



Pennsylvania Compensation Rating Bureau

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March 9, 2009

BUREAU CIRCULAR NO. 1560

To All Members of the Bureau:

Re: **APRIL 1, 2009 LOSS COST REVISION AMENDMENT AND APPROVAL**

By action March 6, 2009 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, 2009**.

The Bureau's April 1, 2009 Loss Cost Filing, Bureau Filing No. C-356, originally proposed an overall average increase of 0.70 percent in loss costs.

The Pennsylvania Insurance Department performed an extensive review of Bureau Filing No. C-356. At the conclusion of that review and recognizing various technical matters with respect to which the Department and the Bureau differed, it was agreed that the Bureau would make and the Insurance Department would approve an amended filing requesting an overall average decrease of 3.00 percent in loss costs to be effective on a new and renewal basis as of April 1, 2009.

All members are advised that the amended filing, as agreed, has now been submitted and approved by the Insurance Department.

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

The items listed above are included in current loss costs in Pennsylvania and continue to be included in the approved values effective April 1, 2009.

In addition to loss costs and expected loss factors the following rating values, as included in Proposal C-356 and approved by the Insurance Commissioner effective April 1, 2009, 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 (0.0241)

* ***Bureau Filing No. C-356 included a reassignment of classifications to hazard groups along with an expansion to the number of hazard groups from four (I-IV) to seven (A-G), consistent with similar changes that have been implemented in many other jurisdictions. The seven hazard groups have also been combined into a more traditional set of four hazard groups now designated as Hazard Groups 1, 2, 3 and 4. Note that the classification assignments for the new Hazard Groups 1-4 are quite different from those of the historical groupings I-IV.***

In addition to revisions to the above noted rating values the following approved revisions to Manual language effective April 1, 2009 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 \$1,950 to \$2,000 per week
 - o Taxicab drivers for leased cabs where no payroll is available - revised from \$38,950 to \$40,350 per annum
 - o Salaried police or firefighters - minimum payroll revised from \$3,900 to \$4,050 per year

Manual revisions reflecting approval of Proposal C-356 with respect to rating values and rules effective April 1, 2009 will be updated on our website (www.pcrb.com) at a later date.

Questions regarding the approved April 1, 2009 Loss Cost Filing may be directed to me at Extension 4413 or twisecarver@pcrb.com or to Michael Doyle, Chief Actuary, at Extension 4480 or mdoyle@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**

Effective Date: April 1, 2009 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP	HAZARD GROUP
		A-1	A-2	A-3	A - G	1 - 4
005	16.86	8.95	11.65	13.31	F	3
007	5.08	2.70	3.51	4.01	C	2
009	26.37	14.00	18.22	20.82	G	4
015	16.79	8.91	11.60	13.25	E	3
025	3.97	1.97	2.52	2.85	G	4
028	3.56	1.77	2.26	2.56	F	3
050	2.54	1.26	1.61	1.82	F	3
051	3.19	1.58	2.02	2.29	F	3
055	4.19	2.08	2.66	3.01	F	3
059	4.40	2.19	2.79	3.16	E	3
101	2.90	1.55	2.00	2.28	E	3
103	1.31	0.70	0.90	1.03	C	2
104	2.93	1.56	2.02	2.30	B	1
105	4.05	2.16	2.79	3.18	D	2
106	4.73	2.52	3.26	3.71	C	2
107	2.51	1.34	1.73	1.97	B	1
108	3.88	2.07	2.67	3.05	C	2
109	4.73	2.52	3.26	3.71	C	2
110	3.41	1.82	2.35	2.68	B	1
111	3.78	2.02	2.61	2.97	C	2
112	9.55	5.09	6.59	7.50	C	2
113	2.37	1.27	1.64	1.87	C	2
114	7.72	4.12	5.33	6.07	E	3
115	1.95	1.04	1.34	1.53	D	2
119	4.91	2.62	3.39	3.86	C	2
130	5.43	2.89	3.75	4.27	E	3
132	2.07	1.10	1.43	1.63	C	2
134	3.61	1.93	2.49	2.84	C	2
135	2.83	1.51	1.95	2.22	C	2
136	2.55	1.36	1.76	2.00	C	2
139	4.06	2.16	2.80	3.19	C	2
141	3.82	2.04	2.64	3.01	B	1
142	1.99	1.06	1.37	1.56	C	2
161	2.33	1.24	1.61	1.83	C	2
163	3.33	1.77	2.30	2.61	C	2
165	4.45	2.37	3.07	3.50	B	1
166	2.97	1.58	2.05	2.34	C	2
185	3.74	2.00	2.58	2.94	B	1
187	3.21	1.71	2.21	2.52	B	1
189	3.07	1.64	2.12	2.42	C	2

