



**Pennsylvania Compensation Rating Bureau**

The Widener Building • 6th Floor

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

January 15, 1999

**BUREAU CIRCULAR NO. 1388**

To All Members of the Bureau:

Re: **APRIL 1, 1999 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, 1999. That filing, Proposal C-338, proposed an overall average loss cost reduction of 5.26 percent. Including proposed revisions of employer assessment provisions from .0318 to .0407, the proposed overall reduction would average 4.44 percent.

Policies issued with effective dates on and after April 1, 1999 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.

In addition to April 1, 1999 loss costs, related rating values and Manual rule changes, the Bureau's filing also proposes subsequent changes to the procedures used to impose, collect and remit employer assessments consistent with provisions of Act 57 of 1997. Such changes will require amendment of approved Bureau loss costs for all classifications and the implementation of a new separate employer assessment calculation procedure.

The Bureau's proposed subsequent changes to the procedures used to impose, collect and remit employer assessments under Act 57 of 1997 are contingent upon both the adoption of final form rules by the Department of Labor and Industry and approval of the Bureau's proposed rating values and rules by the Insurance Commissioner not less than 120 days in advance of the effective date of such changes. Tentatively, the Bureau has proposed an effective date for these revisions of July 1, 1999. In the event that adoption of final form rules by the Department of Labor and Industry and/or approval of the Bureau's proposed rating values and rules by the Insurance Commissioner are not complete by March 1, 1999, however, the Bureau will amend its filing as respects the effective date for these rule changes.

Complete text of the proposed employer assessment procedure and related rating values is attached to this circular for informational purposes. The Bureau will advise all members of any and all amendments to the filing as respects the effective date for this revised procedure if and when such amendments are made.

### **Filing Package**

Historically, the Bureau has provided a complete copy of the filing proposal and supporting information to the lead carrier in each member group. Copies of the filing package were available to non-members (and additional copies were available to members) at specified costs designed to offset the considerable expense of reproducing and mailing that material.

For the April 1, 1999 Loss Cost Filing the Bureau will be making the complete filing package available on its web site at [www.pcrb.com](http://www.pcrb.com). The filing package will be found in the "Data Reports/Special Studies" section of the web site. Installation of the filing package is expected to be complete by January 29, 1999.

Members and other interested parties are encouraged to use the web site to access any and all parts of the filing package for informational purposes. If hard copy of the filing package is requested, the Bureau will provide a single copy per requesting entity (i.e., carrier group, consulting company, etc.) subject to the following considerations:

Price per copy:	\$300 for Bureau members
	\$450 for non-members

All parties are advised that requests for hard copy of the filing package will be held for up to two weeks to allow efficient processes in producing the required copies.

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

The Insurance Department has assigned review of the April 1, 1999 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 requirements 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 April 1, 1998 loss costs, the PROPOSED April 1, 1999 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, 1999 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 April 1, 1998 and PROPOSED April 1, 1999 loss costs in determining whether an Act 86 notice may be indicated.

Timothy L. Wisecarver  
President

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Attachment

**PENNSYLVANIA COMPENSATION RATING BUREAU**  
**APRIL 1, 1999 LOSS COST FILING**  
**PROPOSED LOSS COSTS AND PERCENTAGE CHANGES**

