



## Pennsylvania Compensation Rating Bureau

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February 13, 2006

### **BUREAU CIRCULAR NO. 1506**

To All Members of the Bureau:

Re: **APRIL 1, 2006 LOSS COST REVISION APPROVAL**

By action dated February 13, 2006 the Insurance Commissioner has approved revised loss costs and related rating values **effective on a new and renewal basis** as of 12:01 a.m., **April 1, 2006**.

The approved loss costs are consistent with the overall loss cost indication submitted under Proposal C-350, calling for an overall average reduction of 8.58 percent from existing loss costs.

For reference purposes a complete table of approved loss costs and expected loss factors has been attached to this circular. In addition, copies of this circular and the accompanying tables will be available in various locations within the Bureau's website ([www.pcrb.com](http://www.pcrb.com)).

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
- Hepatitis C loadings for Classification Codes 807, 985, 993 and 994

The items listed above are included in current loss costs in Pennsylvania and continue to be included in the approved values effective April 1, 2006.

In addition to loss costs and expected loss factors the following rating values, as included in Proposal C-350 and approved by the Insurance Commissioner effective April 1, 2006, 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 (0.0198)

In addition to revisions to the above noted rating values the following approved revisions to Manual language effective April 1, 2006 are of note:

- **Revisions to Section 6 – Experience Rating Plan**

A change to the capping procedure implemented as part of the April 1, 2004 changes has been approved in this filing. The change will allow employers whose indicated modification factor is less than 1.000 and whose modification factor after application of the original April 1, 2004 capping procedure is greater than 1.000 to receive a modification of 1.000.

**SECTION 6 - EXPERIENCE RATING PLAN**

**SECTION VI  
RATING PROCEDURE**

- 1. Actual Losses.** ..... in the rating.
- 2. Expected Losses.** ..... the experience period.
- 3. Credibility.** ..... in Table B.
- 4. Maximum Value Charge.** ..... the experience period.
- 5. Experience Modification.** The Experience Modification (M) shall be determined from the formula:

$$\frac{AC + ELC + E(1.000 - C)}{E} = \text{Indicated Modification, Final Modification Capped to +/- 25\% of Prior Modification, except that where the Indicated Modification is less than unity (1.000) and the Capped Modification is greater than unity (1.000), then the Final Modification shall be set equal to unity (1.000).}$$

The experience modification shall be rounded to three decimal places.

- **Revisions to Designated Auditable Payrolls for executive officers, taxicab drivers and salaried police or firefighters as follows:**
  - o Executive officers maximum weekly payroll - revised from \$1,750 to \$1,800 per week
  - o Taxicab drivers for leased cabs where no payroll is available - revised from \$34,500 to \$35,800 per annum
  - o Salaried police or firefighters - minimum payroll revised from \$3,450 to \$3,600 per year

Manual revisions reflecting approval of Proposal C-350 with respect to rating values and rules effective April 1, 2006 will be updated on our website ([www.pcrb.com](http://www.pcrb.com)) at a later date.

Questions regarding the approved April 1, 2006 Loss Cost Filing may be directed to me at Extension 4413 or [twisecarver@pcrb.com](mailto:twisecarver@pcrb.com) or to Michael Doyle, Chief Actuary, at Extension 4480 or [mdoyle@pcrb.com](mailto:mdoyle@pcrb.com).

