



Pennsylvania Compensation Rating Bureau

The Widener Building • 6th Floor

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

May 26, 1999

BUREAU CIRCULAR NO. 1393

To All Members of the Bureau:

Re: **REVISED LOSS COSTS AND NEW EMPLOYER ASSESSMENT PROCEDURES**
EFFECTIVE OCTOBER 1, 1999

Final form rules pertaining to the imposition, collection and remittance of employer assessments for special funds defined under Act 57 of 1997 were published by the Department of Labor & Industry in the Pennsylvania Bulletin of May 15, 1999. Consistent with its prior filings, the Bureau has made a filing to implement revised rating values and assessment procedures, previously approved in principle in conjunction with Bureau Filing C-338, effective as of 12:01 a.m., October 1, 1999 with respect to new and renewal business only. **All members are hereby advised that the Insurance Commissioner has approved the October 1, 1999 effective date.**

As also previously proposed by the PCRB and approved in principle by the Insurance Department, the Employer Assessment Factor of 0.0318 has been filed and approved to become effective on a new and renewal basis effective 12:01 a.m., October 1, 1999 in conjunction with the revised employer assessment procedures.

For reference purposes the following materials are attached to this circular:

- Revised PCRB loss costs effective 12:01 a.m., October 1, 1999 on a new and renewal basis. These revised loss costs differ from those currently in effect only by virtue of the removal of provisions for the special fund assessments subject to Act 57 of 1997.
- Manual language, previously approved in principle by the Insurance Department, which establishes employer assessment procedures consistent with the removal of employer assessment provisions from PCRB loss costs. This language is also effective 12:01 a.m., October 1, 1999 on a new and renewal basis.

Questions regarding the approved employer assessment procedures can be addressed to Bruce Decker at Extension 223.