CLASS CODE	CLASS DESCRIPTION	4/1/98 MANUAL LOSS COSTS *	<u>PROPOSED</u> 4/1/99 LOSS COSTS *	% CHANGE CURRENT - 4/1/99
005	Tree Pruning	15.46	16.03	3.7
0006	Field Crops/Vegetable Farms	4.21	4.18	-0.7
007	Farm Machinery Operation	6.66	6.50	-2.4
0008	Mushroom Grower	2.63	2.85	8.4
009	Logging or Lumbering	24.88	25.27	1.6
0011	Flower Growing	3.88	4.17	7.5
0013	Gardeners, Nurserymen	5.51	5.67	2.9
0016	Orchard	4.33	4.08	-5.8
025	Mining	6.38	6.31	-1.1
028	Oil/Gas Production	4.83	4.83	0.0
0034	Animal Raising	6.36	5.35	-15.9
0036	Dairy Farm	4.73	4.88	3.2
050	Quarries, NOC	5.75	5.10	-11.3
051	Quarries - Limestone	4.57	4.07	-10.9
053	Slate Quarries	4.57	4.07	-10.9
055	Sand Excavation	5.57	5.35	-3.9
059	Mineral Milling	6.66	6.16	-7.5
0066	Supplemental Loading for class 447	0.32	0.28	-12.5
0067	Supplemental Loading for class 445	0.50	0.45	-10.0
0083	Livestock Farm	6.84	6.81	-0.4
101	Grain Milling	3.11	2.99	-3.9
103	Sugar Refining	1.56	1.54	-1.3
104	Food Sundries Mfg, NOC	3.91	3.86	-1.3
105	Bakery, Wholesale	4.84	4.82	-0.4
106	Processed Meat Products Mfg	6.21	6.14	-1.1
107	Candy Mfg	4.00	4.25	6.3
108	Brewery	6.00	5.34	-11.0
109	Dairy Products Mfg.	5.40	5.32	-1.5
110	Ice Cream Mfg	2.84	2.74	-3.5
111	Slaughter House, Wholesale	4.36	3.99	-8.5
112	Beverage Mfg, NOC	11.66	11.41	-2.1
113	Preserving/Canning of Food	2.84	2.26	-20.4
114	Rendering Works	10.22	10.74	5.1
115	Tobacco Products Manufacturing	2.61	2.42	-7.3
119	Meat Products Mfg, NOC	7.62	7.24	-5.0
130	Textile Waste Mfg	5.17	4.89	-5.4
132	Spinning & Weaving	2.78	2.82	1.4
0133	Asbestos Supplemental Disease Loading	A	A	N/A
134	Knit Goods Mfg	4.30	4.54	5.6
135	Hosiery Mfg	1.54	1.88	22.1
136	Embroidery Mfg	2.59	2.75	6.2
139	Dyeing	4.40	4.25	-3.4
141	Laundry, NOC	6.25	5.69	-9.0
142	Dry Cleaning Plant	1.90	1.88	-1.1
0152	Non-Rateable Element-Class 615	2.88	2.82	-2.1
161	Apparel Mfg	3.47	3.47	0.0
0162	Non-Rateable Element - Class 810	0.76	0.62	-18.4
163	Textile Prod Mfg, NOC	2.83	3.18	12.4
0164	Federal Coal Mine Cover Load	0.76	0.62	-18.4
165	Mattress Mfg	5.23	5.27	0.8
166	Canvas/Burlap Products Mfg	2.33	2.36	1.3
0170	Fur-Bearing Animal Farm	3.02	2.97	-1.7
0176	Supplemental Loading for class 513	0.38	0.34	-10.5
185	Food Sundries Mfg, NOC - Temporary Staffing Class	3.91	3.86	-1.3
187	Candy Mfg - Temporary Staffing Class	4.00	4.25	6.3
189	Preserving/Canning of Food - Temporary Staffing Class	2.84	2.26	-20.4
191	Apparel Mfg - Temporary Staffing Class	3.47	3.47	0.0
201	Tanning	4.53	4.48	-1.1
204	Shoe Mfg	2.91	3.56	22.3

\*Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments, and PCCPAP if applicable

