



## Pennsylvania Compensation Rating Bureau

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

January 28, 2002

### **BUREAU CIRCULAR NO. 1432**

To All Members of the Bureau:

Re: **APRIL 1, 2002 LOSS COST REVISION APPROVAL**

By action dated January 28, 2002 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, 2002. Proposal C-343, which has been approved as submitted, provides an overall average increase in collectible loss costs of 2.12 percent.

For reference purposes a complete table of approved 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](http://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 the Office of the Small Business Advocate's portion of the Administration Fund
- 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, 2002.

In addition to loss costs and expected loss factors the following rating values as included in Proposal C-343 and approved by the Insurance Commissioner effective April 1, 2002 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
- Employer assessment factor (0.0337)

In addition to revisions to the above noted rating values the following approved revisions to Manual language effective April 1, 2002 are of note:

- *Revisions to Designated Auditable Payrolls for corporate officers, taxicab drivers and auxiliary or special school police as follows:*
  - o Corporate officers maximum weekly payroll - revised from \$1,550 to \$1,600 per week
  - o Taxicab drivers for leased cabs where no payroll is available - revised from \$30,550 to \$32,200 per annum
  - o Auxiliary or special school police - minimum payroll revised from \$3,050 to \$3,200 per year

Manual reprints reflecting approval of Proposal C-343 with respect to rating values and rules effective April 1, 2002 will be prepared and distributed in the usual manner.

Questions regarding the approved April 1, 2002 Loss Cost Filing may be directed to me at Extension 210 or to Michael Doyle, Chief Actuary, at Extension 213.

Timothy L. Wisecarver  
President

kg  
D  
Attachments

**LOSS COST AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Effective Date: April 1, 2002 on New and Renewal Business**

| CODE NO | LOSS COST | EXPERIENCE RATING PLAN<br>EXPECTED LOSS FACTORS TABLE * |       |       | HAZARD GROUP |
|---------|-----------|---|-------|-------|--------------|
|         |           | A-1   | A-2   | A-3   |              |
| 005     | 18.92     | 9.46  | 11.56 | 12.75 | III          |
| 007     | 6.82      | 3.41  | 4.17  | 4.59  | III          |
| 009     | 28.07     | 14.03   | 17.16 | 18.91 | III          |
| 025     | 6.07      | 2.94  | 3.56  | 3.93  | III          |
| 028     | 4.75      | 2.30  | 2.79  | 3.07  | III          |
| 050     | 3.89      | 1.88  | 2.28  | 2.51  | III          |
| 051     | 3.49      | 1.69  | 2.05  | 2.26  | III          |
| 055     | 5.33      | 2.58  | 3.13  | 3.44  | III          |
| 059     | 4.54      | 2.20  | 2.66  | 2.94  | III          |
| 101     | 3.08      | 1.50  | 1.84  | 2.03  | III          |
| 103     | 1.57      | 0.77  | 0.94  | 1.03  | II           |
| 104     | 4.11      | 2.01  | 2.46  | 2.70  | II           |
| 105     | 4.35      | 2.12  | 2.60  | 2.86  | III          |
| 106     | 6.66      | 3.25  | 3.98  | 4.38  | II           |
| 107     | 4.05      | 1.98  | 2.42  | 2.66  | II           |
| 108     | 4.64      | 2.27  | 2.78  | 3.05  | II           |
| 109     | 5.69      | 2.78  | 3.40  | 3.74  | III          |
| 110     | 3.48      | 1.70  | 2.08  | 2.29  | II           |
| 111     | 4.31      | 2.10  | 2.58  | 2.84  | II           |
| 112     | 10.08     | 4.92  | 6.03  | 6.63  | II           |
| 113     | 2.33      | 1.14  | 1.39  | 1.53  | II           |
| 114     | 10.77     | 5.26  | 6.45  | 7.09  | III          |
| 115     | 2.21      | 1.08  | 1.32  | 1.45  | II           |
| 119     | 6.79      | 3.31  | 4.06  | 4.47  | II           |
| 130     | 5.07      | 2.48  | 3.04  | 3.34  | III          |
| 132     | 2.70      | 1.32  | 1.61  | 1.78  | II           |
| 134     | 4.43      | 2.16  | 2.65  | 2.92  | II           |
| 135     | 2.98      | 1.45  | 1.78  | 1.96  | II           |
| 136     | 2.85      | 1.39  | 1.70  | 1.88  | II           |
| 139     | 4.06      | 1.98  | 2.43  | 2.67  | II           |
| 141     | 5.02      | 2.45  | 3.01  | 3.31  | II           |
| 142     | 2.43      | 1.18  | 1.45  | 1.60  | II           |
| 161     | 3.39      | 1.66  | 2.03  | 2.23  | II           |
| 163     | 3.69      | 1.80  | 2.20  | 2.43  | II           |
| 165     | 5.24      | 2.56  | 3.13  | 3.45  | II           |
| 166     | 2.78      | 1.36  | 1.66  | 1.83  | II           |
| 185     | 4.11      | 2.01  | 2.46  | 2.70  | II           |
| 187     | 4.05      | 1.98  | 2.42  | 2.66  | II           |
| 189     | 2.33      | 1.14  | 1.39  | 1.53  | II           |
| 191     | 3.39      | 1.66  | 2.03  | 2.23  | 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, 2002 on New and Renewal Business**