Timothy L. Wisecarver
President

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**LOSS COST AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Effective Date: October 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	15.41	8.08	10.32	11.76	III
007	6.25	3.28	4.18	4.77	III
009	24.29	12.73	16.26	18.54	III
025	6.07	3.11	3.94	4.39	III
028	4.64	2.38	3.02	3.36	III
050	4.90	2.51	3.19	3.55	III
051	3.92	2.01	2.54	2.83	III
053	3.92	2.01	2.54	2.83	III
055	5.14	2.63	3.34	3.72	III
059	5.92	3.03	3.85	4.28	III
101	2.88	1.46	1.85	2.11	III
103	1.48	0.75	0.95	1.08	II
104	3.71	1.88	2.39	2.72	II
105	4.63	2.34	2.98	3.39	III
106	5.90	2.99	3.79	4.32	II
107	4.09	2.07	2.63	2.99	II
108	5.13	2.60	3.30	3.76	II
109	5.11	2.59	3.29	3.74	III
110	2.64	1.33	1.69	1.93	II
111	3.84	1.94	2.46	2.81	II
112	10.97	5.55	7.05	8.04	II
113	2.17	1.10	1.40	1.59	II
114	10.33	5.23	6.64	7.56	III
115	2.33	1.18	1.49	1.70	II
119	6.96	3.52	4.47	5.09	II
130	4.70	2.38	3.02	3.44	III
132	2.71	1.37	1.74	1.98	II
134	4.37	2.21	2.81	3.20	II
135	1.81	0.92	1.16	1.33	II
136	2.65	1.34	1.70	1.94	II
139	4.09	2.07	2.63	2.99	II
141	5.47	2.77	3.51	4.00	II
142	1.81	0.92	1.16	1.33	II
161	3.33	1.69	2.14	2.44	II
163	3.06	1.55	1.97	2.24	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: October 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	
165	5.06	2.56	3.25	3.71	II
166	2.26	1.15	1.46	1.66	II
185	3.71	1.88	2.39	2.72	II
187	4.09	2.07	2.63	2.99	II
189	2.17	1.10	1.40	1.59	II
191	3.33	1.69	2.14	2.44	II
201	4.31	2.18	2.77	3.16	II
204	3.42	1.73	2.20	2.51	II
205	2.37	1.20	1.52	1.73	II
221	3.69	1.87	2.37	2.71	II
222	4.09	2.07	2.63	2.99	II
225	3.94	1.99	2.53	2.88	II
227	4.23	2.14	2.72	3.10	II
255	3.19	1.62	2.05	2.34	II
257	4.65	2.35	2.99	3.41	II
275	3.69	1.87	2.37	2.71	II
276	4.09	2.07	2.63	2.99	II
281	3.16	1.60	2.03	2.31	II
282	6.32	3.20	4.06	4.63	III
291	3.19	1.62	2.05	2.34	II
297	3.16	1.60	2.03	2.31	II
301	6.35	3.21	4.08	4.65	III
305	5.23	2.65	3.36	3.83	II
306	4.31	2.18	2.77	3.16	II
309	3.53	1.79	2.27	2.59	II
311	3.50	1.77	2.25	2.57	II
319	4.32	2.19	2.78	3.16	II
323	2.41	1.22	1.55	1.76	II
327	3.27	1.66	2.10	2.40	II
335	2.08	1.05	1.34	1.53	II
402	6.11	3.09	3.93	4.47	III
403	3.73	1.89	2.40	2.74	II
404	4.24	2.14	2.72	3.10	III
406	5.03	2.55	3.23	3.69	III
407	4.24	2.14	2.72	3.10	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: October 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	
411	5.32	2.70	3.42	3.90	III
413	3.85	1.95	2.47	2.82	III
415	5.25	2.66	3.38	3.85	III
416	9.69	4.91	6.23	7.10	II
421	8.54	4.32	5.49	6.25	III
425	8.88	4.49	5.71	6.50	III
427	4.22	2.13	2.71	3.09	III
429	5.97	3.02	3.84	4.37	III
431	7.77	3.93	4.99	5.69	II
433	4.65	2.35	2.99	3.41	II
435	5.40	2.73	3.47	3.95	II
439	5.74	2.90	3.69	4.20	II
441	1.66	0.84	1.07	1.22	II
445	3.41 a	1.73	2.19	2.50	II
447	4.04 b	2.04	2.59	2.96	III
449	3.90	1.97	2.50	2.85	II
451	4.52	2.29	2.90	3.31	II
454	4.12	2.08	2.65	3.02	II
456	4.89	2.48	3.14	3.58	II
457	3.77	1.91	2.43	2.76	II
458	1.95	0.99	1.25	1.43	II
459	1.75	0.89	1.13	1.28	I
461	3.40	1.72	2.19	2.49	II
463	2.11	1.07	1.36	1.55	II
467	3.36	1.70	2.16	2.46	II
471	1.64	0.83	1.05	1.20	II
472	1.84	0.93	1.18	1.35	II
473	2.47	1.25	1.58	1.81	II
474	1.46	0.74	0.94	1.07	II
475	3.21	1.63	2.06	2.35	III
476	1.37	0.69	0.88	1.00	II
477	2.47	1.25	1.58	1.81	II
483	1.60	0.81	1.03	1.17	II
485	1.75	0.89	1.13	1.28	II
486	2.42	1.22	1.55	1.77	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: \$0.43 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.27 Supplemental is not subject to experience rating. Code as 0066.

