

Coverage Item or Capability	Coverage or Capability under PCIO	Coverage or Capability under Harleysville	Coverage or Capability under CLT	PCIO Impact	Harleysville Impact
WORKERS' COMPENSATION					
Product Availability	PCIO WC product not available in all non-monopolistic states	HV WC product not automated in all states and not available in all non-monopolistic states	WC will be an automated product, available in all non-monopolistic states	Broadening	Broadening
Experience Rating Modifications	Experience rating modification is captured at the policy level allowing for only one experience mod per WC policy	Experience rating modification is captured at the state level allowing for as many experience mods as needed on the policy	Experience rating modification will be captured at the state level allowing for as many experience mods as needed on the policy	Broadening	Neutral
Experience Rating Feed	Automated experience rating modification feed is in place for NCCI and some Bureau states on Renewals	Automated experience rating modification feed is only available for Delaware and Pennsylvania	Automated experience rating modification feed will be utilized for New Business and Renewals in most WC states	Broadening	Broadening
Stop Gap Coverage	No coverage option available on the Workers Compensation and Employers Liability policy	Available option on the Workers Compensation and Employers Liability policy for ND and OH	Available option on the Workers Compensation and Employers Liability policy for all monopolistic states: OH, ND, WA, and WY	Broadening	Broadening
Class Code Suffix	Class code suffix may be available in some states to allow for selection of one of multiple class code descriptions that use the same class code	Class code suffix may be available in some states to allow for selection of one of multiple class code descriptions that use the same class code	The class code suffix is being eliminated as all valid, eligible class code descriptions will be available for selection	Neutral	Neutral
Other States Coverage (3C)	Two options for this coverage are available: All states except OH, ND, WA, and WY; None	One option for this coverage is available: All states except OH, ND, WA, and WY	Four options will be available for this coverage: All states except OH, ND, WA and WY; None; Only listed states; All states except OH, ND, WA, WY and selected states	Broadening in options	Broadening in options
Waiver of Subrogation	A percentage or flat charge is available depending on the state	A percentage or flat charge is available depending on the state	A percentage-based charge will be used in all states	Neutral	Neutral
Dividend Plans	Three main plans (L, R and V) are used in the majority of states. Some states have unique plans outside of plans L, R and V	Two main plans (G and H) are used in the majority of states with Wisconsin having unique plans	The PCIO dividend plans will be retained for the CLT companies	Impact depends on the type of plan selected from one term to the next	Impact depends on the type of plan selected from one term to the next

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If there is any conflict between the policy and the information contained in this summary, the provisions of the policy shall prevail.

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