**PENNSYLVANIA COMPENSATION RATING BUREAU**

**APRIL 1, 1999 LOSS COST FILING**

**PROPOSED LOSS COSTS AND PERCENTAGE CHANGES**

<b>CLASS CODE</b>	<b>CLASS DESCRIPTION</b>	<b>4/1/98 MANUAL LOSS COSTS *</b>	<b><u>PROPOSED</u> 4/1/99 LOSS COSTS *</b>	<b>% CHANGE CURRENT - 4/1/99</b>
205	Leather Goods Mfg, NOC	2.35	2.46	4.7
221	Plastics Mfg, Injection Molding	4.36	3.84	-11.9
222	Plastics Mfg, NOC	4.16	4.25	2.2
225	Rubber Goods Mfg	3.78	4.09	8.2
227	Oilcloth Mfg	4.52	4.40	-2.7
255	Paper Mfg	3.88	3.32	-14.4
257	Paper Container Mfg	5.40	4.84	-10.4
275	Plastics Mfg, Injection Molding - Temporary Staffing Class	4.36	3.84	-11.9
276	Plastics Mfg, NOC - Temporary Staffing Class	4.16	4.25	2.2
281	Printing	3.07	3.29	7.2
282	Newspaper Publishing	5.64	6.58	16.7
291	Paper Mfg - Temporary Staffing Class	3.88	3.32	-14.4
297	Printing - Temporary Staffing Class	3.07	3.29	7.2
301	Sawmill	7.09	6.61	-6.8
305	Carpentry Shops	5.65	5.45	-3.5
306	Wood Turned Products Mfg	4.73	4.48	-5.3
309	Woodenware Mfg, NOC	2.99	3.68	23.1
311	Cabinet Works	3.58	3.64	1.7
319	Furniture Assembly	4.39	4.49	2.3
323	Furniture Mfg - Wood	2.99	2.50	-16.4
327	Furniture Upholstering	3.36	3.40	1.2
335	Pattern Mfg, NOC	2.99	2.17	-27.4
402	Smelting & Galvanizing	6.73	6.36	-5.5
403	Rolling, Drawing, or Extruding Non-Ferrous Metal	4.07	3.89	-4.4
404	Steel Mfg	4.52	4.41	-2.4
406	Rolling Mill - Ferrous	5.48	5.24	-4.4
407	Tube Mfg	4.55	4.41	-3.1
411	Steel Fabricating	5.57	5.54	-0.5
413	Iron Work	5.24	4.00	-23.7
415	Fabricated Plate Work	5.03	5.47	8.7
416	Car Mfg.	10.14	10.08	-0.6
421	Steel Foundries	9.49	8.88	-6.4
425	Iron Foundries, NOC	9.33	9.24	-1.0
427	Malleable Foundries	4.44	4.39	-1.1
429	Die Casting Mfg	6.78	6.21	-8.4
431	Forging	8.18	8.08	-1.2
433	Tool Mfg - Forged	5.08	4.84	-4.7
435	Spring Mfg - Hot Wound	5.90	5.61	-4.9
439	Chain Mfg	6.04	5.97	-1.2
441	Tool Mfg, NOC	1.71	1.73	1.2
445	Hardware Mfg, NOC	3.84	3.55	-7.6
447	Non-Ferrous Metals Foundry	4.25	4.20	-1.2
449	Electroplating	4.10	4.05	-1.2
451	Auto Body Mfg	5.46	4.70	-13.9
454	Sheet Metal Shop	4.34	4.28	-1.4
455	Appliance Mfg	4.34	4.28	-1.4
456	Metal Furniture Mfg	5.20	5.09	-2.1
457	Wire Goods Mfg	4.11	3.93	-4.4
458	Jewelry Mfg	1.84	2.03	10.3
459	Eyelet Mfg	1.77	1.82	2.8
461	Machine Shops	3.74	3.54	-5.3
463	Automobile Mfg	2.80	2.20	-21.4
467	Ball Bearing Mfg	3.17	3.50	10.4
472	Electronic Component Mfg	1.56	1.92	23.1
473	Electrical Apparatus Mfg	2.56	3.15	23.0
474	Electronic Power Equipment Mfg.	1.52	1.11	-27.0
475	Battery Mfg	3.38	3.34	-1.2
476	Industrial Controls Mfg./Assembly	1.45	1.42	-2.1
477	Electric Motor Mfg. or Repair	2.28	2.74	20.2

\*Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments, and PCCPAP if applicable

