

# **Pennsylvania Compensation Rating Bureau**

## **Comparison of Workers' Compensation Rates Effective July 1, 2004**

### **Seven Selected Northeastern States**



**Delaware  
Maryland  
New Jersey  
New York  
Ohio  
Pennsylvania  
West Virginia**

**August , 2004**

## **Pennsylvania Compensation Rating Bureau**

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

Rating Values Effective as of July 1, 2004

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, 2004 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 rates for the classifications studied tended to be lower than those of Delaware and Ohio. Pennsylvania's lowest approved rates were generally below the lowest approved rates in other states except Maryland. The highest approved rates in Pennsylvania were generally lower than the highest approved rates in other states except West Virginia. For classifications within Group II: Contracting and Group III: Other, Pennsylvania rates tended to be lower than those of New York and New Jersey.
- 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, 23 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 preparing its previous rate comparison studies the PCRB had noted that the state of Ohio was converting its manual classifications to those used by the National Council on Compensation Insurance, Inc. (NCCI). As of January 1, 2001, Ohio has completed this transition; Ohio premium is based on the use of NCCI codes for all employers.

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 \$0.10 per \$100 of payroll in addition to applicable premium rates for private employers, public employer taxing districts and 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:

- 13.55 percent of premium for private employers.
- 7.84 percent of premium for public employer taxing districts.
- 11.95 percent of premium for public employer state agencies.

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

- 1.71 percent of premium for private employers.
- 1.13 percent of premium for public employer taxing districts.
- 1.97 percent of premium for public employer state agencies.

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

$$\begin{aligned} & \text{Published Rate} \times (1 + 0.1355 + 0.0171 + 0.0010) + \$0.10 \\ & = (\text{Published Rate} * 1.1500) + \$0.10 \end{aligned}$$

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. West Virginia, by way of contrast, does not allow standard exceptions and thus requires that such activities as clerical office and sales be reported in and subject to the rates of the classifications shown in this comparison.

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 June 2004. The bases for the ranges as shown are set forth briefly following:

Pennsylvania: Loss Cost Multipliers Approved Range from .724 to 2.214.

Delaware: Loss Cost Multipliers Approved Range from 1.044 to 2.232.

Maryland: Loss Cost Multipliers Approved Range from 0.750 to 2.608.

New York: Deviations Approved Range from 0.825 (a 17.5% Downward Deviation) to 1.00 (No Deviation)

Workers compensation insurance in Ohio and West Virginia is provided by exclusive state funds, and thus there is no variation in price from carrier-to-carrier in those states. Finally, New Jersey does not allow carriers to deviate from the approved New Jersey Bureau rates. Thus, in these three states 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 and West Virginia.

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. Selected features of each jurisdiction, generally cited in those prior studies as compared to Pennsylvania, are shown for reference below:

- Delaware:
- (a) Maximum indemnity benefit set at 2/3 of Statewide Average Weekly Wage (SAWW) producing a maximum of \$506.81.  
*Pennsylvania maximum set at 100 percent of SAWW, producing a maximum of \$675 for 2003.*
  - (b) No medical fee schedule applies to workers compensation payments  
*Pennsylvania medical fee schedule based on Medicare reimbursements apply to workers compensation payments.*
  - (c) AMA Guide to the Evaluation of Permanent Impairment is not used.  
*Pennsylvania uses the AMA Guide to the Evaluation of Permanent Impairment in the evaluation of permanent disability.*
  - (d) No offset provisions are applied for workers compensation benefits.  
*Pennsylvania allows offsets for unemployment benefits, Social Security old age benefits and employer-funded pension benefits.*

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- Delaware: (e) Employee has free choice of physician.  
(continued) *Pennsylvania employees select from an employer/insurer list of providers during the first 90 days.*
- (f) Medical providers may "balance bill" workers for amounts not paid by insurers.  
*Pennsylvania medical providers may not bill workers for any amounts not covered by the insurer or employer.*
- Maryland: (a) Permanent total disability benefits limited to \$60,000 per claim.  
*No limit applies in Pennsylvania.*
- (b) Scheduled permanent partial awards generally set at levels lower than comparable provisions in Pennsylvania.
- (c) Employee has free choice of physician.  
*Pennsylvania employees select from an employer/insurer list of providers during the first 90 days.*  
Compensation for a permanent total disability is subject to an annual cost-of-living adjustment.  
*Pennsylvania provides no cost-of-living adjustments.*
- New Jersey: (a) Maximum indemnity benefit set at 75 percent of SAWW or \$650.  
*2003 Pennsylvania maximum set at 100 percent of SAWW or \$675.*
- (b) Employer directs choice of treating physician for life of claim.  
*In Pennsylvania employee has choice of physician from employer's list (if posted) for the first 90 days, then has free choice of physician for balance of claim.*
- (c) Temporary total disability benefits limited to a maximum duration of 400 weeks.  
*Pennsylvania temporary total disability benefits are payable for the duration of disability.*
- (d) No medical fee schedule applies to workers compensation payments.  
*Pennsylvania medical fee schedule based on Medicare reimbursements apply to workers compensation payments*
- New York: (a) 2003 maximum weekly indemnity benefit of \$400.  
*2003 Pennsylvania maximum weekly benefit is \$675.*
- (b) Scheduled permanent partial awards lower than comparable provisions in Pennsylvania.
- (c) Non-scheduled permanent partial benefits unlimited in duration.  
*Pennsylvania permanent partial benefits limited to 500 weeks.*
- (d) In New York, employee chooses medical provider for the life of the claim.  
*In Pennsylvania, employee choice of medical provider may be limited to employer-designated list for initial 90 days of claim.*
- (e) AMA Guide to the Evaluation of Permanent Impairment is not used.  
*Pennsylvania uses the AMA Guide to the Evaluation of Permanent Impairment in the evaluation of permanent disability.*

