



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 30, 2007

BUREAU CIRCULAR NO. 1521

To All Members of the Bureau:

Re: **APRIL 1, 2007 LOSS COST REVISION APPROVAL**

By action dated January 29, 2007 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, 2007**.

The approved loss costs are consistent with the overall loss cost indication submitted under Proposal C-352, calling for an overall average increase of 2.95 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).

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, 2007.

In addition to loss costs and expected loss factors the following rating values, as included in Proposal C-352 and approved by the Insurance Commissioner effective April 1, 2007, 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 (0.0192)
- Retrospective rating plan expected loss ranges

In addition to revisions to the above noted rating values the following approved revisions to Manual language effective April 1, 2007 are of note:

- ***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 \$1,800 to \$1,850 per week
 - o Taxicab drivers for leased cabs where no payroll is available - revised from \$35,800 to \$37,250 per annum
 - o Salaried police or firefighters - minimum payroll revised from \$3,600 to \$3,700 per year

Manual revisions reflecting approval of Proposal C-352 with respect to rating values and rules effective April 1, 2007 will be updated on our website (www.pcrb.com) at a later date.

Questions regarding the approved April 1, 2007 Loss Cost Filing may be directed to me at Extension 4413 or wisecarver@pcrb.com or to Michael Doyle, Chief Actuary, at Extension 4480 or mduoye@pcrb.com.

Timothy L. Wisecarver
President

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Attachment
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Remember to visit our web site at 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, 2007 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	19.25	9.12	11.95	13.76	III
007	6.05	2.87	3.76	4.33	III
009	30.19	14.30	18.74	21.58	III
015	19.92	9.44	12.36	14.24	III
025	4.81	2.12	2.82	3.12	III
028	4.42	1.95	2.59	2.87	III
050	2.90	1.28	1.70	1.88	III
051	3.75	1.65	2.20	2.43	III
055	5.05	2.23	2.96	3.27	III
059	4.78	2.11	2.80	3.10	III
101	3.16	1.48	1.97	2.22	III
103	1.53	0.72	0.95	1.08	II
104	3.56	1.66	2.21	2.50	II
105	4.34	2.03	2.70	3.05	III
106	5.45	2.55	3.39	3.84	II
107	3.11	1.46	1.94	2.19	II
108	4.40	2.06	2.74	3.09	II
109	5.66	2.65	3.52	3.98	III
110	4.05	1.90	2.52	2.85	II
111	4.75	2.22	2.96	3.34	II
112	10.61	4.96	6.60	7.47	II
113	2.59	1.21	1.61	1.83	II
114	9.25	4.33	5.76	6.51	III
115	2.15	1.01	1.34	1.51	II
119	6.02	2.82	3.75	4.24	II
130	5.91	2.76	3.68	4.16	III
132	2.40	1.12	1.49	1.69	II
134	4.25	1.99	2.64	2.99	II
135	3.37	1.57	2.09	2.37	II
136	2.80	1.31	1.74	1.97	II
139	4.40	2.06	2.74	3.09	II
141	4.71	2.21	2.93	3.32	II
142	2.28	1.07	1.42	1.60	II
161	2.85	1.33	1.77	2.00	II
163	3.76	1.76	2.34	2.65	II
165	5.15	2.41	3.20	3.62	II
166	3.22	1.51	2.01	2.27	II
185	4.32	2.02	2.69	3.04	II
187	3.96	1.85	2.47	2.79	II
189	3.37	1.57	2.09	2.37	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, 2007 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	3.74	1.75	2.33	2.63	II
201	4.26	1.99	2.65	2.99	II
204	3.01	1.41	1.87	2.12	II
205	3.61	1.69	2.24	2.54	II
221	2.24	1.05	1.39	1.58	II
222	3.62	1.69	2.25	2.55	II
225	3.72	1.74	2.31	2.62	II
227	4.42	2.07	2.75	3.11	II
255	3.24	1.52	2.02	2.28	II
257	3.77	1.76	2.35	2.65	II
261	4.04	1.89	2.52	2.84	II
263	3.64	1.70	2.26	2.56	II
265	3.59	1.68	2.23	2.52	II
275	3.04	1.42	1.89	2.14	II
276	4.52	2.11	2.81	3.18	II
281	2.88	1.35	1.79	2.02	II
282	5.45	2.55	3.39	3.84	III
285	2.85	1.33	1.77	2.00	II
287	4.72	2.21	2.94	3.32	II
291	4.02	1.88	2.50	2.83	II
297	3.64	1.70	2.26	2.56	II
301	6.72	3.14	4.18	4.73	III
305	5.15	2.41	3.20	3.62	II
306	4.57	2.14	2.84	3.22	II
311	3.47	1.62	2.16	2.44	II
319	4.06	1.90	2.53	2.86	II
323	3.01	1.41	1.87	2.12	I
327	3.89	1.82	2.42	2.74	II
402	6.31	2.95	3.93	4.44	III
403	3.18	1.49	1.98	2.24	II
404	5.17	2.42	3.22	3.64	III
406	5.29	2.48	3.29	3.72	III
407	4.65	2.18	2.89	3.27	II
411	6.02	2.82	3.75	4.24	III
413	6.44	3.01	4.00	4.53	III
415	4.05	1.90	2.52	2.85	III
416	7.77	3.64	4.84	5.47	II
421	6.66	3.12	4.14	4.68	III
425	9.02	4.22	5.61	6.35	III
427	4.55	2.13	2.83	3.20	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, 2007 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	5.85	2.74	3.64	4.11	III
431	7.33	3.43	4.56	5.15	II
433	4.13	1.93	2.57	2.90	II
435	5.41	2.53	3.37	3.81	II
441	1.56	0.73	0.97	1.10	II
442	2.78	1.30	1.73	1.95	II
443	2.78	1.30	1.73	1.95	II
445	3.24 a	1.52	2.02	2.28	II
446	2.08	0.97	1.29	1.46	II
447	5.30 b	2.48	3.30	3.73	III
449	3.78	1.77	2.35	2.66	II
451	4.57	2.14	2.84	3.22	II
454	4.28	2.00	2.66	3.01	II
456	4.11	1.92	2.55	2.89	II
457	3.72	1.74	2.31	2.62	II
458	2.58	1.21	1.61	1.82	II
459	1.65	0.77	1.03	1.16	II
461	3.56	1.66	2.21	2.50	II
463	2.45	1.15	1.53	1.73	II
465	3.19	1.49	1.99	2.25	III
467	3.87	1.81	2.41	2.72	II
471	1.69	0.79	1.05	1.19	II
472	1.36	0.64	0.85	0.96	II
473	3.15	1.47	1.96	2.22	II
474	0.74	0.35	0.46	0.52	II
475	3.06	1.43	1.90	2.15	III
476	1.52	0.71	0.95	1.07	II
477	2.86	1.34	1.78	2.01	II
483	1.34	0.63	0.83	0.94	II
485	1.87	0.87	1.16	1.31	II
486	2.08	0.97	1.29	1.46	II
487	1.62	0.76	1.01	1.14	II
488	1.43	0.67	0.89	1.01	II
489	1.79	0.84	1.12	1.26	II
491	4.01	1.88	2.50	2.82	II
493	4.08	1.91	2.54	2.87	II
495	5.69	2.66	3.54	4.00	II
497	1.70	0.80	1.06	1.20	II
499	3.90	1.83	2.43	2.75	III
501	3.49	1.63	2.17	2.45	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: \$0.25 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.17 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, 2007 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	4.14	1.93	2.57	2.91	II
506	2.23	1.04	1.39	1.57	II
507	3.97	1.86	2.47	2.79	III
509	6.88	3.22	4.28	4.84	III
511	6.48	3.03	4.03	4.56	III
512	5.71	2.67	3.55	4.01	III
513	3.70 c	1.73	2.30	2.60	I
514	5.84	2.73	3.63	4.11	III
535	3.26	1.53	2.03	2.30	II
536	6.00	2.81	3.73	4.22	II
544	9.42	4.41	5.86	6.62	III
551	2.19	1.02	1.36	1.54	III
553	1.44	0.67	0.90	1.01	III
555	0.86	0.40	0.54	0.61	II
563	2.65	1.24	1.65	1.86	II
571	3.07	1.44	1.91	2.16	II
573	4.19	1.96	2.60	2.94	III
581	2.40	1.12	1.49	1.69	III
587	3.26	1.53	2.03	2.30	II
601	8.29	3.60	4.79	5.30	III
602	5.58	2.42	3.21	3.56	IV
603	6.55	2.74	3.65	4.04	IV
605	8.06	3.48	4.62	5.11	III
606	12.85	5.53	7.35	8.13	III
607	9.38	4.09	5.44	6.02	III
608	7.11	3.04	4.05	4.48	IV
609	5.73	2.48	3.30	3.65	IV
611	11.07	4.75	6.31	6.98	IV
615 d	13.31	5.72	7.60	8.41	IV
0152	1.44				IV
617	6.56	2.81	3.74	4.13	IV
645	7.49	3.14	4.18	4.62	IV
646	5.90	2.54	3.38	3.73	III
647	7.84	3.42	4.55	5.03	II
648	6.26	2.70	3.59	3.98	III
649	3.40	1.37	1.82	2.02	III
651	8.09	3.46	4.61	5.09	IV
652	9.09	3.99	5.31	5.87	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: \$0.27 Supplemental is not subject to experience rating. Code as 0176.

d OD: \$1.37 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
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE
Approved Effective Date: April 1, 2007 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	8.26	3.54	4.71	5.21	III
654	9.73	4.15	5.51	6.10	IV
655	15.12	6.53	8.68	9.60	IV
656	8.15	3.52	4.68	5.18	IV
657	10.08	4.33	5.76	6.37	IV
658	10.06	4.21	5.59	6.18	III
659	19.18	8.25	10.97	12.13	IV
660	2.15	0.93	1.24	1.37	III
661	4.12	1.71	2.28	2.52	III
662	5.43	2.39	3.18	3.52	II
663	5.10	2.18	2.89	3.20	III
664	4.60	1.94	2.58	2.86	III
665	9.25	4.03	5.35	5.92	IV
666	6.74	2.86	3.80	4.21	III
667	2.15	0.93	1.23	1.36	III
668	5.60	2.39	3.18	3.52	II
669	8.10	3.46	4.60	5.09	IV
670	5.55	2.36	3.13	3.46	III
673	5.73	2.52	3.35	3.70	III
674	5.30	2.33	3.10	3.43	III
675	5.59	2.43	3.23	3.57	IV
676	5.43	2.31	3.07	3.39	IV
677	5.48	2.36	3.14	3.48	III
679	10.02	4.31	5.73	6.34	III
681	5.43	2.36	3.13	3.46	III
682	15.78	6.85	9.11	10.07	III
691	6.97	3.00	3.99	4.42	IV
693	9.70	4.19	5.57	6.16	IV
695	4.80	2.07	2.75	3.04	III
709	2.37	1.05	1.39	1.54	III
716	3.39	1.49	1.98	2.20	III
718	3.49	1.54	2.04	2.26	III
721	12.04	5.63	7.49	8.47	IV
744	1.89	0.88	1.17	1.33	II
751	2.37	1.11	1.48	1.67	III
752	1.05	0.49	0.66	0.74	III
753	3.45	1.61	2.14	2.42	III
755	1.07	0.50	0.67	0.76	III
757	1.95	0.91	1.21	1.37	III
759	5.32	2.49	3.31	3.74	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, 2007 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	7.51	3.56	4.66	5.37	II
803	20.52	9.72	12.74	14.67	III
804	3.51	1.66	2.18	2.51	III
805	5.54	2.63	3.44	3.96	III
806	12.31	5.83	7.64	8.80	III
807	6.14	2.89	3.79	4.36	III
808	7.58	3.59	4.71	5.42	III
809	5.51	2.61	3.42	3.94	III
810	6.51	3.08	4.04	4.65	III
0162	1.37				III
811	8.55	4.05	5.31	6.12	III
812	6.86	3.25	4.26	4.91	III
813	6.10	2.89	3.79	4.36	II
814	4.15	1.96	2.57	2.96	II
815	4.07	1.93	2.53	2.91	III
816	2.42	1.15	1.50	1.73	II
817	7.73	3.66	4.80	5.53	III
818	3.25	1.54	2.02	2.33	III
819	0.74	0.35	0.46	0.53	III
820	3.11	1.47	1.93	2.23	III
821	7.20	3.41	4.47	5.15	III
825	3.86	1.83	2.40	2.76	II
855	5.57	2.64	3.46	3.99	III
857	8.55	4.05	5.31	6.12	III
858	8.54	4.05	5.30	6.11	III
859	9.84	4.66	6.11	7.04	III
860	9.81	4.65	6.09	7.02	III
861	7.45	3.53	4.62	5.33	III
862	9.03	4.28	5.61	6.46	II
863	5.85	2.77	3.63	4.18	II
865	4.05	1.92	2.52	2.90	II
867	7.49	3.55	4.65	5.36	II
877	3.05	1.45	1.89	2.18	I
879	4.73	2.24	2.94	3.38	II
880	5.24	2.48	3.25	3.75	II
881	4.33	2.05	2.69	3.09	II
882	8.24	3.90	5.12	5.89	II
883	2.84	1.34	1.76	2.03	II
884	0.95	0.45	0.59	0.68	II
885	3.58	1.70	2.22	2.56	II
886	2.80	1.33	1.74	2.00	II
887	0.88	0.42	0.55	0.63	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.

 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, 2007 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	0.45	0.21	0.28	0.32	II
890	0.66	0.31	0.41	0.47	II
891	0.99	0.47	0.62	0.71	II
892	1.00	0.48	0.62	0.72	II
893	0.76	0.36	0.47	0.54	II
894	1.42	0.67	0.88	1.01	II
895	0.77	0.37	0.48	0.55	II
896	2.70	1.28	1.67	1.93	II
897	1.95	0.92	1.21	1.39	I
898	2.32	1.10	1.44	1.66	II
899	1.81	0.86	1.13	1.30	II
903	0.56	0.26	0.35	0.40	III
904	1.84	0.87	1.15	1.32	III
907	5.93	2.81	3.68	4.24	II
910	10.15	4.81	6.30	7.26	II
911	6.37	3.02	3.95	4.55	II
914	2.38	1.13	1.48	1.70	I
915	4.06	1.93	2.52	2.91	II
916	2.11	1.00	1.31	1.51	II
917	2.52	1.20	1.57	1.80	I
918	3.52	1.67	2.18	2.52	II
919	2.21	1.05	1.37	1.58	II
920	0.55	0.26	0.34	0.39	II
921	6.17	2.93	3.83	4.41	II
922	4.45	2.11	2.76	3.18	II
923	3.67	1.74	2.28	2.62	II
924	4.72	2.24	2.93	3.38	II
925	2.58	1.22	1.60	1.85	II
926	3.46	1.64	2.15	2.47	II
927	1.17	0.55	0.72	0.83	II
928	2.22	1.05	1.38	1.59	II
929	5.85	2.77	3.63	4.18	II
932	1.13	0.53	0.70	0.80	II
933	6.49	3.07	4.03	4.64	II
934	3.23	1.53	2.01	2.31	II
935	1.95	0.92	1.21	1.39	II
936	0.42	0.20	0.26	0.30	II
937	12.97	6.15	8.05	9.28	II
939	5.83	2.76	3.62	4.17	III
940	5.37	2.55	3.33	3.84	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, 2007 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	2.41	1.14	1.50	1.73	II
942	3.98	1.89	2.47	2.85	II
943	6.04	2.86	3.75	4.32	II
944	2.23	1.06	1.38	1.59	II
945	2.68	1.27	1.66	1.91	I
946	3.26	1.55	2.03	2.33	II
947	4.95	2.34	3.07	3.54	II
948	2.15	1.02	1.33	1.54	II
949	1.09	0.52	0.68	0.78	II
951	0.61	0.29	0.38	0.43	III
952	1.01	0.48	0.63	0.72	III
953	0.33	0.16	0.21	0.24	II
954	2.96	1.40	1.84	2.12	III
955	0.68	0.32	0.42	0.49	III
956	0.20	0.10	0.13	0.14	III
957	0.40	0.19	0.25	0.28	III
958	1.61	0.76	1.00	1.15	III
959	1.78	0.85	1.11	1.28	II
960	4.25	2.01	2.64	3.04	II
961	1.14	0.54	0.70	0.81	III
962	0.11	0.05	0.07	0.08	III
963	0.56	0.26	0.35	0.40	II
964	2.21	1.05	1.37	1.58	I
965	0.61	0.29	0.38	0.43	II
966	2.92	1.38	1.81	2.09	III
967	1.22	0.58	0.76	0.87	III
968	1.56	0.74	0.97	1.12	II
969	2.56	1.22	1.59	1.83	III
970	9.54	4.52	5.92	6.82	II
971	4.79	2.27	2.98	3.43	II
973	3.57	1.69	2.21	2.55	II
974	2.92	1.38	1.81	2.09	II
975	2.12	1.00	1.32	1.51	I
976	1.46	0.69	0.91	1.04	II
977	1.02	0.49	0.64	0.73	II
978	3.42	1.62	2.12	2.44	III
979	4.39	2.08	2.72	3.14	II
980	4.92	2.33	3.05	3.52	III
981	1.53	0.72	0.95	1.09	II
982	3.60 ^e				III
983	7.70	3.65	4.78	5.51	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.

^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, 2007 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	0.30	0.14	0.19	0.22	II
985	3.86	1.81	2.37	2.73	III
986	1.33	0.63	0.82	0.95	II
987	1.14	0.54	0.70	0.81	II
988	0.31	0.15	0.20	0.22	II
992	5.51	2.61	3.42	3.94	III
993	1,251.35 f	474.37	621.43	715.85	III
994	g	h	h	h	IV
995	9.13	4.33	5.67	6.53	III
996	1,001.08 i	474.37	621.43	715.85	IV
997	1.21	0.57	0.75	0.86	II
999	5.48	2.60	3.40	3.92	II
0006	4.39	2.08	2.72	3.14	II
0008	2.35	1.11	1.46	1.68	II
0011	3.94	1.87	2.45	2.82	II
012	6.17	2.93	3.83	4.41	II
0013	5.64	2.67	3.50	4.03	II
0016	3.80	1.80	2.36	2.72	I
0034	5.74	2.72	3.56	4.10	II
0036	5.03	2.38	3.12	3.60	II
0083	6.14	2.91	3.81	4.39	III
0170	3.22	1.53	2.00	2.30	II
4771	4.16	1.94	2.59	2.92	IV
0771	1.03				
4775	4.16	1.94	2.59	2.92	IV
0775	1.03				
4777	10.91	5.17	6.77	7.80	III
7405	0.93	0.44	0.58	0.67	III
7445	0.20				IV
7413	1.48	0.70	0.92	1.06	IV
7453	0.31				IV
7421 j	1.79	0.85	1.11	1.28	III
7424	4.23	2.00	2.62	3.02	IV
7428	3.75	1.78	2.33	2.68	II
9108 k	77.09				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 4/1/07.

h Apply the following percentages (A-1 = 45.00%, A-2 = 58.96%, A-3 = 67.91%) 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, 2007 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
Per					
0901	26.03	12.33	16.16	18.61	I
0902	1.68	0.80	1.04	1.20	I
0908	130.14	61.67	80.78	93.06	II
0909	77.28	36.62	47.97	55.26	II
0912	274.46	130.06	170.37	196.26	II
0913	445.73	211.21	276.69	318.73	II
A Rated					
9985	A	A	A	A	
0133	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 COST

Approved Effective Date: April 1, 2007

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	1,899	6,501 to 7,000	7,936
301 to 500	2,333	7,001 to 7,500	8,224
501 to 700	2,714	7,501 to 8,000	8,512
701 to 1,000	3,135	8,001 to 8,500	8,790
1,001 to 1,500	3,687	8,501 to 9,000	9,062
1,501 to 2,000	4,283	9,001 to 9,500	9,327
2,001 to 2,500	4,792	9,501 to 10,000	9,585
2,501 to 3,000	5,243	10,001 to 15,000	11,000
3,001 to 3,500	5,640	15,001 to 20,000	13,449
3,501 to 4,000	6,015	20,001 to 25,000	15,856
4,001 to 4,500	6,363	25,001 to 30,000	18,235
4,501 to 5,000	6,697	30,001 to 35,000	20,576
5,001 to 5,500	7,022	35,001 to 40,000	22,887
5,501 to 6,000	7,331	40,001 to 45,000	25,159
6,001 to 6,500	7,638	45,001 to 50,000	27,390
		For each additional 5,000 population.....	2,240

PENNSYLVANIA COMPENSATION RATING BUREAU
Effective April 1, 2007
Excess Loss Factors

Per Accident Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.724	0.738	0.805	0.842
\$15,000	0.671	0.686	0.767	0.810
\$20,000	0.630	0.648	0.737	0.785
\$25,000	0.591	0.618	0.710	0.769
\$30,000	0.561	0.588	0.685	0.745
\$35,000	0.534	0.556	0.661	0.723
\$40,000	0.510	0.534	0.641	0.704
\$50,000	0.464	0.495	0.603	0.668
\$75,000	0.377	0.414	0.515	0.591
\$100,000	0.320	0.350	0.454	0.527
\$125,000	0.273	0.304	0.404	0.478
\$150,000	0.241	0.270	0.365	0.434
\$175,000	0.211	0.241	0.329	0.397
\$200,000	0.191	0.216	0.299	0.366
\$225,000	0.169	0.193	0.269	0.332
\$250,000	0.154	0.177	0.246	0.307
\$275,000	0.139	0.159	0.225	0.279
\$300,000	0.128	0.146	0.207	0.259
\$325,000	0.116	0.133	0.191	0.239
\$350,000	0.108	0.124	0.177	0.222
\$375,000	0.100	0.115	0.163	0.207
\$400,000	0.094	0.108	0.153	0.194
\$425,000	0.088	0.102	0.145	0.184
\$450,000	0.083	0.096	0.137	0.172
\$475,000	0.079	0.090	0.129	0.164
\$500,000	0.075	0.086	0.124	0.157
\$600,000	0.064	0.073	0.104	0.133
\$700,000	0.056	0.065	0.091	0.117
\$800,000	0.050	0.057	0.082	0.105
\$900,000	0.046	0.052	0.074	0.095
\$1,000,000	0.0425	0.0488	0.0687	0.0877
\$2,000,000	0.0264	0.0299	0.0410	0.0513
\$3,000,000	0.0201	0.0226	0.0304	0.0381
\$4,000,000	0.0172	0.0191	0.0250	0.0304
\$5,000,000	0.0153	0.0166	0.0221	0.0264
\$6,000,000	0.0132	0.0152	0.0196	0.0234
\$7,000,000	0.0117	0.0132	0.0177	0.0212
\$8,000,000	0.0102	0.0117	0.0162	0.0197
\$9,000,000	0.0095	0.0110	0.0153	0.0182
\$10,000,000	0.0087	0.0102	0.0147	0.0172

PENNSYLVANIA COMPENSATION RATING BUREAU
 MISCELLANEOUS RATING VALUE
 EFFECTIVE APRIL 1, 2007

SMALL DEDUCTIBLE PROGRAM
Loss Elimination Ratios

Deductible Level	Hazard Group			
	I	II	III	IV
\$ 1,000	7.6%	7.4%	3.8%	1.5%
\$ 5,000	21.0%	20.6%	15.2%	12.2%
\$ 10,000	28.6%	27.5%	20.0%	16.1%

STATE AND HAZARD GROUP RELATIVITIES

Hazard Group	Factor
I	1.330
II	0.992
III	0.810
IV	0.567

RETROSPECTIVE DEVELOPMENT FACTORS
(No Loss Limitation)

First Adjustment	RDF =	0.4658
Second Adjustment	RDF =	0.3277
Third Adjustment	RDF =	0.2495

EMPLOYER ASSESSMENT FACTOR

0.0192

**ITEM B-1403—REVISION TO BASIC MANUAL AND RETROSPECTIVE RATING PLAN MANUAL/2006
UPDATE TO HAZARD GROUPS AND RETROSPECTIVE RATING PLAN PARAMETERS**

EXHIBIT 3

**RETROSPECTIVE RATING PLAN MANUAL
2007 EXPECTED LOSS RANGES
EFFECTIVE DATE TO COINCIDE WITH THE
FIRST LOSS COST/RATE FILING ON OR AFTER JANUARY 1, 2007**

Expected Loss Group	Range Rounded Values	Expected Loss Group	Range Rounded Values	Expected Loss Group	Range Rounded Values
95	950 — 1,482	65	79,631 — 86,005	35	993,169 — 1,115,100
94	1,483 — 2,195	64	86,006 — 92,890	34	1,115,101 — 1,252,005
93	2,196 — 2,899	63	92,891 — 100,326	33	1,252,006 — 1,427,664
92	2,900 — 3,832	62	100,327 — 108,357	32	1,427,665 — 1,641,009
91	3,833 — 4,985	61	108,358 — 117,031	31	1,641,010 — 1,886,237
90	4,986 — 6,020	60	117,032 — 126,424	30	1,886,238 — 2,168,113
89	6,021 — 7,266	59	126,425 — 136,696	29	2,168,114 — 2,577,266
88	7,267 — 8,435	58	136,697 — 147,592	28	2,577,267 — 3,081,849
87	8,436 — 9,791	57	147,593 — 159,021	27	3,081,850 — 3,685,227
86	9,792 — 11,357	56	159,022 — 171,339	26	3,685,228 — 4,543,120
85	11,358 — 12,844	55	171,340 — 184,612	25	4,543,121 — 5,781,252
84	12,845 — 14,520	54	184,613 — 199,613	24	5,781,253 — 7,356,812
83	14,521 — 16,398	53	199,614 — 215,895	23	7,356,813 — 9,400,713
82	16,399 — 18,246	52	215,896 — 233,510	22	9,400,714 — 12,029,102
81	18,247 — 20,301	51	233,511 — 252,554	21	12,029,103 — 15,392,375
80	20,302 — 22,583	50	252,555 — 272,532	20	15,392,376 — 19,696,001
79	22,584 — 25,126	49	272,533 — 294,043	19	19,696,002 — 25,202,895
78	25,127 — 27,726	48	294,044 — 317,406	18	25,202,896 — 34,570,976
77	27,727 — 30,525	47	317,407 — 345,321	17	34,570,977 — 51,130,195
76	30,526 — 33,609	46	345,322 — 375,689	16	51,130,196 — 75,621,156
75	33,610 — 36,933	45	375,690 — 408,729	15	75,621,157 — 111,843,086
74	36,934 — 40,435	44	408,730 — 446,652	14	111,843,087 — 165,415,034
73	40,436 — 44,268	43	446,653 — 488,733	13	165,415,035 — 244,647,514
72	44,269 — 48,471	42	488,734 — 534,783	12	244,647,515 — 382,966,802
71	48,472 — 52,908	41	534,784 — 589,532	11	382,966,803 — 606,006,859
70	52,909 — 57,713	40	589,533 — 651,490	10	606,006,860 — 958,945,559
69	57,714 — 62,948	39	651,491 — 719,961	9	958,945,560 — & over
68	62,949 — 68,250	38	719,962 — 795,628		
67	68,251 — 73,720	37	795,629 — 884,563		
66	73,721 — 79,630	36	884,564 — 993,168		