Timothy L. Wisecarver  
President

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***Remember to visit our web site at [www.pcrb.com](http://www.pcrb.com) for more information about this and other topics.***

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2006 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
005	18.82	8.63	11.22	12.37	III
007	6.04	2.77	3.60	3.97	III
009	29.08	13.33	17.35	19.11	III
015	19.67	9.02	11.73	12.93	III
025	4.78	2.12	2.64	2.90	III
028	4.45	1.97	2.46	2.70	III
050	2.84	1.26	1.57	1.72	III
051	3.67	1.63	2.03	2.23	III
055	4.92	2.18	2.72	2.99	III
059	4.37	1.94	2.41	2.65	III
101	3.08	1.38	1.78	1.97	III
103	1.54	0.69	0.89	0.98	II
104	3.46	1.55	2.00	2.21	II
105	4.01	1.80	2.32	2.57	III
106	5.65	2.53	3.26	3.62	II
107	3.24	1.45	1.87	2.07	II
108	4.37	1.95	2.52	2.80	II
109	5.61	2.51	3.24	3.59	III
110	4.02	1.80	2.32	2.58	II
111	4.83	2.16	2.79	3.09	II
112	10.36	4.64	5.98	6.63	II
113	2.50	1.12	1.44	1.60	II
114	9.40	4.21	5.43	6.02	III
115	2.04	0.91	1.18	1.31	II
119	6.16	2.75	3.55	3.94	II
130	5.73	2.56	3.31	3.67	III
132	2.38	1.06	1.37	1.52	II
134	4.38	1.96	2.53	2.80	II
135	3.39	1.52	1.96	2.17	II
136	2.72	1.22	1.57	1.74	II
139	4.19	1.87	2.42	2.68	II
141	4.90	2.19	2.83	3.14	II
142	2.31	1.03	1.33	1.48	II
161	2.98	1.33	1.72	1.91	II
163	3.54	1.58	2.04	2.27	II
165	5.11	2.28	2.95	3.27	II
166	3.20	1.43	1.84	2.05	II
185	4.03	1.80	2.33	2.58	II
187	3.83	1.71	2.21	2.45	II
189	3.01	1.35	1.74	1.93	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.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2006 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
191	3.60	1.61	2.08	2.30	II
201	4.16	1.86	2.40	2.66	II
204	3.03	1.36	1.75	1.94	II
205	3.58	1.60	2.07	2.29	II
221	2.33	1.04	1.34	1.49	II
222	3.59	1.61	2.07	2.30	II
225	3.73	1.67	2.15	2.39	II
227	4.13	1.85	2.38	2.64	II
255	3.23	1.44	1.86	2.06	II
257	3.99	1.79	2.31	2.56	II
261	4.09	1.83	2.36	2.62	II
263	3.69	1.65	2.13	2.36	II
265	3.56	1.59	2.05	2.28	II
275	2.78	1.24	1.60	1.78	II
276	4.21	1.88	2.43	2.69	II
281	3.10	1.39	1.79	1.99	II
282	5.36	2.40	3.09	3.43	III
285	2.98	1.33	1.72	1.91	II
287	4.15	1.85	2.39	2.65	II
291	3.72	1.66	2.15	2.38	II
297	3.61	1.61	2.08	2.31	II
301	6.88	3.08	3.97	4.40	III
305	5.45	2.44	3.15	3.49	II
306	4.66	2.09	2.69	2.98	II
311	3.63	1.62	2.10	2.32	II
319	4.07	1.82	2.35	2.61	II
323	2.98	1.33	1.72	1.91	I
327	3.81	1.71	2.20	2.44	II
402	6.44	2.88	3.72	4.12	III
403	3.16	1.42	1.83	2.03	II
404	5.12	2.29	2.95	3.27	III
406	5.02	2.24	2.89	3.21	III
407	4.50	2.01	2.60	2.88	II
411	5.97	2.67	3.44	3.82	III
413	6.39	2.86	3.69	4.09	III
415	4.28	1.91	2.47	2.74	III
416	8.31	3.72	4.80	5.32	II
421	6.71	3.00	3.88	4.30	III
425	8.89	3.98	5.13	5.69	III