| CODE NO | LOSS COST | EXPERIENCE RATING PLAN<br>EXPECTED LOSS FACTORS TABLE * |      |      | HAZARD GROUP |
|---------|-----------|---|------|------|--------------|
|         |           | A-1   | A-2  | A-3  |              |
| 201     | 4.52      | 2.21  | 2.70 | 2.98 | II           |
| 204     | 3.77      | 1.84  | 2.25 | 2.48 | II           |
| 205     | 2.87      | 1.40  | 1.72 | 1.89 | II           |
| 221     | 3.30      | 1.61  | 1.98 | 2.17 | II           |
| 222     | 4.04      | 1.97  | 2.42 | 2.66 | II           |
| 225     | 4.24      | 2.07  | 2.54 | 2.79 | II           |
| 227     | 3.90      | 1.90  | 2.33 | 2.56 | II           |
| 255     | 3.30      | 1.61  | 1.98 | 2.17 | II           |
| 257     | 4.57      | 2.23  | 2.73 | 3.01 | II           |
| 275     | 3.30      | 1.61  | 1.98 | 2.17 | II           |
| 276     | 4.04      | 1.97  | 2.42 | 2.66 | II           |
| 281     | 3.10      | 1.51  | 1.86 | 2.04 | II           |
| 282     | 6.08      | 2.97  | 3.64 | 4.00 | III          |
| 291     | 3.30      | 1.61  | 1.98 | 2.17 | II           |
| 297     | 3.10      | 1.51  | 1.86 | 2.04 | II           |
| 301     | 7.61      | 3.72  | 4.55 | 5.01 | III          |
| 305     | 6.03      | 2.94  | 3.61 | 3.97 | II           |
| 306     | 4.60      | 2.25  | 2.75 | 3.03 | II           |
| 311     | 4.30      | 2.10  | 2.57 | 2.83 | II           |
| 319     | 4.37      | 2.13  | 2.61 | 2.88 | II           |
| 323     | 2.72      | 1.33  | 1.63 | 1.79 | II           |
| 327     | 3.38      | 1.65  | 2.02 | 2.23 | II           |
| 402     | 6.08      | 2.97  | 3.64 | 4.00 | III          |
| 403     | 3.61      | 1.76  | 2.16 | 2.38 | II           |
| 404     | 4.40      | 2.15  | 2.63 | 2.90 | III          |
| 406     | 4.73      | 2.31  | 2.83 | 3.11 | III          |
| 407     | 3.99      | 1.95  | 2.39 | 2.62 | II           |
| 411     | 6.02      | 2.94  | 3.60 | 3.96 | III          |
| 413     | 6.06      | 2.96  | 3.63 | 3.99 | III          |
| 415     | 4.97      | 2.43  | 2.98 | 3.27 | III          |
| 416     | 10.68     | 5.21  | 6.39 | 7.03 | II           |
| 421     | 8.22      | 4.01  | 4.92 | 5.41 | III          |
| 425     | 8.39      | 4.09  | 5.02 | 5.52 | III          |
| 427     | 4.43      | 2.16  | 2.65 | 2.92 | III          |
| 429     | 5.58      | 2.72  | 3.34 | 3.67 | III          |
| 431     | 7.84      | 3.83  | 4.69 | 5.16 | II           |
| 433     | 4.55      | 2.22  | 2.72 | 2.99 | II           |
| 435     | 5.84      | 2.85  | 3.49 | 3.84 | II           |
| 441     | 1.94      | 0.95  | 1.16 | 1.28 | 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, 2002 on New and Renewal Business**

