



Pennsylvania Compensation Rating Bureau

The Widener Building • 6th Floor

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March 5, 1999

BUREAU CIRCULAR NO. 1390

To All Members of the Bureau:

Re: **APRIL 1, 1999 LOSS COST REVISION APPROVAL**

By action dated March 5, 1999 the Insurance Commissioner has approved revised loss costs and related rating values effective on a new and renewal basis effective 12:01 a.m., April 1, 1999. **The Insurance Commissioner's approval differs from the Bureau's original filing Proposal C-338 in the following respects:**

- Proposal C-338, as approved, has been amended with respect to rating values applicable to the following four classifications:
 - Code 473 - Electrical Apparatus Mfg., N.O.C.
 - Code 474 - Electrical Power or Electric Transmission Equipment Mfg.
 - Code 477 - Electric Motor Mfg. or Repair
 - Code 939 - Traveling Carnivals
- Proposal C-338 included a July 1, 1999 revision to loss costs and the concurrent implementation of revised procedures for the statement, calculation and reporting of employer assessments. As of the date of the Insurance Commissioner's approval of April 1, 1999 loss costs and related rating values, final rules pertaining to employer assessments under Act 57 of 1997 have not been adopted by the Department of Labor and Industry. Accordingly, members are advised that the approved April 1, 1999 loss costs and related rating values will remain in effect until further notice. The Insurance Commissioner has approved, however, the revised employer assessment procedures as proposed by the Bureau, with such procedures to be implemented subsequent to adoption of final rules by the Department of Labor & Industry. The effective date for such changes will be established by a separate Bureau filing after the Department of Labor & Industry has adopted its final rules.

Members are urged to prepare their systems and processes to be able to conform to the revised procedures for the statement, calculation and reporting of employer assessments originally set forth in Proposal C-338. Upon adoption of final rules by the Department of Labor and Industry, it is expected that such revised procedures will

become effective on a new and renewal basis within approximately 120 days. Only by preparing for the revised procedures in advance will members will be able to issue policies subject to the revised procedures promptly and correctly in the first instance, thus avoiding requirements to endorse and change previously issued policies.

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. In addition, copies of this circular and the accompanying tables are available on the Bureau's web site (www.pcrb.com). Revised tables of rating values will also be added to the Pennsylvania section of the IBBSnet service.

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 Program (PCCPAP) credits
- Provision for employer assessments
- Offsets for the effects of credits granted under the Certified Safety Committee Program

The items listed above are included in current loss costs in Pennsylvania and continue to be included in the approved values effective April 1, 1999.

In addition to loss costs and expected loss factors the following rating values included in Proposal C-338 and approved by the Insurance Commissioner effective April 1, 1999 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 revisions to the above noted rating values the following approved revisions to Manual language effective April 1, 1999 are of note:

- *Designated auditable payrolls*

The filing proposes updates to several of these values for the continuing effects of wage inflation, including specifically the following:

Musicians or entertainers - the maximum auditable payroll proposed to change from \$250 to \$300 per week

Executive Officers - the minimum auditable payroll proposed to change from \$250 to \$300 per week.

Executive Officers - the maximum auditable payroll proposed to change from \$1,250 to \$1,400 per week

Taxicab operators for leased cab - the annual auditable payroll absent available payroll records proposed to change from \$27,100 to \$28,050

Salaried police or firefighters - the minimum auditable payroll proposed to change from \$2,250 to \$2,800 per year

- *Currently approved classification procedure is proposed to be amended in the following respects:*
 1. Pattern manufacturing is reassigned from Code 323 to a new classification, Code 335.
 2. Woodenware manufacturing, N.O.C., veneer products manufacturing - no veneer manufacturing and wood sign manufacturing - shop only is reassigned from Code 323 to a new classification, Code 309.
 3. Wood ladder manufacturing and wood window screen manufacturing is reassigned from Code 323 to a new classification, Code 309.
 4. Artificial Christmas tree manufacturing is reassigned from Code 323 to a new classification, Code 309.
- *Temporary Staffing to Business Classification Cross-Reference Chart*

Pennsylvania classification procedure includes a cross-reference procedure for the activities of clients of temporary staffing contractors when such clients are engaged in business activities subject to specified classifications. As classification definitions change for business classifications, the temporary staffing cross-reference charts must also be revised accordingly.