* 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**

Effective Date: April 1, 2009 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
		A-1	A-2	A-3		
191	3.07	1.64	2.12	2.42	C	2
201	3.97	2.11	2.74	3.12	D	2
204	2.58	1.37	1.78	2.02	B	1
205	2.95	1.57	2.04	2.32	B	1
221	2.00	1.07	1.38	1.57	C	2
222	3.02	1.61	2.09	2.38	C	2
225	2.95	1.57	2.04	2.32	C	2
227	4.05	2.16	2.79	3.18	C	2
255	2.70	1.44	1.86	2.12	E	3
257	2.81	1.50	1.94	2.21	C	2
261	3.38	1.80	2.33	2.65	C	2
263	3.10	1.66	2.14	2.44	C	2
265	3.04	1.62	2.10	2.39	C	2
275	2.62	1.40	1.81	2.06	C	2
276	3.82	2.04	2.64	3.01	C	2
281	2.26	1.21	1.56	1.78	B	1
282	4.80	2.56	3.31	3.77	D	2
285	2.54	1.35	1.75	1.99	B	1
291	3.36	1.79	2.32	2.64	E	3
297	2.91	1.55	2.01	2.29	B	1
301	5.63	3.00	3.89	4.42	F	3
305	4.37	2.33	3.02	3.44	D	2
306	3.91	2.08	2.70	3.07	B	1
311	2.83	1.51	1.95	2.22	C	2
319	3.57	1.90	2.46	2.81	A	1
323	2.60	1.38	1.79	2.04	C	2
327	3.44	1.83	2.37	2.70	C	2
402	5.19	2.77	3.59	4.08	E	3
403	2.94	1.57	2.03	2.31	C	2
404	4.54	2.42	3.14	3.57	E	3
406	4.83	2.57	3.33	3.79	E	3
407	3.89	2.07	2.68	3.05	C	2
411	5.29	2.82	3.65	4.15	E	3
413	5.53	2.95	3.82	4.34	E	3
415	3.34	1.78	2.30	2.62	E	3
416	5.87	3.13	4.05	4.62	C	2
421	5.92	3.16	4.09	4.66	E	3
425	7.89	4.21	5.45	6.20	E	3
427	3.84	2.05	2.65	3.02	E	3
429	4.76	2.54	3.28	3.74	D	2

* 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**

Effective Date: April 1, 2009 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
		A-1	A-2	A-3		
431	6.12	3.26	4.22	4.81	C	2
433	3.50	1.87	2.42	2.75	C	2
435	4.59	2.44	3.16	3.60	C	2
441	1.42	0.76	0.98	1.12	C	2
445	2.75 a	1.47	1.90	2.16	C	2
446	1.88	1.00	1.30	1.47	B	1
447	4.67 b	2.49	3.22	3.67	E	3
449	3.04	1.62	2.10	2.39	D	2
451	3.74	2.00	2.58	2.94	D	2
454	3.75	2.00	2.59	2.95	C	2
456	3.78	2.02	2.61	2.97	D	2
457	3.57	1.90	2.46	2.81	C	2
458	2.35	1.25	1.62	1.85	B	1
459	1.29	0.69	0.89	1.01	C	2
461	2.74	1.46	1.89	2.15	D	2
463	2.22	1.18	1.53	1.75	D	2
465	2.97	1.58	2.05	2.34	D	2
467	3.46	1.84	2.39	2.72	B	1
471	1.17	0.62	0.81	0.92	B	1
472	1.17	0.62	0.81	0.92	B	1
473	2.64	1.41	1.82	2.07	B	1
474	0.60	0.32	0.41	0.47	C	2
475	2.78	1.48	1.92	2.18	D	2
476	1.29	0.69	0.89	1.01	C	2
477	2.42	1.29	1.67	1.91	C	2
483	1.25	0.67	0.86	0.98	B	1
485	1.37	0.73	0.95	1.08	B	1
486	1.86	0.99	1.28	1.46	C	2
487	1.20	0.64	0.83	0.94	C	2
488	1.12	0.59	0.77	0.88	B	1
489	1.72	0.92	1.19	1.36	B	1
491	3.75	2.00	2.59	2.95	C	2
493	3.53	1.88	2.44	2.77	C	2
495	4.77	2.54	3.29	3.75	D	2
497	1.49	0.80	1.03	1.17	B	1
499	3.56	1.90	2.46	2.80	D	2
501	2.99	1.60	2.07	2.35	E	3
502	3.54	1.89	2.44	2.78	A	1
506	1.94	1.03	1.34	1.52	C	2
507	3.07	1.64	2.12	2.42	F	3