| CODE NO | LOSS COST | EXPERIENCE RATING PLAN        |      |      | HAZARD GROUP |
|---------|-----------|-------------------------------|------|------|--------------|
|         |           | EXPECTED LOSS FACTORS TABLE * |      |      |              |
|         |           | A-1                           | A-2  | A-3  |              |
| 445     | 3.46 a    | 1.69                          | 2.07 | 2.28 | II           |
| 447     | 5.39 b    | 2.63                          | 3.22 | 3.54 | III          |
| 449     | 4.14      | 2.02                          | 2.48 | 2.72 | II           |
| 451     | 5.49      | 2.68                          | 3.28 | 3.61 | II           |
| 454     | 4.36      | 2.13                          | 2.61 | 2.87 | II           |
| 456     | 4.54      | 2.22                          | 2.72 | 2.99 | II           |
| 457     | 3.97      | 1.94                          | 2.37 | 2.61 | II           |
| 458     | 2.85      | 1.39                          | 1.70 | 1.88 | II           |
| 459     | 1.72      | 0.84                          | 1.03 | 1.13 | I            |
| 461     | 3.52      | 1.72                          | 2.11 | 2.32 | II           |
| 463     | 2.34      | 1.14                          | 1.40 | 1.54 | II           |
| 465     | 3.19      | 1.56                          | 1.91 | 2.10 | III          |
| 467     | 3.87      | 1.89                          | 2.31 | 2.54 | II           |
| 471     | 2.23      | 1.09                          | 1.33 | 1.46 | II           |
| 472     | 2.06      | 1.01                          | 1.23 | 1.36 | II           |
| 473     | 2.94      | 1.44                          | 1.76 | 1.93 | II           |
| 474     | 1.13      | 0.55                          | 0.67 | 0.74 | II           |
| 475     | 2.96      | 1.45                          | 1.77 | 1.95 | III          |
| 476     | 1.57      | 0.77                          | 0.94 | 1.03 | II           |
| 477     | 3.30      | 1.61                          | 1.98 | 2.17 | II           |
| 483     | 1.60      | 0.78                          | 0.96 | 1.05 | II           |
| 485     | 1.85      | 0.90                          | 1.11 | 1.22 | II           |
| 486     | 3.46      | 1.69                          | 2.07 | 2.28 | II           |
| 487     | 2.23      | 1.09                          | 1.33 | 1.46 | II           |
| 488     | 1.48      | 0.72                          | 0.89 | 0.97 | II           |
| 489     | 1.14      | 0.56                          | 0.68 | 0.75 | II           |
| 491     | 3.61      | 1.76                          | 2.16 | 2.38 | II           |
| 493     | 3.46      | 1.69                          | 2.07 | 2.28 | II           |
| 495     | 5.49      | 2.68                          | 3.28 | 3.61 | II           |
| 497     | 2.06      | 1.01                          | 1.23 | 1.36 | II           |
| 499     | 2.96      | 1.45                          | 1.77 | 1.95 | III          |
| 501     | 3.99      | 1.95                          | 2.39 | 2.62 | III          |
| 502     | 4.15      | 2.02                          | 2.48 | 2.73 | I            |
| 506     | 2.70      | 1.32                          | 1.61 | 1.78 | II           |
| 507     | 4.33      | 2.11                          | 2.59 | 2.85 | 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.

a OD: \$0.37 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.23 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, 2002 on New and Renewal Business**

| CODE NO          | LOSS COST         | EXPERIENCE RATING PLAN<br>EXPECTED LOSS FACTORS TABLE * |      |      | HAZARD GROUP |
|------------------|-------------------|---|------|------|--------------|
|                  |                   | A-1   | A-2  | A-3  |              |
| 509              | 7.01              | 3.42  | 4.19 | 4.61 | III          |
| 511              | 7.07              | 3.45  | 4.23 | 4.65 | III          |
| 512              | 4.27              | 2.08  | 2.55 | 2.81 | III          |
| 513              | 4.35 <sup>c</sup> | 2.12  | 2.60 | 2.86 | II           |
| 514              | 7.13              | 3.48  | 4.26 | 4.69 | III          |
| 535              | 4.20              | 2.05  | 2.51 | 2.76 | II           |
| 536              | 6.19              | 3.02  | 3.70 | 4.07 | II           |
| 544              | 11.75             | 5.74  | 7.03 | 7.73 | III          |
| 551              | 4.14              | 2.02  | 2.48 | 2.72 | IV           |
| 553              | 1.26              | 0.61  | 0.75 | 0.83 | III          |
| 555              | 0.98              | 0.48  | 0.58 | 0.64 | II           |
| 563              | 3.17              | 1.55  | 1.90 | 2.09 | II           |
| 571              | 3.10              | 1.51  | 1.86 | 2.04 | II           |
| 573              | 3.82              | 1.86  | 2.28 | 2.51 | III          |
| 581              | 2.81              | 1.37  | 1.68 | 1.85 | III          |
| 587              | 3.17              | 1.55  | 1.90 | 2.09 | II           |
| 601              | 9.23              | 4.34  | 5.26 | 5.80 | III          |
| 602              | 4.72              | 2.21  | 2.68 | 2.95 | III          |
| 603              | 7.90              | 3.57  | 4.34 | 4.78 | III          |
| 605              | 9.40              | 4.41  | 5.35 | 5.90 | III          |
| 606              | 13.65             | 6.40  | 7.77 | 8.56 | III          |
| 607              | 10.07             | 4.80  | 5.83 | 6.42 | III          |
| 608              | 6.82              | 3.20  | 3.88 | 4.28 | III          |
| 609              | 5.70              | 2.70  | 3.27 | 3.61 | III          |
| 611              | 13.26             | 6.20  | 7.52 | 8.29 | III          |
| 615 <sup>d</sup> | 14.61             | 6.84  | 8.30 | 9.15 | IV           |
| 0152             | 1.57              |   |      |      | IV           |
| 617              | 6.12              | 2.85  | 3.46 | 3.81 | III          |
| 645              | 7.87              | 3.61  | 4.38 | 4.82 | III          |
| 646              | 5.63              | 2.63  | 3.20 | 3.52 | III          |
| 647              | 10.03             | 4.76  | 5.77 | 6.36 | II           |
| 648              | 5.94              | 2.78  | 3.37 | 3.72 | III          |
| 649              | 3.45              | 1.54  | 1.87 | 2.06 | III          |
| 651              | 8.88              | 4.15  | 5.03 | 5.55 | III          |
| 652              | 9.04              | 4.35  | 5.28 | 5.81 | 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.