Manual reprints reflecting approval of Proposal C-388, as amended, with respect to rating values and rules effective April 1, 1999 will be prepared and distributed in the usual manner.

Questions regarding the approved April 1, 1999 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**
Approved Effective Date: April 1, 1999 on New and Renewal

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
005	16.03	8.08	10.32	11.76	III
007	6.50	3.28	4.18	4.77	III
009	25.27	12.73	16.26	18.54	III
025	6.31	3.11	3.94	4.39	III
028	4.83	2.38	3.02	3.36	III
050	5.10	2.51	3.19	3.55	III
051	4.07	2.01	2.54	2.83	III
053	4.07	2.01	2.54	2.83	III
055	5.35	2.63	3.34	3.72	III
059	6.16	3.03	3.85	4.28	III
101	2.99	1.46	1.85	2.11	III
103	1.54	0.75	0.95	1.08	II
104	3.86	1.88	2.39	2.72	II
105	4.82	2.34	2.98	3.39	III
106	6.14	2.99	3.79	4.32	II
107	4.25	2.07	2.63	2.99	II
108	5.34	2.60	3.30	3.76	II
109	5.32	2.59	3.29	3.74	III
110	2.74	1.33	1.69	1.93	II
111	3.99	1.94	2.46	2.81	II
112	11.41	5.55	7.05	8.04	II
113	2.26	1.10	1.40	1.59	II
114	10.74	5.23	6.64	7.56	III
115	2.42	1.18	1.49	1.70	II
119	7.24	3.52	4.47	5.09	II
130	4.89	2.38	3.02	3.44	III
132	2.82	1.37	1.74	1.98	II
134	4.54	2.21	2.81	3.20	II
135	1.88	0.92	1.16	1.33	II
136	2.75	1.34	1.70	1.94	II
139	4.25	2.07	2.63	2.99	II
141	5.69	2.77	3.51	4.00	II
142	1.88	0.92	1.16	1.33	II
161	3.47	1.69	2.14	2.44	II
163	3.18	1.55	1.97	2.24	II
165	5.27	2.56	3.25	3.71	II
166	2.36	1.15	1.46	1.66	II
185	3.86	1.88	2.39	2.72	II
187	4.25	2.07	2.63	2.99	II
189	2.26	1.10	1.40	1.59	II
191	3.47	1.69	2.14	2.44	II
201	4.48	2.18	2.77	3.16	II
204	3.56	1.73	2.20	2.51	II
205	2.46	1.20	1.52	1.73	II
221	3.84	1.87	2.37	2.71	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
Approved Effective Date: April 1, 1999 on New and Renewal**