* 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: \$0.17 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.13 Supplemental is not subject to experience rating. Code as 0066.

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

Effective Date: April 1, 2009 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
		A-1	A-2	A-3		
509	5.90	3.15	4.08	4.64	G	4
511	5.52	2.94	3.81	4.34	E	3
512	5.50	2.93	3.80	4.32	E	3
513	3.15 ^c	1.68	2.18	2.48	B	1
514	4.68	2.49	3.23	3.68	E	3
535	3.05	1.63	2.11	2.40	C	2
536	5.11	2.73	3.53	4.02	C	2
544	8.84	4.71	6.10	6.94	E	3
551	1.64	0.88	1.13	1.29	F	3
553	1.26	0.67	0.87	0.99	G	4
555	0.69	0.37	0.48	0.54	B	1
563	2.19	1.17	1.51	1.72	C	2
571	2.73	1.46	1.88	2.14	C	2
573	3.74	2.00	2.58	2.94	F	3
581	2.14	1.14	1.48	1.68	E	3
587	2.75	1.47	1.90	2.16	C	2
601	7.18	3.49	4.46	5.05	G	4
602	4.69	2.26	2.89	3.27	F	3
603	5.41	2.55	3.27	3.69	F	3
605	6.72	3.25	4.15	4.70	E	3
606	11.13	5.37	6.87	7.77	G	4
607	7.56	3.71	4.75	5.37	F	3
608	6.27	3.01	3.85	4.36	F	3
609	5.10	2.48	3.17	3.58	F	3
611	9.27	4.44	5.68	6.43	E	3
615	^d 11.01	5.30	6.77	7.66	G	4
0152	1.19				G	4
617	5.22	2.53	3.23	3.66	F	3
645	6.08	2.83	3.62	4.09	F	3
646	5.13	2.44	3.12	3.53	E	3
647	6.68	3.29	4.21	4.76	D	2
648	5.51	2.66	3.41	3.85	E	3
649	2.90	1.32	1.69	1.92	E	3
651	6.76	3.25	4.16	4.71	F	3
652	8.20	4.05	5.18	5.86	F	3

* 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.

615 **0152** 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: \$0.20 Supplemental is not subject to experience rating. Code as 0176.