  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.

<sup>c</sup> OD: \$0.34 Supplemental is not subject to experience rating. Code as 0176.

<sup>d</sup> OD: \$0.59 Supplemental applies when coverage for Federal black lung is provided. It is not subject to experience rating. Code as 0164.

**LOSS COST AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Effective Date: April 1, 2002 on New and Renewal Business**

| CODE NO | LOSS COST | EXPERIENCE RATING PLAN<br>EXPECTED LOSS FACTORS TABLE * |       |       | HAZARD GROUP |
|---------|-----------|---|-------|-------|--------------|
|         |           | A-1   | A-2   | A-3   |              |
| 653     | 8.41      | 3.93  | 4.77  | 5.25  | III          |
| 654     | 10.63     | 4.94  | 5.99  | 6.60  | III          |
| 655     | 19.91     | 9.32  | 11.31 | 12.47 | IV           |
| 656     | 9.69      | 4.56  | 5.54  | 6.10  | III          |
| 657     | 13.31     | 6.26  | 7.60  | 8.37  | IV           |
| 658     | 10.77     | 4.92  | 5.97  | 6.58  | III          |
| 659     | 18.67     | 8.73  | 10.60 | 11.68 | III          |
| 660     | 2.32      | 1.11  | 1.34  | 1.48  | III          |
| 661     | 4.52      | 2.06  | 2.50  | 2.75  | III          |
| 662     | 3.78      | 1.83  | 2.22  | 2.44  | II           |
| 663     | 5.32      | 2.47  | 3.00  | 3.31  | III          |
| 664     | 4.38      | 2.03  | 2.46  | 2.71  | III          |
| 665     | 9.71      | 4.56  | 5.54  | 6.10  | III          |
| 666     | 7.11      | 3.32  | 4.02  | 4.43  | III          |
| 667     | 2.58      | 1.22  | 1.48  | 1.63  | III          |
| 668     | 6.58      | 3.02  | 3.66  | 4.04  | II           |
| 669     | 8.37      | 3.89  | 4.72  | 5.20  | III          |
| 670     | 6.31      | 2.95  | 3.58  | 3.95  | III          |
| 673     | 6.39      | 3.04  | 3.69  | 4.07  | III          |
| 674     | 6.38      | 3.05  | 3.70  | 4.08  | III          |
| 675     | 5.33      | 2.51  | 3.05  | 3.36  | III          |
| 676     | 5.71      | 2.63  | 3.19  | 3.52  | III          |
| 677     | 8.70      | 4.09  | 4.96  | 5.47  | III          |
| 679     | 13.51     | 6.34  | 7.69  | 8.48  | III          |
| 681     | 6.24      | 2.95  | 3.58  | 3.95  | III          |
| 682     | 20.70     | 9.78  | 11.87 | 13.08 | III          |
| 691     | 5.70      | 2.70  | 3.27  | 3.61  | III          |
| 693     | 8.88      | 4.15  | 5.03  | 5.55  | III          |
| 695     | 4.52      | 2.06  | 2.50  | 2.75  | III          |
| 709     | 2.62      | 1.27  | 1.54  | 1.69  | III          |
| 716     | 4.16      | 2.01  | 2.44  | 2.69  | III          |
| 718     | 4.11      | 1.99  | 2.41  | 2.66  | III          |
| 721     | 11.65     | 5.69  | 6.97  | 7.67  | III          |
| 744     | 1.78      | 0.87  | 1.07  | 1.17  | II           |
| 751     | 1.48      | 0.72  | 0.89  | 0.97  | III          |
| 752     | 0.76      | 0.37  | 0.45  | 0.50  | III          |
| 753     | 3.29      | 1.61  | 1.97  | 2.17  | III          |
| 755     | 1.38      | 0.67  | 0.83  | 0.91  | III          |
| 757     | 1.41      | 0.69  | 0.84  | 0.93  | III          |
| 759     | 6.12      | 2.99  | 3.66  | 4.03  | 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, 2002 on New and Renewal Business**