427	4.46	1.99	2.57	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.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2006 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
429	5.80	2.60	3.35	3.71	III
431	7.27	3.25	4.20	4.65	II
433	4.20	1.88	2.42	2.69	II
435	5.48	2.45	3.16	3.51	II
441	1.56	0.70	0.90	1.00	II
442	2.23	1.00	1.29	1.43	II
443	2.23	1.00	1.29	1.43	II
445	3.20 a	1.43	1.84	2.05	II
446	2.06	0.92	1.19	1.32	II
447	5.42 b	2.42	3.13	3.47	III
449	3.67	1.64	2.12	2.35	II
451	4.40	1.97	2.54	2.82	II
454	4.25	1.90	2.45	2.72	II
456	3.98	1.78	2.30	2.55	II
457	3.48	1.56	2.01	2.23	II
458	2.72	1.22	1.57	1.74	II
459	1.55	0.69	0.89	0.99	II
461	3.76	1.68	2.17	2.41	II
463	2.23	1.00	1.29	1.43	II
465	3.28	1.47	1.89	2.10	III
467	3.84	1.72	2.22	2.46	II
471	1.99	0.89	1.15	1.27	II
472	1.42	0.63	0.82	0.91	II
473	3.08	1.38	1.78	1.97	II
474	0.74	0.33	0.43	0.47	II
475	3.02	1.35	1.74	1.94	III
476	1.54	0.69	0.89	0.98	II
477	2.94	1.32	1.70	1.88	II
483	1.24	0.56	0.72	0.80	II
485	1.87	0.84	1.08	1.20	II
486	2.18	0.98	1.26	1.40	II
487	1.84	0.82	1.06	1.18	II
488	1.49	0.66	0.86	0.95	II
489	1.63	0.73	0.94	1.04	II
491	3.72	1.66	2.15	2.38	II
493	3.75	1.68	2.17	2.40	II
495	5.17	2.31	2.98	3.31	II
497	1.66	0.74	0.96	1.06	II
499	3.62	1.62	2.09	2.32	III
501	3.46	1.55	2.00	2.21	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: \$0.27 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.18 Supplemental is not subject to experience rating. Code as 0066.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2006 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
502	4.19	1.87	2.42	2.68	II
506	2.30	1.03	1.32	1.47	II
507	4.17	1.86	2.40	2.67	III
509	6.91	3.09	3.99	4.42	III
511	6.70	3.00	3.87	4.29	III
512	5.24	2.34	3.02	3.35	III
513	3.67 <sup>c</sup>	1.64	2.12	2.35	I
514	6.09	2.72	3.51	3.90	III
535	3.11	1.39	1.80	1.99	II
536	5.96	2.66	3.44	3.81	II
544	9.60	4.29	5.54	6.14	III
551	2.49	1.11	1.44	1.59	III
553	1.40	0.62	0.81	0.89	III
555	0.92	0.41	0.53	0.59	II
563	2.63	1.18	1.52	1.68	II
571	3.04	1.36	1.76	1.95	II
573	4.07	1.82	2.35	2.61	III
581	2.37	1.06	1.37	1.51	III
587	3.01	1.35	1.74	1.93	II
601	7.94	3.45	4.31	4.73	III
602	5.36	2.33	2.91	3.19	IV
603	6.58	2.74	3.41	3.75	IV
605	7.79	3.38	4.21	4.62	III
606	12.27	5.32	6.63	7.28	III
607	9.11	3.97	4.96	5.44	III
608	6.83	2.94	3.67	4.03	IV
609	5.51	2.40	2.99	3.28	IV
611	10.83	4.66	5.81	6.37	IV
615 <sup>d</sup>	12.93	5.60	6.98	7.66	IV
0152	1.41				IV
617	6.40	2.77	3.45	3.79	IV
645	7.24	3.09	3.86	4.23	IV
646	5.67	2.40	3.00	3.29	III
647	7.70	3.37	4.21	4.62	II
648	5.99	2.60	3.24	3.56	III
649	3.21	1.34	1.67	1.83	III
651	7.98	3.45	4.30	4.72	IV
652	8.86	3.91	4.88	5.35	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.