^d OD: \$0.84 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
Effective Date: April 1, 2009 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
		A-1	A-2	A-3		
653	7.32	3.50	4.47	5.06	F	3
654	8.55	4.06	5.19	5.87	F	3
655	12.65	6.13	7.84	8.87	G	4
656	6.85	3.33	4.26	4.82	G	4
657	8.26	3.99	5.11	5.78	F	3
658	8.44	3.97	5.08	5.75	F	3
659	16.69	8.07	10.32	11.68	G	4
660	2.23	1.08	1.38	1.57	E	3
661	3.53	1.63	2.09	2.36	E	3
662	4.76	2.35	3.01	3.40	E	3
663	4.34	2.07	2.65	2.99	E	3
664	4.17	1.96	2.51	2.84	E	3
665	7.82	3.80	4.86	5.50	F	3
666	5.97	2.83	3.61	4.09	E	3
667	1.84	0.89	1.13	1.28	F	3
668	4.72	2.25	2.88	3.26	E	3
669	6.74	3.21	4.11	4.65	F	3
670	4.84	2.27	2.90	3.28	E	3
673	5.03	2.49	3.18	3.60	F	3
674	4.48	2.22	2.84	3.21	E	3
675	4.44	2.16	2.76	3.13	F	3
676	4.63	2.18	2.78	3.15	E	3
677	4.02	1.94	2.49	2.81	G	4
679	7.91	3.82	4.88	5.52	F	3
681	4.66	2.27	2.90	3.28	F	3
682	12.85	6.25	7.99	9.04	E	3
691	6.31	3.05	3.90	4.41	F	3
693	8.29	4.01	5.13	5.81	F	3
695	4.17	2.02	2.58	2.92	E	3
709	1.92	0.95	1.22	1.38	G	4
716	2.71	1.34	1.72	1.95	E	3
718	2.85	1.42	1.81	2.05	E	3
721	10.14	5.41	7.00	7.97	F	3
744	1.55	0.83	1.07	1.22	D	2
751	2.52	1.34	1.74	1.98	E	3
752	0.93	0.50	0.64	0.73	G	4
753	3.04	1.62	2.10	2.39	C	2
755	0.92	0.49	0.64	0.73	F	3
757	1.84	0.98	1.27	1.44	E	3
759	4.51	2.41	3.12	3.55	E	3

* 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**

Effective Date: April 1, 2009 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
		A-1	A-2	A-3		
801	6.64	3.53	4.59	5.25	E	3
803	18.39	9.76	12.70	14.52	E	3
804	3.11	1.65	2.15	2.46	E	3
805	5.05	2.68	3.49	3.99	E	3
806	10.49	5.57	7.25	8.28	E	3
807	5.33	2.81	3.65	4.17	E	3
808	6.09	3.23	4.20	4.81	E	3
809	5.14	2.73	3.55	4.06	F	3
810	5.61	2.98	3.87	4.43	F	3
0162	0.84				E	3
811	7.61	4.04	5.26	6.01	E	3
812	5.96	3.17	4.12	4.71	F	3
813	5.29	2.81	3.65	4.17	D	2
814	3.52	1.87	2.43	2.78	C	2
815	3.33	1.77	2.30	2.63	D	2
816	2.06	1.09	1.42	1.63	D	2
817	7.03	3.73	4.86	5.55	E	3
818	2.62	1.39	1.81	2.07	D	2
819	0.67	0.36	0.46	0.53	D	2
820	2.92	1.55	2.02	2.31	D	2
821	6.11	3.24	4.22	4.82	C	2
825	3.09	1.64	2.14	2.44	C	2
855	4.86	2.58	3.36	3.84	E	3
857	6.98	3.71	4.82	5.51	E	3
858	7.82	4.15	5.40	6.17	F	3
859	8.51	4.52	5.88	6.72	E	3
860	8.71	4.63	6.02	6.88	E	3
861	8.51	4.52	5.88	6.72	E	3
862	7.95	4.22	5.49	6.28	E	3
863	7.95	4.22	5.49	6.28	E	3
865	3.37	1.79	2.33	2.66	C	2
867	6.63	3.52	4.58	5.24	D	2
871	7.86	4.17	5.43	6.20	D	2
877	2.55	1.35	1.76	2.01	B	1
879	3.94	2.09	2.72	3.11	B	1
880	4.59	2.43	3.17	3.62	C	2
881	3.62	1.92	2.50	2.86	B	1
882	7.19	3.82	4.97	5.68	B	1
883	2.56	1.36	1.77	2.02	B	1
884	0.80	0.43	0.55	0.63	B	1
885	3.07	1.63	2.12	2.43	C	2
886	2.44	1.30	1.69	1.93	B	1
887	0.73	0.39	0.50	0.58	C	2

