

February 24, 2026

VIA SERFF

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

Attention: Michael McKenney, Director, Property & Casualty Bureau

**RE: PCRB Filing No. 348 – Proposed Effective April 1, 2026
 Manual Housekeeping Revisions to Sections 1 and 2 of the Basic Manual**

Dear Commissioner Humphreys and Director McKenney:

On behalf of the members of the Pennsylvania Compensation Rating Bureau (PCRB), we hereby submit this filing for housekeeping revisions to the PCRB Workers' Compensation Manual of Rules, Classifications and Rating Values for Workers' Compensation and Employers Liability Insurance (Basic Manual). These revisions are proposed for policies effective at 12:01 a.m., April 1, 2026, or later. This proposed effective date is intended to coincide with the implementation of changes concurrent with PCRB's annual comprehensive loss cost filing, which will be separately filed with the Insurance Department at a later date, also for policies effective at 12:01 a.m., April 1, 2026, or later. This coordination consolidates necessary changes that our members and other constituents must make to policies, forms, and systems. The proposed Basic Manual language housekeeping revisions are intended to assist in the administration of the PCRB's uniform classification plan and do not revise the scope of any classification. These proposals will not impact any classification's loss cost value or any employer's workers' compensation classification assignment.

Details of these proposals are provided in PCRB's June 4, 2025, staff memorandum, which is included in this filing. The PCRB Classification and Rating Committee (Committee) reviewed the memorandum and proposals at the Committee's June 4, 2025, meeting. The Committee raised no objections to the proposed Basic Manual language housekeeping revisions following that review.

The proposed Basic Manual language housekeeping revisions are summarized below:

- Section 1 – Revision to Rule II.B.1.(h) for clarity.
- Section 1 – Revision to Rule IV.b.5., Item 9 for clarity.
- Section 1 – Revision to Rule IX.A.3., Items a. and d., to update the Bureau of Workers' Compensation address.
- Section 2 – Code 135, Hosiery Mfg., class title spelling correction.
- Section 2 – Revisions to the Code 659, Roofing, and Code 661, Electrical Wiring, class descriptions to specify that solar roofing tile installation is classified to Code 659 and that roof mounted solar panel installation is classified to Code 661.
- Section 2 – Revisions to 3 additional classification descriptions (Code 645, Wallboard Installation, Code 656, Electric or Telephone Line Construction By Contractors, and Code 951, Salesperson – Outside) for clarity.
- Section 2 - Class group heading "Stores" moved to a more appropriate position in Section 2.
- Underwriting Guide – Addition of 1 new entry, and revision to 1 existing entry.

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Thank you in advance for your review and attention to this filing. The PCRB will be pleased to answer any questions you or the Insurance Department staff may have regarding these proposals.

Sincerely,

Amy Quinn
President

Enclosures: June 4, 2025, Staff Memorandum to the Committee
Sections 1 and 2 Basic Manual language amendments



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

FROM: Robert Ferrante - Manager- Classification

DATE: June 4, 2025

RE: Proposed Manual Language Revisions to Sections 1 & 2 (Housekeeping)

The proposals discussed in this memorandum are intended to make the Basic Manual language clearer and less ambiguous. The proposed revisions clarify existing classification procedures and update certain classification descriptions to align the language used with that in other Basic Manual provisions and/or to recognize ongoing technological or industrial changes. Language changes and/or additions are underlined while language deletions are crossed out.

Sections 1 & 2 revisions follow. None of the language revisions will impact any classification's proposed April 1, 2026, PCRB loss cost or any employer's classification assignment. The PCRB recommends that all Sections 1 & 2 Basic Manual language revisions proposed herein become effective April 1, 2026.

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

Proposed Effective April 1, 2026

INFORMATION PAGE remains unchanged.

PREFACE remains unchanged.

MEMBERSHIP remains unchanged.

TABLE OF CONTENTS remains unchanged.

SECTION 1 – UNDERWRITING RULES

Rule I through Rule II.A remain unchanged.

Rule II.B. Coverage Requirements

1. Compulsory as to all employments.

Exceptions:

Items (a) through (g) remain unchanged.

(h) A sole proprietor farmer with one employee who works less than 30 days a year or earns less than \$1,200 a year. A spouse or a child of the sole proprietor farmer employer under eighteen years of age shall not be deemed an employee unless the services of such spouse or child are engaged by the sole proprietor farmer employer under an express written contract of hire which is filed with the Pennsylvania Department of Labor and Industry.

Remainder of Rule II.B remains unchanged.

Rule II.C. through Rule IV.B.4 remain unchanged.

Rule IV.B.5. General Inclusions

a. Some operations appear to be separate businesses, but they are included within the scope of all classifications other than the standard exception classifications. These operations are called general inclusions and are:

Items no. (1) through no. (8) remain unchanged.

