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CLASSIFICATIONS AND LOSS COSTS

Except for rates for U.S.L. & H.W. Act coverage, Act 44 of 1993 prohibits the CMCRB from filing full workers' compensation rates effective December 1, 1993. In compliance with this act, the CMCRB will only file for the Provision for Claim Payment (i.e., Loss Costs) of each class.

This section of the manual does not contain full rates, but only the Provision for Claim Payment approved for the CMCRB.

Workers Compensation Coal Mine Classifications

Occupational Disease Classifications

Workers Compensation Loss Costs – Coal Mine Classifications

Workers Compensation Manual Rates – Coal Mine Classifications (for U.S.L. & H.W. Act)

Employer Assessment Factor (for Coal Mine Classifications)

Occupational Disease Loss Costs – Coal Mine Classifications (State and Federal)

Separate Payroll Records

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CLASSIFICATIONS

WORKERS COMPENSATION COAL MINE CLASSIFICATIONS

	<u>Code No.</u>
UNDERGROUND	
Anthracite Mining	1010
Bituminous Mining	1001
SURFACE & CULM	
Anthracite Mining	1012
Bituminous Mining	1014
COKE	1469
AUGER MINING	1015
CO-GENERATION FUEL RECOVERY	
Anthracite Mining	1021
Bituminous Mining	1023
PREPARATION PLANT	
Anthracite	1025
Bituminous	1027

OCCUPATIONAL DISEASE CLASSIFICATIONS

	<u>State Code No.</u>	<u>Federal Code No.</u>
UNDERGROUND		
Anthracite Mining	1011	0160
Bituminous Mining	1002	0158
SURFACE & CULM		
Anthracite Mining	1016	0153
Bituminous Mining	1013	0156
COKE	1017	0154
AUGER MINING	1019	0157
CO-GENERATION FUEL RECOVERY		
Anthracite Mining	1022	0181
Bituminous Mining	1024	0182
PREPARATION PLANT		
Anthracite	1026	0183
Bituminous	1028	0184
For Reporting Disease Experience in connection with any classification other than Coal Mining for Insureds having liability under the Federal Mine Safety and Health Act		0164
FORMER COAL MINE OPERATORS		0159

The use of these Loss Costs is optional for members of the CMCRB. If a member chooses to use these Loss Costs, the member’s approved multiplier must be applied to these Loss Costs to determine the carrier’s manual rate.

WORKERS COMPENSATION LOSS COSTS – COAL MINE CLASSIFICATIONS

Subject to the Underwriting Rules of this Manual

	<u>Traumatic Code No.</u>	<u>Traumatic Loss Cost</u>
UNDERGROUND		
Anthracite Mining	1010	\$ 20.67
Bituminous Mining	1001	6.96
SURFACE & CULM		
Anthracite Mining	1012	8.01
Bituminous Mining	1014	1.85
COKE	1469	3.83
AUGER MINING	1015	9.00
ANTHRACITE UNDERGROUND MINE RESCUE TEAMS	1010	20.67
CO-GENERATION FUEL RECOVERY		
Anthracite Mining	1021	6.09
Bituminous Mining	1023	1.37
PREPARATION PLANTS		
Anthracite	1025	4.24
Bituminous	1027	2.74
Terrorism	9740	0.03
Catastrophe Other Than Terrorism	9741	0.01

WORKERS COMPENSATION MANUAL RATES – COAL MINE CLASSIFICATIONS

<u>U.S.L. & H.W. Act</u>		<u>Traumatic Rates</u>
Anthracite Mining	-----	\$ 26.96
Bituminous Mining	-----	8.28
EMPLOYER ASSESSMENT FACTOR	-----	0.0203

The use of these Loss Costs is optional for members of the CMCRB. If a member chooses to use these Loss Costs, the member’s approved multiplier must be applied to these Loss Costs to determine the carrier’s manual rate.

OCCUPATIONAL DISEASE LOSS COSTS – COAL MINE CLASSIFICATIONS

Subject to the Underwriting Rules of this Manual

	<u>State Code No.</u>	<u>State Loss Cost</u>	<u>Federal Code No.</u>	<u>Federal Loss Cost</u>
UNDERGROUND				
Anthracite Mining	1011	\$ 12.88	0160	\$ 9.06
Bituminous Mining	1002	0.58	0158	0.59
SURFACE & CULM				
Anthracite Mining	1016	1.06	0153	1.72
Bituminous Mining	1013	0.25	0156	0.82
COKE	1017	0.09	0154	0.10
AUGER MINING	1019	0.18	0157	0.44
CO-GENERATION FUEL RECOVERY				
Anthracite Mining	1022	0.24	0181	0.37
Bituminous Mining	1024	0.24	0182	0.29
PREPARATION PLANTS				
Anthracite	1026	2.57	0183	0.88
Bituminous	1028	0.16	0184	0.31
For Reporting Disease Experience in connection with any classification other than Coal Mining for Insureds having liability under the Federal Mine Safety and Health Act			0164	0.82
FORMER COAL MINE OPERATORS			0159	“A” Rated

SEPARATE PAYROLL RECORDS – DEFINITION

In limited circumstances, the payroll of an employee may be divided between two or more classifications, provided the employer has maintained the requisite separate payroll records. Specifically, the employer's payroll records should be supported by original time cards, hourly labor postings, labor cost entries or time book entries which show separately, both by individual employee and in summary by operations performed, the remuneration earned by such employee. A standard format for the records is not required but these records must be original and they must be summarized, i.e., totaled, by operation. This allows employers the flexibility to use a variety of methods and technology to record the required information. The accuracy of the summaries must be verifiable by reviewing the original, individual employee records. Data elements must be contemporaneously recorded (originating at the same time) and summarized. If the employer fails to keep complete and accurate records as provided in this definition, the entire remuneration of the employee shall be assigned to the highest valued classification applicable to any part of the work performed by the employee. A permissible payroll separation should be based on a time card(s) or invoice(s) showing the actual number of hours worked for a given employee. Payroll may not be divided by means of percentages, averages, estimates, or any basis other than specific time cards, hourly labor postings, labor cost entries or time book entries.

Types of records reviewed include but are not limited to payroll records, master control reports, and job cost records.

PREVAILING WAGE PAYMENTS

Prevailing wage statutes, including but not necessarily limited to the Davis-Bacon Act or the Pennsylvania Prevailing Wage Act stipulate that contractors under Federal or State government contracts, respectively, are required to pay specific minimum wage rates and specified fringe benefits. When auditing these types of employers, all wages paid to the employees are included for premium calculation. Fringe benefits that are required may only be excluded from premium calculation when paid to group insurance plans, pension plans or third party administrators. If fringe benefit payments are paid directly to an employee, the fringe benefit amount is treated like wages and is included for premium calculation.