* 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**

Effective Date: April 1, 2009 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
		A-1	A-2	A-3		
889	0.54	0.29	0.37	0.42	B	1
890	0.62	0.33	0.43	0.49	C	2
891	0.90	0.48	0.62	0.71	B	1
892	0.91	0.48	0.63	0.72	B	1
893	0.71	0.38	0.49	0.56	B	1
894	1.16	0.61	0.80	0.91	B	1
895	0.66	0.35	0.46	0.52	B	1
896	2.17	1.15	1.50	1.71	A	1
897	1.64	0.87	1.14	1.30	A	1
898	1.87	0.99	1.29	1.47	C	2
899	1.51	0.80	1.04	1.19	C	2
903	0.53	0.28	0.36	0.42	E	3
904	1.51	0.80	1.04	1.19	E	3
907	5.01	2.66	3.46	3.96	B	1
910	7.20	3.82	4.97	5.69	C	2
911	5.00	2.66	3.45	3.95	B	1
914	1.99	1.06	1.37	1.57	B	1
915	3.26	1.73	2.25	2.57	C	2
916	1.85	0.98	1.28	1.46	B	1
917	2.09	1.11	1.44	1.65	C	2
918	2.87	1.52	1.98	2.27	C	2
919	1.94	1.03	1.34	1.53	B	1
920	0.52	0.27	0.36	0.41	C	2
921	5.61	2.98	3.87	4.43	D	2
922	3.79	2.01	2.62	3.00	D	2
923	3.02	1.61	2.09	2.39	B	1
924	3.66	1.94	2.53	2.89	B	1
925	2.25	1.20	1.56	1.78	B	1
926	2.86	1.52	1.98	2.26	B	1
927	0.96	0.51	0.67	0.76	B	1
928	1.96	1.04	1.35	1.55	B	1
929	4.90	2.60	3.38	3.87	C	2
932	0.92	0.49	0.64	0.73	C	2
933	5.83	3.10	4.03	4.61	C	2
934	3.05	1.62	2.11	2.41	C	2
935	1.63	0.87	1.13	1.29	C	2
936	0.38	0.20	0.26	0.30	D	2
937	10.15	5.39	7.01	8.02	D	2
939	5.20	2.76	3.59	4.11	F	3
940	4.31	2.29	2.98	3.40	C	2

* 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**

Effective Date: April 1, 2009 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP	HAZARD GROUP
		A-1	A-2	A-3	A - G	1 - 4
941	2.28	1.21	1.58	1.80	C	2
942	3.35	1.78	2.31	2.64	C	2
943	4.92	2.61	3.40	3.88	C	2
944	1.89	1.00	1.30	1.49	B	1
945	2.40	1.28	1.66	1.90	A	1
946	2.55	1.35	1.76	2.01	C	2
947	4.26	2.26	2.94	3.36	B	1
948	1.98	1.05	1.37	1.56	A	1
949	0.94	0.50	0.65	0.74	C	2
951	0.50	0.26	0.34	0.39	E	3
952	0.88	0.47	0.61	0.70	C	2
953	0.27	0.15	0.19	0.22	C	2
954	2.55	1.35	1.76	2.01	E	3
955	0.51	0.27	0.35	0.40	D	2
956	0.17	0.09	0.12	0.14	D	2
957	0.36	0.19	0.25	0.28	C	2
958	1.50	0.80	1.04	1.19	C	2
959	1.44	0.76	0.99	1.14	C	2
960	3.51	1.86	2.42	2.77	C	2
961	0.89	0.47	0.62	0.70	C	2
962	0.08	0.04	0.06	0.06	F	3
963	0.54	0.29	0.37	0.42	B	1
964	1.89	1.00	1.30	1.49	B	1
965	0.52	0.27	0.36	0.41	B	1
966	2.20	1.17	1.52	1.74	E	3
967	0.92	0.49	0.64	0.73	D	2
968	1.29	0.68	0.89	1.02	B	1
969	2.48	1.31	1.71	1.95	C	2
970	7.96	4.23	5.50	6.29	B	1
971	3.82	2.03	2.64	3.02	C	2
973	3.02	1.61	2.09	2.39	B	1
974	2.66	1.41	1.84	2.10	C	2
975	1.75	0.93	1.21	1.39	A	1
976	1.21	0.64	0.83	0.95	B	1
977	0.88	0.47	0.61	0.70	A	1
978	2.88	1.53	1.99	2.27	C	2
979	3.80	2.02	2.63	3.00	C	2
980	4.17	2.21	2.88	3.29	E	3
981	1.28	0.68	0.88	1.01	A	1
982	3.24 e				E	3
983	7.29	3.87	5.04	5.76	C	2