(9) Drivers, chauffeurs and their helpers, the delivery of an insured's own merchandise, and including all employees whose principal duties are the operation and/or the repair of the insured's own vehicles.

Items no. (10) through no. (18) remain unchanged.

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Rule IV.B.6. through Rule IX.A.2 remain unchanged.

Rule IX.A.3. Executive Officer Exclusion Procedure

- a. An employer who wishes to exempt an executive officer(s) from coverage under their workers compensation policy may obtain the forms listed below from either the Commonwealth of Pennsylvania, Department of Labor & Industry - Bureau of Workers' Compensation, [651 Boas Street, 8th Floor](#) ~~1171 South Cameron Street, Room 103~~, Harrisburg, Pennsylvania [17121](#) ~~17104-2501~~ or their insurance carrier, agent or broker.

No change to Item b or c of this Rule.

- d. Subchapter C and S corporations with no employees must contact the Bureau of Workers Compensation, [651 Boas Street, 8th Floor](#) ~~1171 South Cameron Street, Room 103~~, Harrisburg, Pennsylvania [17121](#) ~~17104-2501~~ for Executive Officer Exemption Certificates. (717-~~772-4447~~ [783-5424](#))

(Note: Carrier group is defined as an insurance carrier sharing the same controlling ownership.)

Rule IX.4. through Rule IX.10.E.3.c. remain unchanged.

Rule IX.10.E.4. Drivers, Chauffeurs and Helpers Under Contract

This rule on subcontractors does not apply to contracts to drivers, chauffeurs or helpers on vehicles engaged under contract. See Rule IV B. ~~53~~a (10).

Remainder of Section 1 remains unchanged.

**PENNSYLVANIA WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS
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Proposed Effective April 1, 2026

SECTION 2 - CLASSIFICATIONS AND BUREAU RATING VALUES

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

CLASSIFICATIONS

Classification Code 005, **TREE PRUNING, SPRAYING, REPAIRING OR FUMIGATING** through Classification Code 134, **Knit Goods Mfg.** remain unchanged.

135 ~~HOISERY~~HOSIERY MFG.

Classification Code 136, **Embroidery MFG.** through Classification Code 617, **GAS, STEAM, OR WATER MAIN CONSTRUCTION – ALL WORK TO COMPLETION** remain unchanged.

645 Wallboard Installation – Within Buildings

Includes the entire operation of installing drywall/wallboard including taping, seaming, and texturing ~~but not painting~~.

OPERATIONS NOT INCLUDED:

Separately rate painting to Code 665.

UNDERWRITING GUIDE:

No changes.

Classification Code 646, **FURNITURE OR FIXTURE INSTALLATION – PORTABLE – IN OFFICES OR STORES**, through Classification Code 655, **IRON ERECTION**.

656 Electric or Telephone Line Construction By Contractors

Includes the setting of poles, installation of pole hardware or transformers or the stringing of lines.

OPERATIONS NOT INCLUDED:

No change to Items no. 1 or no. 2.

3. Separately rate the tasks performed by a contractor(s) in erecting a cell phone tower. Such tasks may include but are not necessarily limited to:

No change to Items no. 3a through no. 3c.

d. Assign Code 660 to running a lateral line connecting the cell tower site to the land-line telephone network and/or installing low voltage wiring to the computer(s) or the fiber optic cable that carries the telephone signal to and from the cell site's base station call switching equipment.

No change to Item no. 3e.

**PENNSYLVANIA WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS
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Proposed Effective April 1, 2026

UNDERWRITING GUIDE:

No changes.

Classification Code 657, **RIGGING, N.O.C. – BY CONTRACTOR**, through Classification Code 658, **Iron Erection or Installation – Ornamental or Non-Structural Only** remain unchanged.

659 Roofing – All Kinds

Applicable to specialist contractors performing any type of roofing, roofing repair or reroofing job utilizing any type of roofing material, including but not necessarily limited to hot tar, shingles, slate, tile or rubber on any type of roof, such as flat, sloped or built-up. Includes all personnel working on a roofing job (e.g., ground personnel passing materials to personnel on the roof and picking up debris and personnel on the roof).

OPERATIONS ALSO INCLUDED:

Items no. 1 through no. 3 remain unchanged.

[4. The installation of solar roofing tiles \(also known as solar shingles\). Solar roofing tiles contain solar cells within the roofing material and are integrated into the roof itself.](#)

OPERATIONS NOT INCLUDED:

No change to Items no. 1 and no. 2.

[3. Assign Code 661 to the installation of solar electric \(photovoltaic\) panels, including roof mounted panels which are mounted on existing roofs and are not integrated into or part of the roof itself.](#)

UNDERWRITING GUIDE

[Solar Roofing Tile or Shingle Installation](#)

Classification Code 660, **ALARM OR SOUND SYSTEM – INSTALLATION OR REPAIR** remains unchanged.