**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	
487	1.64	0.83	1.05	1.20	II
488	1.87	0.95	1.20	1.37	II
489	1.07	0.54	0.69	0.78	II
491	3.73	1.89	2.40	2.74	II
493	3.41	1.73	2.19	2.50	II
495	4.52	2.29	2.90	3.31	II
497	1.84	0.93	1.18	1.35	II
499	3.21	1.63	2.06	2.35	III
501	3.74	1.90	2.41	2.74	III
502	3.17	1.60	2.04	2.32	I
505	7.32	3.70	4.70	5.36	III
506	2.69	1.36	1.73	1.97	II
507	3.86	1.95	2.48	2.82	III
509	6.76	3.42	4.35	4.95	III
511	7.05	3.57	4.53	5.16	III
512	4.69	2.37	3.01	3.44	III
513	4.15 c	2.10	2.67	3.04	II
514	6.82	3.45	4.39	5.00	III
533	14.10	7.14	9.06	10.33	III
535	4.08	2.06	2.62	2.99	II
536	5.79	2.93	3.72	4.24	II
544	10.72	5.43	6.89	7.85	III
551	3.56	1.80	2.29	2.61	IV
553	1.41	0.71	0.91	1.03	III
555	0.96	0.48	0.61	0.70	II
563	3.13	1.58	2.01	2.29	II
571	2.86	1.45	1.84	2.09	II
573	3.32	1.68	2.13	2.43	III
581	3.16	1.60	2.03	2.31	III
587	3.13	1.58	2.01	2.29	II
601	9.74	4.88	6.19	6.89	III
602	3.62	1.80	2.29	2.55	III
603	8.08	3.89	4.94	5.50	III
605	10.17	5.06	6.42	7.15	III
606	14.27	7.09	8.99	10.02	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: \$0.32 Supplemental is not subject to experience rating. Code as 0176.

**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	
607	9.53	4.77	6.06	6.75	III
608	6.65	3.29	4.17	4.65	III
609	5.08	2.55	3.24	3.61	III
611	13.51	6.68	8.48	9.44	III
615	25.14	12.48	15.83	17.63	IV
0152	2.71				IV
617	5.59	2.79	3.54	3.94	III
645	7.43	3.60	4.57	5.09	III
646	6.03	3.02	3.83	4.26	III
647	10.60	5.31	6.74	7.51	II
648	4.63	2.29	2.90	3.24	III
649	3.66	1.77	2.24	2.50	III
651	8.40	4.16	5.28	5.88	III
652	8.00	4.08	5.18	5.77	III
653	8.00	3.94	5.00	5.57	III
654	11.67	5.78	7.33	8.17	III
655	20.76	10.17	12.90	14.37	IV
656	9.24	4.60	5.84	6.51	III
657	12.66	6.30	8.00	8.91	IV
658	10.25	4.98	6.32	7.04	III
659	18.42	9.20	11.67	13.00	III
660	2.69	1.37	1.73	1.93	III
661	4.09	1.96	2.49	2.78	III
662	3.40	1.74	2.21	2.46	II
663	4.87	2.40	3.05	3.40	III
664	4.45	2.16	2.74	3.05	III
665	9.30	4.65	5.90	6.57	III
666	7.79	3.86	4.89	5.45	III
667	2.60	1.30	1.65	1.84	III
668	6.65	3.22	4.09	4.55	II
669	7.93	3.91	4.96	5.53	III
670	5.67	2.79	3.55	3.95	III
673	6.54	3.27	4.15	4.63	III
674	6.45	3.26	4.13	4.61	III
675	5.27	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.