- Ohio:
- (a) Scheduled permanent partial awards lower than comparable provisions in Pennsylvania.
  - (b) Maximum payment for non-scheduled permanent partial disability benefits limited to 1/3 of SAWW.  
*Pennsylvania maximum is 100 percent of SAWW.*
  - (c) Scheduled permanent partial awards lower than comparable provisions in Pennsylvania.
  - (d) AMA Guide to the Evaluation of Permanent Impairment is not used.  
*Pennsylvania uses the AMA Guide to the Evaluation of Permanent Impairment in the evaluation of permanent disability*
- West Virginia:
- (a) 2003 maximum weekly indemnity benefit of \$535.  
*2003 Pennsylvania maximum weekly benefit is \$675.*
  - (b) Death benefits limited by law to 360 times SAWW.  
*No maximum in Pennsylvania.*
  - (c) In West Virginia, employee chooses medical provider for the life of the claim.  
*In Pennsylvania, employee choice of medical provider may be limited to employer-designated list for initial 90 days of claim.*
  - (d) AMA Guide to the Evaluation of Permanent Impairment is not used.  
*Pennsylvania uses the AMA Guide to the Evaluation of Permanent Impairment in the evaluation of permanent disability.*

The above observations were based on the Survey of Workers Compensation Laws – 2003-2004 Edition published by the Alliance of American Insurers. Most of the points noted for each state represented some of the differences which, in isolation, might produce lower insurance costs and, therefore, lower insurance rates in each 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 and that some such differences may include system features in other states which, in isolation, would be expected to produce higher insurance costs and thus higher insurance rates in those other jurisdictions as compared to Pennsylvania. Finally, significant system differences are often manifest in controlling judicial decisions and administrative procedures which cannot be addressed in detail in publications such as the Alliance's Survey.

Pennsylvania Compensation Rating Bureau																						Exhibit 1
Rating Value Comparison - 32 Selected Pennsylvania Classifications																						
PA Class	PA	4/04 Loss	Range of Approved PA Rates as of 4/1/04		DE Class	12/03 Loss	Range of Approved DE Rates as of 12/1/03		MD Class	1/04 Loss	Range of Approved MD Rates as of 1/1/04		NJ Class	Approved NJ Rates	NY Class	12/03 NY	Range of Approved NY Rates as of 12/1/03		OH NCCI Class	Approved OH Rates	WV Class	Approved WV Rates
Code	Description	Cost	Low	High	Code	Cost	Low	High	Code	Cost	Low	High	Code	1/1/04	Code	Rate	Low	High	Code	7/1/04	Code	7/1/03
<b>Group I: Eleven (11) Manufacturing Classifications</b>																						
104	Food Sundries Mfg., NOC	4.05	2.93	8.97	104	4.16	4.22	9.29	2150	6.01	4.51	15.67	2150	9.96	2150	14.30	11.80	14.30	2150	52.83	2050	7.55
									4717	2.08	1.56	5.42	4627	4.15	4628	2.00	1.65	2.00	4717	6.26	6504	5.17
									4825	0.86	0.65	2.24	4628	1.93	4825	1.77	1.46	1.77	4825	1.65		
									6504	1.93	1.45	5.03	4717	3.85	6504	5.93	4.89	5.93	6504	6.20		
									8102	1.53	1.15	3.99	6504	4.95	8102	6.48	5.35	6.48	8102	1.70		
													8102	2.23								
161	Apparel Mfg	3.45	2.50	7.64	161	3.63	3.68	8.10	2501	1.58	1.19	4.12	2501	3.26	2501	1.72	1.42	1.72	2501	6.64	2501	4.64
222	Plastic Articles Mfg, NOC	4.15	3.00	9.19	222	6.08	6.17	13.57	4431	1.79	1.34	4.67	4431	3.21	4431	5.42	4.47	5.42	4431	7.13	4484	3.39
									4452	2.46	1.85	6.42	4452	4.41	4452	4.94	4.08	4.94	4452	6.41		
									4459	2.21	1.66	5.76	4459	4.49	4459	6.54	5.40	6.54	4459	5.23		
									4470	1.36	1.02	3.55	4470	11.46	4470	8.64	7.13	8.64	4470	9.14		
									4484	2.29	1.72	5.97	4484	4.44	4475	6.26	5.16	6.26	4484	6.86		
															4476	4.06	3.35	4.06				
281	Printing	3.37	2.44	7.46	281	3.69	3.74	8.24	2501	1.58	1.19	4.12	0700	2.56	2553	4.71	3.89	4.71	2501	6.64	4299	2.24
									4282	1.98	1.49	5.16	4282	3.26	4282	0.62	0.51	0.62	4282	7.13		
									4299	1.66	1.25	4.33	4299	3.15	4299	3.72	3.07	3.72	4299	5.25		
									4307	1.64	1.23	4.28	4307	2.98	4307	4.01	3.31	4.01	4307	5.08		
									4308	1.15	0.86	3.00	4351	1.67	4351	3.06	2.52	3.06	4308	7.13		
									4351	0.85	0.64	2.22	4352	1.67	4352	1.26	1.04	1.26	4351	3.06		
									4352	1.06	0.80	2.76			4361	0.94	0.78	0.94	4352	2.24		
282	Newspaper Publishing	5.64	4.08	12.49	282	6.34	6.43	14.15	4299	1.66	1.25	4.33	4299	3.15	4299	3.72	3.07	3.72	4299	5.25	4299	2.24
									4304	2.15	1.61	5.61	4313	2.06	4304	10.92	9.01	10.92	4304	8.60		
301	Sawmill	7.98	5.78	17.67	301	9.31	9.44	20.78	2710	7.19	5.39	18.75	2710	10.82	2710	9.48	7.82	9.48	2710	30.78	2710	9.84
305	Carpentry Shop	6.27	4.54	13.88	305	10.14	10.28	22.63	2714	3.91	2.93	10.20	2731	7.35	2714	17.48	14.42	17.48	2714	8.40	2714	5.80
									2731	4.72	3.54	12.31	2759	12.37	2731	9.42	7.77	9.42	2731	14.90	2731	5.80
									2735	3.21	2.41	8.37	2802	7.35	2735	5.53	4.56	5.53	2735	7.12	2759	5.80
									2759	4.26	3.20	11.11			2759	8.28	6.83	8.28	2759	13.75		
									2802	2.96	2.22	7.72			2802	10.75	8.87	10.75	2802	14.34		
									2915	3.83	2.87	9.99							2915	7.87		
311	Cabinet Works	4.16	3.01	9.21	311	5.00	5.07	11.16	2731	4.72	3.54	12.31	2731	7.35	2731	9.42	7.77	9.42	2731	14.90	2841	5.80
									2812	2.82	2.12	7.35	2881	4.91	2816	5.00	4.13	5.00	2812	9.46	2883	5.80
									2841	3.55	2.66	9.26	2883	5.23	2817	8.01	6.61	8.01	2841	10.71		
															2818	5.24	4.32	5.24				
445	Hardware Mfg	3.56	2.58	7.88	445	8.58	8.70	19.15	3041	3.76	2.82	9.81	3041	3.61	3041	7.41	6.11	7.41	3041	19.03	3093	6.01
0067	OD Supplemental for 445	0.33	0.24	0.73					3132	3.05	2.29	7.95	3113	2.61	3129	4.14	3.42	4.14	3132	7.64	3132	6.80
									3145	1.95	1.46	5.09	3132	8.99	3132	4.04	3.33	4.04	3145	5.18	3200	7.49
									3146	3.47	2.60	9.05	3145	2.77	3145	3.82	3.15	3.82	3146	6.00	3628	4.23
									3180	1.66	1.25	4.33	3146	4.51	3146	5.13	4.23	5.13	3180	10.53		
									3188	1.57	1.18	4.09	3188	5.12	3188	5.95	4.91	5.95	3188	5.90		
									3223	2.44	1.83	6.36	3192	2.19	3190	4.37	3.61	4.37	3223	6.09		
									3336	1.96	1.47	5.11	3193	5.23	3191	5.00	4.13	5.00	3336	5.97		
									3574	0.90	0.68	2.35	3581	1.36	3200	2.80	2.31	2.80	3574	2.07		
									3581	0.89	0.67	2.32	3634	2.61	3336	2.85	2.35	2.85	3581	2.31		
									3634	1.76	1.32	4.59	9501	3.71	3581	2.02	1.67	2.02	3634	3.08		
									9501	2.66	2.00	6.94			3634	4.26	3.51	4.26	9501	7.51		
															9501	3.04	2.51	3.04				
NOTE: "A" Rated Classifications Require Rating Organization Approval of Specific Rate to be Applied to Individual Insureds																						

