.54	5.40	8.72	4.05	4.05	2.37	6.03
	663 Plumbing	3.98	11.24	3.53	22.87	3.69	20.22	4.60	6.24	4.43	12.03	4.15	10.10	2.43	10.85
	664 Heating, Ventilating or Air Conditioning Contactor	3.75	10.60	3.31	8.46	3.23	11.71	4.54	7.97	5.28	12.03	4.05	5.31	2.37	8.23
	675 Machinery or Equipment Erection or Repair	3.74	10.55	3.22	8.24	3.33	18.03	5.05	7.97	5.28	37.48	2.54	5.31	3.24	11.14
	Group II Average *	\$4.96	\$14.02	\$4.29	\$13.93	\$3.79	\$20.52	\$8.41	\$11.85	\$7.53	\$21.17	\$5.17	\$8.11	\$2.84	\$14.16
Group III: "Other" Classifications															
	009 Logging or Lumbering	23.85	67.39	21.30	54.41	13.76	36.69	24.39	24.39	38.93	62.92	33.53	33.53	14.61	37.12
	811 Trucking	6.94	19.61	6.28	16.04	3.77	18.03	6.94	15.66	5.68	21.24	3.50	11.67	3.14	11.80
	815 Auto mobile Service Centers	3.04	8.60	2.27	5.80	1.25	13.19	3.34	5.86	2.58	15.97	1.44	11.67	1.11	10.32
	818 Auto Dealers	1.22	3.43	1.28	3.26	1.39	6.39	0.26	4.43	3.90	6.31	3.76	9.52	1.18	5.26
	928 Retail Stores, NOC	2.12	5.98	1.81	4.63	0.67	3.90	2.07	3.17	0.29	2.34	1.16	4.15	0.57	2.42
	951 Outside Salesmen	0.40	1.12	0.35	0.89	0.06	2.73	0.26	3.07	0.10	3.48	0.17	3.61	0.06	2.57
	953 Office	0.21	0.58	0.22	0.55	0.12	0.36	0.26	0.26	0.18	0.73	0.27	0.36	0.14	0.38
	960 Nursing Homes	2.92	8.24	3.35	8.56	1.57	4.18	3.86	3.86	3.32	5.37	4.78	4.78	1.55	3.95
	961 Hospitals	0.84	2.36	0.67	1.72	0.69	3.97	1.44	1.44	1.08	8.98	1.69	5.12	0.66	5.67
	965 Colleges and Schools	0.50	1.40	0.38	0.96	0.20	4.30	1.40	7.57	0.54	7.36	0.54	3.08	0.23	3.84
	971 Commercial Buildings	3.57	10.10	3.19	8.14	1.99	5.61	5.82	6.06	3.12	11.06	5.38	5.68	1.55	4.31
	Group III Average *	\$0.61	\$1.71	\$0.57	\$1.44	\$0.32	\$2.14	\$0.77	\$2.31	\$0.56	\$3.17	\$0.70	\$2.17	\$0.31	\$1.93
Combined Average - All Groups *		\$1.02	\$2.86	\$0.99	\$2.71	\$0.61	\$3.69	\$1.45	\$3.31	\$1.12	\$5.02	\$1.07	\$2.83	\$0.51	\$2.94

* Averages Computed Using Pennsylvania Payrolls by Classification as Weights (excluding class 0067)

** Applies to Employers in Class 445 with Foundry Exposure