### Pennsylvania Compensation Rating Bureau

The Widener Building • 6th Floor
One South Penn Square • Philadelphia, PA 19107-3577 • (215) 568-2371 • FAX (215) 564-4328

December 29, 1997

#### **BUREAU CIRCULAR NO. 1363**

To All Members of the Bureau:

Re: APRIL 1, 1998 LOSS COST FILING

Please be informed that the Bureau has submitted a filing of Pennsylvania loss costs, related rating values and Manual rule changes with a proposed effective date of April 1, 1998. That filing, Proposal C-337, proposed an overall loss cost reduction of 6.94 percent. Including proposed revisions of loss-based assessment provisions from 0.0278 to 0.0319, the proposed overall reduction would average 6.57 percent.

Policies issued with effective dates on and after April 1, 1998 must be qualified as carrying tentative rates and the Pending Rate Change Endorsement is to be used for this purpose. Note that such policies issued at current rates or on a "to be determined" basis must be endorsed subsequently with the new carrier rates.

#### Filing Package

The Bureau will be distributing one copy of the complete filing package to the workers compensation product manager of the "lead" carrier (based on premium) of each member group. The mailing process should deliver filings to all carriers during the week of January 5, 1998. Companies are encouraged to make copies of the various portions of the filing package as needed for distribution to the appropriate individuals within their group. The Bureau is not equipped to print or process requests for additional copies from all its members.

#### **Insurance Department Review of Filing**

The Insurance Department has assigned review of the April 1, 1998 Loss Cost Filing to Ms. Nabila Audi. Ms. Audi may be reached at the address and phone number shown below for purposes of making comments or asking questions about the status of the filing.

Ms. Nabila Audi, Actuary Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120 (717) 787-0875

#### **Carrier Filings**

With respect to carrier filing procedures and requirements the Insurance Department has again provided the following statement for distribution to all Bureau members:

NO ACTION is required of carriers intending to apply their current loss cost multiplier to the Bureau's new loss costs. A carrier wishing to change their loss cost multiplier will be required to make a filing with the Department. Act 44 requires all carriers to adopt Bureau loss costs upon approval by the Department. Otherwise, they must file their own loss costs which are subject to prior approval.

Carriers wishing to clarify the status of their current multipliers and/or to confirm filing require-ments which will be applicable to their companies as prerequisites for the implementation of any specified schedule(s) of loss costs are strongly encouraged to consult with the Pennsylvania Insurance Department in that regard. For that purpose please contact:

Chuck Romberger, Actuary Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120 (717) 783-2103

#### Act 86-1986

Act 86-1986 included a section requiring notice of increase in premium. The full details of that Act were covered in Bureau Circular No. 1156 dated September 12, 1986.

Pennsylvania law requires any policy of insurance not written on a retrospective rating plan and covering commercial property or casualty risks in Pennsylvania to provide for not less than 30 days' notice of the intent to increase the insured's renewal premium. Endorsement WC 37 06 03 should be used for purposes of providing the required notices to affected policyholders.

Attached hereto is a table which includes the current Bureau February 1, 1997 loss costs, the PROPOSED April 1, 1998 loss costs and the proposed percentage changes in loss cost by risk classification. All loss costs in the attached table include loss based assessments, Merit Rating Plan credit offsets, and proposed Certified Safety Committee credit offsets. Construction classification loss costs also include Pennsylvania Construction Classification Premium Adjustment Program ("PCCPAP") loadings. Please be reminded that the April 1, 1998 PROPOSED loss costs, if applicable, will be adjusted by individual carriers' loss cost multiplier(s) to determine rates and premiums. Therefore, in your use of the attached table it may not be appropriate simply to compare the February 1, 1997 and PROPOSED April 1, 1998 loss costs in determining whether an Act 86 notice may be indicated.

Timothy L. Wisecarver President

kg D Attachment

| CLASS<br>CODE | CLASS DESCRIPTION  | 2/1/97<br>MANUAL<br>LOSS COSTS * | PROPOSED<br>4/1/98<br>LOSS COSTS * | % CHANGE<br>CURRENT -<br>4/1/98 |
|---------------|--|----------------------------------|------------------------------------|---------------------------------|
| 005           | Tree Pruning   | 15.48                            | 15.46                              | -0.1                            |
| 007           | Farm Machinery Operation   | 7.01                             | 6.66                               | -5.0                            |
| 009           | Logging or Lumbering   | 25.07                            | 24.88                              | -0.8                            |
| 025           | Mining   | 6.96                             | 6.38                               | -8.3                            |
| 028           | Oil/Gas Production   | 5.01                             | 4.83                               | -3.6                            |
| 050           | Quarries, NOC  | 6.17                             | 5.75                               | -6.8                            |
| 051           | Quarries - Limestone   | 5.51                             | 4.57                               | -17.1                           |
| 053           | Slate Quarries   | 5.51                             | 4.57                               | -17.1                           |
| 055           | Sand Excavation  | 6.20                             | 5.57                               | -10.2                           |
| 059           | Mineral Milling  | 7.20                             | 6.66                               | -7.5                            |
| 101           | Grain Milling  | 3.50                             | 3.11                               | -11.1                           |
| 103           | Sugar Refining   | 1.63                             | 1.56                               | -4.3                            |
| 104           | Food Sundries Mfg, NOC   | 3.97                             | 3.91                               | -1.5                            |
| 105           | Bakery, Wholesale  | 5.25                             | 4.84                               | -7.8                            |
| 106           | Processed Meat Products Mfg  | 6.77                             | 6.21                               | -8.3                            |
| 107           | Candy Mfg  | 3.98                             | 4.00                               | 0.5                             |
| 108           | Brewery  | 7.04                             | 6.00                               | -14.8                           |
| 109           | Dairy Products Mfg.  | 5.31                             | 5.40                               | 1.7                             |
| 110           | Ice Cream Mfg  | 3.27                             | 2.84                               | -13.1                           |
| 111           | Slaughter House, Wholesale   | 5.00                             | 4.36                               | -12.8                           |
| 112           | Beverage Mfg, NOC  | 12.18                            | 11.66                              | -4.3                            |
| 113           | Preserving/Canning of Food   | 3.12                             | 2.84                               | -9.0                            |
| 114           | Rendering Works  | 10.02                            | 10.22                              | 2.0                             |
| 115           | Tobacco Products Manufacturing   | 2.77                             | 2.61                               | -5.8                            |
| 119           | Meat Products Mfg, NOC   | 7.67                             | 7.62                               | -0.7                            |
| 130           | Textile Waste Mfg  | 5.49                             | 5.17                               | -5.8                            |
| 132           | Spinning & Weaving   | 2.96                             | 2.78                               | -6.1                            |
| 134           | Knit Goods Mfg   | 4.49                             | 4.30                               | -4.2                            |
| 135           | Hosiery Mfg  | 1.51                             | 1.54                               | 2.0                             |
| 136           | Embroidery Mfg   | 2.31                             | 2.59                               | 12.1                            |
| 139           | Dyeing   | 4.50                             | 4.40                               | -2.2                            |
| 141           | Laundry, NOC   | 6.69                             | 6.25                               | -6.6                            |
| 142           | Dry Cleaning Plant   | 1.99                             | 1.90                               | -4.5                            |
| 161           | Apparel Mfg  | 3.52                             | 3.47                               | -1.4                            |
| 163           | Textile Prod Mfg, NOC  | 2.73                             | 2.83                               | 3.7                             |
| 165           | Mattress Mfg   | 5.38                             | 5.23                               | -2.8                            |
| 166           | Canvas/Burlap Products Mfg   | 2.36                             | 2.33                               | -1.3                            |
| 185           | Food Sundries Mfg, NOC - Temporary Staffing Class                              | 3.97                             | 3.91                               | -1.5                            |
| 187           | Candy Mfg - Temporary Staffing Class   | 3.98                             | 4.00                               | 0.5                             |
| 189           | Preserving/Canning of Food - Temporary Staffing Class                          | 3.12                             | 2.84                               | -9.0                            |
| 191           | Apparel Mfg - Temporary Staffing Class   | 3.52                             | 3.47                               | -1.4                            |
| 201           | Tanning Shoo Ma  | 5.08                             | 4.53                               | -10.8                           |
| 204           | Shoe Mfg   | 2.89                             | 2.91                               | 0.7                             |
| 205           | Leather Goods Mfg, NOC   | 2.48                             | 2.35                               | -5.2                            |
| 221           | Plastics Mfg, Injection Molding  | 4.55                             | 4.36                               | -4.2                            |
| 222           | Plastics Mfg, NOC  | 4.51                             | 4.16                               | -7.8                            |
| 225           | Rubber Goods Mfg   | 3.94                             | 3.78                               | -4.1                            |
| 227           | Oilcloth Mfg   | 4.67                             | 4.52                               | -3.2<br>0.3                     |
| 255<br>257    | Paper Mfg Paper Container Mfg  | 3.87<br>5.70                     | 3.88<br>5.40                       | -5.3                            |
|               | Paper Container Mfg  Plactice Mfg Injection Molding - Tomporary Staffing Class |                                  |                                    |                                 |
| 275<br>276    | Plastics Mfg, Injection Molding - Temporary Staffing Class                     | 4.55<br>4.51                     | 4.36                               | -4.2<br>-7.8                    |
| 276           | Plastics Mfg, NOC - Temporary Staffing Class                                   | 4.51                             | 4.16<br>3.07                       | -7.8<br>-3.8                    |
| 281<br>282    | Printing Newspaper Publishing  | 3.19<br>5.35                     | 3.07<br>5.64                       | -3.8<br>5.4                     |
| 282<br>291    | Newspaper Publishing Paper Mfg - Temporary Staffing Class                      | 5.35<br>3.87                     | 5.64<br>3.88                       | 0.3                             |
| 297           | Printing - Temporary Staffing Class  Printing - Temporary Staffing Class       | 3.19                             | 3.07                               | -3.8                            |
| 301           | Sawmill  | 7.79                             | 7.09                               | -9.0                            |
| 301           | Jawiiiii   | 1.19                             | 7.09                               | -9.0                            |

<sup>\*</sup> Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments, and PCCPAP if applicable.

| CLASS<br>CODE | CLASS DESCRIPTION   | 2/1/97<br>MANUAL<br>LOSS COSTS * | PROPOSED<br>4/1/98<br>LOSS COSTS * | % CHANGE<br>CURRENT -<br>4/1/98 |
|---------------|---|----------------------------------|------------------------------------|---------------------------------|
| 305           | Carpentry Shops   | 5.90                             | 5.65                               | -4.2                            |
| 306           | Wood Turned Products Mfg  | 4.95                             | 4.73                               | -4.4                            |
| 311           | Cabinet Works   | 3.61                             | 3.58                               | -0.8                            |
| 319           | Furniture Assembly  | 4.47                             | 4.39                               | -1.8                            |
| 323           | Furniture Mfg - Wood  | 3.30                             | 2.99                               | -9.4                            |
| 327           | Furniture Upholstering  | 3.41                             | 3.36                               | -1.5                            |
| 402           | Smelting & Galvanizing  | 7.20                             | 6.73                               | -6.5                            |
| 403           | Rolling, Drawing, or Extruding Non-Ferrous Metal                      | 4.65                             | 4.07                               | -12.5                           |
| 404           | Steel Mfg   | 5.38                             | 4.52                               | -16.0                           |
| 406           | Rolling Mill - Ferrous  | 5.72                             | 5.48                               | -4.2                            |
| 407           | Tube Mfg  | 4.76                             | 4.55                               | -4.4                            |
| 411           | Steel Fabricating   | 6.04                             | 5.57                               | -7.8                            |
| 413           | Iron Work   | 5.47                             | 5.24                               | -4.2                            |
| 415<br>416    | Fabricated Plate Work Car Mfg.  | 5.97<br>9.24                     | 5.03<br>10.14                      | -15.7<br>9.7                    |
| 421           | Steel Foundries   | 10.50                            | 9.49                               | -9.6                            |
| 425           | Iron Foundries, NOC   | 9.39                             | 9.33                               | -0.6                            |
| 427           | Malleable Foundries   | 4.64                             | 4.44                               | -4.3                            |
| 429           | Die Casting Mfg   | 7.09                             | 6.78                               | -4.4                            |
| 431           | Forging   | 8.37                             | 8.18                               | -2.3                            |
| 433           | Tool Mfg - Forged   | 5.56                             | 5.08                               | -8.6                            |
| 435           | Spring Mfg - Hot Wound  | 6.36                             | 5.90                               | -7.2                            |
| 439           | Chain Mfg   | 6.31                             | 6.04                               | -4.3                            |
| 441           | Tool Mfg, NOC   | 1.77                             | 1.71                               | -3.4                            |
| 445           | Hardware Mfg, NOC   | 4.01                             | 3.84                               | -4.2                            |
| 447           | Non-Ferrous Metals Foundry  | 4.64                             | 4.25                               | -8.4                            |
| 449           | Electroplating  | 4.28                             | 4.10                               | -4.2                            |
| 451           | Auto Body Mfg   | 6.21                             | 5.46                               | -12.1                           |
| 454           | Sheet Metal Shop  | 4.80                             | 4.59                               | -4.4                            |
| 455           | Appliance Mfg   | 5.27                             | 5.20                               | -1.3                            |
| 456           | Metal Furniture Mfg   | 5.37                             | 4.89                               | -8.9                            |
| 457           | Wire Goods Mfg  | 4.30                             | 4.11                               | -4.4                            |
| 458           | Jewelry Mfg   | 1.76                             | 1.84                               | 4.5                             |
| 459           | Eyelet Mfg  | 1.78                             | 1.77                               | -0.6                            |
| 461           | Machine Shops   | 3.87                             | 3.74                               | -3.4                            |
| 463           | Automobile Mfg  | 3.47                             | 2.80                               | -19.3                           |
| 467           | Ball Bearing Mfg  | 3.01                             | 3.17                               | 5.3                             |
| 472           | Electronic Component Mfg  | 1.57                             | 1.56                               | -0.6                            |
| 473           | Electrical Apparatus Mfg  | 2.12                             | 2.08                               | -1.9                            |
| 475<br>483    | Battery Mfg Office Machine Mfg  | 3.77<br>1.80                     | 3.38<br>1.75                       | -10.3<br>-2.8                   |
| 486           | Lightbulb/Electronic Tube Manufacturing                               | 1.65                             | 2.04                               | 23.6                            |
| 487           | Instrument Mfg  | 1.35                             | 1.67                               | 23.7                            |
| 489           | Dental Laboratory   | 1.01                             | 1.09                               | 7.9                             |
| 491           | Rolling, Drawing, or Extruding Non-Ferrous Metal - Temporary Staffing | 4.65                             | 4.07                               | -12.5                           |
| 493           | Hardware Mfg, NOC - Temporary Staffing Class                          | 4.01                             | 3.84                               | -4.2                            |
| 495           | Auto Body Mfg - Temporary Staffing Class                              | 6.21                             | 5.46                               | -12.1                           |
| 497           | Electronic Component Mfg - Temporary Staffing Class                   | 1.57                             | 1.56                               | -0.6                            |
| 499           | Battery Mfg - Temporary Staffing Class                                | 3.77                             | 3.38                               | -10.3                           |
| 501           | Cement Mfg  | 3.81                             | 3.87                               | 1.6                             |
| 502           | Plaster Statuary Mfg  | 3.37                             | 3.20                               | -5.0                            |
| 505           | Stone Cutting   | 7.87                             | 7.71                               | -2.0                            |
| 506           | Powder Metal Prod Mfg   | 2.78                             | 2.67                               | -4.0                            |
| 507           | Graphite Prod Mfg   | 3.44                             | 3.77                               | 9.6                             |
| 509           | Asbestos Goods Mfg  | 7.62                             | 7.16                               | -6.0                            |
| 511           | Concrete Products Mfg   | 8.00                             | 7.54                               | -5.8                            |
| 512           | Brick Mfg, NOC  | 6.24                             | 5.71                               | -8.5                            |

<sup>\*</sup> Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments, and PCCPAP if applicable.

| CLASS<br>CODE | CLASS DESCRIPTION                                      | 2/1/97<br>MANUAL<br>LOSS COSTS * | PROPOSED<br>4/1/98<br>LOSS COSTS * | % CHANGE<br>CURRENT -<br>4/1/98 |
|---------------|--|----------------------------------|------------------------------------|---------------------------------|
| 513           | Potteries, NOC   | 4.84                             | 4.50                               | -7.0                            |
| 514           | Refractory Products Mfg, NOC                           | 8.14                             | 7.48                               | -8.1                            |
| 533           | Sheet Glass Mfg  | 15.51                            | 14.84                              | -4.3                            |
| 535           | Glassware Mfg, NOC                                     | 3.52                             | 3.69                               | 4.8                             |
| 536           | Glass Products Mfg                                     | 6.29                             | 6.14                               | -2.4                            |
| 544           | Temp Labor - Light Industrial                          | 11.65                            | 11.68                              | 0.3                             |
| 551           | Chemical Mfg, NOC                                      | 3.15                             | 3.07                               | -2.5                            |
| 553           | Gases Mfg  | 2.02                             | 1.70                               | -15.8                           |
| 555           | Drug Mfg   | 1.26                             | 1.11                               | -11.9                           |
| 563           | Paint Mfg  | 3.37                             | 3.30                               | -2.1                            |
| 571           | Soap Mfg   | 3.12                             | 2.99                               | -4.2                            |
| 573           | Fertilizer Mfg   | 3.46                             | 3.24                               | -6.4                            |
| 581           | Oil Refining   | 3.50                             | 3.35                               | -4.3                            |
| 587           | Paint Mfg - Temporary Staffing Class                   | 3.37                             | 3.30                               | -2.1                            |
| 601           | Road/Street Paving/Repaving                            | 12.23                            | 11.12                              | -9.1                            |
| 602           | Road/Street Subsurface Construction                    | 4.26                             | 3.75                               | -12.0                           |
| 603           | Sewer Construction                                     | 10.09                            | 9.18                               | -9.0                            |
| 605           | Railroad Construction                                  | 11.62                            | 10.89                              | -6.3                            |
| 606           | Oil/Gas Drilling                                       | 16.61                            | 15.76                              | -5.1                            |
| 607           | Drilling   | 10.57                            | 9.89                               | -6.4                            |
| 608           | Flat Cement Work                                       | 6.91                             | 6.45                               | -6.7                            |
| 609           | Excavation   | 5.97                             | 5.51                               | -0.7<br>-7.7                    |
| 611           |  | 15.97                            | 14.54                              | -7.7<br>-9.0                    |
| 615           | Pile Driving Tunneling                                 | 29.03                            | 26.94                              | -9.0<br>-7.2                    |
| 0152          | Non-Rateable Element-Class 615                         | 3.07                             | 2.88                               | -7.2<br>-6.2                    |
|               |  |                                  |                                    |                                 |
| 617<br>645    | Gas/Steam/Water Main Construction                      | 7.70<br>7.79                     | 6.84<br>7.78                       | -11.2                           |
| 646           | Wallboard Installation Furniture/Fixtures Installation | 6.28                             | 7.76<br>6.12                       | -0.1                            |
|               |  | 11.41                            |                                    | -2.5                            |
| 647           | Insulation Work, NOC                                   | 4.81                             | 11.04<br>4.78                      | -3.2                            |
| 648           | Carpentry - Cabinets - Installation                    |                                  |                                    | -0.6                            |
| 649<br>651    | Ceriling Installation                                  | 4.09                             | 3.98                               | -2.7                            |
| 651           | Carpentry, NOC   | 9.96                             | 9.04<br>7.99                       | -9.2<br>3.4                     |
| 652           | Carpentry - Detached Dwelling                          | 7.73<br>9.45                     |                                    |                                 |
| 653<br>654    | Masonry Concrete Construction                          | 9.45<br>14.14                    | 8.83<br>13.12                      | -6.6<br>-7.2                    |
| 655           | Iron Erection  | 26.33                            | 23.34                              | -7.2<br>-11.4                   |
| 656           | Electric Line Construction                             | 10.58                            | 10.09                              | -11.4<br>-4.6                   |
| 657           |  | 13.53                            | 12.95                              | -4.3                            |
|               | Rigging, NOC   |                                  |                                    |                                 |
| 658<br>659    | Iron Erection/Installation Roofing                     | 11.83<br>20.82                   | 11.06<br>19.69                     | -6.5<br>-5.4                    |
| 660           | Alarms/Sound Systems                                   | 3.13                             | 2.89                               | -5.4<br>-7.7                    |
| 661           | Electrical Wiring in Buildings                         | 4.45                             | 4.29                               | -3.6                            |
| 662           | Household Appliance Service                            | 3.68                             | 3.63                               | -1.4                            |
| 663           | Plumbing   | 5.94                             | 5.36                               | -9.8                            |
| 664           | HVAC Contractors                                       | 4.58                             | 4.49                               | -9.0<br>-2.0                    |
| 665           | Painting   | 10.49                            | 9.80                               | -2.0<br>-6.6                    |
| 666           | Plate Glass Installation                               | 8.38                             | 8.01                               | -0.0<br>-4.4                    |
|               |  |                                  |                                    |                                 |
| 667<br>668    | Paper Hanging Tile/Stone/Mosaic/Terrazzo Work          | 2.70<br>6.53                     | 2.58<br>6.58                       | -4.4<br>0.8                     |
| 669           |  | 9.32                             | 8.75                               | -6.1                            |
|               | Plastering House Furnishing Installation               |                                  |                                    |                                 |
| 670<br>673    | House Furnishing Installation                          | 5.89                             | 5.82<br>6.62                       | -1.2<br>-1.0                    |
| 673           | Advertising Signs                                      | 6.69                             | 6.62                               | -1.0<br>6.0                     |
| 674<br>675    | Swimming Pool Construction                             | 6.79<br>6.45                     | 6.38                               | -6.0                            |
| 675<br>676    | Machinery or Equipment Erection                        | 6.45<br>6.26                     | 5.97                               | -7.4<br>2.9                     |
| 676<br>677    | Sheet Metal Installation Boiler Installation           |                                  | 6.02                               | -3.8<br>-11.0                   |
| 677<br>670    |  | 13.59                            | 12.10                              | -11.0                           |
| 679           | Advertising Companies - Outdoor                        | 16.49                            | 15.14                              | -8.2                            |

<sup>\*</sup> Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments, and PCCPAP if applicable.

| CLASS<br>CODE | CLASS DESCRIPTION   | 2/1/97<br>MANUAL<br>LOSS COSTS * | PROPOSED<br>4/1/98<br>LOSS COSTS * | % CHANGE<br>CURRENT -<br>4/1/98 |
|---------------|---|----------------------------------|------------------------------------|---------------------------------|
| 681           | Canvas Goods Erection                                     | 5.85                             | 5.75                               | -1.7                            |
| 682           | Temp Labor - Const/Erection                               | 25.09                            | 23.83                              | -5.0                            |
| 691           | Excavation - Temporary Staffing Class                     | 5.97                             | 5.51                               | -7.7                            |
| 693           | Carpentry, NOC - Temporary Staffing Class                 | 9.96                             | 9.04                               | -9.2                            |
| 695           | Electrical Wiring in Buildings - Temporary Staffing Class | 4.45                             | 4.29                               | -3.6                            |
| 709           | Tallymen/Checking Clerks                                  | 2.64                             | 2.73                               | 3.4                             |
| 716           | Marina  | 4.35                             | 4.15                               | -4.6                            |
| 718           | Boat Bldg/Repair  | 6.06                             | 5.48                               | -9.6                            |
| 721           | Railroad Operation, NOC                                   | 7.90                             | 7.54                               | -4.6                            |
| 744           | Aircraft Mfg  | 2.73                             | 2.61                               | -4.4                            |
| 751           | Gas Utility   | 1.58                             | 1.50                               | -5.1                            |
| 752           | Oil/Gas Pipeline Operation                                | 1.39                             | 1.18                               | -15.1                           |
| 753           | Waterworks  | 3.26                             | 3.11                               | -4.6                            |
| 755           | Electric Utilities  | 1.15                             | 1.18                               | 2.6                             |
| 757           | Telecommunication Co.                                     | 1.39                             | 1.29                               | -7.2                            |
| 759           | Cable TV Operations                                       | 5.63                             | 5.33                               | -5.3                            |
| 801           | Stable  | 6.69                             | 6.64                               | -0.7                            |
| 803           | Taxicab Companies   | 17.38                            | 17.37                              | -0.1                            |
| 804           | School Bus Operation                                      | 4.30                             | 4.16                               | -3.3                            |
| 805           | Milk Hauling - By Contractor ** NEW CLASS **              | 5.31                             | 4.58                               | -13.7                           |
| 806           | Furniture Moving/Storage                                  | 14.43                            | 13.60                              | -5.8                            |
| 807           | Ambulance Service - Nonvolunteer                          | 10.83                            | 9.35                               | -13.7                           |
| 808           | Parcel Delivery   | 9.14                             | 8.07                               | -11.7                           |
| 809           | Fuel Distribution   | 5.49                             | 5.38                               | -2.0                            |
| 810           | Coal Truckmen   | 5.82                             | 5.55                               | -4.6                            |
| 0162          | Non-Rateable Element - Class 810                          | 0.73                             | 0.76                               | 4.1                             |
| 811           | Trucking, NOC   | 9.95                             | 8.80                               | -11.6                           |
| 812           | Mail Hauling/Delivery Service                             | 8.21                             | 7.58                               | -7.7                            |
| 813           | Warehousing, Other than Furniture                         | 8.07                             | 7.62                               | -5.6                            |
| 814           | Mobile, Self-Propelled Equipment Dealers                  | 3.83                             | 3.66                               | -4.4                            |
| 815           | Auto Service Centers                                      | 4.09                             | 3.99                               | -2.4                            |
| 816           | Auto Filling Stations                                     | 2.54                             | 2.49                               | -2.0                            |
| 817           | Bus Operation   | 8.53                             | 8.36                               | -2.0                            |
| 818           | Auto Dealers  | 3.38                             | 3.34                               | -1.2                            |
| 819           | Auto Salesmen   | 0.98                             | 0.86                               | -12.2                           |
| 821           | Beverage Distributor                                      | 8.23                             | 8.08                               | -1.8                            |
| 825           | Auto Storage Garage                                       | 4.20                             | 4.13                               | -1.7                            |
| 855           | Lumber/Building Material Dealer                           | 5.86                             | 5.55                               | -5.3                            |
| 857           | Iron/Steel Merchant                                       | 10.05                            | 9.85                               | -2.0                            |
| 860           | Scrap Metal Dealer  | 10.57                            | 9.93                               | -6.1                            |
| 861           | Auto Dismantlers  | 5.61                             | 5.50                               | -2.0                            |
| 862           | Recycling Center  | 7.62                             | 7.88                               | 3.4                             |
| 865           | Poultry/Fish Dealer/Processor                             | 6.07                             | 5.95                               | -2.0                            |
| 867           | Warehousing, Other than Furniture - Temporary Staffing    | 8.07                             | 7.62                               | -5.6                            |
| 877           | Department Stores - Temporary Staffing Class              | 2.34                             | 2.21                               | -5.6                            |
| 879           | Contract Packaging - Temporary Staffing Class             | 4.44                             | 4.36                               | -1.8                            |
| 881           | Hardware Store - Wholesale - Temporary Staffing Class     | 3.33                             | 3.27                               | -1.8                            |
| 883           | Retail Store, NOC - Temporary Staffing Class              | 2.29                             | 2.32                               | 1.3                             |
| 889           | Clerical Office - Temporary Staffing Class                | 0.29                             | 0.30                               | 3.4                             |
| 895           | Colleges/Schools - Temporary Staffing Class               | 0.59                             | 0.62                               | 5.1                             |
| 907           | Fruit/Vegetable Dealer, Wholesale                         | 7.04                             | 6.91                               | -1.8                            |
| 907           | Meat Dealer, Wholesale                                    | 7.04<br>7.15                     | 6.73                               | -1.6<br>-5.9                    |
| 910           | Grocery, Wholesale  | 8.10                             | 7.29                               | -10.0                           |
| 914           | Department Stores   | 2.34                             | 2.21                               | -10.0<br>-5.6                   |
| 914           | Meat/Fish/Poultry Store - Retail                          | 2.34<br>3.25                     | 3.33                               | -5.6<br>2.5                     |
| 916           | Dry Goods Stores or Clothing                              | 3.25<br>1.97                     | 3.33<br>2.13                       | 2.5<br>8.1                      |
| 916           | Grocery Store - Retail                                    | 4.01                             | 3.48                               | -13.2                           |
| 917           | Grocery Store - Netali                                    | 4.01                             | 3.40                               | -13.2                           |

<sup>\*</sup> Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments, and PCCPAP if applicable.

| 918       Bakery Shop - Retail       3.60       3.44         919       Florist Store       2.51       2.47         920       Jewelry Store       0.73       0.73         922       Furniture Store - Retail       4.12       4.13         923       Contract Packaging       4.44       4.36         924       Wholesale Store, NOC       5.43       5.23         925       Hardware Stores - Retail       2.46       2.43         926       Hardware Store - Wholesale       3.33       3.27         927       Drugstore       1.00       1.11         928       Retail Store, NOC       2.29       2.32         929       Temp Labor - Mercantile       6.52       6.40         932       Copying or Duplicating Service       0.45       0.55         933       Vending Machine Installation/Service/Repair       4.20       4.50         934       Auto Parts/Accessory Store       2.83       2.91         935       Lumber/Building Material Dealer- Store Employees       1.20       1.17         936       Broadcasting Station       0.60       0.57 | % CHANGE<br>CURRENT -<br>4/1/98 |
|---|---------------------------------|
| 920       Jewelry Store       0.73       0.73         922       Furniture Store - Retail       4.12       4.13         923       Contract Packaging       4.44       4.36         924       Wholesale Store, NOC       5.43       5.23         925       Hardware Stores - Retail       2.46       2.43         926       Hardware Store - Wholesale       3.33       3.27         927       Drugstore       1.00       1.11         928       Retail Store, NOC       2.29       2.32         929       Temp Labor - Mercantile       6.52       6.40         932       Copying or Duplicating Service       0.45       0.55         933       Vending Machine Installation/Service/Repair       4.20       4.50         934       Auto Parts/Accessory Store       2.83       2.91         935       Lumber/Building Material Dealer- Store Employees       1.20       1.17         936       Broadcasting Station       0.60       0.57  | -4.4                            |
| 922       Furniture Store - Retail       4.12       4.13         923       Contract Packaging       4.44       4.36         924       Wholesale Store, NOC       5.43       5.23         925       Hardware Stores - Retail       2.46       2.43         926       Hardware Store - Wholesale       3.33       3.27         927       Drugstore       1.00       1.11         928       Retail Store, NOC       2.29       2.32         929       Temp Labor - Mercantile       6.52       6.40         932       Copying or Duplicating Service       0.45       0.55         933       Vending Machine Installation/Service/Repair       4.20       4.50         934       Auto Parts/Accessory Store       2.83       2.91         935       Lumber/Building Material Dealer- Store Employees       1.20       1.17         936       Broadcasting Station       0.60       0.57  | -1.6                            |
| 923       Contract Packaging       4.44       4.36         924       Wholesale Store, NOC       5.43       5.23         925       Hardware Stores - Retail       2.46       2.43         926       Hardware Store - Wholesale       3.33       3.27         927       Drugstore       1.00       1.11         928       Retail Store, NOC       2.29       2.32         929       Temp Labor - Mercantile       6.52       6.40         932       Copying or Duplicating Service       0.45       0.55         933       Vending Machine Installation/Service/Repair       4.20       4.50         934       Auto Parts/Accessory Store       2.83       2.91         935       Lumber/Building Material Dealer- Store Employees       1.20       1.17         936       Broadcasting Station       0.60       0.57   | 0.0                             |
| 924       Wholesale Store, NOC       5.43       5.23         925       Hardware Stores - Retail       2.46       2.43         926       Hardware Store - Wholesale       3.33       3.27         927       Drugstore       1.00       1.11         928       Retail Store, NOC       2.29       2.32         929       Temp Labor - Mercantile       6.52       6.40         932       Copying or Duplicating Service       0.45       0.55         933       Vending Machine Installation/Service/Repair       4.20       4.50         934       Auto Parts/Accessory Store       2.83       2.91         935       Lumber/Building Material Dealer- Store Employees       1.20       1.17         936       Broadcasting Station       0.60       0.57  | 0.2                             |
| 924       Wholesale Store, NOC       5.43       5.23         925       Hardware Stores - Retail       2.46       2.43         926       Hardware Store - Wholesale       3.33       3.27         927       Drugstore       1.00       1.11         928       Retail Store, NOC       2.29       2.32         929       Temp Labor - Mercantile       6.52       6.40         932       Copying or Duplicating Service       0.45       0.55         933       Vending Machine Installation/Service/Repair       4.20       4.50         934       Auto Parts/Accessory Store       2.83       2.91         935       Lumber/Building Material Dealer- Store Employees       1.20       1.17         936       Broadcasting Station       0.60       0.57  | -1.8                            |
| 926       Hardware Store - Wholesale       3.33       3.27         927       Drugstore       1.00       1.11         928       Retail Store, NOC       2.29       2.32         929       Temp Labor - Mercantile       6.52       6.40         932       Copying or Duplicating Service       0.45       0.55         933       Vending Machine Installation/Service/Repair       4.20       4.50         934       Auto Parts/Accessory Store       2.83       2.91         935       Lumber/Building Material Dealer- Store Employees       1.20       1.17         936       Broadcasting Station       0.60       0.57  | -3.7                            |
| 927         Drugstore         1.00         1.11           928         Retail Store, NOC         2.29         2.32           929         Temp Labor - Mercantile         6.52         6.40           932         Copying or Duplicating Service         0.45         0.55           933         Vending Machine Installation/Service/Repair         4.20         4.50           934         Auto Parts/Accessory Store         2.83         2.91           935         Lumber/Building Material Dealer- Store Employees         1.20         1.17           936         Broadcasting Station         0.60         0.57   | -1.2                            |
| 928       Retail Store, NOC       2.29       2.32         929       Temp Labor - Mercantile       6.52       6.40         932       Copying or Duplicating Service       0.45       0.55         933       Vending Machine Installation/Service/Repair       4.20       4.50         934       Auto Parts/Accessory Store       2.83       2.91         935       Lumber/Building Material Dealer- Store Employees       1.20       1.17         936       Broadcasting Station       0.60       0.57   | -1.8                            |
| 928       Retail Store, NOC       2.29       2.32         929       Temp Labor - Mercantile       6.52       6.40         932       Copying or Duplicating Service       0.45       0.55         933       Vending Machine Installation/Service/Repair       4.20       4.50         934       Auto Parts/Accessory Store       2.83       2.91         935       Lumber/Building Material Dealer- Store Employees       1.20       1.17         936       Broadcasting Station       0.60       0.57   | 11.0                            |
| 929       Temp Labor - Mercantile       6.52       6.40         932       Copying or Duplicating Service       0.45       0.55         933       Vending Machine Installation/Service/Repair       4.20       4.50         934       Auto Parts/Accessory Store       2.83       2.91         935       Lumber/Building Material Dealer- Store Employees       1.20       1.17         936       Broadcasting Station       0.60       0.57   | 1.3                             |
| 932Copying or Duplicating Service0.450.55933Vending Machine Installation/Service/Repair4.204.50934Auto Parts/Accessory Store2.832.91935Lumber/Building Material Dealer- Store Employees1.201.17936Broadcasting Station0.600.57  | -1.8                            |
| 933Vending Machine Installation/Service/Repair4.204.50934Auto Parts/Accessory Store2.832.91935Lumber/Building Material Dealer- Store Employees1.201.17936Broadcasting Station0.600.57   | 22.2                            |
| 934Auto Parts/Accessory Store2.832.91935Lumber/Building Material Dealer- Store Employees1.201.17936Broadcasting Station0.600.57   | 7.1                             |
| 935 Lumber/Building Material Dealer- Store Employees 1.20 1.17 936 Broadcasting Station 0.60 0.57   | 2.8                             |
| 936 Broadcasting Station 0.60 0.57  | -2.5                            |
| · ·   | -5.0                            |
| 937 Temp Labor -Heavy Labor 17.61 17.86   | 1.4                             |
| 940 Residential - Developmentally Disabled 6.87 7.14  | 3.9                             |
| 941 Social Rehabilitation Facility 3.11 3.07  | -1.3                            |
| 942 Home Health Care - Professional 2.98 2.92   | -2.0                            |
| 943 Home Health Care - Nonprofessional 10.15 9.73   | -4.1                            |
| 944 Country Club 2.69 2.63  | -2.2                            |
| 945 Hotel Restaurant 3.40 3.35  | -1.5                            |
| 946 Temp Labor - Medical Staffing 3.54 3.90   | 10.2                            |
| 947 Temp Labor - Light Service 7.19 7.46  | 3.8                             |
| 948 Mailing/Addressing Co 0.85 1.02   | 20.0                            |
| 949 Temp Labor - Marketing 1.07 1.12  | 4.7                             |
| 951 Salesmen - Outside 0.58 0.61  | 5.2                             |
| 952 Office Machine Installation/Service/Repair 1.02 1.03  | 1.0                             |
| 953 Clerical Office 0.29 0.30   | 3.4                             |
| 954 Security/Investigative Agency 5.01 4.48   | -10.6                           |
| 955 Engineer, Consulting 0.64 0.65  | 1.6                             |
| 956 Attorney 0.21 0.25  | 19.0                            |
| 957 Doctors/Dentists 0.42 0.39  | -7.1                            |
| 958 Rehabilitation Hospital 1.87 2.03   | 8.6                             |
| 959 Veterinarians 1.66 1.62   | -2.4                            |
| 960 Nursing Homes - Skilled 7.01 6.64   | -5.3                            |
| 961 Hospital 1.43 1.33  | -7.0                            |
| 962 Accountant/Auditor 0.18 0.21  | 16.7                            |
| 963 Churches 0.52 0.51  | -1.9                            |
| 964 Sheltered Workshops 4.34 4.03   | -7.1                            |
| 965 Colleges/Schools 0.59 0.62  | 5.1                             |
| 966 TV, Audio/Video Equipment Repair 2.74 2.88  | 5.1                             |
| 967 Theatres 1.36 1.38  | 1.5                             |
| 968 Indoor Amusements 2.02 1.87   | -7.4                            |
| 969 Outdoor Amusements 3.97 3.75  | -5.5                            |
| 970 Athletic Teams 6.14 6.05  | -1.5                            |
| 971 Buildings 5.44 5.62   | 3.3                             |
| 972 Janitorial Services 22.08 22.65   | 2.6                             |
| 973 Hotel, All Other Employees 4.54 4.46  | -1.8                            |
| 974 Retirement/Life Care Community 4.39 4.21  | -4.1                            |
| 975 Restaurant 3.01 2.97  | -1.3                            |
| 976 YMCA/YWCA 1.69 1.59   | -5.9                            |
| 977 Barber Shops 0.88 0.92  | 4.5                             |
| 978 Camps, Summer/Winter, NOC 3.39 3.33   | -1.8                            |
| 979 Residential Elderly - Nonmedical 6.45 6.33  | -1.9                            |
| 980 Cities/Towns 5.61 5.22  | -7.0                            |

<sup>\*</sup> Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments, and PCCPAP if applicable.

| CLASS<br>CODE | CLASS DESCRIPTION                           | 2/1/97<br>MANUAL<br>LOSS COSTS * | PROPOSED<br>4/1/98<br>LOSS COSTS * | % CHANGE<br>CURRENT -<br>4/1/98 |
|---------------|---|----------------------------------|------------------------------------|---------------------------------|
| 982           | Workfare Employees                          | 2.71                             | 2.72                               | 0.4                             |
| 983           | Housing Authority                           | 7.27                             | 7.56                               | 4.0                             |
| 985           | Police/Firemen                              | 4.02                             | 3.74                               | -7.0                            |
| 986           | Shelter or Halfway House                    | 1.84                             | 1.86                               | 1.1                             |
| 987           | Check Cashing Services                      | 0.44                             | 0.54                               | 22.7                            |
| 988           | Bank  | 0.41                             | 0.44                               | 7.3                             |
| 992           | Sanitary Company                            | 5.49                             | 5.38                               | -2.0                            |
| 993           | Volunteer Ambulance                         | 1602.85                          | 1533.47                            | -4.3                            |
| 994           | Volunteer Firemen                           | 0.65                             | 0.65                               | 0.0                             |
| 995           | Sanitation Services                         | 10.74                            | 10.23                              | -4.7                            |
| 996           | Volunteer Hazardous Materials Response Team | 1602.85                          | 1533.47                            | -4.3                            |
| 997           | Undertakers                                 | 0.78                             | 0.83                               | 6.4                             |
| 999           | Cemeteries                                  | 7.63                             | 6.97                               | -8.7                            |
| 0006          | Field Crops/Vegetable Farms                 | 4.30                             | 4.21                               | -2.1                            |
| 0008          | Mushroom Grower                             | 2.88                             | 2.63                               | -8.7                            |
| 0000          | Flower Growing                              | 3.56                             | 3.88                               | 9.0                             |
| 0011          | Gardeners, Nurserymen                       | 5.58                             | 5.51                               | -1.3                            |
| 0016          | Orchard                                     | 4.47                             | 4.33                               | -3.1                            |
| 0010          | Animal Raising                              | 6.60                             | 6.36                               | -3.6                            |
|               |   | 4.88                             | 4.73                               | -3.1                            |
| 0036<br>0083  | Dairy Farm<br>Livestock Farm                | 4.00<br>6.68                     | 4.73<br>6.84                       | -3.1<br>2.4                     |
|               |   |                                  |                                    |                                 |
| 0170          | Fur-Bearing Animal Farm                     | 3.10                             | 3.02                               | -2.6                            |
| 4773          | High Explosives Mfg                         | 13.34                            | 12.52                              | -6.1                            |
| 0773          | Non-Rateable Element - Class 4773           | 4.14                             | 3.88                               | -6.3                            |
| 4774          | Smokeless Powder Mfg                        | 9.53                             | 8.94                               | -6.2                            |
| 0774          | Non-Rateable Element - Class 4774           | 2.38                             | 2.24                               | -5.9                            |
| 4775          | Cartridge Loading/Charging                  | 3.81                             | 3.58                               | -6.0                            |
| 0775          | Non-Rateable Element - Class 4775           | 0.61                             | 0.57                               | -6.6                            |
| 4776          | Projectile/Bomb/Mine/Grenade Loading        | 11.44                            | 10.72                              | -6.3                            |
| 0776          | Non-Rateable Element - Class 4776           | 3.19                             | 3.01                               | -5.6                            |
| 4777          | Explosives Distributor                      | 10.66                            | 10.45                              | -2.0                            |
| 4779          | Cap/Primer/Fuse/Detonator Assembly          | 9.53                             | 8.94                               | -6.2                            |
| 0779          | Non-Rateable Element - Class 4779           | 2.38                             | 2.24                               | -5.9                            |
| 7405          | Aircraft Operation Scheduled                | 0.92                             | 1.11                               | 20.7                            |
| 7445          | Non-Rateable Element - Class 7405           | 0.20                             | 0.24                               | 20.0                            |
| 7413          | Aircraft Operation Commuter                 | 2.18                             | 1.77                               | -18.8                           |
| 7453          | Non-Rateable Element - Class 7413           | 0.46                             | 0.37                               | -19.6                           |
| 7421          | Aircraft Operation Business                 | 2.65                             | 2.15                               | -18.9                           |
| 7424          | Aircraft Operation, NOC                     | 6.24                             | 5.06                               | -18.9                           |
| 7428          | Aircraft Operation - Ground Crew            | 2.34                             | 2.05                               | -12.4                           |
| 9108          | Aircraft Passenger Surcharge                | 78.38                            | 78.89                              | 0.7                             |
| 0901          | Religious Orders                            | 14.71                            | 14.73                              | 0.1                             |
| 0902          | Religious Orders - Occasional               | 1.49                             | 1.46                               | -2.0                            |
| 0908          | Inservants - Occasional                     | 44.90                            | 45.84                              | 2.1                             |
| 0909          | Outservants - Occasional                    | 52.52                            | 53.77                              | 2.4                             |
| 0912          | Outservants                                 | 137.74                           | 150.63                             | 9.4                             |
| 0913          | Inservants                                  | 175.01                           | 201.66                             | 15.2                            |
| 9985          | Radiation Exposure                          |                                  | Α                                  | N/A                             |
| 0133          | Asbestos Supplemental Disease Loading       |                                  | Α                                  | N/A                             |
| 0066          | Supplemental Loading for class 447          | 0.38                             | 0.32                               | -15.8                           |
| 0067          | Supplemental Loading for class 445          | 0.57                             | 0.50                               | -12.3                           |
| 0164          | Federal Coal Mine Cover Load                | 0.72                             | 0.76                               | 5.6                             |
| 0176          | Supplemental Loading for class 513          | 0.42                             | 0.38                               | -9.5                            |
|               |   |                                  |                                    |                                 |

<sup>\*</sup> Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments, and PCCPAP if applicable.