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CLASS CODE	CLASS DESCRIPTION	4/1/98 MANUAL LOSS COSTS *	<u>PROPOSED</u> 4/1/99 LOSS COSTS *	% CHANGE CURRENT - 4/1/99
483	Office Machine Mfg	1.75	1.67	-4.6
485	Communications Equipment Mfg.	1.58	1.82	15.2
486	Lightbulb/Electronic Tube Manufacturing	2.04	2.51	23.0
487	Instrument Mfg	1.39	1.71	23.0
488	Electronic Instrument Mfg.	1.66	1.95	17.5
489	Dental Laboratory	1.09	1.11	1.8
491	Rolling, Drawing, or Extruding Non-Ferrous Metal - Temporary S	4.07	3.89	-4.4
493	Hardware Mfg, NOC - Temporary Staffing Class	3.84	3.55	-7.6
495	Auto Body Mfg - Temporary Staffing Class	5.46	4.70	-13.9
497	Electronic Component Mfg - Temporary Staffing Class	1.56	1.92	23.1
499	Battery Mfg - Temporary Staffing Class	3.38	3.34	-1.2
501	Cement Mfg	3.87	3.90	0.8
502	Plaster Statuary Mfg	3.20	3.30	3.1
505	Stone Cutting	7.71	7.61	-1.3
506	Powder Metal Prod Mfg	2.67	2.80	4.9
507	Graphite Prod Mfg	3.77	4.01	6.4
509	Asbestos Goods Mfg	7.16	7.04	-1.7
511	Concrete Products Mfg	7.54	7.33	-2.8
512	Brick Mfg, NOC	5.71	4.88	-14.5
513	Potteries, NOC	4.50	4.31	-4.2
514	Refractory Products Mfg, NOC	7.48	7.10	-5.1
533	Sheet Glass Mfg	14.84	14.67	-1.1
535	Glassware Mfg, NOC	3.69	4.24	14.9
536	Glass Products Mfg	6.14	6.02	-2.0
544	Temp Labor - Light Industrial	11.68	11.15	-4.5
551	Chemical Mfg, NOC	3.07	3.71	20.8
553	Gases Mfg	1.70	1.47	-13.5
555	Drug Mfg	1.11	0.99	-10.8
563	Paint Mfg	3.30	3.26	-1.2
571	Soap Mfg	2.99	2.97	-0.7
573	Fertilizer Mfg	3.24	3.46	6.8
581	Oil Refining	3.35	3.29	-1.8
587	Paint Mfg - Temporary Staffing Class	3.30	3.26	-1.2
601	Road/Street Paving/Repaving	11.12	10.12	-9.0
602	Road/Street Subsurface Construction	3.75	3.76	0.3
603	Sewer Construction	9.18	8.38	-8.7
605	Railroad Construction	10.89	10.57	-2.9
606	Oil/Gas Drilling	15.76	14.83	-5.9
607	Drilling	9.89	9.91	0.2
608	Flat Cement Work	6.45	6.91	7.1
609	Excavation	5.51	5.29	-4.0
611	Pile Driving	14.54	14.04	-3.4
615	Tunneling	26.94	26.13	-3.0
617	Gas/Steam/Water Main Construction	6.84	5.81	-15.1
645	Wallboard Installation	7.78	7.71	-0.9
646	Furniture/Fixtures Installation	6.12	6.26	2.3
647	Insulation Work, NOC	11.04	11.02	-0.2
648	Carpentry - Cabinets - Installation	4.78	4.81	0.6
649	Ceiling Installation	3.98	3.80	-4.5
651	Carpentry, NOC	9.04	8.72	-3.5
652	Carpentry - Detached Dwelling	7.99	8.32	4.1
653	Masonry	8.83	8.31	-5.9
654	Concrete Construction	13.12	12.13	-7.5
655	Iron Erection	23.34	21.56	-7.6
656	Electric Line Construction	10.09	9.60	-4.9
657	Rigging, NOC	12.95	13.16	1.6
658	Iron Erection/Installation	11.06	10.65	-3.7
659	Roofing	19.69	19.15	-2.7
660	Alarms/Sound Systems	2.89	2.80	-3.1

\*Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments, and PCCPAP if applicable

**PENNSYLVANIA COMPENSATION RATING BUREAU**  
**APRIL 1, 1999 LOSS COST FILING**  
**PROPOSED LOSS COSTS AND PERCENTAGE CHANGES**