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CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
676	5.38	2.61	3.32	3.69	III
677	10.73	5.35	6.79	7.56	III
679	14.12	7.03	8.92	9.93	III
681	5.58	2.79	3.55	3.95	III
682	22.14	11.06	14.04	15.64	III
691	4.98	2.55	3.24	3.61	III
693	8.12	4.16	5.28	5.88	III
695	3.84	1.96	2.49	2.78	III
709	2.56	1.31	1.66	1.85	III
716	3.94	2.02	2.56	2.85	III
718	4.82	2.47	3.13	3.49	III
721	8.08	4.09	5.19	5.92	III
744	2.32	1.17	1.49	1.70	II
751	1.43	0.72	0.92	1.05	III
752	0.99	0.50	0.63	0.72	III
753	3.14	1.59	2.02	2.30	III
755	1.23	0.62	0.79	0.90	III
757	1.45	0.73	0.93	1.06	III
759	5.39	2.73	3.46	3.94	III
801	6.58	3.45	4.41	5.02	II
803	16.96	8.89	11.36	12.95	III
804	3.61	1.89	2.42	2.76	III
805	4.13	2.16	2.76	3.15	III
806	12.29	6.44	8.23	9.38	III
807	7.51	3.94	5.03	5.73	III
808	7.68	4.03	5.14	5.86	III
809	5.50	2.88	3.68	4.19	III
810	5.36	2.81	3.59	4.09	III
0162	0.59				III
811	8.38	4.39	5.61	6.40	III
812	6.89	3.61	4.61	5.26	III
813	7.36	3.86	4.93	5.62	II
814	3.50	1.84	2.35	2.67	II
815	3.92	2.05	2.62	2.99	III
816	2.50	1.31	1.67	1.91	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: October 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	
817	7.66	4.02	5.13	5.85	III
818	3.32	1.74	2.22	2.54	III
819	0.78	0.41	0.52	0.59	III
821	7.34	3.85	4.91	5.60	III
825	3.95	2.07	2.64	3.01	II
855	5.21	2.73	3.49	3.98	III
857	8.85	4.64	5.92	6.75	III
860	9.12	4.78	6.11	6.96	III
861	5.25	2.75	3.52	4.01	III
862	8.05	4.22	5.39	6.15	II
865	5.31	2.79	3.56	4.06	II
867	7.36	3.86	4.93	5.62	II
877	2.11	1.11	1.42	1.61	II
879	3.68	1.93	2.47	2.81	II
881	3.29	1.73	2.20	2.51	II
883	2.18	1.14	1.46	1.67	II
885	3.73	1.96	2.50	2.85	II
886	2.67	1.40	1.79	2.04	II
889	0.28	0.15	0.19	0.22	II
895	0.56	0.30	0.38	0.43	II
907	6.54	3.43	4.38	4.99	II
910	6.50	3.41	4.35	4.96	II
911	6.15	3.22	4.12	4.69	II
914	2.11	1.11	1.42	1.61	II
915	3.46	1.81	2.32	2.64	II
916	2.30	1.20	1.54	1.75	II
917	2.88	1.51	1.93	2.20	II
918	2.88	1.51	1.93	2.20	II
919	2.18	1.14	1.46	1.67	II
920	0.87	0.45	0.58	0.66	II
922	4.18	2.19	2.80	3.19	II
923	3.68	1.93	2.47	2.81	II
924	4.69	2.46	3.14	3.58	II
925	2.60	1.36	1.74	1.98	II
926	3.29	1.73	2.20	2.51	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.

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CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
927	1.04	0.54	0.69	0.79	II
928	2.18	1.14	1.46	1.67	II
929	5.82	3.05	3.90	4.44	II
932	0.65	0.34	0.44	0.50	II
933	5.06	2.65	3.39	3.86	II
934	2.79	1.46	1.87	2.13	II
935	1.12	0.59	0.75	0.85	II
936	0.52	0.27	0.35	0.40	II
937	18.72	9.81	12.53	14.29	II
939	4.48	2.35	3.00	3.42	III
940	7.06	3.70	4.72	5.39	II
941	2.95	1.55	1.97	2.25	II
942	3.06	1.60	2.05	2.34	II
943	8.07	4.23	5.40	6.16	II
944	2.55	1.33	1.70	1.94	II
945	3.13	1.64	2.10	2.39	II
946	4.56	2.39	3.05	3.48	II
947	7.60	3.98	5.09	5.80	II
948	1.22	0.64	0.82	0.93	II
949	1.15	0.60	0.77	0.88	II
951	0.60	0.32	0.40	0.46	III
952	1.18	0.62	0.79	0.90	III
953	0.28	0.15	0.19	0.22	II
954	3.83	2.00	2.56	2.92	IV
955	0.72	0.38	0.49	0.55	III
956	0.30	0.16	0.20	0.23	III
957	0.42	0.22	0.28	0.32	III
958	2.03	1.07	1.36	1.55	III
959	1.55	0.81	1.04	1.18	II
960	5.88	3.08	3.94	4.49	II
961	1.29	0.68	0.86	0.98	III
962	0.15	0.08	0.10	0.12	III
963	0.50	0.26	0.34	0.38	II
964	3.08	1.61	2.06	2.35	II
965	0.56	0.30	0.38	0.43	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.