EXPERIENCE RATING PLAN					
CODE NO	LOSS COST	EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
222	4.25	2.07	2.63	2.99	II
225	4.09	1.99	2.53	2.88	II
227	4.40	2.14	2.72	3.10	II
255	3.32	1.62	2.05	2.34	II
257	4.84	2.35	2.99	3.41	II
275	3.84	1.87	2.37	2.71	II
276	4.25	2.07	2.63	2.99	II
281	3.29	1.60	2.03	2.31	II
282	6.58	3.20	4.06	4.63	III
291	3.32	1.62	2.05	2.34	II
297	3.29	1.60	2.03	2.31	II
301	6.61	3.21	4.08	4.65	III
305	5.45	2.65	3.36	3.83	II
306	4.48	2.18	2.77	3.16	II
309	3.68	1.79	2.27	2.59	II
311	3.64	1.77	2.25	2.57	II
319	4.49	2.19	2.78	3.16	II
323	2.50	1.22	1.55	1.76	II
327	3.40	1.66	2.10	2.40	II
335	2.17	1.05	1.34	1.53	II
402	6.36	3.09	3.93	4.47	III
403	3.89	1.89	2.40	2.74	II
404	4.41	2.14	2.72	3.10	III
406	5.24	2.55	3.23	3.69	III
407	4.41	2.14	2.72	3.10	II
411	5.54	2.70	3.42	3.90	III
413	4.00	1.95	2.47	2.82	III
415	5.47	2.66	3.38	3.85	III
416	10.08	4.91	6.23	7.10	II
421	8.88	4.32	5.49	6.25	III
425	9.24	4.49	5.71	6.50	III
427	4.39	2.13	2.71	3.09	III
429	6.21	3.02	3.84	4.37	III
431	8.08	3.93	4.99	5.69	II
433	4.84	2.35	2.99	3.41	II
435	5.61	2.73	3.47	3.95	II
439	5.97	2.90	3.69	4.20	II
441	1.73	0.84	1.07	1.22	II
445	3.55 a	1.73	2.19	2.50	II
447	4.20 b	2.04	2.59	2.96	III
449	4.05	1.97	2.50	2.85	II
451	4.70	2.29	2.90	3.31	II
454	4.28	2.08	2.65	3.02	II
456	5.09	2.48	3.14	3.58	II
457	3.93	1.91	2.43	2.76	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: \$0.45 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.28 Supplemental is not subject to experience rating. Code as 0066.

**LOSS COST AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Approved Effective Date: April 1, 1999 on New and Renewal**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
458	2.03	0.99	1.25	1.43	II
459	1.82	0.89	1.13	1.28	I
461	3.54	1.72	2.19	2.49	II
463	2.20	1.07	1.36	1.55	II
467	3.50	1.70	2.16	2.46	II
471	1.71	0.83	1.05	1.20	II
472	1.92	0.93	1.18	1.35	II
473	2.57	1.25	1.58	1.81	II
474	1.52	0.74	0.94	1.07	II
475	3.34	1.63	2.06	2.35	III
476	1.42	0.69	0.88	1.00	II
477	2.57	1.25	1.58	1.81	II
483	1.67	0.81	1.03	1.17	II
485	1.82	0.89	1.13	1.28	II
486	2.51	1.22	1.55	1.77	II
487	1.71	0.83	1.05	1.20	II
488	1.95	0.95	1.20	1.37	II
489	1.11	0.54	0.69	0.78	II
491	3.89	1.89	2.40	2.74	II
493	3.55	1.73	2.19	2.50	II
495	4.70	2.29	2.90	3.31	II
497	1.92	0.93	1.18	1.35	II
499	3.34	1.63	2.06	2.35	III
501	3.90	1.90	2.41	2.74	III
502	3.30	1.60	2.04	2.32	I
505	7.61	3.70	4.70	5.36	III
506	2.80	1.36	1.73	1.97	II
507	4.01	1.95	2.48	2.82	III
509	7.04	3.42	4.35	4.95	III
511	7.33	3.57	4.53	5.16	III
512	4.88	2.37	3.01	3.44	III
513	4.31	c	2.10	2.67	II
514	7.10	3.45	4.39	5.00	III
533	14.67	7.14	9.06	10.33	III
535	4.24	2.06	2.62	2.99	II
536	6.02	2.93	3.72	4.24	II
544	11.15	5.43	6.89	7.85	III
551	3.71	1.80	2.29	2.61	IV
553	1.47	0.71	0.91	1.03	III
555	0.99	0.48	0.61	0.70	II
563	3.26	1.58	2.01	2.29	II
571	2.97	1.45	1.84	2.09	II
573	3.46	1.68	2.13	2.43	III
581	3.29	1.60	2.03	2.31	III
587	3.26	1.58	2.01	2.29	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.

c OD: \$0.28 Supplemental is not subject to experience rating. Code as 0176.