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

**d** OD: \$1.50 Supplemental applies when coverage for Federal black lung is provided. It is not subject to experience rating. Code as 0164.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
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Approved Effective Date: April 1, 2006 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
653	7.97	3.44	4.29	4.71	III
654	9.49	4.09	5.10	5.60	IV
655	15.30	6.68	8.33	9.14	IV
656	7.98	3.47	4.33	4.75	IV
657	10.20	4.35	5.42	5.95	IV
658	9.73	4.11	5.13	5.63	III
659	18.30	7.93	9.89	10.85	IV
660	2.03	0.88	1.10	1.21	III
661	4.16	1.75	2.18	2.39	III
662	4.93	2.19	2.73	2.99	II
663	4.85	2.09	2.60	2.86	III
664	4.27	1.83	2.28	2.50	III
665	9.09	3.97	4.95	5.43	IV
666	6.40	2.73	3.40	3.73	III
667	2.10	0.91	1.13	1.24	III
668	5.49	2.36	2.94	3.23	II
669	7.68	3.34	4.17	4.57	IV
670	5.30	2.29	2.86	3.14	III
673	5.57	2.45	3.06	3.35	III
674	5.15	2.28	2.84	3.12	III
675	5.50	2.39	2.98	3.27	IV
676	5.24	2.24	2.79	3.06	IV
677	5.75	2.50	3.12	3.42	III
679	10.16	4.40	5.49	6.03	III
681	5.26	2.29	2.86	3.14	III
682	15.83	6.90	8.61	9.44	III
691	6.27	2.72	3.39	3.72	IV
693	8.97	3.90	4.86	5.33	IV
695	4.56	1.98	2.47	2.71	III
709	2.35	1.04	1.30	1.42	III
716	3.37	1.49	1.86	2.04	III
718	3.32	1.47	1.83	2.01	III
721	12.13	5.43	7.00	7.77	IV
744	1.87	0.84	1.08	1.20	II
751	1.92	0.86	1.11	1.23	III
752	0.98	0.44	0.57	0.63	III
753	3.29	1.47	1.90	2.10	III
755	1.06	0.47	0.61	0.68	III
757	2.01	0.90	1.16	1.29	III
759	5.38	2.41	3.10	3.44	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 COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2006 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
801	7.24	3.32	4.32	4.76	II
803	19.38	8.89	11.56	12.74	III
804	3.33	1.53	1.98	2.19	III
805	5.34	2.45	3.18	3.51	III
806	11.85	5.43	7.07	7.79	III
807	5.90	2.69	3.50	3.86	III
808	7.34	3.37	4.38	4.82	III
809	5.27	2.42	3.14	3.46	III
810	6.37	2.92	3.80	4.19	III
0162	1.50				III
811	8.24	3.78	4.92	5.42	III
812	6.77	3.11	4.04	4.45	III
813	6.02	2.76	3.59	3.95	II
814	4.22	1.93	2.51	2.77	II
815	4.03	1.85	2.41	2.65	III
816	2.54	1.16	1.51	1.67	II
817	7.37	3.38	4.40	4.84	III
818	3.12	1.43	1.86	2.05	III
819	0.70	0.32	0.42	0.46	III
820	2.86	1.31	1.71	1.88	III
821	6.95	3.18	4.14	4.57	III
825	3.99	1.83	2.38	2.63	II
855	5.57	2.55	3.32	3.66	III
857	8.50	3.90	5.07	5.59	III
858	8.19	3.76	4.89	5.38	III
859	9.48	4.35	5.66	6.23	III
860	9.62	4.41	5.74	6.32	III
861	7.12	3.26	4.25	4.68	III
862	8.66	3.97	5.16	5.69	II
863	5.37	2.46	3.20	3.53	II
865	4.28	1.96	2.55	2.81	II
867	6.86	3.14	4.09	4.51	II
877	2.70	1.24	1.61	1.77	I
879	4.37	2.00	2.61	2.87	II
880	5.14	2.36	3.06	3.38	II
881	4.09	1.88	2.44	2.69	II
882	7.81	3.58	4.66	5.13	II
883	2.53	1.16	1.51	1.66	II
884	0.96	0.44	0.57	0.63	II
885	3.66	1.68	2.18	2.41	II
886	2.67	1.22	1.59	1.75	II
887	0.88	0.40	0.52	0.58	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 COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2006 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
889	0.35	0.16	0.21	0.23	II
890	0.56	0.25	0.33	0.37	II
891	0.99	0.45	0.59	0.65	II
892	1.01	0.46	0.60	0.66	II
893	0.74	0.34	0.44	0.49	II
894	1.36	0.63	0.81	0.90	II
895	0.69	0.32	0.41	0.45	II
896	2.72	1.25	1.62	1.79	II
897	1.87	0.86	1.12	1.23	I