| CODE NO | LOSS COST | EXPERIENCE RATING PLAN<br>EXPECTED LOSS FACTORS TABLE * |       |       | HAZARD GROUP |
|---------|-----------|---|-------|-------|--------------|
|         |           | A-1   | A-2   | A-3   |              |
| 801     | 7.57      | 3.78  | 4.63  | 5.10  | II           |
| 803     | 18.48     | 9.24  | 11.29 | 12.45 | III          |
| 804     | 3.32      | 1.66  | 2.03  | 2.24  | III          |
| 805     | 5.21      | 2.60  | 3.18  | 3.51  | III          |
| 806     | 12.28     | 6.14  | 7.51  | 8.28  | III          |
| 807     | 7.11      | 3.55  | 4.34  | 4.79  | III          |
| 808     | 7.28      | 3.64  | 4.45  | 4.90  | III          |
| 809     | 5.45      | 2.72  | 3.33  | 3.67  | III          |
| 810     | 6.24      | 3.12  | 3.82  | 4.21  | III          |
| 0162    | 0.59      |   |       |       | III          |
| 811     | 8.56      | 4.28  | 5.23  | 5.77  | III          |
| 812     | 7.16      | 3.58  | 4.38  | 4.82  | III          |
| 813     | 7.37      | 3.68  | 4.50  | 4.97  | II           |
| 814     | 4.02      | 2.01  | 2.46  | 2.71  | II           |
| 815     | 4.06      | 2.03  | 2.48  | 2.73  | III          |
| 816     | 3.02      | 1.51  | 1.85  | 2.04  | II           |
| 817     | 7.39      | 3.69  | 4.52  | 4.98  | III          |
| 818     | 3.25      | 1.63  | 1.99  | 2.19  | III          |
| 819     | 0.66      | 0.33  | 0.41  | 0.45  | III          |
| 821     | 7.00      | 3.50  | 4.28  | 4.71  | III          |
| 825     | 4.36      | 2.18  | 2.66  | 2.94  | II           |
| 855     | 6.03      | 3.01  | 3.69  | 4.06  | III          |
| 857     | 8.98      | 4.49  | 5.49  | 6.05  | III          |
| 858     | 8.29      | 4.14  | 5.06  | 5.58  | III          |
| 859     | 9.98      | 4.99  | 6.10  | 6.72  | III          |
| 860     | 9.84      | 4.92  | 6.01  | 6.63  | III          |
| 861     | 6.15      | 3.08  | 3.76  | 4.15  | III          |
| 862     | 9.29      | 4.65  | 5.68  | 6.26  | II           |
| 865     | 5.46      | 2.73  | 3.34  | 3.68  | II           |
| 867     | 7.37      | 3.68  | 4.50  | 4.97  | II           |
| 877     | 2.13      | 1.07  | 1.30  | 1.44  | II           |
| 879     | 3.50      | 1.75  | 2.14  | 2.36  | II           |
| 881     | 3.34      | 1.67  | 2.04  | 2.25  | II           |
| 883     | 2.17      | 1.09  | 1.33  | 1.47  | II           |
| 884     | 1.19      | 0.59  | 0.73  | 0.80  | II           |
| 885     | 3.93      | 1.96  | 2.40  | 2.65  | II           |
| 886     | 2.67      | 1.33  | 1.63  | 1.80  | II           |
| 889     | 0.30      | 0.15  | 0.18  | 0.20  | II           |
| 891     | 1.15      | 0.57  | 0.70  | 0.77  | II           |
| 892     | 1.04      | 0.52  | 0.63  | 0.70  | 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, 2002 on New and Renewal Business**

| CODE NO | LOSS COST | EXPERIENCE RATING PLAN<br>EXPECTED LOSS FACTORS TABLE * |       |       | HAZARD GROUP |
|---------|-----------|---|-------|-------|--------------|
|         |           | A-1   | A-2   | A-3   |              |
| 893     | 0.67      | 0.34  | 0.41  | 0.45  | II           |
| 894     | 1.15      | 0.57  | 0.70  | 0.77  | II           |
| 895     | 0.65      | 0.33  | 0.40  | 0.44  | II           |
| 896     | 2.67      | 1.33  | 1.63  | 1.80  | II           |
| 897     | 2.20      | 1.10  | 1.34  | 1.48  | II           |
| 898     | 3.60      | 1.80  | 2.20  | 2.43  | II           |
| 899     | 2.07      | 1.04  | 1.27  | 1.40  | II           |
| 907     | 6.95      | 3.47  | 4.25  | 4.68  | II           |
| 910     | 10.32     | 5.16  | 6.31  | 6.95  | II           |
| 911     | 7.16      | 3.58  | 4.38  | 4.82  | II           |
| 914     | 2.13      | 1.07  | 1.30  | 1.44  | II           |
| 915     | 4.19      | 2.09  | 2.56  | 2.82  | II           |
| 916     | 2.50      | 1.25  | 1.53  | 1.68  | II           |
| 917     | 2.88      | 1.44  | 1.76  | 1.94  | II           |
| 918     | 3.53      | 1.77  | 2.16  | 2.38  | II           |
| 919     | 2.30      | 1.15  | 1.40  | 1.55  | II           |
| 920     | 0.79      | 0.39  | 0.48  | 0.53  | II           |
| 922     | 4.82      | 2.41  | 2.95  | 3.25  | II           |
| 923     | 3.50      | 1.75  | 2.14  | 2.36  | II           |
| 924     | 5.15      | 2.57  | 3.14  | 3.47  | II           |
| 925     | 2.65      | 1.32  | 1.62  | 1.78  | II           |
| 926     | 3.34      | 1.67  | 2.04  | 2.25  | II           |
| 927     | 1.30      | 0.65  | 0.79  | 0.88  | II           |
| 928     | 2.17      | 1.09  | 1.33  | 1.47  | II           |
| 929     | 6.18      | 3.09  | 3.78  | 4.17  | II           |
| 932     | 1.16      | 0.58  | 0.71  | 0.78  | II           |
| 933     | 5.63      | 2.81  | 3.44  | 3.79  | II           |
| 934     | 3.08      | 1.54  | 1.88  | 2.08  | II           |
| 935     | 1.42      | 0.71  | 0.87  | 0.96  | II           |
| 936     | 0.46      | 0.23  | 0.28  | 0.31  | II           |
| 937     | 17.20     | 8.60  | 10.51 | 11.59 | II           |
| 939     | 5.58      | 2.79  | 3.41  | 3.76  | III          |
| 940     | 7.03      | 3.51  | 4.30  | 4.74  | II           |
| 941     | 2.98      | 1.49  | 1.82  | 2.01  | II           |
| 942     | 3.57      | 1.79  | 2.18  | 2.41  | II           |
| 943     | 7.73      | 3.87  | 4.73  | 5.21  | II           |
| 944     | 2.64      | 1.32  | 1.61  | 1.78  | II           |
| 945     | 3.14      | 1.57  | 1.92  | 2.12  | II           |
| 946     | 4.82      | 2.41  | 2.95  | 3.25  | II           |
| 947     | 7.56      | 3.78  | 4.62  | 5.09  | 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, 2002 on New and Renewal Business**