**LOSS COST AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Approved Effective Date: April 1, 1999 on New and Renewal**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
601	10.12	4.88	6.19	6.89	III
602	3.76	1.80	2.29	2.55	III
603	8.38	3.89	4.94	5.50	III
605	10.57	5.06	6.42	7.15	III
606	14.83	7.09	8.99	10.02	III
607	9.91	4.77	6.06	6.75	III
608	6.91	3.29	4.17	4.65	III
609	5.29	2.55	3.24	3.61	III
611	14.04	6.68	8.48	9.44	III
615	d 26.13	12.48	15.83	17.63	IV
0152	2.82				IV
617	5.81	2.79	3.54	3.94	III
645	7.71	3.60	4.57	5.09	III
646	6.26	3.02	3.83	4.26	III
647	11.02	5.31	6.74	7.51	II
648	4.81	2.29	2.90	3.24	III
649	3.80	1.77	2.24	2.50	III
651	8.72	4.16	5.28	5.88	III
652	8.32	4.08	5.18	5.77	III
653	8.31	3.94	5.00	5.57	III
654	12.13	5.78	7.33	8.17	III
655	21.56	10.17	12.90	14.37	IV
656	9.60	4.60	5.84	6.51	III
657	13.16	6.30	8.00	8.91	IV
658	10.65	4.98	6.32	7.04	III
659	19.15	9.20	11.67	13.00	III
660	2.80	1.37	1.73	1.93	III
661	4.24	1.96	2.49	2.78	III
662	3.54	1.74	2.21	2.46	II
663	5.06	2.40	3.05	3.40	III
664	4.62	2.16	2.74	3.05	III
665	9.67	4.65	5.90	6.57	III
666	8.09	3.86	4.89	5.45	III
667	2.71	1.30	1.65	1.84	III
668	6.90	3.22	4.09	4.55	II
669	8.24	3.91	4.96	5.53	III
670	5.89	2.79	3.55	3.95	III
673	6.80	3.27	4.15	4.63	III
674	6.71	3.26	4.13	4.61	III
675	5.47	2.63	3.34	3.72	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: \$0.59 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
Approved Effective Date: April 1, 1999 on New and Renewal**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
676	5.59	2.61	3.32	3.69	III
677	11.15	5.35	6.79	7.56	III
679	14.68	7.03	8.92	9.93	III
681	5.80	2.79	3.55	3.95	III
682	23.02	11.06	14.04	15.64	III
691	5.29	2.55	3.24	3.61	III
693	8.72	4.16	5.28	5.88	III
695	4.24	1.96	2.49	2.78	III
709	2.66	1.31	1.66	1.85	III
716	4.09	2.02	2.56	2.85	III
718	5.02	2.47	3.13	3.49	III
721	8.41	4.09	5.19	5.92	III
744	2.41	1.17	1.49	1.70	II
751	1.49	0.72	0.92	1.05	III
752	1.03	0.50	0.63	0.72	III
753	3.27	1.59	2.02	2.30	III
755	1.28	0.62	0.79	0.90	III
757	1.51	0.73	0.93	1.06	III
759	5.60	2.73	3.46	3.94	III
801	6.85	3.45	4.41	5.02	II
803	17.65	8.89	11.36	12.95	III
804	3.76	1.89	2.42	2.76	III
805	4.29	2.16	2.76	3.15	III
806	12.79	6.44	8.23	9.38	III
807	7.81	3.94	5.03	5.73	III
808	7.99	4.03	5.14	5.86	III
809	5.72	2.88	3.68	4.19	III
810	5.57	2.81	3.59	4.09	III
0162	0.62				III
811	8.72	4.39	5.61	6.40	III
812	7.16	3.61	4.61	5.26	III
813	7.66	3.86	4.93	5.62	II
814	3.64	1.84	2.35	2.67	II
815	4.07	2.05	2.62	2.99	III
816	2.60	1.31	1.67	1.91	II
817	7.97	4.02	5.13	5.85	III
818	3.46	1.74	2.22	2.54	III
819	0.81	0.41	0.52	0.59	III
821	7.63	3.85	4.91	5.60	III
825	4.11	2.07	2.64	3.01	II
855	5.42	2.73	3.49	3.98	III
857	9.20	4.64	5.92	6.75	III
860	9.49	4.78	6.11	6.96	III
861	5.47	2.75	3.52	4.01	III
862	8.38	4.22	5.39	6.15	II
865	5.53	2.79	3.56	4.06	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.

0162 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
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CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
867	7.66	3.86	4.93	5.62	II
877	2.20	1.11	1.42	1.61	II
879	3.83	1.93	2.47	2.81	II
881	3.42	1.73	2.20	2.51	II
883	2.27	1.14	1.46	1.67	II
885	3.89	1.96	2.50	2.85	II
886	2.78	1.40	1.79	2.04	II
889	0.29	0.15	0.19	0.22	II
895	0.59	0.30	0.38	0.43	II
907	6.81	3.43	4.38	4.99	II
910	6.76	3.41	4.35	4.96	II
911	6.40	3.22	4.12	4.69	II
914	2.20	1.11	1.42	1.61	II
915	3.60	1.81	2.32	2.64	II
916	2.39	1.20	1.54	1.75	II
917	2.99	1.51	1.93	2.20	II
918	2.99	1.51	1.93	2.20	II
919	2.27	1.14	1.46	1.67	II
920	0.90	0.45	0.58	0.66	II
922	4.35	2.19	2.80	3.19	II
923	3.83	1.93	2.47	2.81	II
924	4.88	2.46	3.14	3.58	II
925	2.70	1.36	1.74	1.98	II
926	3.42	1.73	2.20	2.51	II
927	1.08	0.54	0.69	0.79	II
928	2.27	1.14	1.46	1.67	II
929	6.05	3.05	3.90	4.44	II
932	0.68	0.34	0.44	0.50	II
933	5.27	2.65	3.39	3.86	II
934	2.90	1.46	1.87	2.13	II
935	1.16	0.59	0.75	0.85	II
936	0.54	0.27	0.35	0.40	II
937	19.48	9.81	12.53	14.29	II
939	4.66	2.35	3.00	3.42	III
940	7.34	3.70	4.72	5.39	II
941	3.07	1.55	1.97	2.25	II
942	3.18	1.60	2.05	2.34	II
943	8.40	4.23	5.40	6.16	II
944	2.65	1.33	1.70	1.94	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
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CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
945	3.26	1.64	2.10	2.39	II
946	4.74	2.39	3.05	3.48	II
947	7.91	3.98	5.09	5.80	II
948	1.27	0.64	0.82	0.93	II
949	1.19	0.60	0.77	0.88	II
951	0.63	0.32	0.40	0.46	III
952	1.23	0.62	0.79	0.90	III
953	0.29	0.15	0.19	0.22	II
954	3.98	2.00	2.56	2.92	IV
955	0.75	0.38	0.49	0.55	III
956	0.31	0.16	0.20	0.23	III
957	0.44	0.22	0.28	0.32	III
958	2.12	1.07	1.36	1.55	III
959	1.61	0.81	1.04	1.18	II
960	6.12	3.08	3.94	4.49	II
961	1.34	0.68	0.86	0.98	III
962	0.16	0.08	0.10	0.12	III
963	0.52	0.26	0.34	0.38	II
964	3.20	1.61	2.06	2.35	II
965	0.59	0.30	0.38	0.43	II
966	2.97	1.50	1.91	2.18	III
967	1.72	0.87	1.11	1.26	III
968	1.82	0.92	1.17	1.34	II
969	3.35	1.69	2.16	2.46	III
970	6.28	3.17	4.04	4.61	II
971	5.75	2.90	3.70	4.22	II
972	24.25	12.22	15.61	17.79	IV
973	4.11	2.07	2.64	3.01	II
974	4.26	2.15	2.74	3.13	II
975	2.79	1.40	1.79	2.04	II
976	1.58	0.80	1.02	1.16	II
977	1.09	0.55	0.70	0.80	I
978	3.31	1.67	2.13	2.43	III
979	5.94	2.99	3.82	4.36	II
980	5.19	2.62	3.34	3.81	III
982	3.16 e				III
983	7.53	3.79	4.85	5.52	II
985	3.73	1.88	2.40	2.74	III
986	1.75	0.88	1.13	1.28	II
987	0.67	0.34	0.43	0.49	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.