Pennsylvania Compensation Rating Bureau																							Exhibit 1
Rating Value Comparison - 32 Selected Pennsylvania Classifications																							
PA Class	PA	4/04 Loss	Range of Approved PA Rates as of 4/1/04		DE Class	12/03 Loss	Range of Approved DE Rates as of 12/1/03		MD Class	1/04 Loss	Range of Approved MD Rates as of 1/1/04		NJ Class	Approved NJ Rates	NY Class	12/03 NY	Range of Approved NY Rates as of 12/1/03		NCCI Class	Approved OH Rates	WV Class	Approved WV Rates	
Code	Description	Cost	Low	High	Code	Cost	Low	High	Code	Cost	Low	High	Code	1/1/04	Code	Rate	Low	High	Code	7/1/04	Code	7/1/03	
Group I: Eleven (11) Manufacturing Classifications (continued)																							
454	Sheet Metal Shop	4.29	3.11	9.50	454	8.47	8.59	18.91	3064	8.02	6.02	20.92	3045	7.94	3064	6.05	4.99	6.05	3064	10.02	3066	4.23	
									3066	3.44	2.58	8.97	3066	5.47	3066	6.88	5.68	6.88	3066	15.23	3224	4.23	
									3075	3.06	2.30	7.98	3075	5.47	3067	6.76	5.58	6.76	3076	6.75	3227	4.23	
									3076	2.15	1.61	5.61	3076	6.32	3076	5.21	4.30	5.21	3169	6.52	3400	6.80	
									3169	2.40	1.80	6.26	3091	10.35	3169	3.81	3.14	3.81	3220	7.35			
									3220	2.27	1.70	5.92	3169	8.03	3220	3.78	3.12	3.78	3224	7.21			
									3224	4.83	3.62	12.60	3220	5.00	3227	23.51	19.40	23.51	3227	8.33			
									3227	3.78	2.84	9.86	3227	3.31	3381	3.50	2.89	3.50	3400	7.53			
									3400	3.05	2.29	7.95	3400	6.32	3400	7.01	5.78	7.01	3803	2.00			
									3803	3.80	2.85	9.91	3807	2.07	3515	5.18	4.27	5.18	3807	9.62			
									3807	2.04	1.53	5.32			3807	6.66	5.49	6.66					
															3832	6.44	5.31	6.44					
461	Machine Shop	4.02	2.91	8.90	461	5.52	5.60	12.32	3507	2.48	1.86	6.47	3507	7.70	3507	5.17	4.27	5.17	3507	6.15	3507	4.93	
									3515	2.01	1.51	5.24	3548	3.31	3515	5.18	4.27	5.18	3515	6.86	3628	4.93	
									3548	1.55	1.16	4.04	3612	8.66	3548	4.97	4.10	4.97	3548	2.81	3632	5.49	
									3559	1.98	1.49	5.16	3632	3.61	3559	3.22	2.66	3.22	3559	7.69	3827	5.34	
									3612	1.44	1.08	3.76	3635	3.29	3612	4.54	3.75	4.54	3612	5.54			
									3632	2.20	1.65	5.74	3826	3.41	3632	5.24	4.32	5.24	3632	6.68			
									3635	1.98	1.49	5.16			3635	3.52	2.90	3.52	3635	3.44			
									3826	1.36	1.02	3.55			3826	3.87	3.19	3.87	3826	2.24			
									3827	0.99	0.74	2.58			3827	8.40	6.93	8.40	3827	3.15			
NOTE: "A" Rated Classifications Require Rating Organization Approval of Specific Rate to be Applied to Individual Insureds																							