898	2.43	1.11	1.45	1.60	II
899	1.79	0.82	1.07	1.18	II
903	0.49	0.22	0.29	0.32	III
904	1.85	0.85	1.10	1.22	III
907	5.93	2.72	3.53	3.89	II
910	10.80	4.95	6.44	7.10	II
911	6.57	3.01	3.92	4.32	II
914	2.26	1.04	1.35	1.49	I
915	4.20	1.92	2.50	2.76	II
916	2.09	0.96	1.25	1.38	II
917	2.57	1.18	1.53	1.69	I
918	3.51	1.61	2.09	2.31	II
919	2.10	0.96	1.25	1.38	II
920	0.56	0.25	0.33	0.37	II
921	5.85	2.68	3.49	3.85	II
922	4.29	1.97	2.56	2.82	II
923	3.64	1.67	2.17	2.39	II
924	4.80	2.20	2.86	3.16	II
925	2.46	1.13	1.47	1.61	II
926	3.51	1.61	2.09	2.31	II
927	1.23	0.57	0.74	0.81	II
928	2.12	0.97	1.27	1.40	II
929	5.84	2.68	3.49	3.84	II
932	1.08	0.50	0.65	0.71	II
933	6.16	2.82	3.67	4.05	II
934	3.10	1.42	1.85	2.04	II
935	1.87	0.86	1.12	1.23	II
936	0.40	0.19	0.24	0.27	II
937	13.25	6.07	7.90	8.71	II
939	5.60	2.57	3.34	3.68	III
940	5.41	2.48	3.23	3.56	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 COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2006 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
941	2.29	1.05	1.36	1.50	II
942	4.05	1.86	2.42	2.67	II
943	6.06	2.78	3.61	3.98	II
944	2.16	0.99	1.29	1.42	II
945	2.58	1.18	1.54	1.69	I
946	3.49	1.60	2.08	2.29	II
947	5.16	2.36	3.08	3.39	II
948	2.20	1.01	1.31	1.45	II
949	0.99	0.45	0.59	0.65	II
951	0.62	0.28	0.37	0.41	III
952	0.97	0.45	0.58	0.64	III
953	0.32	0.15	0.19	0.21	II
954	2.84	1.30	1.69	1.87	III
955	0.71	0.32	0.42	0.47	III
956	0.23	0.11	0.14	0.15	III
957	0.41	0.19	0.25	0.27	III
958	1.57	0.72	0.93	1.03	III
959	1.85	0.85	1.10	1.22	II
960	4.24	1.94	2.53	2.78	II
961	1.16	0.53	0.69	0.76	III
962	0.12	0.06	0.07	0.08	III
963	0.57	0.26	0.34	0.37	II
964	2.13	0.98	1.27	1.40	I
965	0.59	0.27	0.35	0.39	II
966	2.98	1.37	1.78	1.96	III
967	1.28	0.59	0.77	0.84	III
968	1.51	0.69	0.90	0.99	II
969	2.34	1.07	1.39	1.54	III
970	9.19	4.21	5.48	6.04	II
971	4.91	2.25	2.93	3.23	II
973	3.44	1.58	2.05	2.26	II
974	2.95	1.35	1.76	1.94	II
975	2.04	0.94	1.22	1.34	I
976	1.41	0.64	0.84	0.92	II
977	0.93	0.43	0.55	0.61	II
978	3.35	1.53	2.00	2.20	III
979	4.34	1.99	2.59	2.85	II
980	4.94	2.27	2.95	3.25	III
982	3.47 e				III
983	7.05	3.23	4.20	4.63	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 COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2006 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
984	0.29	0.13	0.17	0.19	II
985	3.66	1.66	2.17	2.39	III
986	1.28	0.59	0.77	0.84	II
987	1.11	0.51	0.66	0.73	II
988	0.35	0.16	0.21	0.23	II
992	5.27	2.42	3.14	3.46	III
993	1,068.27 f	423.16	550.49	606.63	III
994	g	h	h	h	IV
995	8.80	4.03	5.25	5.78	III
996	922.90 i	423.16	550.49	606.63	IV
997	1.10	0.51	0.66	0.72	II
999	5.27	2.42	3.14	3.46	II
0006	4.44	2.04	2.65	2.92	II
0008	2.30	1.05	1.37	1.51	II
0011	3.75	1.72	2.24	2.47	II
012	5.95	2.73	3.55	3.91	II
0013	5.75	2.64	3.43	3.78	II
0016	3.65	1.67	2.18	2.40	I
0034	5.53	2.54	3.30	3.64	II
0036	5.04	2.31	3.00	3.31	II
0083	6.06	2.78	3.61	3.98	III
0170	3.11	1.43	1.86	2.05	II
4771	4.31	1.93	2.49	2.76	IV
0771	1.08				
4775	4.31	1.93	2.49	2.76	IV
0775	1.08				
4777	10.84	4.97	6.47	7.12	III
7405	1.07	0.49	0.64	0.70	III
7445	0.23				IV
7413	1.53	0.70	0.91	1.00	IV
7453	0.32				IV
7421 j	1.85	0.85	1.10	1.22	III
7424	4.36	2.00	2.60	2.86	IV
7428	3.27	1.50	1.95	2.15	II
9108 k	76.90				I
9740 k	0.03				
9741 k	0.01				