**LOSS COST AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Approved Effective Date: April 1, 1999 on New and Renewal**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
988	0.37	0.18	0.24	0.27	II
992	5.72	2.88	3.68	4.19	III
993	1,497.52 f	754.48	963.69	1,098.68	III
994	g	h	h	h	IV
995	9.80	4.94	6.31	7.19	III
996	1,497.52 i	754.48	963.69	1,098.68	IV
997	0.99	0.50	0.64	0.73	II
999	6.35	3.20	4.08	4.66	II
0006	4.18	2.11	2.69	3.07	II
0008	2.85	1.44	1.83	2.09	II
0011	4.17	2.10	2.68	3.06	II
0013	5.67	2.85	3.65	4.16	II
0016	4.08	2.06	2.63	3.00	II
0034	5.35	2.70	3.44	3.93	II
0036	4.88	2.46	3.14	3.58	II
0083	6.81	3.43	4.38	4.99	III
0170	2.97	1.50	1.91	2.18	II
4773	12.58	6.12	7.77	8.85	IV
0773	3.90				IV
4774	8.98	4.37	5.55	6.33	IV
0774	2.25				IV
4775	3.59	1.75	2.22	2.53	IV
0775	0.58				IV
4776	10.79	5.25	6.66	7.59	IV
0776	3.02				IV
4777	10.41	5.24	6.70	7.64	III
4779	8.98	4.37	5.55	6.33	IV
0779	2.25				IV
7405	1.38	0.70	0.89	1.01	III
7445	0.29				IV
7413	1.77	0.89	1.14	1.30	IV
7453	0.38				IV
7421 j	2.14	1.08	1.37	1.57	III
7424	5.05	2.54	3.25	3.70	IV

* 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.

f Per ambulance corps.

g See appropriate page of Section 2, proposed effective 4/1/99.

h Apply the following percentages (A-1 = 50.38%, A-2 = 64.35%, A-3 = 73.37%) to annual loss cost from the appropriate page of Section 2.

i Per hazardous materials response team.

j Code 9108 may also apply.

**LOSS COST AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Approved Effective Date: April 1, 1999 on New and Renewal**

EXPERIENCE RATING PLAN						
CODE NO	LOSS COST	EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP	
		A-1	A-2	A-3		
7428	2.10	1.06	1.35	1.54	II	
9108	k 79.65	40.13	51.26	58.44	I	
Per Capita						
0901	14.66	7.39	9.43	10.76	I	
0902	1.52	0.77	0.98	1.11	I	
0908	51.24	25.82	32.97	37.59	I	
0909	58.28	29.36	37.50	42.76	II	
0912	187.06	94.25	120.38	137.24	II	
0913	250.44	126.18	161.16	183.74	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.

k 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.

k Not subject to experience rating.

**PENNSYLVANIA
VOLUNTEER FIREMEN**

CODE 994

SCHEDULE OF ANNUAL LOSS COSTS

Effective Date: April 1, 1999

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	1,084	6,501 to 7,000	4,524
301 to 500	1,331	7,001 to 7,500	4,689
501 to 700	1,548	7,501 to 8,000	4,853
701 to 1,000	1,787	8,001 to 8,500	5,011
1,001 to 1,500	2,102	8,501 to 9,000	5,166
1,501 to 2,000	2,442	9,001 to 9,500	5,317
2,001 to 2,500	2,731	9,501 to 10,000	5,464
2,501 to 3,000	2,989	10,001 to 15,000	6,273
3,001 to 3,500	3,217	15,001 to 20,000	7,667
3,501 to 4,000	3,429	20,001 to 25,000	9,040
4,001 to 4,500	3,629	25,001 to 30,000	10,397
4,501 to 5,000	3,819	30,001 to 35,000	11,730
5,001 to 5,500	4,003	35,001 to 40,000	13,048
5,501 to 6,000	4,180	40,001 to 45,000	14,343
6,001 to 6,500	4,354	45,001 to 50,000	15,617
		For each additional 5,000 population.....	1,277

PENNSYLVANIA
Effective 4/1/99
Excess Loss Factors

Per Accident Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.677	0.688	0.766	0.807
\$15,000	0.623	0.637	0.725	0.779
\$20,000	0.571	0.591	0.685	0.743
\$25,000	0.531	0.554	0.656	0.720
\$30,000	0.498	0.521	0.627	0.690
\$35,000	0.469	0.493	0.599	0.670
\$40,000	0.446	0.470	0.583	0.654
\$50,000	0.398	0.422	0.530	0.607
\$75,000	0.313	0.339	0.448	0.527
\$100,000	0.253	0.278	0.381	0.459
\$125,000	0.211	0.232	0.322	0.398
\$150,000	0.177	0.197	0.277	0.341
\$175,000	0.150	0.167	0.236	0.296
\$200,000	0.130	0.145	0.206	0.260
\$225,000	0.113	0.126	0.181	0.228
\$250,000	0.099	0.110	0.157	0.202
\$275,000	0.088	0.098	0.140	0.180
\$300,000	0.079	0.088	0.126	0.162
\$325,000	0.072	0.080	0.115	0.148
\$350,000	0.066	0.073	0.106	0.137
\$375,000	0.062	0.069	0.099	0.128
\$400,000	0.057	0.065	0.093	0.119
\$425,000	0.054	0.061	0.088	0.112
\$450,000	0.052	0.057	0.083	0.106
\$475,000	0.049	0.055	0.078	0.101
\$500,000	0.047	0.053	0.076	0.098
\$600,000	0.042	0.046	0.066	0.085
\$700,000	0.038	0.042	0.060	0.077
\$800,000	0.035	0.039	0.055	0.071
\$900,000	0.033	0.036	0.052	0.066
\$1,000,000	0.0309	0.0342	0.0484	0.0615
\$2,000,000	0.0196	0.0210	0.0290	0.0356
\$3,000,000	0.0158	0.0167	0.0220	0.0267
\$4,000,000	0.0126	0.0134	0.0182	0.0219
\$5,000,000	0.0107	0.0113	0.0164	0.0192
\$6,000,000	0.0092	0.0099	0.0143	0.0172
\$7,000,000	0.0078	0.0084	0.0128	0.0158
\$8,000,000	0.0071	0.0078	0.0113	0.0147
\$9,000,000	0.0063	0.0071	0.0107	0.0134
\$10,000,000	0.0056	0.0063	0.0092	0.0119

**PENNSYLVANIA COMPENSATION RATING BUREAU
MISCELLANEOUS RATING VALUES
EFFECTIVE 4/1/99**

**SMALL DEDUCTIBLE PROGRAM
Loss Elimination Ratios**

Deductible Level	Hazard Group			
	I	II	III	IV
\$1,000	11.0%	10.9%	7.5%	5.6%
\$5,000	25.2%	24.5%	18.7%	15.6%
\$10,000	33.5%	31.9%	24.6%	19.6%

STATE AND HAZARD GROUP RELATIVITIES

Hazard Group	Factor
I	1.154
II	1.059
III	0.660
IV	0.500

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

First Adjustment	RDF=	0.4627
Second Adjustment	RDF=	0.3115
Third Adjustment	RDF=	0.2148