| CODE NO | LOSS COST | EXPERIENCE RATING PLAN<br>EXPECTED LOSS FACTORS TABLE * |       |       | HAZARD GROUP |
|---------|-----------|---|-------|-------|--------------|
|         |           | A-1   | A-2   | A-3   |              |
| 948     | 2.48      | 1.24  | 1.51  | 1.67  | II           |
| 949     | 1.16      | 0.58  | 0.71  | 0.78  | II           |
| 951     | 0.67      | 0.34  | 0.41  | 0.45  | III          |
| 952     | 1.18      | 0.59  | 0.72  | 0.79  | III          |
| 953     | 0.30      | 0.15  | 0.18  | 0.20  | II           |
| 954     | 3.55      | 1.78  | 2.17  | 2.39  | IV           |
| 955     | 0.67      | 0.34  | 0.41  | 0.45  | III          |
| 956     | 0.28      | 0.14  | 0.17  | 0.19  | III          |
| 957     | 0.47      | 0.24  | 0.29  | 0.32  | III          |
| 958     | 2.26      | 1.13  | 1.38  | 1.52  | III          |
| 959     | 1.99      | 1.00  | 1.22  | 1.34  | II           |
| 960     | 5.29      | 2.64  | 3.23  | 3.56  | II           |
| 961     | 1.31      | 0.65  | 0.80  | 0.88  | III          |
| 962     | 0.17      | 0.09  | 0.10  | 0.12  | III          |
| 963     | 0.54      | 0.27  | 0.33  | 0.37  | II           |
| 964     | 2.97      | 1.48  | 1.82  | 2.00  | II           |
| 965     | 0.65      | 0.33  | 0.40  | 0.44  | II           |
| 966     | 3.35      | 1.68  | 2.05  | 2.26  | III          |
| 967     | 1.92      | 0.96  | 1.18  | 1.30  | III          |
| 968     | 1.78      | 0.89  | 1.09  | 1.20  | II           |
| 969     | 2.98      | 1.49  | 1.82  | 2.01  | III          |
| 970     | 7.52      | 3.76  | 4.60  | 5.07  | II           |
| 971     | 5.58      | 2.79  | 3.41  | 3.76  | II           |
| 972     | 28.63     | 14.31   | 17.50 | 19.29 | IV           |
| 973     | 3.74      | 1.87  | 2.28  | 2.52  | II           |
| 974     | 3.59      | 1.80  | 2.20  | 2.42  | II           |
| 975     | 2.43      | 1.21  | 1.48  | 1.63  | II           |
| 976     | 1.54      | 0.77  | 0.94  | 1.04  | II           |
| 977     | 1.01      | 0.50  | 0.62  | 0.68  | I            |
| 978     | 3.57      | 1.79  | 2.18  | 2.41  | III          |
| 979     | 5.53      | 2.76  | 3.38  | 3.72  | II           |
| 980     | 5.83      | 2.91  | 3.56  | 3.93  | III          |
| 982     | 3.71 e    |   |       |       | III          |
| 983     | 7.78      | 3.89  | 4.76  | 5.24  | II           |
| 984     | 0.40      | 0.20  | 0.25  | 0.27  | III          |
| 985     | 4.20      | 2.10  | 2.57  | 2.83  | III          |
| 986     | 1.78      | 0.89  | 1.09  | 1.20  | II           |
| 987     | 1.16      | 0.58  | 0.71  | 0.78  | II           |
| 988     | 0.41      | 0.21  | 0.25  | 0.28  | II           |
| 992     | 5.45      | 2.72  | 3.33  | 3.67  | 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.