CLASS CODE	CLASS DESCRIPTION	4/1/98 MANUAL LOSS COSTS *	<u>PROPOSED</u> 4/1/99 LOSS COSTS *	% CHANGE CURRENT - 4/1/99
661	Electrical Wiring in Buildings	4.29	4.24	-1.2
662	Household Appliance Service	3.63	3.54	-2.5
663	Plumbing	5.36	5.06	-5.6
664	HVAC Contractors	4.49	4.62	2.9
665	Painting	9.80	9.67	-1.3
666	Plate Glass Installation	8.01	8.09	1.0
667	Paper Hanging	2.58	2.71	5.0
668	Tile/Stone/Mosaic/Terrazzo Work	6.58	6.90	4.9
669	Plastering	8.75	8.24	-5.8
670	House Furnishing Installation	5.82	5.89	1.2
673	Advertising Signs	6.62	6.80	2.7
674	Swimming Pool Construction	6.38	6.71	5.2
675	Machinery or Equipment Erection	5.97	5.47	-8.4
676	Sheet Metal Installation	6.02	5.59	-7.1
677	Boiler Installation	12.10	11.15	-7.9
679	Advertising Companies - Outdoor	15.14	14.68	-3.0
681	Canvas Goods Erection	5.75	5.80	0.9
682	Temp Labor - Const/Erection	23.83	23.02	-3.4
691	Excavation - Temporary Staffing Class	5.51	5.29	-4.0
693	Carpentry, NOC - Temporary Staffing Class	9.04	8.72	-3.5
695	Electrical Wiring in Buildings - Temporary Staffing Class	4.29	4.24	-1.2
709	Tallymen/Checking Clerks	2.73	2.66	-2.6
716	Marina	4.15	4.09	-1.4
718	Boat Bldg/Repair	5.48	5.02	-8.4
721	Railroad Operation, NOC	7.54	8.41	11.5
744	Aircraft Mfg	2.61	2.41	-7.7
751	Gas Utility	1.50	1.49	-0.7
752	Oil/Gas Pipeline Operation	1.18	1.03	-12.7
753	Waterworks	3.11	3.27	5.1
755	Electric Utilities	1.18	1.28	8.5
757	Telecommunication Co.	1.29	1.51	17.1
759	Cable TV Operations	5.33	5.60	5.1
0773	Non-Rateable Element - Class 4773	3.88	3.90	0.5
0774	Non-Rateable Element - Class 4774	2.24	2.25	0.4
0775	Non-Rateable Element - Class 4775	0.57	0.58	1.8
0776	Non-Rateable Element - Class 4776	3.01	3.02	0.3
0779	Non-Rateable Element - Class 4779	2.24	2.25	0.4
801	Stable	6.64	6.85	3.2
803	Taxicab Companies	17.37	17.65	1.6
804	School Bus Operation	4.16	3.76	-9.6
805	Milk Hauling - By Contractor	4.58	4.29	-6.3
806	Furniture Moving/Storage	13.60	12.79	-6.0
807	Ambulance Service - Nonvolunteer	9.35	7.81	-16.5
808	Parcel Delivery	8.07	7.99	-1.0
809	Fuel Distribution	5.38	5.72	6.3
810	Coal Truckmen	5.55	5.57	0.4
811	Trucking, NOC	8.80	8.72	-0.9
812	Mail Hauling/Delivery Service	7.58	7.16	-5.5
813	Warehousing, Other than Furniture	7.62	7.66	0.5
814	Mobile, Self-Propelled Equipment Dealers	3.66	3.64	-0.5
815	Auto Service Centers	3.99	4.07	2.0
816	Auto Filling Stations	2.49	2.60	4.4
817	Bus Operation	8.36	7.97	-4.7
818	Auto Dealers	3.34	3.46	3.6
819	Auto Salesmen	0.86	0.81	-5.8
821	Beverage Distributor	8.08	7.63	-5.6
825	Auto Storage Garage	4.13	4.11	-0.5
855	Lumber/Building Material Dealer	5.55	5.42	-2.3
857	Iron/Steel Merchant	10.01	9.20	-8.1

\*Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments, and PCCPAP if applicable