661 Electrical Wiring

Includes electric fixtures, apparatus installation or the making of service connections.

OPERATIONS NOT INCLUDED

Items no. 1 and no. 2 remain unchanged.

[3. See Code 659 for the installation of solar roofing tiles.](#)

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UNDERWRITING GUIDE

Solar Electric (Photovoltaic) System – [Including Roof Mounted Solar Panel](#) – Installation

Classification Code 662, **APPLIANCE – ELECTRICAL – SERVICE OR REPAIR** through Classification Code 865, **POULTRY AND/OR FISH DEALER/PROCESSOR** remain unchanged.

~~STORES~~

Classification Code 880, **APARTMENT HOUSE OR CONDOMINIUM COMPLEX OPERATION** through Classification Code 905, **ARCHITECTURAL CONSULTING FIRM – ALL EMPLOYEES INCLUDING OFFICE** remain unchanged.

[STORES](#)

Classification Code 907, **FRUIT OR VEGETABLE DEALER – WHOLESALE** through Classification Code 948, **Mailing or Addressing Company – All Employees Including Office**, remain unchanged.

951 Salesperson – Outside

Applicable to employees either exclusively engaged in sales or collection work away from the employer's premises or who regularly and frequently are engaged in sales or collection work away from their employer's premises and devote the balance of their time in clerical office duties.

Salespersons, collectors or messengers shall be separately classified except in connection with any classification designated either "all employees including office" or "all employees except office."

[See the "Executive Supervisors – Construction or Erection – 951" entry in Section 2 \(General Auditing & Classification Information\) of this Manual for information on the classification procedure for executive supervisors for construction or erection work.](#)

Operations Not Included:

No changes.

Underwriting Guide:

No changes.

Classification Code 952, **OFFICE MACHINE SERVICE OR REPAIR**, through the remainder of Section 2 remain unchanged.

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**PENNSYLVANIA WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS
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GENERAL AUDITING & CLASSIFICATION INFORMATION

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

SECTION 3 – ENDORSEMENTS remains unchanged.

SECTION 4 – RETROSPECTIVE RATING PLAN remains unchanged.

SECTION 5 – EXPERIENCE RATING PLAN remains unchanged.

SECTION 6 – MERIT RATING PLAN remains unchanged.

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No change to Item b or c of this Rule.

- d. Subchapter C and S corporations with no employees must contact the Bureau of Workers Compensation, 651 Boas Street, 8th Floor, Harrisburg, Pennsylvania 17121 for Executive Officer Exemption Certificates. (717-772-4447)

(Note: Carrier group is defined as an insurance carrier sharing the same controlling ownership.)

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Rule IX.10.E.4. Drivers, Chauffeurs and Helpers Under Contract

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OPERATIONS NOT INCLUDED:

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UNDERWRITING GUIDE:

No changes.

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No change to Item no. 3e.

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UNDERWRITING GUIDE:

No changes.

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659 Roofing – All Kinds

Applicable to specialist contractors performing any type of roofing, roofing repair or reroofing job utilizing any type of roofing material, including but not necessarily limited to hot tar, shingles, slate, tile or rubber on any type of roof, such as flat, sloped or built-up. Includes all personnel working on a roofing job (e.g., ground personnel passing materials to personnel on the roof and picking up debris and personnel on the roof).

OPERATIONS ALSO INCLUDED:

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4. The installation of solar roofing tiles (also known as solar shingles). Solar roofing tiles contain solar cells within the roofing material and are integrated into the roof itself.

OPERATIONS NOT INCLUDED:

No change to Items no. 1 and no. 2.

3. Assign Code 661 to the installation of solar electric (photovoltaic) panels, including roof mounted panels which are mounted on existing roofs and are not integrated into or part of the roof itself.

UNDERWRITING GUIDE

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Classification Code 660, **ALARM OR SOUND SYSTEM – INSTALLATION OR REPAIR** remains unchanged.

661 Electrical Wiring

Includes electric fixtures, apparatus installation or the making of service connections.

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STORES

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951 Salesperson – Outside

Applicable to employees either exclusively engaged in sales or collection work away from the employer's premises or who regularly and frequently are engaged in sales or collection work away from their employer's premises and devote the balance of their time in clerical office duties.

Salespersons, collectors or messengers shall be separately classified except in connection with any classification designated either "all employees including office" or "all employees except office."

See the "Executive Supervisors – Construction or Erection – 951" entry in Section 2 (General Auditing & Classification Information) of this Manual for information on the classification procedure for executive supervisors for construction or erection work.

Operations Not Included:

No changes.

Underwriting Guide:

No changes.

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SECTION 3 – ENDORSEMENTS remains unchanged.

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SECTION 4 – RETROSPECTIVE RATING PLAN remains unchanged.

SECTION 5 – EXPERIENCE RATING PLAN remains unchanged.

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