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  
Effective Date: April 1, 2002 on New and Renewal Business**

| CODE NO | LOSS COST  | EXPERIENCE RATING PLAN<br>EXPECTED LOSS FACTORS TABLE * |          |          | HAZARD GROUP |
|---------|------------|---|----------|----------|--------------|
|         |            | A-1   | A-2      | A-3      |              |
| 993     | 1,913.95 f | 956.69  | 1,169.77 | 1,289.52 | III          |
| 994     | g          | h   | h        | h        | IV           |
| 995     | 9.22       | 4.61  | 5.64     | 6.21     | III          |
| 996     | 1,913.95 i | 956.69  | 1,169.77 | 1,289.52 | IV           |
| 997     | 1.01       | 0.50  | 0.62     | 0.68     | II           |
| 999     | 5.50       | 2.75  | 3.36     | 3.70     | II           |
| 0006    | 4.44       | 2.22  | 2.71     | 2.99     | II           |
| 0008    | 2.81       | 1.40  | 1.72     | 1.89     | II           |
| 0011    | 4.04       | 2.02  | 2.47     | 2.72     | II           |
| 0013    | 6.25       | 3.13  | 3.82     | 4.21     | II           |
| 0016    | 4.10       | 2.05  | 2.50     | 2.76     | II           |
| 0034    | 5.66       | 2.83  | 3.46     | 3.81     | II           |
| 0036    | 5.52       | 2.76  | 3.37     | 3.72     | II           |
| 0083    | 6.88       | 3.44  | 4.20     | 4.63     | III          |
| 0170    | 3.18       | 1.59  | 1.94     | 2.14     | II           |
| 4771    | 6.84       | 3.34  | 4.09     | 4.50     | IV           |
| 771     | 1.97       |   |          |          | IV           |
| 4775    | 3.54       | 1.73  | 2.12     | 2.33     | IV           |
| 0775    | 0.57       |   |          |          | IV           |
| 4777    | 11.70      | 5.85  | 7.15     | 7.88     | III          |
| 7405    | 1.74       | 0.87  | 1.06     | 1.17     | III          |
| 7445    | 0.37       |   |          |          | IV           |
| 7413    | 1.95       | 0.98  | 1.19     | 1.32     | IV           |
| 7453    | 0.41       |   |          |          | IV           |
| 7421 j  | 2.37       | 1.18  | 1.45     | 1.59     | III          |
| 7424    | 5.58       | 2.79  | 3.41     | 3.76     | IV           |
| 7428    | 2.80       | 1.40  | 1.71     | 1.89     | II           |
| 9108 k  | 76.58      |   |          |          | I            |

\* 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 4/1/02.

h Apply the following percentages (A-1 = 50.33%, A-2 = 61.54%, A-3 = 67.84%) to annual loss cost from the appropriate page of Section 2.

i Per hazardous materials response team.

j Code 9108 may also apply.

k Not subject to experience rating

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

**Effective Date: April 1, 2002 on New and Renewal Business**

| CODE<br>NO            | LOSS<br>COST | EXPERIENCE RATING PLAN<br>EXPECTED LOSS FACTORS TABLE * |        |        | HAZARD<br>GROUP |
|-----------------------|--------------|---|--------|--------|-----------------|
|                       |              | A-1   | A-2    | A-3    |                 |
| <b>Per<br/>Capita</b> |              |   |        |        |                 |
| <b>0901</b>           | 16.42        | 8.21  | 10.04  | 11.06  | I               |
| <b>0902</b>           | 1.64         | 0.82  | 1.00   | 1.11   | I               |
| <b>0908</b>           | 74.26        | 37.12   | 45.39  | 50.03  | I               |
| <b>0909</b>           | 73.25        | 36.62   | 44.77  | 49.35  | II              |
| <b>0912</b>           | 259.01       | 129.47  | 158.31 | 174.51 | II              |
| <b>0913</b>           | 319.44       | 159.67  | 195.24 | 215.22 | II              |
| <b>A Rated</b>        |              |   |        |        |                 |
| <b>9985</b>           | A            | A   | A      | A      | 0               |
| <b>0133</b>           | 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.

**PENNSYLVANIA  
VOLUNTEER FIREMEN**

**CODE 994**

**SCHEDULE OF ANNUAL LOSS COSTS  
Effective Date: April 1, 2002**

| Population     | Annual Loss Cost | Population                                   | Annual Loss Cost |
|----------------|------------------|--|------------------|
| Up to 300      | 1,158            | 6,501 to 7,000                               | 4,836            |
| 301 to 500     | 1,422            | 7,001 to 7,500                               | 5,012            |
| 501 to 700     | 1,654            | 7,501 to 8,000                               | 5,187            |
| 701 to 1,000   | 1,910            | 8,001 to 8,500                               | 5,356            |
| 1,001 to 1,500 | 2,247            | 8,501 to 9,000                               | 5,523            |
| 1,501 to 2,000 | 2,610            | 9,001 to 9,500                               | 5,684            |
| 2,001 to 2,500 | 2,920            | 9,501 to 10,000                              | 5,841            |
| 2,501 to 3,000 | 3,195            | 10,001 to 15,000                             | 6,704            |
| 3,001 to 3,500 | 3,437            | 15,001 to 20,000                             | 8,196            |
| 3,501 to 4,000 | 3,665            | 20,001 to 25,000                             | 9,663            |
| 4,001 to 4,500 | 3,878            | 25,001 to 30,000                             | 11,113           |
| 4,501 to 5,000 | 4,081            | 30,001 to 35,000                             | 12,539           |
| 5,001 to 5,500 | 4,279            | 35,001 to 40,000                             | 13,948           |
| 5,501 to 6,000 | 4,468            | 40,001 to 45,000                             | 15,332           |
| 6,001 to 6,500 | 4,654            | 45,001 to 50,000                             | 16,693           |
|                |                  | For each additional<br>5,000 population..... | 1,365            |

**PENNSYLVANIA**  
Effective April 1, 2002  
Excess Loss Factors

| Per<br>Accident<br>Limit | Hazard Group |        |        |        |
|--------------------------|--------------|--------|--------|--------|
|                          | I            | II     | III    | IV     |
| \$10,000                 | 0.698        | 0.711  | 0.776  | 0.818  |
| \$15,000                 | 0.636        | 0.652  | 0.732  | 0.781  |
| \$20,000                 | 0.589        | 0.612  | 0.700  | 0.753  |
| \$25,000                 | 0.553        | 0.572  | 0.663  | 0.726  |
| \$30,000                 | 0.519        | 0.542  | 0.640  | 0.698  |
| \$35,000                 | 0.486        | 0.513  | 0.613  | 0.671  |
| \$40,000                 | 0.459        | 0.486  | 0.591  | 0.651  |
| \$50,000                 | 0.418        | 0.446  | 0.550  | 0.617  |
| \$75,000                 | 0.336        | 0.361  | 0.463  | 0.538  |
| \$100,000                | 0.279        | 0.306  | 0.408  | 0.478  |
| \$125,000                | 0.238        | 0.262  | 0.356  | 0.431  |
| \$150,000                | 0.206        | 0.229  | 0.319  | 0.387  |
| \$175,000                | 0.180        | 0.200  | 0.280  | 0.349  |
| \$200,000                | 0.159        | 0.179  | 0.254  | 0.315  |
| \$225,000                | 0.142        | 0.160  | 0.227  | 0.287  |
| \$250,000                | 0.129        | 0.144  | 0.208  | 0.261  |
| \$275,000                | 0.117        | 0.131  | 0.189  | 0.240  |
| \$300,000                | 0.108        | 0.122  | 0.176  | 0.222  |
| \$325,000                | 0.100        | 0.111  | 0.162  | 0.206  |
| \$350,000                | 0.092        | 0.104  | 0.151  | 0.193  |
| \$375,000                | 0.087        | 0.098  | 0.142  | 0.183  |
| \$400,000                | 0.082        | 0.093  | 0.135  | 0.172  |
| \$425,000                | 0.079        | 0.089  | 0.128  | 0.165  |
| \$450,000                | 0.074        | 0.084  | 0.122  | 0.157  |
| \$475,000                | 0.071        | 0.081  | 0.117  | 0.151  |
| \$500,000                | 0.069        | 0.078  | 0.113  | 0.144  |
| \$600,000                | 0.061        | 0.069  | 0.100  | 0.129  |
| \$700,000                | 0.055        | 0.062  | 0.089  | 0.115  |
| \$800,000                | 0.051        | 0.058  | 0.084  | 0.107  |
| \$900,000                | 0.048        | 0.054  | 0.078  | 0.101  |
| \$1,000,000              | 0.0450       | 0.0509 | 0.0729 | 0.0938 |
| \$2,000,000              | 0.0275       | 0.0305 | 0.0426 | 0.0543 |
| \$3,000,000              | 0.0213       | 0.0230 | 0.0317 | 0.0399 |
| \$4,000,000              | 0.0178       | 0.0196 | 0.0260 | 0.0324 |
| \$5,000,000              | 0.0154       | 0.0172 | 0.0224 | 0.0276 |
| \$6,000,000              | 0.0140       | 0.0155 | 0.0201 | 0.0248 |
| \$7,000,000              | 0.0122       | 0.0138 | 0.0183 | 0.0224 |
| \$8,000,000              | 0.0113       | 0.0122 | 0.0173 | 0.0208 |
| \$9,000,000              | 0.0098       | 0.0113 | 0.0161 | 0.0190 |
| \$10,000,000             | 0.0089       | 0.0105 | 0.0149 | 0.0178 |

**PENNSYLVANIA COMPENSATION RATING BUREAU  
MISCELLANEOUS RATING VALUES  
EFFECTIVE APRIL 1, 2002**

**SMALL DEDUCTIBLE PROGRAM  
Loss Elimination Ratios**

| Deductible<br>Level | Hazard Group |       |       |       |
|---------------------|--------------|-------|-------|-------|
|                     | I            | II    | III   | IV    |
| \$ 1,000            | 7.7%         | 7.5%  | 4.1%  | 2.4%  |
| \$ 5,000            | 23.4%        | 22.6% | 16.8% | 13.9% |
| \$ 10,000           | 31.5%        | 30.1% | 23.0% | 18.5% |

**STATE AND HAZARD GROUP RELATIVITIES**

| Hazard Group | Factor |
|--------------|--------|
| I            | 1.039  |
| II           | 0.896  |
| III          | 0.673  |
| IV           | 0.545  |

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

|                   |      |        |
|-------------------|------|--------|
| First Adjustment  | RDF= | 0.4041 |
| Second Adjustment | RDF= | 0.2677 |
| Third Adjustment  | RDF= | 0.1749 |

**EMPLOYER ASSESSMENT FACTOR**

0.0337