* 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**

Effective Date: April 1, 2009 on New and Renewal Business

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
		A-1	A-2	A-3		
984	0.25	0.13	0.18	0.20	C	2
985	3.82	2.01	2.61	2.99	E	3
986	1.20	0.64	0.83	0.95	C	2
987	1.01	0.54	0.70	0.80	C	2
988	0.26	0.14	0.18	0.21	C	2
992	5.14	2.73	3.55	4.06	E	3
993	1,206.47 f	512.46	666.70	762.03	D	2
994	g	h	h	h	G	4
995	8.17	4.34	5.64	6.45	F	3
996	965.17 i	512.46	666.70	762.03	G	4
997	1.05	0.56	0.73	0.83	D	2
999	4.75	2.52	3.28	3.75	D	2
0006	3.79	2.01	2.62	3.00	D	2
0008	2.16	1.15	1.49	1.71	D	2
0011	3.50	1.86	2.42	2.76	B	1
012	5.06	2.69	3.50	4.00	D	2
0013	4.85	2.57	3.35	3.83	C	2
0016	3.36	1.78	2.32	2.65	C	2
0034	4.74	2.52	3.27	3.74	C	2
0036	4.32	2.29	2.98	3.41	C	2
0083	5.12	2.72	3.54	4.04	C	2
0170	2.85	1.51	1.97	2.25	C	2
4771	3.12	1.67	2.16	2.46	G	4
0771	0.78				G	4
4775	3.12	1.67	2.16	2.46	G	4
0775	0.78				G	4
4777	9.06	4.81	6.26	7.15	E	3
7405	0.91	0.48	0.63	0.72	E	3
7445	0.19				G	4
7413	1.23	0.65	0.85	0.97	G	4
7453	0.26				G	4
7421 j	1.48	0.79	1.02	1.17	F	3
7424	3.50	1.86	2.42	2.76	G	4
7428	4.56	2.42	3.15	3.60	E	3
9108 k	77.16					
9740 k	0.02					
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 4/1/09.

h Apply the following percentages (A-1 = 49.45%, A-2 = 64.33%, A-3 = 73.53%) 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
Effective Date: April 1, 2009 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
		A-1	A-2	A-3		
Per Capita						
0901	28.90	15.34	19.96	22.82	B	1
0902	1.47	0.78	1.02	1.16	A	1
0908	154.01	81.77	106.38	121.59	C	2
0909	74.93	39.79	51.76	59.16	B	1
0912	257.32	136.63	177.75	203.16	B	1
0913	446.87	237.27	308.68	352.82	C	2
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.

* 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.

k Not subject to experience rating.

**PENNSYLVANIA
VOLUNTEER FIREMEN**

CODE 994

SCHEDULE OF ANNUAL LOSS COSTS

Effective Date: April 1, 2009

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	1,810	6,501 to 7,000	7,564
301 to 500	2,223	7,001 to 7,500	7,839
501 to 700	2,586	7,501 to 8,000	8,113
701 to 1,000	2,989	8,001 to 8,500	8,378
1,001 to 1,500	3,515	8,501 to 9,000	8,638
1,501 to 2,000	4,083	9,001 to 9,500	8,890
2,001 to 2,500	4,568	9,501 to 10,000	9,136
2,501 to 3,000	4,997	10,001 to 15,000	10,485
3,001 to 3,500	5,376	15,001 to 20,000	12,819
3,501 to 4,000	5,733	20,001 to 25,000	15,113
4,001 to 4,500	6,065	25,001 to 30,000	17,381
4,501 to 5,000	6,383	30,001 to 35,000	19,613
5,001 to 5,500	6,693	35,001 to 40,000	21,815
5,501 to 6,000	6,987	40,001 to 45,000	23,980
6,001 to 6,500	7,280	45,001 to 50,000	26,107
		For each additional 5,000 population.....	2,135

**PENNSYLVANIA
 UNITED STATES LONGSHORE AND HARBOR WORKERS RATES
 MANUAL RATES AND EXPECTED LOSS RATES
 EFFECTIVE APRIL 1, 2009 ON NEW AND RENEWAL**