\* 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 4/1/06.

h Apply the following percentages (A-1 = 42.99%, A-2 = 55.92%, A-3 = 61.63%) 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 COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Approved Effective Date: April 1, 2006 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
<b>Per Capita</b>					
<b>0901</b>	21.89	10.04	13.06	14.39	I
<b>0902</b>	1.62	0.74	0.96	1.06	I
<b>0908</b>	115.61	53.01	68.96	75.99	II
<b>0909</b>	72.40	33.20	43.19	47.59	II
<b>0912</b>	264.39	121.23	157.70	173.79	II
<b>0913</b>	396.40	181.75	236.45	260.56	II
<b>A Rated</b>					
<b>9985</b>	A	A	A	A	
<b>0133</b>	A	A	A	A	

\* 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**  
Approved Effective Date: April 1, 2006

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	1,632	6,501 to 7,000	6,820
301 to 500	2,005	7,001 to 7,500	7,068
501 to 700	2,332	7,501 to 8,000	7,315
701 to 1,000	2,694	8,001 to 8,500	7,554
1,001 to 1,500	3,169	8,501 to 9,000	7,788
1,501 to 2,000	3,681	9,001 to 9,500	8,016
2,001 to 2,500	4,118	9,501 to 10,000	8,237
2,501 to 3,000	4,506	10,001 to 15,000	9,453
3,001 to 3,500	4,847	15,001 to 20,000	11,558
3,501 to 4,000	5,169	20,001 to 25,000	13,627
4,001 to 4,500	5,468	25,001 to 30,000	15,671
4,501 to 5,000	5,755	30,001 to 35,000	17,683
5,001 to 5,500	6,035	35,001 to 40,000	19,669
5,501 to 6,000	6,300	40,001 to 45,000	21,622
6,001 to 6,500	6,564	45,001 to 50,000	23,539
		For each additional 5,000 population.....	1,925