Pennsylvania Compensation Rating Bureau																						Exhibit 1		
Rating Value Comparison - 32 Selected Pennsylvania Classifications																								
PA Class	PA	4/04 Loss	Range of Approved PA Rates as of 4/1/04		DE Class	12/03 Loss	Range of Approved DE Rates as of 12/1/03		MD Class	1/04 Loss	Range of Approved MD Rates as of 1/1/04		NJ Class	Approved NJ Rates		NY Class	12/03 NY	Range of Approved NY Rates as of 12/1/03		OH Class	Approved OH Rates	WV Class	Approved WV Rates	
Code	Description	Cost	Low	High	Code	Cost	Low	High	Code	Cost	Low	High	Code	1/1/04	Code	Rate	Low	High	Code	7/1/04	Code	7/1/03		
Group III: Eleven (11) "Other" Classifications																								
009	Logging	28.44	20.59	62.97	009	31.05	31.48	69.30	2702	18.14	13.61	47.31	2702	27.63	2702	29.54	24.37	29.54	2702	70.30	2702	52.20		
808	Parcel Delivery Companies	7.49	5.42	16.58	808	10.21	10.35	22.79	7231	4.92	3.69	12.83	7231	7.28	7231	9.54	7.87	9.54	7231	15.81	7230	4.94		
									7720	1.51	1.13	3.94	7723	2.87	7723	3.06	2.52	3.06	7720	5.00	7720	2.95		
													7230	9.39										
811	Trucking	8.70	6.30	19.26	811	9.65	9.79	21.54	7222	4.30	3.23	11.21	7196	9.08	7197	9.81	8.09	9.81	7222	15.44	5695	10.89		
									7228	4.43	3.32	11.55	7219	10.17	7219	11.04	9.11	11.04	7228	21.67	7219	11.35		
									7229	5.32	3.99	13.87	7230	"A"	7367	8.07	6.66	8.07	7229	10.00	7360	11.35		
									7230	5.50	4.13	14.34	7250	12.18	9534	17.35	14.31	17.35	7230	11.36				
									7360	5.05	3.79	13.17	7360	6.55					7360	18.29				
									9534	7.19	5.39	18.75	9530	5.89					9534	3.92				
815	Automobile Service Center	4.23	3.06	9.37	815	4.40	4.46	9.82	7228	4.43	3.32	11.55	8387	4.36	7219	11.04	9.11	11.04	7228	21.67	8387	4.80		
									8380	2.05	1.54	5.35	8393	3.19	8391	5.31	4.38	5.31	8380	7.08	8393	5.68		
									8393	1.14	0.86	2.97	8397	4.36	9505	4.35	3.59	4.35	8393	5.41	8394	4.94		
									9505	2.33	1.75	6.08							9505	3.98				
951	Outside Salesmen	0.70	0.51	1.55	951	0.90	0.91	2.01	8720	1.07	0.80	2.79	8720	1.88	8720	2.27	1.87	2.27	8720	3.47	8603	1.34		
									8742	0.27	0.20	0.70	8742	0.49	8742	0.58	0.48	0.58	8742	0.89	8742	0.88		
									8803	0.07	0.05	0.18	8803	0.26	8803	0.21	0.17	0.21	8803	0.32	9019	0.68		
									9012	0.56	0.42	1.46							9012	2.33	9520	1.17		
953	Office	0.33	0.24	0.73	953	0.47	0.48	1.05	8810	0.15	0.11	0.39	8810	0.26	8810	0.35	0.29	0.35	8810	0.54	8810	0.68		
									8871	0.22	0.17	0.57			8871	0.54	0.45	0.54	8871	0.76	9422	0.72		
960	Nursing Homes	4.83	3.50	10.69	960	5.51	5.59	12.30	8829	1.70	1.28	4.43	8829	4.13	8829	5.55	4.58	5.55	8829	6.83	8829	7.68		
961	Hospitals	1.35	0.98	2.99	961	1.63	1.65	3.64	8833	0.60	0.45	1.56	9045	1.31	8833	1.49	1.23	1.49	8833	1.71	9040	1.84		
									9040	2.26	1.70	5.89			9040	8.55	7.05	8.55	9040	4.29				
965	Colleges and Schools	0.65	0.47	1.44	965	0.58	0.59	1.29	8868	0.23	0.17	0.60	8868	0.82	8868	0.77	0.64	0.77	8868	0.95	9101	1.87		
									9101	1.50	1.13	3.91	9106	6.29	9101	5.29	4.36	5.29	9101	2.23	9417	1.35		
																					9418	1.35		
																						9419	0.62	
																							9420	0.62
																							9421	0.62
971	Building Operation	5.59	4.05	12.38	971	5.06	5.13	11.29	0917	2.81	2.11	7.33	0917	5.68	0917	3.89	3.21	3.89	0917	17.56	9014	4.47		
									9014	1.95	1.46	5.09	9014	4.65	9014	6.09	5.02	6.09	9014	6.99	9031	4.47		
									9015	1.89	1.42	4.93	9015	4.62	9026	5.41	4.46	5.41	9015	7.05				
															9028	4.46	3.68	4.46						
														9029	8.50	7.01	8.50							
														9030	7.68	6.34	7.68							
975	Restaurants	2.41	1.74	5.34	975	3.53	3.58	7.88	9082	1.27	0.95	3.31	9061	1.83	9061	2.72	2.24	2.72	9082	4.55	9079	3.08		
													9078	8.83	9071	2.74	2.26	2.74						
													9079	3.19										

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, 2004, 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>
104	2150	Ice Manufacturing
	4717	Butter Substitute Manufacturing
	4825	Extract (Flavoring, Licorice or Medicinal) Mfg. - Rated as Drug, Medicine or Pharmaceutical Mfg.
	6504	Food Sundries Manufacturing
	8102	Peanut Handling - Rated as Seed Merchant
161	2501	Clothing Manufacturing
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.
281	2501	Clothing Mfg.
	4282	Dress Pattern Mfg.
	4299	Printing
	4307	Book binding
	4308	Linotype or Hand Composition
	4351	Photoengraving
	4352	Engraving

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**MARYLAND** (Continued)

<u>Pennsylvania Classification Code</u>	<u>Maryland Classification Code</u>	<u>Maryland Description of Business</u>
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 2915	Carpentry – Shop Only 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
	3113	Tool Mfg. – not Drop or Machine Forged N.O.C.
	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

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**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>
104	2150	Ice Manufacturing
	4627	Extract Mfg. - Dyewood, Licorice or Tanning
	4628	Extract Mfg. - Perfumery, Medicinal or Flavoring
	4717	Butter Substitute Manufacturing
	6504	Food Sundries Manufacturing
	8102	Peanut Handling - Rated as Seed Merchant

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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>
161	2501	Clothing Manufacturing
222	4431 4452 4459 4470 4484	Phonograph Record 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.
281	0700 4282 4299 4307 4351 4352	Textile Printing - Hand Work Only Dress Pattern Mfg. Printing Book binding Photoengraving Engraving
282	4299 4313*	Printing Newspaper Publishing - All Employees Including Office
301	2710	Sawmills
305	2731 2759 2802	Planing or Molding Mill Box or Box Shook Mfg. Carpentry – Shop Only
311	2731 2881 2883	Planing or Molding Mill Furniture Assembly - Wood Cabinet Mfg. – Wood - NOC
445	3041 3113 3132 3133 3146 3188	Iron or Steel Fabrication - Iron Works Shop Decorative or Artistic & Foundries Tool Mfg. - not Drop or Machine Forged N.O.C. Nut or Bolt Mfg. Screw Mfg./Automatic Screw machine Products Mfg. Hardware Mfg., N.O.C. Plumbing Supplies Mfg., N.O.C.

**NEW JERSEY** (Continued)

<u>Pennsylvania Classification Code</u>	<u>New Jersey Classification Code</u>	<u>New Jersey Description of Business</u>
445 (continued)	3192	Lamp Mfg., or Assembly - Electric – Table
	3193	Electric or Gas Lighting Fixture Mfg. or Assembly
	3581	Carburetor Mfg.
	3634	Valve Mfg.
	9501	Painting, Shop Only & Drivers
454	3045	Steel Barrel or Drum Mfg.
	3066	Sheet Metal Work - Shop - also includes Automobile Wheel Mfg.
	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. - includes Confection Machine Mfg.
	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>
104	2150	Ice Manufacturing
	4628	Extract Mfg. - Perfumery, Medicinal or Flavoring

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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>
104 (continued)	4825	Extract (Flavoring, Licorice or Medicinal) Mfg. - Rated as Drug, Medicine or Pharmaceutical Mfg.
	6504	Food Sundries Manufacturing
	8102	Peanut Handling - Rated as Seed Merchant
161	2501	Clothing Manufacturing
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
281	4476	Molded Products N.O.C. - Assembly & Subsequent Finishing Only
	2553	Furnishing Goods Mfg., N.O.C.
	4282	Dress Pattern Mfg.
	4299	Printing
	4307	Book binding
	4351	Photoengraving
	4352	Engraving
4361	Photographers and Portrait Studios	
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

**NEW YORK** (Continued)

<u>Pennsylvania Classification Code</u>	<u>New York Classification Code</u>	<u>New York Description of Business</u>
311	2731	Planing or Molding Mill
	2816	Cabinet Work – With Power Machinery
	2817	Cabinet Work – With Power Machinery
	2818	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
	3200	Small Arms Mfg.
	3336	Type Foundry
	3581	Carburetor Mfg.
	3634	Valve Mfg.
	9501	Sign Painting, Shop Only & Drivers
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.	

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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>
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.
	3828	

**OHIO**

<u>Pennsylvania Classification Code</u>	<u>Ohio Classification Code</u>	<u>Ohio Description of Business</u>
104	2150	Ice Manufacturing
	4717	Butter Substitute Manufacturing
	4825	Extract (Flavoring, Licorice or Medicinal) Mfg. - Rated as Drug, Medicine or Pharmaceutical Mfg.
	6504	Food Sundries Manufacturing
	8102	Peanut Handling - Rated as Seed Merchant
161	2501	Clothing Manufacturing
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.

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**OHIO** (Continued)

<u>Pennsylvania Classification Code</u>	<u>Ohio Classification Code</u>	<u>Ohio Description of Business</u>	
281	2501	Clothing Mfg.	
	4282	Dress Pattern Mfg.	
	4299	Printing	
	4307	Book binding	
	4308	Linotype or Hand Composition	
	4351	Photoengraving	
	4352	Engraving	
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	
	3574	Computing, Recording or Office Machine Mfg. (& Small Arms or Cartridge Mfg.)	