**PENNSYLVANIA COMPENSATION RATING BUREAU**

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<b>CLASS CODE</b>	<b>CLASS DESCRIPTION</b>	<b>4/1/98 MANUAL LOSS COSTS *</b>	<b><u>PROPOSED</u> 4/1/99 LOSS COSTS *</b>	<b>% CHANGE CURRENT - 4/1/99</b>
860	Scrap Metal Dealer	9.93	9.49	-4.4
861	Auto Dismantlers	5.50	5.47	-0.5
862	Recycling Center	7.88	8.38	6.3
865	Poultry/Fish Dealer/Processor	5.95	5.53	-7.1
867	Warehousing, Other than Furniture - Temporary Staffing	7.62	7.66	0.5
877	Department Stores - Temporary Staffing Class	2.21	2.20	-0.5
879	Contract Packaging - Temporary Staffing Class	4.36	3.83	-12.2
881	Hardware Store - Wholesale - Temporary Staffing Class	3.27	3.42	4.6
883	Retail Store, NOC - Temporary Staffing Class	2.32	2.27	-2.2
885	Plumbing Supplies Dealer	3.73	3.89	4.3
886	Electrical Supplies Dealer	2.86	2.78	-2.8
889	Clerical Office - Temporary Staffing Class	0.30	0.29	-3.3
895	Colleges/Schools - Temporary Staffing Class	0.62	0.59	-4.8
0901	Religious Orders	14.73	14.66	-0.5
0902	Religious Orders - Occasional	1.46	1.52	4.1
907	Fruit/Vegetable Dealer, Wholesale	6.91	6.81	-1.4
0908	Inservants - Occasional	45.84	51.24	11.8
0909	Outservants - Occasional	53.77	58.28	8.4
910	Meat Dealer, Wholesale	6.73	6.76	0.4
911	Grocery, Wholesale	7.29	6.40	-12.2
0912	Outservants	150.63	187.06	24.2
0913	Inservants	201.66	250.44	24.2
914	Department Stores	2.21	2.20	-0.5
915	Meat/Fish/Poultry Store - Retail	3.33	3.60	8.1
916	Dry Goods Stores or Clothing	2.13	2.39	12.2
917	Grocery Store - Retail	3.48	2.99	-14.1
918	Bakery Shop - Retail	3.44	2.99	-13.1
919	Florist Store	2.47	2.27	-8.1
920	Jewelry Store	0.73	0.90	23.3
922	Furniture Store - Retail	4.13	4.35	5.3
923	Contract Packaging	4.36	3.83	-12.2
924	Wholesale Store, NOC	5.23	4.88	-6.7
925	Hardware Stores - Retail	2.43	2.70	11.1
926	Hardware Store - Wholesale	2.95	3.42	15.9
927	Drugstore	1.11	1.08	-2.7
928	Retail Store, NOC	2.32	2.27	-2.2
929	Temp Labor - Mercantile	6.40	6.05	-5.5
932	Copying or Duplicating Service	0.55	0.68	23.6
933	Vending Machine Installation/Service/Repair	4.50	5.27	17.1
934	Auto Parts/Accessory Store	2.91	2.90	-0.3
935	Lumber/Building Material Dealer- Store Employees	1.17	1.16	-0.9
936	Broadcasting Station	0.57	0.54	-5.3
937	Temp Labor -Heavy Labor	17.86	19.48	9.1
939	Carnival, Circus - Traveling	4.16	4.83	16.1
940	Residential - Developmentally Disabled	7.14	7.34	2.8
941	Social Rehabilitation Facility	3.07	3.07	0.0
942	Home Health Care - Professional	2.92	3.18	8.9
943	Home Health Care - Nonprofessional	9.73	8.40	-13.7
944	Country Club	2.63	2.65	0.8
945	Hotel Restaurant	3.35	3.26	-2.7
946	Temp Labor - Medical Staffing	3.90	4.74	21.5
947	Temp Labor - Light Service	7.46	7.91	6.0
948	Mailing/Addressing Co	1.02	1.27	24.5
949	Temp Labor - Marketing	1.12	1.19	6.2
951	Salesmen - Outside	0.61	0.63	3.3
952	Office Machine Installation/Service/Repair	1.03	1.23	19.4
953	Clerical Office	0.30	0.29	-3.3
954	Security/Investigative Agency	4.48	3.98	-11.2
955	Engineer, Consulting	0.65	0.75	15.4