PENNSYLVANIA COMPENSATION RATING BUREAU  
EFFECTIVE APRIL 1, 2006  
EXCESS LOSS FACTORS

Per Accident Limit	HAZARD GROUP			
	I	II	III	IV
\$10,000	0.737	0.746	0.814	0.854
\$15,000	0.682	0.700	0.779	0.829
\$20,000	0.639	0.660	0.747	0.805
\$25,000	0.603	0.623	0.719	0.782
\$30,000	0.572	0.595	0.698	0.762
\$35,000	0.546	0.570	0.678	0.742
\$40,000	0.522	0.547	0.658	0.724
\$50,000	0.475	0.507	0.620	0.689
\$75,000	0.390	0.421	0.537	0.612
\$100,000	0.331	0.363	0.476	0.551
\$125,000	0.284	0.314	0.423	0.498
\$150,000	0.250	0.281	0.381	0.458
\$175,000	0.221	0.249	0.349	0.421
\$200,000	0.198	0.226	0.316	0.389
\$225,000	0.178	0.203	0.287	0.362
\$250,000	0.162	0.186	0.266	0.334
\$275,000	0.148	0.170	0.244	0.309
\$300,000	0.136	0.156	0.226	0.286
\$325,000	0.126	0.145	0.210	0.268
\$350,000	0.117	0.135	0.196	0.250
\$375,000	0.109	0.126	0.184	0.235
\$400,000	0.102	0.119	0.173	0.223
\$425,000	0.097	0.112	0.164	0.211
\$450,000	0.092	0.107	0.157	0.202
\$475,000	0.088	0.102	0.151	0.193
\$500,000	0.084	0.098	0.144	0.185
\$600,000	0.073	0.084	0.123	0.161
\$700,000	0.065	0.075	0.110	0.144
\$800,000	0.059	0.068	0.101	0.132
\$900,000	0.054	0.063	0.093	0.122
\$1,000,000	0.0507	0.0592	0.0869	0.1134
\$2,000,000	0.0304	0.0355	0.0513	0.0671
\$3,000,000	0.0237	0.0265	0.0377	0.0485
\$4,000,000	0.0196	0.0219	0.0304	0.0389
\$5,000,000	0.0174	0.0191	0.0260	0.0327
\$6,000,000	0.0152	0.0169	0.0231	0.0287
\$7,000,000	0.0135	0.0157	0.0208	0.0254
\$8,000,000	0.0123	0.0144	0.0191	0.0231
\$9,000,000	0.0111	0.0132	0.0175	0.0214
\$10,000,000	0.0101	0.0119	0.0163	0.0202

**PENNSYLVANIA COMPENSATION RATING BUREAU  
MISCELLANEOUS RATING VALUES  
EFFECTIVE APRIL 1, 2006**

**SMALL DEDUCTIBLE PROGRAM  
Loss Elimination Ratios**

Deductible Level	Hazard Group			
	I	II	III	IV
\$1,000	6.9%	6.7%	3.6%	1.2%
\$5,000	20.1%	19.8%	14.4%	11.1%
\$10,000	27.7%	26.3%	19.1%	15.0%

**STATE AND HAZARD GROUP RELATIVITIES**

Hazard Group	Factor
I	1.127
II	0.882
III	0.722
IV	0.506

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

First Adjustment	RDF=	0.4523
Second Adjustment	RDF=	0.3107
Third Adjustment	RDF=	0.2394

**EMPLOYER ASSESSMENT FACTOR**

0.0198