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**OHIO** (Continued)

<u>Pennsylvania Classification Code</u>	<u>Ohio Classification Code</u>	<u>Ohio Description of Business</u>
445 (continued)	3581	Carburetor Mfg.
	3634	Valve Mfg.
	9501	Painting, Shop Only & Drivers
454	3064	Sign Mfg., Metal - (Shop Only)
	3066	Sheet Metal Work - 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.

**WEST VIRGINIA**

<u>Pennsylvania Classification Code</u>	<u>West Virginia Classification Code</u>	<u>West Virginia Description of Business</u>
104	2050	Ice Manufacturing
	6504	Food and Sundries Mfg., N.O.C.
161	2501	Clothing Manufacturing

**WEST VIRGINIA** (Continued)

<u>Pennsylvania Classification Code</u>	<u>West Virginia Classification Code</u>	<u>West Virginia Description of Business</u>
222	4484	Molding and Fabricated Plastic Products Mfg., N.O.C.
281	4299	Printing, Publishing
282	4299	Printing, Publishing
301	2710	Sawmills, Barking Mills
305	2714 2731 2759	Veneer Mfg. Planing or Molding Mills Mfg. Boxes, Trucks, Box Shooks, etc. Woodenware Mfg. (includes Pallet Mfg. A 305 assign)
311	2841 2883	Woodenware Mfg., N.O.C. Wooden Furniture Mfg., N.O.C.
445	3093 3132 3200 3628	Pipe Mfg., includes Plumbing Supplies Mfg. Hardware Mfg. Small Arms Mfg. Machinery Mfg. N.O.C. including Electric Fixtures & Valves
454	3066 3224 3227 3400	Sheet Metal Shop Operations, including Can Mfg. Coating of Metalware, N.O.C. Aluminum Ware Mfg. Manufacturing Metal Goods, N.O.C.
461	3507 3628 3632 3827	Agricultural and Mining Machinery Mfg. Machinery Mfg., N.O.C. Machine Shops N.O.C. 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	643 651	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	5215 5221 6204	Concrete Work - Incidental to Construction of Private Residences Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks Drilling, N.O.C.

**MARYLAND** (Continued)

<u>Pennsylvania Classification Code</u>	<u>Maryland Classification Code</u>	<u>Maryland Description of Business</u>
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 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

**MARYLAND** (Continued)

<u>Pennsylvania Classification Code</u>	<u>Maryland Classification Code</u>	<u>Maryland Description of Business</u>
664 (continued)	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
	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, including Dam or Lock Construction, Earth Moving or Placing - All Operations
	6229	Irrigation or Drainage System Construction
	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.

**NEW JERSEY** (Continued)

<u>Pennsylvania Classification Code</u>	<u>New Jersey Classification Code</u>	<u>New Jersey Description of Business</u>
651 (continued)	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
659	5551	Roofing - All Kinds
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
	5183	Plumbing
	5190	Repair or Servicing - Cleaning, Oiling, Adjusting - Rated as Electrical
	5538	Wiring - Within Buildings Heating and Air Conditioning Duct Work - Shop or Outside - Rated as Sheet Metal Work
675	3724	Machinery or Equipment Erection or Repair
	5160	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	Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks Drilling, N.O.C.
	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	5102	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
	5402	
	5403	
	5473	
652	5102	Door, Door Frame or Sash Erection - Metal or Metal Covered Carpentry - Detached One or Two Family Dwellings Carpentry - Dwellings - Three Stories or Less
	5645	
	5651	
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. Steam, Pipe or Boiler Insulating Automatic Sprinkler Installation
	5184	
	5188	

**NEW YORK** (Continued)

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

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**OHIO** (Continued)

<u>Pennsylvania Classification Code</u>	<u>Ohio Classification Code</u>	<u>Ohio Description of Business</u>
609 (continued)	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.
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
	5536	Wiring - Within Buildings
	5537	Heating and Air Conditioning Duct Work - Shop and Outside
675	5537	Heating and Air Conditioning and Refrigeration Systems
	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	Cellar, Concrete Floor, Sidewalk, Driveway and Foundation Construction
609	4765 5703 6044 6217 6233	Blasting or Dynamite Operations Building Razing or Moving Clearing and Grading Land, N.O.C. Excavation, N.O.C. Oil or Gas Pipeline Construction
651	5403 5601 5703	Carpentry N.O.C. General Building Construction, N.O.C. Building Wrecking - Wood Structures
652	5462 5538	Window Glass & Sash Installation Sheet Metal Erection
653	5022 5703	Masonry, N.O.C. Building Wrecking - Wood Structures
659	5551	Roofing
661	5190	Electrical Wiring Within Buildings
663	5183	Plumbing and Pipefitting, N.O.C.
664	3724  5183	Commercial Air Conditioning Installation - Rated as Millwright Work Plumbing, N.O.C.
675	3724 5462 9529	Millwright work  Scaffolding Construction

**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)
815	7228	Trucking, Local Hauling
	8380	Automobile Service or Repair Center
	8393	Automobile Body Repair
	9505	Painting: Automobile Or Carriage Bodies
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	Colleges: Professional Employees & Clerical
	9101	Colleges: All Other Employees
971	0917 9014 9015	Domestic Service Contractor - Inside Buildings - Operation by Contractor 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
	7723	Detective Or Patrol Agencies & Drivers
811	7196	Truckmen: Handling Liquid or Liquefied Products in Tank Trucks
	7219	Trucking, N.O.C., includes Trucking, Oil Field Equipment, All Employees & Drivers

**NEW JERSEY** (Continued)

<u>Pennsylvania Classification Code</u>	<u>New Jersey Classification Code</u>	<u>New Jersey Description of Business</u>
811 (continued)	7230	Truckmen: Parcel or Package Delivery
	7250	Truckmen: Hauling Explosive
	7360	Freight Handling, N.O.C.
	9530	Mobile Crane N.O.C.
815	8387	Auto Service Station
	8393	Auto Body Repair
	8397	Automobile Repair Or Repair Shop
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
961	9045*	Hospital
965 *	8868	Colleges: Professional Employees & Clerical
	9106	Colleges: Non-Professional Employees & Drivers
971	0917	Domestic Service Contractor - Inside
	9014	Buildings - Operation by Contractor
	9015	Buildings - Operation by Owner
975 **	9061 *	Club, N.O.C. including Clerical
	9078	Commissary Work
	9079	Restaurant, N.O.C.