\*Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments, and PCCPAP if applicable



**PENNSYLVANIA COMPENSATION RATING BUREAU**  
**APRIL 1, 1999 LOSS COST FILING**  
**PROPOSED LOSS COSTS AND PERCENTAGE CHANGES**

CLASS CODE	CLASS DESCRIPTION	4/1/98 MANUAL LOSS COSTS *	<u>PROPOSED</u> 4/1/99 LOSS COSTS *	% CHANGE CURRENT - 4/1/99
956	Attorney	0.25	0.31	24.0
957	Doctors/Dentists	0.39	0.44	12.8
958	Rehabilitation Hospital	2.03	2.12	4.4
959	Veterinarians	1.62	1.61	-0.6
960	Nursing Homes - Skilled	6.64	6.12	-7.8
961	Hospital	1.33	1.34	0.8
962	Accountant/Auditor	0.21	0.16	-23.8
963	Churches	0.51	0.52	2.0
964	Sheltered Workshops	4.03	3.20	-20.6
965	Colleges/Schools	0.62	0.59	-4.8
966	TV, Audio/Video Equipment Repair	2.88	2.97	3.1
967	Theatres	1.38	1.72	24.6
968	Indoor Amusements	1.87	1.82	-2.7
969	Outdoor Amusements	3.65	3.35	-8.2
970	Athletic Teams	6.05	6.28	3.8
971	Buildings	5.62	5.75	2.3
972	Janitorial Services	22.65	24.25	7.1
973	Hotel, All Other Employees	4.46	4.11	-7.8
974	Retirement/Life Care Community	4.21	4.26	1.2
975	Restaurant	2.97	2.79	-6.1
976	YMCA/YWCA	1.59	1.58	-0.6
977	Barber Shops	0.92	1.09	18.5
978	Camps, Summer/Winter, NOC	3.33	3.31	-0.6
979	Residential Elderly - Nonmedical	6.33	5.94	-6.2
980	Cities/Towns	5.22	5.19	-0.6
982	Workfare Employees	2.72	3.16	16.2
983	Housing Authority	7.56	7.53	-0.4
985	Police/Firemen	3.74	3.73	-0.3
986	Shelter or Halfway House	1.86	1.75	-5.9
987	Check Cashing Services	0.54	0.67	24.1
988	Bank	0.44	0.37	-15.9
992	Sanitary Company	5.38	5.72	6.3
993	Volunteer Ambulance	1533.47	1497.52	-2.3
994	Volunteer Firemen	0.65	0.73	12.3
995	Sanitation Services	10.23	9.80	-4.2
996	Volunteer Hazardous Materials Response Team	1533.47	1497.52	-2.3
997	Undertakers	0.83	0.99	19.3
999	Cemeteries	6.97	6.35	-8.9
4773	High Explosives Mfg	12.52	12.58	0.5
4774	Smokeless Powder Mfg	8.94	8.98	0.4
4775	Cartridge Loading/Charging	3.58	3.59	0.3
4776	Projectile/Bomb/Mine/Grenade Loading	10.72	10.79	0.7
4777	Explosives Distributor	10.45	10.41	-0.4
4779	Cap/Primer/Fuse/Detonator Assembly	8.94	8.98	0.4
7405	Aircraft Operation Scheduled	1.11	1.38	24.3
7413	Aircraft Operation Commuter	1.77	1.77	0.0
7421	Aircraft Operation Business	2.15	2.14	-0.5
7424	Aircraft Operation, NOC	5.06	5.05	-0.2
7428	Aircraft Operation - Ground Crew	2.05	2.10	2.4
7445	Non-Rateable Element - Class 7405	0.24	0.29	20.8
7453	Non-Rateable Element - Class 7413	0.37	0.38	2.7
9108	Aircraft Passenger Surcharge	78.89	79.65	1.0
9985	Radiation Exposure	A	A	N/A

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