



Pennsylvania Compensation Rating Bureau

30 South 17th Street • Suite 1500
Philadelphia, PA 19103-4007
(215)568-2371 • FAX (215)564-4328 • www.pcrb.com

December 10, 2019

PCRB CIRCULAR NO. 1732

To All Members of the PCRB:

Re: SUBMISSION OF APRIL 1, 2020 LOSS COST FILING

The PCRB submitted Filing No. C-377 (the Filing) to the Pennsylvania Insurance Department on December 10, 2019. The Filing proposes loss costs and related rating values with an overall average change of **-10.08 percent**, relative to the rating values approved in Filing No. C-374, the April 1, 2019 Loss Cost Filing.

Policies issued with effective dates on and after April 1, 2020 must be qualified as carrying tentative rates, and the Pending Rate Change Endorsement is to be used for this purpose. Note that such policies issued at current rates or on a “to-be-determined” basis must be endorsed subsequently with the new carrier rates.

In addition to April 1, 2020 loss costs and related rating values, the Filing also proposes an increase in the Employer Assessment Factor from 0.0183 to 0.0202 effective April 1, 2020.

Overview

The analysis in the Filing is limited to a review of loss cost experience and PCRB rating values. It does not address questions of whether carrier rates and premiums are adequate or excessive or the extent to which carrier rates or premiums should be revised.

The indicated loss cost change is sensitive to the experience and parameters used in the analysis. In particular, methods to project losses to their estimated ultimate value and the values determined for claim frequency and claim severity have a significant impact on the final result. Loss costs are estimates of future costs. As such, the estimates developed in the Filing will likely differ from the actual costs that emerge over many years for the policy period that is the subject of the Filing.

Key Results	
Indicated Change	
Collectible Loss Costs	-10.08%
Manual Loss Costs before Offsets* and OSBA Assessment**	-10.01%
Manual Loss Costs after Offsets* and OSBA Assessment**	-9.94%
Loss Trend	
Claim Frequency Trend (including wage trend)	-6.38%
Indemnity Severity Trend	+1.32%
Medical Severity Trend	+2.16%
* Offsets for net Merit Rating Plan credits, Pennsylvania Construction Classification Premium Adjustment Program credits and offsets for Certified Safety Committee credits.	
** Assessment for the Office of the Small Business Advocate	

Filing Materials

The Filing is available on the PCRB website at www.pcrb.com in the "Filings" section. Members and other interested parties are encouraged to use the website to access all parts of the Filing. If a hard copy of the Filing is requested, the PCRB will provide a single copy per requesting entity (i.e., carrier group, consulting company, etc.), subject to the following considerations:

Price per copy: \$300 for PCRB members
 \$450 for non-members

All parties are advised that a request for a hard copy of the Filing will be held for up to two weeks to allow for an efficient process in producing the required copies.

Insurance Department Review of the Filing

The Insurance Department has assigned review of the Filing to Mr. Eric Zhou. Comments regarding the Filing should be submitted in writing to:

Mr. Eric Zhou
Actuarial Review Division
Commonwealth of Pennsylvania
Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120
(717) 783-0651
e-mail: gzhou@pa.gov

Carrier Filings

With respect to carrier filing procedures and requirements, the Insurance Department has provided the following statement for distribution to all PCRB members:

NO ACTION is required of carriers intending to apply their current loss cost multiplier to the PCRB's new loss costs. A carrier wishing to change its loss cost multiplier will be required to make a filing with the Department. Act 44 of 1993 requires all carriers to adopt PCRB loss costs upon approval by the Department. Otherwise, carriers must file their own loss costs which would be subject to prior approval.

Carriers wishing to clarify the status of their current multipliers or to confirm filing requirements applicable for the implementation of any specified schedule(s) of loss costs are encouraged to consult with the Insurance Department, by contacting:

Mr. Dennis Sloand
Actuarial Review Division
Commonwealth of Pennsylvania
Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120
(717) 214-1927
e-mail: desloand@pa.gov

Protz v. WCAB (Derry Area School District)

The Pennsylvania Supreme Court issued its decision in *Protz v. WCAB (Derry Area School District)* (the Protz decision) on June 20, 2017. As a result, Section 306(a.2) of the Workers Compensation Act was declared unconstitutional. This section contained the provisions for Impairment Rating Evaluations.

The PCRB has estimated that the decision will increase indemnity costs by 13.37%. The details of the PCRB's analysis are provided in Exhibit 35, and the result is incorporated in Exhibit 1.

House Bill 1840 of 2017

House Bill 1840 of 2017 (HB 1840), which became law on October 24, 2018, was enacted in response to the Protz decision. Additionally, the legislation increases burial benefits for claimants from \$3,000 to \$7,000.

The PCRB has estimated that the decision will decrease indemnity costs by 10.39%. The details of the PCRB's analysis are provided in Exhibit 36, and the result is incorporated in Exhibit 1.

Act 86 of 1986

Pennsylvania law requires a notice of increase in renewal premium for any policy of insurance not written on a retrospective rating plan and covering commercial property or casualty risks in Pennsylvania, with not less than 30 days' notice. Endorsement WC 37 06 03A should be used for purposes of providing the required notices to affected policyholders.

A table including the approved loss costs effective April 1, 2019, the proposed April 1, 2020 loss costs and the percentage change in loss costs by risk classification is attached. All loss costs in the attached table include loss-based assessments, Merit Rating Plan credit offsets and proposed Certified Safety Committee credit offsets. Construction classification loss costs also include Pennsylvania Construction Classification Premium Adjustment Program (PCCPAP) loadings.

The April 1, 2020 proposed loss costs will be adjusted by individual carriers' loss cost multiplier(s) to determine rates and premiums. Further, carriers may base their rates on loss costs that differ from those approved pursuant to a PCRB filing(s) for some or all classifications. Therefore, it may not be appropriate to simply compare the April 1, 2019 and the proposed April 1, 2020 loss costs in determining whether an Act 86 notice may be indicated.

In Closing

The PCRB will continue to work with the Pennsylvania Insurance Department for an expeditious review of the Filing and a timely determination of revisions in rating values effective April 1, 2020, and will keep all members informed about the status of this filing.

Questions concerning this filing should be directed to Brent Otto, Vice President of Actuarial Services and Chief Actuary at botto@pcrb.com or Ken Creighton, Director of Actuarial Services, at kcreighton@pcrb.com

William V. Taylor
President

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Attachment

Remember to visit our website at www.pcrb.com for more information about this and other topics.

PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2020 LOSS COST FILING
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES

CLASS CODE	CLASS DESCRIPTION	4/1/2019	PROPOSED	% CHANGE
		MANUAL LOSS COSTS *	4/1/2020 LOSS COSTS *	
005	Tree Pruning	8.02	6.92	-13.7
0006	Field Crop or Vegetable Farm	2.78	2.45	-11.9
007	Farm Machinery Operation	3.44	3.26	-5.2
0008	Mushroom Raising	2.61	2.34	-10.3
009	Logging or Lumbering N.O.C.	13.20	11.72	-11.2
0011	Flower Raising	1.80	1.56	-13.3
012	Landscape Contractor	3.48	3.07	-11.8
0013	Nursery	2.13	1.82	-14.6
015	Logging or Lumbering - Mechanized	6.60	5.62	-14.8
0016	Orchard	1.66	1.48	-10.8
025	Mining	2.74	2.51	-8.4
028	Oil Or Gas Production	1.73	1.49	-13.9
0034	Animal Raising	2.44	2.21	-9.4
0036	Dairy Farm	2.07	1.81	-12.6
050	Quarries, N.O.C.	2.57	2.40	-6.6
051	Quarry - Limestone	2.56	2.43	-5.1
055	Sand Excavation	3.03	2.84	-6.3
059	Mineral Milling	3.82	3.62	-5.2
0066	Supplemental Disease Loading Class 447	0.04	0.03	-25.0
0067	Supplemental Disease loading Class 445	0.05	0.04	-20.0
0083	Livestock Farm	2.32	2.05	-11.6
101	Grain Milling	2.06	1.89	-8.3
103	Sugar Refining	0.88	0.79	-10.2
104	Food Products Mfg., N.O.C.	2.43	2.13	-12.3
105	Bakery, Wholesale	2.55	2.38	-6.7
106	Processed Meat Products Mfg.	3.89	3.59	-7.7
107	Candy Mfg.	1.77	1.69	-4.5
108	Brewery	1.80	1.53	-15.0
109	Dairy Products Mfg.	2.72	2.42	-11.0
110	Ice Cream Mfg.	1.95	1.74	-10.8
111	Slaughter House, Wholesale	4.86	4.35	-10.5
112	Carbonated Beverage Mfg.	5.83	4.93	-15.4
113	Preserving Or Canning Of Food	1.40	1.19	-15.0
114	Rendering	4.04	3.62	-10.4
115	Tobacco Products Mfg.	1.68	1.54	-8.3
119	Meat Products Mfg., N.O.C.	2.24	2.11	-5.8
130	Textile Waste Mfg.	3.45	3.07	-11.0
132	Spinning Or Weaving	1.98	1.72	-13.1
0133	Carcinogen Supplemental Disease Loading	A Rated	A Rated	
134	Knit Goods Mfg.	2.16	1.91	-11.6
135	Hosiery Mfg.	1.69	1.51	-10.7
136	Embroidery Mfg.	1.97	1.75	-11.2
139	Dyeing	2.88	2.57	-10.8
141	Laundry, N.O.C.	3.05	2.73	-10.5
142	Dry Cleaning Plant	1.58	1.41	-10.8
0152	Supplemental Loading For Class 615	0.69	0.64	-7.2
161	Apparel Mfg.	1.36	1.33	-2.2
0162	Non-Ratable Element Class 810	0.74	0.90	21.6
163	Textile Products Mfg., N.O.C.	2.66	2.40	-9.8
0164	Federal Coal Mine Coverage Loading	0.74	0.90	21.6
165	Mattress Or Box Spring Mfg.	4.17	3.73	-10.6
166	Canvas Or Burlap Products Mfg.	2.10	1.91	-9.0
0170	Fur Bearing Animal Farms	1.34	1.17	-12.7
0176	Supplemental Loading For Class 513	0.10	0.09	-10.0
185	Employment Contractor - Temporary Food Sundries., N.O.C. Staff	3.91	3.72	-4.9
187	Employment Contractor - Temporary Candy Mfg. Staff	2.83	2.95	4.2
189	Employment Contractor - Temporary Preserving Or Canning of Food Staff	2.24	2.09	-6.7
191	Employment Contractor - Temporary Apparel Mfg. Staff	2.24	2.43	8.5
201	Tanning	2.71	2.43	-10.3
204	Shoe Mfg.	2.00	1.87	-6.5
205	Leather Goods Mfg., N.O.C.	1.97	1.75	-11.2
221	Plastic Mfg., Injection Molding	1.38	1.29	-6.5
222	Plastic Mfg., N.O.C.	1.66	1.52	-8.4

* Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments and PCCPAP if applicable.

+ Non-payroll based exposure.

PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2020 LOSS COST FILING
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES

CLASS CODE	CLASS DESCRIPTION	4/1/2019	PROPOSED	% CHANGE
		MANUAL LOSS COSTS *	4/1/2020 LOSS COSTS *	
225	Rubber Goods Mfg.	1.80	1.60	-11.1
227	Oilcloth Mfg.	2.12	1.96	-7.5
255	Paper Mfg.	1.72	1.48	-14.0
257	Paper Products Mfg., N.O.C.	1.71	1.53	-10.5
261	Corrugated Box Or Container Mfg.	1.94	1.79	-7.7
263	Paper Coating/Finishing	1.35	1.20	-11.1
265	Stationery Products Mfg.	1.67	1.49	-10.8
275	Employment Contractor - Temporary Plastic Articles Mfg. - Injection Molding Staff	2.21	2.26	2.3
276	Employment Contractor - Temporary Plastic Articles Mfg. - N.O.C. Staff	2.70	2.72	0.7
281	Printing, N.O.C.	1.58	1.48	-6.3
282	Newspaper Printing	3.58	3.11	-13.1
285	Printing - Sheet Fed Press	1.36	1.18	-13.2
291	Employment Contractor - Temporary Paper Or Pulp Mfg. Staff	2.56	2.36	-7.8
297	Employment Contractor - Temporary Printing Staff	2.57	2.64	2.7
301	Sawmill	3.91	3.49	-10.7
305	Carpentry Shop	2.82	2.62	-7.1
306	Woodenware Mfg., N.O.C.	2.39	2.09	-12.6
311	Cabinet Works	1.95	1.75	-10.3
319	Furniture Assembly	2.78	2.53	-9.0
323	Furniture Mfg. - Wood	2.40	2.08	-13.3
327	Furniture Upholstering, Shop	1.76	1.52	-13.6
402	Smelting Or Galvanizing	2.43	2.16	-11.1
403	Rolling, Drawing or Extruding Nonferrous Metals	1.88	1.72	-8.5
404	Steel Mfg.	1.87	1.67	-10.7
406	Rolling Mill - Ferrous Metals	2.11	1.81	-14.2
407	Tube Mfg.	2.11	1.99	-5.7
411	Steel Fabricating	3.17	2.82	-11.0
413	Iron Works - Shop	3.32	3.02	-9.0
415	Fabricated Plate Work	2.16	1.94	-10.2
416	Car Mfg. - Railroad	1.25	1.25	0.0
421	Steel Foundry	4.53	4.25	-6.2
425	Iron Foundry, N.O.C.	4.88	4.37	-10.5
427	Malleable Iron Foundry	2.78	2.65	-4.7
429	Die Casting Mfg.	2.46	2.16	-12.2
431	Forging	3.46	3.12	-9.8
433	Tool Mfg. - Forged	2.25	2.12	-5.8
435	Spring Mfg. - Hot Wound	2.40	2.14	-10.8
441	Tool Mfg., N.O.C.	0.76	0.67	-11.8
445	Hardware Mfg., N.O.C.	1.39	1.21	-12.9
446	Precision Machined Parts Mfg., N.O.C.	0.80	0.72	-10.0
447	Nonferrous Metal Foundry	2.74	2.33	-15.0
449	Electroplating	1.45	1.32	-9.0
451	Automobile Body Mfg.	2.21	2.09	-5.4
454	Sheet Metal Products Fabrication, N.O.C., Shop	1.90	1.73	-8.9
456	Metal Furniture Mfg.	2.11	1.89	-10.4
457	Wire Goods Mfg.	2.10	1.93	-8.1
458	Jewelry Mfg.	1.12	1.00	-10.7
459	Eyelet Mfg.	0.56	0.50	-10.7
461	Machine Shop	1.62	1.44	-11.1
463	Automobile Mfg.	1.83	1.61	-12.0
465	Conveyor Mfg.	2.14	1.92	-10.3
467	Ball Bearing Mfg.	2.59	2.29	-11.6
471	Printed Circuit Board Assembly - By Contractor	0.77	0.77	0.0
472	Electronic Component Mfg., N.O.C.	0.67	0.58	-13.4
473	Electrical Apparatus Mfg., N.O.C.	1.73	1.36	-21.4
474	Electric Power Or Electric Transmission Equipment Mfg.	1.35	1.21	-10.4
475	Battery Mfg.	1.22	1.30	6.6
476	Industrial Controls Or Systems Mfg/Assembly	0.77	0.67	-13.0
477	Electric Motor Mfg. Or Repair	1.22	1.05	-13.9
483	Office Machine Mfg.	1.02	0.91	-10.8
485	Communications Equipment Mfg.	0.74	0.66	-10.8
486	Incandescent Light Bulb Or Electronic Tube Mfg.	0.82	0.77	-6.1
487	Surgical Or Optical Instrument Mfg.	0.68	0.61	-10.3

* Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments and PCCPAP if applicable.

+ Non-payroll based exposure.

PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2020 LOSS COST FILING
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES

CLASS CODE	CLASS DESCRIPTION	4/1/2019	PROPOSED	% CHANGE
		MANUAL LOSS COSTS *	4/1/2020 LOSS COSTS *	
488	Electronic Measuring Or Analytical Instrument Mfg.	0.52	0.45	-13.5
489	Dental Laboratory	0.76	0.68	-10.5
491	Employment Contractor - Temporary Rolling, Drawing or Extruding Nonferrous Metals Staff	2.98	2.99	0.3
493	Employment Contractor - Temporary Hardware Mfg. Staff	2.23	2.13	-4.5
495	Employment Contractor - Temporary Automobile Body Mfg. Staff	3.59	3.72	3.6
497	Employment Contractor - Temporary Electronic Component Mfg. Staff	1.06	1.00	-5.7
499	Employment Contractor - Temporary Battery Mfg. - Staff	1.98	2.27	14.6
501	Cement Mfg.	2.70	2.46	-8.9
502	Plaster Statuary Mfg.	2.24	2.00	-10.7
506	Powder Metal Products Mfg.	1.20	1.10	-8.3
507	Graphite Products Mfg.	1.43	1.24	-13.3
509	Asbestos Goods Mfg.	3.58	3.22	-10.1
511	Concrete Products Mfg.	3.74	3.47	-7.2
512	Brick Mfg., N.O.C.	2.73	2.40	-12.1
513	Pottery, N.O.C.	2.06	1.84	-10.7
514	Refractory Product Mfg.	2.93	2.60	-11.3
520	Temporary Staff N.O.C. - Exposure Group A	0.21	0.16	-23.8
521	Temporary Staff N.O.C. - Exposure Group B	0.56	0.50	-10.7
522	Temporary Staff N.O.C. - Exposure Group C	0.92	0.77	-16.3
523	Temporary Staff N.O.C. - Exposure Group D	1.58	1.31	-17.1
524	Temporary Staff N.O.C. - Exposure Group E	2.35	1.97	-16.2
525	Temporary Staff N.O.C. - Exposure Group F	4.06	3.37	-17.0
526	Temporary Staff N.O.C. - Exposure Group G	5.86	4.88	-16.7
527	Temporary Staff N.O.C. - Exposure Group H	9.25	7.72	-16.5
528	Temporary Staff N.O.C. - Exposure Group I	13.20	10.51	-20.4
529	Temporary Staff N.O.C. - Exposure Group J	22.13	18.35	-17.1
535	Glass Or Glassware Mfg.	1.79	1.65	-7.8
536	Glass Products Mfg.	3.73	3.28	-12.1
551	Chemical Mfg.,N.O.C.	0.83	0.80	-3.6
553	Gases - Mfg.	0.84	0.78	-7.1
555	Drug or Medicine Mfg.	0.28	0.30	7.1
563	Paint Mfg.	0.90	0.81	-10.0
571	Soap Mfg.	1.57	1.35	-14.0
573	Fertilizer Mfg.	2.51	2.24	-10.8
581	Oil Refining	0.99	0.80	-19.2
587	Employment Contractor - Temporary Paint or Colors Mfg. Staff	1.46	1.41	-3.4
601	Road Construction	4.66	4.03	-13.5
603	Sewer Construction	4.32	3.88	-10.2
605	Railroad Construction	5.21	4.78	-8.3
606	Oil or Gas Drilling	3.45	3.06	-11.3
607	Drilling, N.O.C.	1.89	1.65	-12.7
608	Flat Cement Work	4.60	4.18	-9.1
609	Excavation	2.81	2.62	-6.8
611	Pile Driving	6.77	6.33	-6.5
615	Tunneling	6.41	5.91	-7.8
617	Gas, Steam or Water Main Construction	2.11	2.00	-5.2
645	Wallboard Installation	5.11	4.47	-12.5
646	Furniture or Fixtures Installation	3.80	3.41	-10.3
647	Insulation Work, N.O.C.	5.25	4.81	-8.4
648	Carpentry - Installation of Cabinet Work	4.69	4.27	-9.0
649	Ceiling Installation	3.07	2.93	-4.6
651	Carpentry - Commercial Structures	4.47	3.97	-11.2
652	Carpentry - Residential	6.73	6.00	-10.8
653	Masonry	5.25	4.65	-11.4
654	Concrete Construction	5.57	5.07	-9.0
655	Iron Erection	7.80	6.81	-12.7
656	Electric Line Construction	3.81	3.41	-10.5
657	Rigging, N.O.C.	6.03	5.51	-8.6
658	Iron Erection or Installation - non-structural	6.52	5.93	-9.0
659	Roofing - All Kinds	11.36	10.25	-9.8
660	Alarm Or Sound System - Installation or Repair	1.81	1.69	-6.6
661	Electrical Wiring - Within Buildings	2.29	2.02	-11.8
662	Appliance - Electrical - Service or Repair	4.08	4.02	-1.5

* