



Pennsylvania Compensation Rating Bureau

The Widener Building • 6th Floor

One South Penn Square • Philadelphia, PA 19107-3577 • (215) 568-2371 • FAX (215) 564-4328

March 5, 1998

BUREAU CIRCULAR NO. 1368

To All Members of the Bureau:

Re: **APRIL 1, 1998 LOSS COST REVISION**

By Determination dated March 4, 1998 the Insurance Commissioner has approved the Bureau's April 1, 1998 Loss Cost Filing (Proposal C-337) as filed. Accordingly, all provisions of that filing as presented will be effective on a new and renewal basis effective 12:01 a. m., April 1, 1998. The average change in collectible loss costs reflected in the approved filing is -6.94 percent. The average effect on manual loss costs thus produced is -4.70 percent.

All proposed rating values contained in the filing packages previously sent to all members have been approved by the Insurance Commissioner. For reference purposes a complete table of loss costs and expected loss factors for use in the uniform Experience Rating Plan has been attached to this circular.

The Manual loss costs set forth in the attachment include all of the following provisions and/or adjustments:

- Offset for Experience Rating Plan off-balance
- Offset for Merit Rating Plan off-balance
- Loadings in construction classifications for effect of Pennsylvania Construction Classification Premium Adjustment Plan (PCCPAP) credits
- Loadings for loss-based assessments
- Offsets for the effects of credits granted under the Certified Safety Committee Program

The first four items listed above have been included in current and prior schedules of loss costs in Pennsylvania and continue to be included in the approved values effective April 1, 1998. The Certified Safety Committee Credit offsets are approved for the first time in Pennsylvania.

As noted above, the approved loss costs continue to include provisions for loss-based assessments consistent with past practice in Pennsylvania. On July 1, 1998 provisions of recently enacted legislation (H.B. 1027) applicable to these loss-based assessments will become effective. Consistent with that legislation and subject to regulations now being drafted by the Department of Labor and Industry, the treatment of these assessments is expected to change. All members will be advised as soon as the language of those regulations becomes available.

In addition to loss costs and expected loss factors the following rating values included in Proposal C-337 and approved by the Insurance Commissioner are provided in attachments to this circular for informational purposes.

- Excess loss (pure premium) factors
- Small deductible loss elimination ratios
- State and hazard group relativities
- Optional retrospective rating plan loss development factors

In addition to numerous housekeeping clarifications in Manual language the following approved revisions are of note:

- Creation of a new classification, Code 805, Milk Hauling by Contractor
- Thresholds for compulsory coverage of farmer with one employee changed from 20 to 30 days per year and from \$150 to \$1,200 per year earnings
- Maximum payroll for premium determination of executive officers changed from \$1,000 to \$1,250 per week
- Manual provisions added pertaining to group deductible or retrospective coverages, specifying that individual policies must be issued for each member of the group and that members are to be held jointly and severally liable for payment of premiums or deductible amounts.

Manual reprints reflecting approval of Proposal C-337 will be prepared and distributed in the usual manner.

Questions regarding the approved April 1, 1998 loss cost filing may be directed to me at Extension 210 or to Michael Doyle, Chief Actuary, at Extension 213.

Timothy L. Wisecarver
President

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Attachments

**LOSS COST AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Effective Date: April 1, 1998 on New and Renewal

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
005	15.46	7.92	10.28	11.97	III
007	6.66	3.41	4.43	5.15	III
009	24.88	12.75	16.54	19.26	III
025	6.38	3.12	3.99	4.68	III
028	4.83	2.36	3.02	3.54	III
050	5.75	2.81	3.59	4.21	III
051	4.57	2.24	2.86	3.35	III
053	4.57	2.24	2.86	3.35	III
055	5.57	2.72	3.48	4.08	III
059	6.66	3.25	4.16	4.88	III
101	3.11	1.50	1.93	2.30	III
103	1.56	0.75	0.97	1.15	II
104	3.91	1.89	2.43	2.88	II
105	4.84	2.34	3.01	3.57	III
106	6.21	3.00	3.86	4.58	II
107	4.00	1.93	2.49	2.95	II
108	6.00	2.89	3.73	4.42	II
109	5.40	2.61	3.36	3.99	III
110	2.84	1.37	1.77	2.10	II
111	4.36	2.10	2.71	3.21	II
112	11.66	5.62	7.25	8.60	II
113	2.84	1.37	1.77	2.10	II
114	10.22	4.93	6.35	7.54	III
115	2.61	1.26	1.62	1.93	II
119	7.62	3.68	4.74	5.62	II
130	5.17	2.49	3.21	3.81	III
132	2.78	1.34	1.73	2.05	II
134	4.30	2.08	2.68	3.17	II
135	1.54	0.74	0.95	1.13	II
136	2.59	1.25	1.61	1.91	II
139	4.40	2.12	2.73	3.24	II
141	6.25	3.02	3.89	4.61	II
142	1.90	0.92	1.18	1.40	II
161	3.47	1.68	2.16	2.56	II
163	2.83	1.37	1.76	2.09	II
165	5.23	2.52	3.25	3.86	II
166	2.33	1.13	1.45	1.72	II
185	3.91	1.89	2.43	2.88	II
187	4.00	1.93	2.49	2.95	II
189	2.84	1.37	1.77	2.10	II
191	3.47	1.68	2.16	2.56	II
201	4.53	2.19	2.82	3.34	II
204	2.91	1.41	1.81	2.15	II
205	2.35	1.14	1.46	1.74	II
221	4.36	2.10	2.71	3.21	II

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**LOSS COST AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Effective Date: April 1, 1998 on New and Renewal

CODE NO	LOSS COST	EXPERIENCE RATING PLAN			HAZARD GROUP
		EXPECTED LOSS FACTORS TABLE *			
		A-1	A-2	A-3	
222	4.16	2.01	2.58	3.07	II
225	3.78	1.82	2.35	2.78	II
227	4.52	2.18	2.81	3.34	II
255	3.88	1.87	2.41	2.86	II
257	5.40	2.61	3.36	3.99	II
275	4.36	2.10	2.71	3.21	II
276	4.16	2.01	2.58	3.07	II
281	3.07	1.48	1.91	2.26	II
282	5.64	2.72	3.51	4.16	III
291	3.88	1.87	2.41	2.86	II
297	3.07	1.48	1.91	2.26	II
301	7.09	3.42	4.41	5.23	III
305	5.65	2.73	3.51	4.17	II
306	4.73	2.28	2.94	3.49	II
311	3.58	1.73	2.22	2.64	II
319	4.39	2.12	2.73	3.24	II
323	2.99	1.44	1.86	2.20	II
327	3.36	1.62	2.09	2.48	II
402	6.73	3.25	4.18	4.96	III
403	4.07	1.96	2.53	3.00	II
404	4.52	2.18	2.81	3.34	III
406	5.48	2.64	3.40	4.04	III
407	4.55	2.20	2.83	3.36	II
411	5.57	2.69	3.46	4.11	III
413	5.24	2.53	3.26	3.86	III
415	5.03	2.43	3.13	3.71	III
416	10.14	4.89	6.30	7.48	II
421	9.49	4.58	5.90	7.00	III
425	9.33	4.50	5.80	6.89	III
427	4.44	2.14	2.76	3.27	III
429	6.78	3.27	4.22	5.00	III
431	8.18	3.95	5.09	6.04	II
433	5.08	2.45	3.16	3.75	II
435	5.90	2.85	3.67	4.35	II
439	6.04	2.91	3.75	4.45	II
441	1.71	0.83	1.06	1.26	II
445	3.84 a	1.85	2.39	2.83	II
447	4.25 b	2.05	2.64	3.14	III
449	4.10	1.98	2.55	3.02	II
451	5.46	2.63	3.39	4.02	II
454	4.59	2.22	2.86	3.39	II
455	5.20	2.51	3.23	3.83	II
456	4.89	2.36	3.04	3.60	II
457	4.11	1.98	2.55	3.03	II
458	1.84	0.89	1.14	1.35	II

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

a OD: \$0.50 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.32 Supplemental is not subject to experience rating. Code as 0066.

**LOSS COST AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Effective Date: April 1, 1998 on New and Renewal

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
459	1.77	0.86	1.10	1.31	I
461	3.74	1.81	2.33	2.76	II
463	2.80	1.35	1.74	2.07	II
467	3.17	1.53	1.97	2.34	II
472	1.56	0.75	0.97	1.15	II
473	2.08	1.01	1.30	1.54	II
475	3.38	1.63	2.10	2.49	III
483	1.75	0.85	1.09	1.29	II
486	2.04	0.99	1.27	1.51	II
487	1.67	0.81	1.04	1.23	II
489	1.09	0.53	0.68	0.80	II
491	4.07	1.96	2.53	3.00	II
493	3.84	1.85	2.39	2.83	II
495	5.46	2.63	3.39	4.02	II
497	1.56	0.75	0.97	1.15	II
499	3.38	1.63	2.10	2.49	III
501	3.87	1.87	2.40	2.85	III
502	3.20	1.55	1.99	2.36	I
505	7.71	3.72	4.79	5.68	III
506	2.67	1.29	1.66	1.97	II
507	3.77	1.82	2.34	2.78	III
509	7.16	3.45	4.45	5.28	III
511	7.54	3.64	4.69	5.56	III
512	5.71	2.76	3.55	4.22	III
513	4.50 c	2.17	2.80	3.32	II
514	7.48	3.61	4.65	5.52	III
533	14.84	7.16	9.22	10.95	III
535	3.69	1.78	2.29	2.72	II
536	6.14	2.96	3.82	4.53	II
544	11.68	5.63	7.26	8.61	III
551	3.07	1.48	1.91	2.26	IV
553	1.70	0.82	1.06	1.25	III
555	1.11	0.54	0.69	0.82	II
563	3.30	1.59	2.05	2.43	II
571	2.99	1.44	1.86	2.20	II
573	3.24	1.56	2.01	2.39	III
581	3.35	1.62	2.08	2.47	III
587	3.30	1.59	2.05	2.43	II
601	11.12	5.30	6.78	7.95	III
602	3.75	1.75	2.24	2.63	III
603	9.18	4.13	5.29	6.20	III
605	10.89	5.15	6.58	7.72	III
606	15.76	7.42	9.49	11.13	III
607	9.89	4.71	6.03	7.07	III
608	6.45	3.02	3.86	4.52	III

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

c OD: \$0.38 Supplemental is not subject to experience rating. Code as 0176.

**LOSS COST AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Effective Date: April 1, 1998 on New and Renewal

CODE NO	LOSS COST	EXPERIENCE RATING PLAN			HAZARD GROUP
		EXPECTED LOSS FACTORS TABLE *			
		A-1	A-2	A-3	
609	5.51	2.64	3.37	3.95	III
611	14.54	6.82	8.73	10.23	III
615	26.94 d	12.67	16.21	19.01	IV
0152	2.88				IV
617	6.84	3.21	4.11	4.82	III
645	7.78	3.57	4.57	5.36	III
646	6.12	2.82	3.61	4.23	III
647	11.04	5.27	6.74	7.91	II
648	4.78	2.25	2.87	3.37	III
649	3.98	1.80	2.30	2.70	III
651	9.04	4.22	5.40	6.33	III
652	7.99	3.88	4.96	5.82	III
653	8.83	4.12	5.27	6.18	III
654	13.12	6.13	7.84	9.19	III
655	23.34	10.98	14.05	16.47	IV
656	10.09	4.76	6.10	7.15	III
657	12.95	6.13	7.84	9.19	IV
658	11.06	5.07	6.49	7.60	III
659	19.69	9.36	11.97	14.03	III
660	2.89	1.39	1.78	2.08	III
661	4.29	1.94	2.48	2.91	III
662	3.63	1.77	2.27	2.66	II
663	5.36	2.51	3.21	3.76	III
664	4.49	2.07	2.65	3.10	III
665	9.80	4.63	5.92	6.94	III
666	8.01	3.76	4.81	5.63	III
667	2.58	1.23	1.57	1.84	III
668	6.58	3.05	3.90	4.57	II
669	8.75	4.10	5.24	6.14	III
670	5.82	2.74	3.50	4.11	III
673	6.62	3.14	4.02	4.71	III
674	6.38	3.06	3.91	4.58	III
675	5.97	2.82	3.61	4.23	III
676	6.02	2.77	3.54	4.15	III
677	12.10	5.73	7.33	8.60	III
679	15.14	7.15	9.14	10.72	III
681	5.75	2.74	3.50	4.11	III
682	23.83	11.26	14.40	16.88	III
691	5.51	2.64	3.37	3.95	III
693	9.04	4.22	5.40	6.33	III

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

d OD: \$0.76 Supplemental applies when coverage for Federal black lung is provided. It is not subject to experience rating. Code as 0164.

Associated classes - both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

**LOSS COST AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Effective Date: April 1, 1998 on New and Renewal

CODE NO	LOSS COST	EXPERIENCE RATING PLAN			HAZARD GROUP
		EXPECTED LOSS FACTORS TABLE *			
		A-1	A-2	A-3	
695	4.29	1.94	2.48	2.91	III
709	2.73	1.33	1.71	2.00	III
716	4.15	2.03	2.59	3.04	III
718	5.48	2.68	3.42	4.01	III
721	7.54	3.64	4.69	5.56	III
744	2.61	1.26	1.62	1.93	II
751	1.50	0.73	0.93	1.11	III
752	1.18	0.57	0.73	0.87	III
753	3.11	1.50	1.93	2.30	III
755	1.18	0.57	0.73	0.87	III
757	1.29	0.62	0.80	0.95	III
759	5.33	2.57	3.31	3.93	III
801	6.64	3.40	4.41	5.14	II
803	17.37	8.90	11.55	13.45	III
804	4.16	2.13	2.76	3.22	III
805	4.58	2.35	3.05	3.55	III
806	13.60	6.97	9.04	10.52	III
807	9.35	4.79	6.21	7.23	III
808	8.07	4.13	5.36	6.25	III
809	5.38	2.76	3.58	4.17	III
810	5.55	2.84	3.69	4.29	III
0162	0.76				III
811	8.80	4.51	5.85	6.81	III
812	7.58	3.88	5.04	5.87	III
813	7.62	3.91	5.07	5.90	II
814	3.66	1.88	2.43	2.83	II
815	3.99	2.05	2.65	3.09	III
816	2.49	1.28	1.65	1.93	II
817	8.36	4.28	5.56	6.47	III
818	3.34	1.71	2.22	2.59	III
819	0.86	0.44	0.57	0.67	III
821	8.08	4.14	5.37	6.25	III
825	4.13	2.11	2.74	3.20	II
855	5.55	2.84	3.69	4.29	III
857	9.85	5.05	6.55	7.63	III
860	9.93	5.08	6.60	7.68	III
861	5.50	2.82	3.65	4.25	III
862	7.88	4.04	5.24	6.10	II
865	5.95	3.05	3.96	4.61	II
867	7.62	3.91	5.07	5.90	II
877	2.21	1.13	1.47	1.71	II
879	4.36	2.23	2.90	3.37	II
881	3.27	1.67	2.17	2.53	II
883	2.32	1.19	1.54	1.80	II
889	0.30	0.15	0.20	0.23	II
895	0.62	0.32	0.41	0.48	II

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

 Associated classes - both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

**LOSS COST AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Effective Date: April 1, 1998 on New and Renewal

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
907	6.91	3.54	4.59	5.35	II
910	6.73	3.45	4.47	5.21	II
911	7.29	3.74	4.85	5.64	II
914	2.21	1.13	1.47	1.71	II
915	3.33	1.71	2.21	2.58	II
916	2.13	1.09	1.41	1.65	II
917	3.48	1.79	2.32	2.70	II
918	3.44	1.76	2.29	2.67	II
919	2.47	1.26	1.64	1.91	II
920	0.73	0.37	0.48	0.56	II
922	4.13	2.11	2.74	3.20	II
923	4.36	2.23	2.90	3.37	II
924	5.23	2.68	3.47	4.05	II
925	2.43	1.24	1.61	1.88	II
926	3.27	1.67	2.17	2.53	II
927	1.11	0.57	0.74	0.86	II
928	2.32	1.19	1.54	1.80	II
929	6.40	3.28	4.25	4.95	II
932	0.55	0.28	0.37	0.43	II
933	4.50	2.31	2.99	3.48	II
934	2.91	1.49	1.94	2.26	II
935	1.17	0.60	0.78	0.91	II
936	0.57	0.29	0.38	0.44	II
937	17.86	9.15	11.87	13.82	II
940	7.14	3.66	4.74	5.52	II
941	3.07	1.57	2.04	2.38	II
942	2.92	1.50	1.94	2.26	II
943	9.73	4.98	6.47	7.53	II
944	2.63	1.35	1.75	2.04	II
945	3.35	1.72	2.23	2.59	II
946	3.90	2.00	2.59	3.02	II
947	7.46	3.82	4.96	5.77	II
948	1.02	0.52	0.68	0.79	II
949	1.12	0.57	0.74	0.87	II
951	0.61	0.31	0.41	0.47	III
952	1.03	0.53	0.68	0.79	III
953	0.30	0.15	0.20	0.23	II
954	4.48	2.30	2.98	3.47	IV
955	0.65	0.33	0.43	0.51	III

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**LOSS COST AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Effective Date: April 1, 1998 on New and Renewal

CODE NO	LOSS COST	EXPERIENCE RATING PLAN			HAZARD GROUP
		EXPECTED LOSS FACTORS TABLE *			
		A-1	A-2	A-3	
956	0.25	0.13	0.17	0.19	III
957	0.39	0.20	0.26	0.31	III
958	2.03	1.04	1.35	1.57	III
959	1.62	0.83	1.08	1.25	II
960	6.64	3.40	4.41	5.14	II
961	1.33	0.68	0.88	1.03	III
962	0.21	0.11	0.14	0.16	III
963	0.51	0.26	0.34	0.39	II
964	4.03	2.07	2.68	3.12	II
965	0.62	0.32	0.41	0.48	II
966	2.88	1.48	1.92	2.23	III
967	1.38	0.71	0.92	1.07	III
968	1.87	0.96	1.24	1.45	II
969	3.75	1.92	2.50	2.91	III
970	6.05	3.10	4.02	4.68	II
971	5.62	2.88	3.74	4.35	II
972	22.65	11.60	15.05	17.53	IV
973	4.46	2.28	2.96	3.45	II
974	4.21	2.16	2.80	3.26	II
975	2.97	1.52	1.97	2.30	II
976	1.59	0.81	1.05	1.23	II
977	0.92	0.47	0.61	0.71	I
978	3.33	1.71	2.21	2.58	III
979	6.33	3.24	4.20	4.90	II
980	5.22	2.67	3.47	4.04	III
982	2.72 e				III
983	7.56	3.87	5.02	5.85	II
985	3.74	1.92	2.49	2.90	III
986	1.86	0.95	1.23	1.44	II
987	0.54	0.28	0.36	0.42	II
988	0.44	0.22	0.29	0.34	II
992	5.38	2.76	3.58	4.17	III
993	1,533.47 f	785.51	1,019.11	1,186.92	III
994	g	h	h	h	IV
995	10.23	5.24	6.80	7.92	III
996	1,533.47 i	785.51	1,019.11	1,186.92	IV
997	0.83	0.43	0.55	0.64	II
999	6.97	3.57	4.63	5.39	II
0006	4.21	2.16	2.80	3.26	II
0008	2.63	1.35	1.75	2.04	II

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

e Per person per week. A partial workweek is to be counted as a full workweek.
Not subject to Experience or Retrospective Rating.

f Per ambulance corps.

g See appropriate page of Section 2, proposed effective 4/1/98.

h Apply the following percentages (A-1 = 53.1%, A-2 = 68.9%, A-3 = 80.3%) to annual loss cost from the appropriate page of Section 2.

i Per hazardous materials response team.

**LOSS COST AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Effective Date: April 1, 1998 on New and Renewal

CODE NO	LOSS COST	EXPERIENCE RATING PLAN			HAZARD GROUP
		EXPECTED LOSS FACTORS TABLE *			
		A-1	A-2	A-3	
0011	3.88	1.99	2.58	3.00	II
0013	5.51	2.82	3.66	4.26	II
0016	4.33	2.22	2.87	3.35	II
0034	6.36	3.26	4.23	4.92	II
0036	4.73	2.42	3.14	3.66	II
0083	6.84	3.50	4.54	5.29	III
0170	3.02	1.55	2.01	2.34	II
4773	12.52	6.04	7.78	9.23	IV
0773	3.88				IV
4774	8.94	4.31	5.56	6.59	IV
0774	2.24				IV
4775	3.58	1.73	2.22	2.64	IV
0775	0.57				IV
4776	10.72	5.17	6.67	7.91	IV
0776	3.01				IV
4777	10.45	5.36	6.95	8.09	III
4779	8.94	4.31	5.56	6.59	IV
0779	2.24				IV
7405	1.11	0.57	0.74	0.86	III
7445	0.24				IV
7413	1.77	0.91	1.18	1.37	IV
7453	0.37				IV
7421 j	2.15	1.10	1.43	1.66	III
7424	5.06	2.59	3.36	3.92	IV
7428	2.05	1.05	1.36	1.59	II
9108	78.89 k				I
Per Capita					
0901	14.73	7.54	9.79	11.40	I
0902	1.46	0.75	0.97	1.13	I
0908	45.84	23.48	30.47	35.48	I
0909	53.77	27.54	35.73	41.62	II
0912	150.63	77.16	100.11	116.59	II
0913	201.66	103.30	134.02	156.09	II
A Rated					
9985	A	A	A	A	0
0133	A	A	A	A	0

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

Associated classes - both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

j Code 9108 may also apply.

k Not subject to experience rating.

**PENNSYLVANIA
VOLUNTEER FIREMEN**

CODE 994

SCHEDULE OF ANNUAL LOSS COSTS

Effective Date: April 1, 1998

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	965	6,501 to 7,000	4,028
301 to 500	1,185	7,001 to 7,500	4,175
501 to 700	1,378	7,501 to 8,000	4,321
701 to 1,000	1,591	8,001 to 8,500	4,462
1,001 to 1,500	1,872	8,501 to 9,000	4,600
1,501 to 2,000	2,174	9,001 to 9,500	4,734
2,001 to 2,500	2,432	9,501 to 10,000	4,865
2,501 to 3,000	2,661	10,001 to 15,000	5,585
3,001 to 3,500	2,864	15,001 to 20,000	6,827
3,501 to 4,000	3,053	20,001 to 25,000	8,049
4,001 to 4,500	3,231	25,001 to 30,000	9,257
4,501 to 5,000	3,400	30,001 to 35,000	10,444
5,001 to 5,500	3,564	35,001 to 40,000	11,618
5,501 to 6,000	3,722	40,001 to 45,000	12,771
6,001 to 6,500	3,877	45,001 to 50,000	13,905
		For each additional 5,000 population.....	1,137

PENNSYLVANIA
Effective 4/1/98
Excess Loss Factors

Per Accident Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.705	0.715	0.789	0.824
\$15,000	0.649	0.669	0.747	0.795
\$20,000	0.603	0.625	0.716	0.768
\$25,000	0.563	0.586	0.681	0.743
\$30,000	0.531	0.555	0.657	0.714
\$35,000	0.501	0.525	0.629	0.693
\$40,000	0.473	0.498	0.607	0.672
\$50,000	0.433	0.457	0.565	0.631
\$75,000	0.342	0.369	0.471	0.545
\$100,000	0.277	0.300	0.404	0.471
\$125,000	0.231	0.253	0.344	0.413
\$150,000	0.195	0.214	0.294	0.357
\$175,000	0.166	0.185	0.256	0.313
\$200,000	0.143	0.158	0.221	0.272
\$225,000	0.123	0.137	0.192	0.238
\$250,000	0.110	0.122	0.171	0.213
\$275,000	0.096	0.107	0.151	0.189
\$300,000	0.085	0.096	0.135	0.168
\$325,000	0.078	0.087	0.122	0.153
\$350,000	0.071	0.079	0.111	0.141
\$375,000	0.066	0.073	0.104	0.130
\$400,000	0.062	0.068	0.096	0.121
\$425,000	0.058	0.065	0.090	0.114
\$450,000	0.055	0.061	0.086	0.109
\$475,000	0.052	0.058	0.082	0.103
\$500,000	0.050	0.055	0.078	0.098
\$600,000	0.043	0.048	0.067	0.085
\$700,000	0.039	0.043	0.060	0.076
\$800,000	0.037	0.040	0.056	0.071
\$900,000	0.034	0.038	0.052	0.066
\$1,000,000	0.0323	0.0356	0.0500	0.0625
\$2,000,000	0.0206	0.0218	0.0296	0.0364
\$3,000,000	0.0162	0.0171	0.0223	0.0270
\$4,000,000	0.0131	0.0144	0.0188	0.0223
\$5,000,000	0.0111	0.0125	0.0168	0.0194
\$6,000,000	0.0099	0.0105	0.0151	0.0173
\$7,000,000	0.0086	0.0092	0.0132	0.0159
\$8,000,000	0.0078	0.0086	0.0119	0.0151
\$9,000,000	0.0063	0.0077	0.0110	0.0129
\$10,000,000	0.0059	0.0064	0.0099	0.0125

**PENNSYLVANIA COMPENSATION RATING BUREAU
MISCELLANEOUS RATING VALUES
EFFECTIVE 4/1/98**

**SMALL DEDUCTIBLE PROGRAM
Loss Elimination Ratios**

Deductible Level	Hazard Group			
	I	II	III	IV
\$ 1,000	9.7%	9.7%	6.4%	4.9%
\$ 5,000	22.4%	21.8%	16.3%	13.0%
\$ 10,000	30.4%	29.3%	21.6%	18.0%

STATE AND HAZARD GROUP RELATIVITIES

Hazard Group	Factor
I	1.104
II	1.010
III	0.622
IV	0.500

**RETROSPECTIVE DEVELOPMENT FACTORS
(No Loss Limitation)**

First Adjustment	RDF =	0.4953
Second Adjustment	RDF =	0.3541
Third Adjustment	RDF =	0.2537