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		A-1	A-2	A-3	
966	2.86	1.50	1.91	2.18	III
967	1.65	0.87	1.11	1.26	III
968	1.75	0.92	1.17	1.34	II
969	3.22	1.69	2.16	2.46	III
970	6.04	3.17	4.04	4.61	II
971	5.53	2.90	3.70	4.22	II
972	23.31	12.22	15.61	17.79	IV
973	3.95	2.07	2.64	3.01	II
974	4.10	2.15	2.74	3.13	II
975	2.68	1.40	1.79	2.04	II
976	1.52	0.80	1.02	1.16	II
977	1.05	0.55	0.70	0.80	I
978	3.18	1.67	2.13	2.43	III
979	5.71	2.99	3.82	4.36	II
980	4.99	2.62	3.34	3.81	III
982	3.04 e				III
983	7.24	3.79	4.85	5.52	II
985	3.58	1.88	2.40	2.74	III
986	1.68	0.88	1.13	1.28	II
987	0.64	0.34	0.43	0.49	II
988	0.35	0.18	0.24	0.27	II
992	5.50	2.88	3.68	4.19	III
993	1,439.46 f	754.48	963.69	1,098.68	III
994	g	h	h	h	IV
995	9.42	4.94	6.31	7.19	III
996	1,439.46 i	754.48	963.69	1,098.68	IV
997	0.96	0.50	0.64	0.73	II
999	6.10	3.20	4.08	4.66	II
0006	4.02	2.11	2.69	3.07	II
0008	2.74	1.44	1.83	2.09	II
0011	4.01	2.10	2.68	3.06	II
0013	5.45	2.85	3.65	4.16	II
0016	3.93	2.06	2.63	3.00	II
0034	5.14	2.70	3.44	3.93	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.

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 4/1/99.

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.

**LOSS COST AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Effective Date: October 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	
0036	4.69	2.46	3.14	3.58	II
0083	6.54	3.43	4.38	4.99	III
0170	2.86	1.50	1.91	2.18	II
4773	12.09	6.12	7.77	8.85	IV
0773	3.74				IV
4774	8.64	4.37	5.55	6.33	IV
0774	2.16				IV
4775	3.45	1.75	2.22	2.53	IV
0775	0.55				IV
4776	10.37	5.25	6.66	7.59	IV
0776	2.90				IV
4777	10.01	5.24	6.70	7.64	III
4779	8.64	4.37	5.55	6.33	IV
0779	2.16				IV
7405	1.33	0.70	0.89	1.01	III
7445	0.28				IV
7413	1.70	0.89	1.14	1.30	IV
7453	0.36				IV
7421 j	2.05	1.08	1.37	1.57	III
7424	4.85	2.54	3.25	3.70	IV
7428	2.02	1.06	1.35	1.54	II
9108 k	76.56	40.13	51.26	58.44	I
Per Capita					
0901	14.09	7.39	9.43	10.76	I
0902	1.46	0.77	0.98	1.11	I
0908	49.25	25.82	32.97	37.59	I
0909	56.02	29.36	37.50	42.76	II
0912	179.81	94.25	120.38	137.24	II
0913	240.73	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.