Code No.	Manual Rate	Min. Prem.	Experience Rating Plan Expected Loss Rate Tables *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
			A-1	A-2	A-3		
6824F	20.07	3,250	4.31	6.83	10.41	F	3
6826F	21.00	3,250	4.51	7.15	10.89	E	3
6843F	26.29	3,250	5.65	8.95	13.63	G	4
6872F	61.34	3,250	13.18	20.87	31.81	G	4
7309F	105.41	3,250	22.64	35.87	54.67	G	4
7313F	21.75	3,250	4.67	7.40	11.28	G	4
7317F	55.13	3,250	11.84	18.76	28.59	G	4
7327F	42.85	3,250	9.20	14.58	22.22	G	4
7366F	18.71	3,250	4.02	6.37	9.70	G	4
8709F	7.54	1,815	1.62	2.57	3.91	G	4
8726F	6.46	1,595	1.39	2.20	3.35	E	3

* 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 COMPENSATION RATING BUREAU

Effective April 1, 2009

Excess Loss Factors

Per Accident Limit	Hazard Group						
	A	B	C	D	E	F	G
\$10,000	0.702	0.739	0.760	0.786	0.827	0.856	0.873
\$15,000	0.656	0.697	0.721	0.749	0.793	0.826	0.848
\$20,000	0.618	0.663	0.690	0.717	0.765	0.802	0.828
\$25,000	0.588	0.634	0.665	0.692	0.741	0.780	0.811
\$30,000	0.562	0.610	0.641	0.669	0.721	0.761	0.796
\$35,000	0.538	0.588	0.620	0.649	0.701	0.744	0.782
\$40,000	0.519	0.568	0.600	0.632	0.685	0.730	0.768
\$50,000	0.484	0.534	0.569	0.600	0.654	0.701	0.744
\$75,000	0.415	0.467	0.504	0.536	0.593	0.641	0.692
\$100,000	0.363	0.413	0.451	0.484	0.540	0.594	0.649
\$125,000	0.321	0.370	0.407	0.443	0.497	0.551	0.610
\$150,000	0.291	0.334	0.372	0.406	0.461	0.514	0.577
\$175,000	0.263	0.304	0.340	0.376	0.428	0.482	0.547
\$200,000	0.240	0.279	0.314	0.349	0.400	0.453	0.519
\$225,000	0.220	0.256	0.290	0.323	0.374	0.426	0.494
\$250,000	0.202	0.237	0.269	0.304	0.351	0.403	0.470
\$275,000	0.187	0.221	0.251	0.284	0.329	0.381	0.450
\$300,000	0.176	0.207	0.235	0.267	0.312	0.362	0.430
\$325,000	0.164	0.195	0.221	0.252	0.294	0.342	0.411
\$350,000	0.153	0.182	0.206	0.238	0.279	0.326	0.394
\$375,000	0.144	0.171	0.194	0.225	0.265	0.310	0.380
\$400,000	0.135	0.161	0.184	0.213	0.252	0.297	0.366
\$425,000	0.128	0.153	0.175	0.202	0.240	0.284	0.353
\$450,000	0.122	0.144	0.167	0.193	0.229	0.272	0.340
\$475,000	0.116	0.138	0.158	0.185	0.219	0.261	0.329
\$500,000	0.112	0.131	0.151	0.178	0.211	0.252	0.319
\$600,000	0.097	0.113	0.128	0.152	0.181	0.219	0.283
\$700,000	0.085	0.099	0.113	0.134	0.160	0.193	0.256
\$800,000	0.076	0.089	0.101	0.120	0.143	0.176	0.236
\$900,000	0.069	0.081	0.092	0.110	0.130	0.160	0.218
\$1,000,000	0.0633	0.0738	0.0842	0.1007	0.1205	0.1481	0.2045
\$2,000,000	0.0362	0.0422	0.0480	0.0587	0.0710	0.0897	0.1329
\$3,000,000	0.0262	0.0303	0.0345	0.0426	0.0516	0.0660	0.1008
\$4,000,000	0.0209	0.0240	0.0274	0.0336	0.0409	0.0525	0.0812
\$5,000,000	0.0177	0.0202	0.0228	0.0280	0.0339	0.0434	0.0678
\$6,000,000	0.0156	0.0177	0.0198	0.0241	0.0291	0.0372	0.0579
\$7,000,000	0.0138	0.0159	0.0177	0.0214	0.0256	0.0327	0.0505
\$8,000,000	0.0125	0.0146	0.0162	0.0194	0.0231	0.0293	0.0448
\$9,000,000	0.0113	0.0132	0.0150	0.0179	0.0211	0.0265	0.0404
\$10,000,000	0.0104	0.0122	0.0140	0.0166	0.0196	0.0244	0.0368

PENNSYLVANIA COMPENSATION RATING BUREAU
 Effective April 1, 2009
 Excess Loss Factors

Per Accident Limit	Hazard Group			
	1	2	3	4
\$10,000	0.734	0.768	0.837	0.873
\$15,000	0.690	0.730	0.805	0.848
\$20,000	0.657	0.699	0.778	0.828
\$25,000	0.627	0.672	0.755	0.811
\$30,000	0.602	0.649	0.735	0.796
\$35,000	0.580	0.629	0.717	0.782
\$40,000	0.561	0.610	0.700	0.768
\$50,000	0.527	0.579	0.670	0.744
\$75,000	0.460	0.513	0.610	0.692
\$100,000	0.404	0.460	0.559	0.649
\$125,000	0.363	0.417	0.517	0.610
\$150,000	0.328	0.383	0.480	0.577
\$175,000	0.298	0.351	0.448	0.547
\$200,000	0.273	0.323	0.418	0.519
\$225,000	0.251	0.300	0.392	0.494
\$250,000	0.232	0.279	0.369	0.470
\$275,000	0.216	0.260	0.348	0.450
\$300,000	0.202	0.245	0.328	0.430
\$325,000	0.188	0.230	0.312	0.411
\$350,000	0.178	0.216	0.296	0.394
\$375,000	0.167	0.203	0.280	0.380
\$400,000	0.157	0.192	0.268	0.366
\$425,000	0.149	0.183	0.254	0.353
\$450,000	0.141	0.175	0.245	0.340
\$475,000	0.134	0.166	0.234	0.329
\$500,000	0.128	0.159	0.225	0.319
\$600,000	0.111	0.136	0.193	0.283
\$700,000	0.097	0.119	0.172	0.256
\$800,000	0.087	0.108	0.154	0.236
\$900,000	0.079	0.097	0.141	0.218
\$1,000,000	0.0722	0.0892	0.1301	0.2045
\$2,000,000	0.0414	0.0513	0.0774	0.1329
\$3,000,000	0.0297	0.0370	0.0567	0.1008
\$4,000,000	0.0235	0.0292	0.0449	0.0812
\$5,000,000	0.0199	0.0243	0.0372	0.0678
\$6,000,000	0.0174	0.0212	0.0319	0.0579
\$7,000,000	0.0156	0.0188	0.0281	0.0505
\$8,000,000	0.0143	0.0171	0.0251	0.0448
\$9,000,000	0.0129	0.0158	0.0229	0.0404
\$10,000,000	0.0117	0.0150	0.0213	0.0368

PENNSYLVANIA COMPENSATION RATING BUREAU
 MISCELLANEOUS RATING VALUE
 EFFECTIVE APRIL 1, 2009

**SMALL DEDUCTIBLE PROGRAM
 Loss Elimination Ratios**

Deductible Level	Hazard Group						
	A	B	C	D	E	F	G
\$ 1,000	6.3%	5.5%	5.3%	4.6%	3.6%	3.1%	3.0%
\$ 5,000	23.4%	20.2%	18.9%	16.5%	12.8%	10.6%	9.8%
\$ 10,000	29.8%	26.1%	24.0%	21.4%	17.3%	14.4%	12.7%

Deductible Level	Hazard Group			
	1	2	3	4
\$ 1,000	5.7%	5.1%	3.4%	3.0%
\$ 5,000	20.7%	18.1%	12.1%	9.8%
\$ 10,000	26.6%	23.2%	16.3%	12.7%

STATE AND HAZARD GROUP RELATIVITIES

Hazard Group Factor	A	B	C	D	E	F	G
	1.67	1.20	1.01	0.95	0.81	0.65	0.53

Hazard Group Factor	1	2	3	4
	1.27	0.99	0.75	0.53

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

First Adjustment	RDF =	0.4380
Second Adjustment	RDF =	0.2975
Third Adjustment	RDF =	0.2141

EMPLOYER ASSESSMENT FACTOR

0.0241