**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
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.
	9534	Mobile Crane & Hoisting Service Contractors N.O.C.
815	7219	Trucking, N.O.C., includes Trucking, Oil Field Equipment All Employees & Drivers
	8391	Automobile Sales Agency - All Operations
	9505	Automobile: Painting
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
961	8833	Hospital: Professional Employees
	9040	Hospital: All Other Employees

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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>
965 *	8868	Colleges: Professional Employees & Clerical
	9101	Colleges: All Other Employees
971	0917	Domestic Service Contractor - Inside
	9014	Exterminator
	9026	Building Operation - Commercial
	9028	Building Operation N.O.C.
	9029	Building N.O.C., Repair Only
975**	9030	Building Service Contractor
	9061 *	Club, N.O.C. including Clerical
	9071	Restaurant - Full Service

**OHIO**

<u>Pennsylvania Classification Code</u>	<u>Ohio Classification Code</u>	<u>Ohio 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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**OHIO** (Continued)

<u>Pennsylvania Classification Code</u>	<u>Ohio Classification Code</u>	<u>Ohio Description of Business</u>
	8393 8394	Automobile Body Repair Painting: Automobile Or Carriage Bodies
951	8720 8742 8803 9012	Inspection of Risks for Insurance or Valuation Purposes Salespersons, Collectors or Messengers Auditors, Accountants or Factory Cost or Office Systematizer Building Operation by Owner, Lessee or Real Estate Management Firm: Professional Employees, Property Managers & Leasing Agents Including Clerical Office & Sales
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	0917 9014 9015	Domestic Service Contractor - Inside Buildings - Operation by Contractor Buildings - Operation by Owner
975 **	9082	Restaurant, N.O.C.

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**WEST VIRGINIA**

<u>Pennsylvania Classification Code</u>	<u>West Virginia Classification Code</u>	<u>West Virginia Description of Business</u>
009	2702	Logging
808	7230 7720	Local Delivery Services Detectives, Security Guards, Watchmen
811	5695 7219 7360	Crane Operations Trucking Freight Handlers
815	8387  8393 8394	Automobile Accessories Sales & Service. Auto and Truck Repair Automobile Body Repair Tow Truck Operations
951	8603  8742 9019 9520	Building Construction & Mine Inspectors Salespersons, (includes Inspectors) Bridge & Tunnel Toll Collectors Miscellaneous Repair and Maintenance
953	8810 9422	Clerical Employees, N.O.C. State Government Clerical Agencies or Clerical Operations
960 **	8829	Nursing Homes
961	9040	Hospital
965 *	9101 9417 9418 9419 9420 9421	Daycare, Nurseries Primary & Secondary Public Schools Primary & Secondary Private Schools State Colleges and Universities Private Colleges and Universities Trade Schools, Adult Education

**WEST VIRGINIA** (Continued)

<u>Pennsylvania Classification Code</u>	<u>West Virginia Classification Code</u>	<u>West Virginia Description of Business</u>
971	9014 9031	Building Maintenance Pest Control
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															Exhibit 3	
Summary Rate Comparison for Selected Largest Pennsylvania Classifications																
		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 4/1/04		Effective 12/1/03		Effective 1/1/04		Effective 1/1/04		Effective 7/1/99		Effective 7/1/04		Effective 7/1/03		
		Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	
<b>Group I: Manufacturing Classifications</b>																
104	Food Sundries Mfg., NOC	\$2.93	\$8.97	\$4.22	\$9.29	\$0.65	\$15.67	\$1.93	\$9.96	\$1.46	\$14.30	\$1.65	\$52.83	\$5.17	\$7.55	
161	Apparel Mfg	2.50	7.64	3.68	8.10	1.19	4.12	3.26	3.26	1.42	1.72	6.64	6.64	4.64	4.64	
222	Plastic Articles Mfg, NOC	3.00	9.19	6.17	13.57	1.02	6.42	3.21	11.46	3.35	8.64	5.23	9.14	3.39	3.39	
281	Printing	2.44	7.46	3.74	8.24	0.64	5.16	1.67	3.26	0.51	4.71	2.24	7.13	2.24	2.24	
282	Newspaper Publishing	4.08	12.49	6.43	14.15	1.25	5.61	2.06	3.15	3.07	10.92	5.25	8.60	2.24	2.24	
301	Sawmill	5.78	17.67	9.44	20.78	5.39	18.75	10.82	10.82	7.82	9.48	30.78	30.78	9.84	9.84	
305	Carpentry Shop	4.54	13.88	10.28	22.63	2.22	12.31	7.35	12.37	4.56	17.48	7.12	14.90	5.80	5.80	
311	Cabinet Works	3.01	9.21	5.07	11.16	2.12	12.31	4.91	7.35	4.13	9.42	9.46	14.90	5.80	5.80	
445	Hardware Mfg	2.58	7.88	8.70	19.15	0.67	9.81	1.36	8.99	1.67	7.41	2.07	19.03	4.23	7.49	
0067	OD Supplemental for 445 **	0.24	0.73													
454	Sheet Metal Shop	3.11	9.50	8.59	18.91	1.53	20.92	2.07	10.35	2.89	23.51	2.00	15.23	4.23	6.80	
461	Machine Shop	2.91	8.90	5.60	12.32	0.74	6.47	3.29	8.66	2.66	8.40	2.24	7.69	4.93	5.49	
	<b>Group I Average *</b>	<b>\$3.02</b>	<b>\$9.25</b>	<b>\$6.27</b>	<b>\$13.79</b>	<b>\$1.13</b>	<b>\$9.62</b>	<b>\$3.04</b>	<b>\$8.26</b>	<b>\$2.56</b>	<b>\$10.17</b>	<b>\$4.15</b>	<b>\$14.37</b>	<b>\$4.39</b>	<b>\$5.37</b>	
<b>Group II: Contracting Classifications</b>																
608	Flat Cement Work	4.89	14.97	7.23	15.91	3.25	21.18	7.77	13.31	10.80	13.57	13.65	24.17	27.37	27.37	
609	Excavation	4.27	13.06	7.37	16.23	2.35	46.01	5.98	13.10	4.54	33.48	7.82	13.90	8.90	48.62	
651	Carpentry	6.48	19.82	9.50	32.01	5.04	26.71	6.53	26.87	7.94	22.34	11.58	50.82	8.80	48.62	
652	Carpentry - Detached Dwellings	7.01	21.43	11.32	24.91	5.18	26.71	9.94	11.76	7.94	17.66	8.70	19.19	6.99	6.99	
653	Masonry	6.17	18.86	9.06	19.93	5.43	18.88	12.07	23.42	15.84	19.20	14.89	14.89	11.94	48.62	
659	Roofing	14.09	43.08	20.46	45.04	18.03	62.70	29.59	29.59	24.87	33.44	28.62	28.62	14.63	14.63	
661	Electrical Wiring - Within Buildings	3.41	10.43	4.99	10.98	3.35	11.63	4.22	4.22	5.21	6.32	7.18	7.18	5.86	5.86	
663	Plumbing	3.80	11.62	5.84	32.01	3.29	18.78	3.23	6.14	5.44	9.31	7.60	37.46	5.48	5.48	
664	Heating, Ventilating or Air Conditioning Contactor	3.23	9.87	4.77	10.49	3.35	16.72	4.22	6.69	4.22	10.07	7.18	14.04	5.48	5.86	
675	Machinery or Equipment Erection or Repair	4.13	12.64	5.84	12.86	2.59	18.75	3.58	6.47	8.31	23.06	3.92	14.04	5.86	10.89	
	<b>Group II Average *</b>	<b>\$4.82</b>	<b>\$14.74</b>	<b>\$7.31</b>	<b>\$19.99</b>	<b>\$3.99</b>	<b>\$22.72</b>	<b>\$6.39</b>	<b>\$11.54</b>	<b>\$7.46</b>	<b>\$16.09</b>	<b>\$7.46</b>	<b>\$16.09</b>	<b>\$8.91</b>	<b>\$19.68</b>	
<b>Group III: "Other" Classifications</b>																
009	Logging	\$20.59	\$62.97	\$31.48	\$69.30	\$13.61	\$47.31	\$27.63	\$27.63	\$24.37	\$29.54	\$70.30	\$70.30	\$52.20	\$52.20	
808	Parcel Delivery Companies	5.42	16.58	10.35	22.79	1.13	12.83	2.87	9.39	2.52	9.54	5.00	15.81	2.95	4.94	
811	Trucking	6.30	19.26	9.79	21.54	3.23	18.75	5.89	12.18	6.66	17.35	3.92	21.67	10.89	11.35	
815	Automobile Service Center	3.06	9.37	4.46	9.82	0.86	11.55	3.19	4.36	3.59	11.04	3.98	21.67	4.80	5.68	
951	Outside Salesmen	0.51	1.55	0.91	2.01	0.05	2.79	0.26	1.88	0.17	2.27	0.32	3.47	0.68	1.34	
953	Office	0.24	0.73	0.48	1.05	0.11	0.57	0.26	0.26	0.29	0.54	0.54	0.76	0.68	0.72	
960	Nursing Homes	3.50	10.69	5.59	12.30	1.28	4.43	4.13	4.13	4.58	5.55	6.83	6.83	7.68	7.68	
961	Hospitals	0.98	2.99	1.65	3.64	0.45	5.89	1.31	1.31	1.23	8.55	1.71	4.29	1.84	1.84	
965	Colleges and Schools	0.47	1.44	0.59	1.29	0.17	3.91	0.82	6.29	0.64	5.29	0.95	2.23	0.62	1.87	
971	Building Operation	4.05	12.38	5.13	11.29	1.42	7.33	4.62	5.68	3.21	8.50	6.99	17.56	4.47	4.47	
975	Restaurants	1.74	5.34	3.58	7.88	0.95	3.31	1.83	8.83	2.24	2.74	4.55	4.55	3.08	3.08	
	<b>Group III Average *</b>	<b>\$0.70</b>	<b>\$2.15</b>	<b>\$1.19</b>	<b>\$2.61</b>	<b>\$0.27</b>	<b>\$2.51</b>	<b>\$0.73</b>	<b>\$2.03</b>	<b>\$0.73</b>	<b>\$2.71</b>	<b>\$1.09</b>	<b>\$2.84</b>	<b>\$1.26</b>	<b>\$1.57</b>	
<b>Combined Average - All Groups *</b>		<b>\$1.14</b>	<b>\$3.50</b>	<b>\$1.96</b>	<b>\$4.58</b>	<b>\$0.58</b>	<b>\$4.36</b>	<b>\$1.27</b>	<b>\$3.11</b>	<b>\$1.30</b>	<b>\$4.14</b>	<b>\$1.85</b>	<b>\$4.93</b>	<b>\$1.99</b>	<b>\$3.04</b>	

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

\*\* Applies to Employers in Class 445 with Foundry Exposure