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: October 1, 1999

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	1,039	6,501 to 7,000	4,338
301 to 500	1,276	7,001 to 7,500	4,496
501 to 700	1,484	7,501 to 8,000	4,653
701 to 1,000	1,713	8,001 to 8,500	4,805
1,001 to 1,500	2,016	8,501 to 9,000	4,954
1,501 to 2,000	2,341	9,001 to 9,500	5,098
2,001 to 2,500	2,619	9,501 to 10,000	5,239
2,501 to 3,000	2,866	10,001 to 15,000	6,014
3,001 to 3,500	3,084	15,001 to 20,000	7,352
3,501 to 4,000	3,288	20,001 to 25,000	8,668
4,001 to 4,500	3,479	25,001 to 30,000	9,969
4,501 to 5,000	3,661	30,001 to 35,000	11,247
5,001 to 5,500	3,838	35,001 to 40,000	12,511
5,501 to 6,000	4,008	40,001 to 45,000	13,753
6,001 to 6,500	4,175	45,001 to 50,000	14,974
		For each additional 5,000 population.....	1,224

MANUAL AMENDMENTS

Manual amendments are shown below with deleted wording bracketed and new wording underlined.

SECTION 1

RULE VI - RATING VALUES [AND], PREMIUM DETERMINATION AND EMPLOYER ASSESSMENTS

A. BUREAU RATING VALUES

5. Employer Assessments Pursuant to Act 57 of 1997

Act 57 of 1997 requires that "...the assessments for the maintenance of the Subsequent Injury Fund, the Workmen's Compensation Supersedeas Fund and the Workmen's Compensation Administration Fund under sections 306.2, 443 and 446 of the act of June 2, 1915 (P. L. 736, No. 338), known as the "Workers' Compensation Act, shall no longer be imposed on insurers but shall be imposed, collected and remitted through insurers in accordance with regulations promulgated by the Department of Labor and Industry."

In compliance with the above referenced provisions of Act 57 of 1997, the insurance carrier issuing any Standard Policy providing workers compensation insurance other than Coal Mine under the Workers' Compensation Act in Pennsylvania shall impose on and collect from the employer/entity insured thereunder an Employer Assessment computed according to the following formula:

$$\frac{\text{Employer Assessment}}{\text{Employer Assessment Premium Base}} = \text{Act 57 of 1997 Employer Assessment Factor} \times \text{times}$$

The Employer Assessment shall be computed, imposed and collected consistent with the following definitions of terms:

Act 57 of 1997 Employer Assessment Factor - a factor expressed to four decimal places proposed by the Pennsylvania Compensation Rating Bureau and approved by the Pennsylvania Insurance Commissioner for the specific purpose of computing employer assessments in conformance with Act 57 of 1997.

Employer Assessment Premium Base - Calculation of Employer Assessment Premium Base proceeds by adding back to the total policy premium the amount of any applicable Small Deductible Premium Credit or Large Deductible Premium Credit. Small or Large Deductible Premium Credits include either of the following statistical codes in Pennsylvania:

9663

9664

Employer Assessments imposed, collected and remitted pursuant to Act 57 of 1997 shall be separately stated on the Standard Policy and shall be designated by Statistical Code 0938.

For reference purposes, two examples of the intended determination of the appropriate Employer Assessment Base consistent with this rule are shown below. The first example presents a risk for which a deductible credit applies before experience modification. The second example presents a risk for which a deductible credit applies after experience modification.

Example: Deductible Credit Before Experience Modification

Hypothetical Risk Insured in Classifications 665, Painting and Decorating and 953, Clerical Office. Risk has taken a small deductible policy, and qualifies for Experience Rating, a Schedule Rating Credit, a Pennsylvania Construction Classification Premium Adjustment Credit and a Certified Safety Committee Credit. **Individual rating values are selected values used only for purposes of illustrating the derivation of the appropriate Employer Assessment Base given the respective amounts of premium components shown and are not intended to relate to any specific carrier or insured's actual market premium.**

<u>Class Code</u>	<u>Exposure (Payrolls)</u>	<u>Carrier Rate</u>	<u>Manual Premium</u>
<u>665</u>	<u>\$255,000</u>	<u>\$7.84</u>	<u>\$19,992</u>
<u>953</u>	<u>48,000</u>	<u>0.24</u>	<u>115</u>
	<u>Total Manual Premium:</u>		<u>\$20,107</u>
	<u>Deductible Credit Factor:</u>		<u>0.163</u>
	<u>Deductible Premium Credit (Code 9664):</u>		<u>\$3,277</u>
	<u>Total Subject Premium:</u>		<u>\$16,830</u>
	<u>Experience Modification:</u>		<u>0.930</u>
	<u>Total Standard Premium:</u>		<u>\$15,652</u>
	<u>Schedule Rating Credit Factor:</u>		<u>0.250</u>
	<u>Schedule Rating Credit (Code 9887):</u>		<u>\$3,913</u>
	<u>Standard Premium After Schedule Rating:</u>		<u>\$11,739</u>
	<u>Certified Safety Committee Credit Factor:</u>		<u>0.05</u>
	<u>Certified Safety Committee Premium Credit:</u>		<u>\$587</u>
	<u>PCCPAP Credit Factor:</u>		<u>0.25</u>
	<u>PCCPAP Premium Credit:</u>		<u>\$2,935</u>
	<u>Premium Subject to Premium Discount:</u>		<u>\$8,217</u>
	<u>Premium Discount:</u>		<u>\$351</u>
	<u>Final Policy Premium:</u>		<u>\$7,866</u>

Employer Assessment Base:

Final Policy Premium plus Deductible Premium Credit (Stat Code 9664)

$$\text{or}$$

$$\underline{\$7,866 + \$3,277 = \$11,143}$$

Employer Assessment:

Employer Assessment Base x Employer Assessment Factor, rounded to nearest whole dollar.

Example: Deductible Credit After Experience Modification

Hypothetical Risk Insured in Classifications 665, Painting and Decorating and 953, Clerical Office. Risk has taken a large deductible policy, and qualifies for Experience Rating, a Schedule Rating Credit, a Pennsylvania Construction Classification Premium Adjustment Credit and a Certified Safety Committee Credit. **Individual rating values are selected values used only for purposes of illustrating the derivation of the appropriate Employer Assessment Base given the respective amounts of premium components shown and are not intended to relate to any specific carrier or insured's actual market premium.**

<u>Class Code</u>	<u>Exposure (Payrolls)</u>	<u>Carrier Rate</u>	<u>Manual Premium</u>
<u>665</u>	<u>\$255,000</u>	<u>\$7.84</u>	<u>\$19,992</u>
<u>953</u>	<u>48,000</u>	<u>0.24</u>	<u>115</u>
<u>Total Manual Premium:</u>			<u>\$20,107</u>
<u>Experience Modification:</u>			<u>0.930</u>
<u>Total Standard Premium:</u>			<u>\$18,700</u>
<u>Schedule Rating Credit Factor:</u>			<u>0.250</u>
<u>Schedule Rating Credit (Code 9887):</u>			<u>\$4,675</u>
<u>Standard Premium After Schedule Rating:</u>			<u>\$14,025</u>
<u>Certified Safety Committee Credit Factor:</u>			<u>0.05</u>
<u>Certified Safety Committee Premium Credit:</u>			<u>\$701</u>
<u>PCCPAP Credit Factor:</u>			<u>0.25</u>
<u>PCCPAP Premium Credit:</u>			<u>\$3,506</u>
<u>Standard Premium After PCCPAP:</u>			<u>\$9,818</u>
<u>Deductible Credit Factor:</u>			<u>0.600</u>
<u>Deductible Premium Credit (Code 9663):</u>			<u>\$5,891</u>
<u>Premium Subject to Premium Discount:</u>			<u>\$3,927</u>
<u>Premium Discount:</u>			<u>\$ 0</u>
<u>Final Policy Premium:</u>			<u>\$3,927</u>

Employer Assessment Base:

Final Policy Premium plus Deductible Premium Credit (Stat Code 9663)

$$\text{or}$$

$$\underline{\$ 3,927 + \$ 5,891 = \$9,818}$$

Employer Assessment:

Employer Assessment Base x Employer Assessment Factor, rounded to nearest whole dollar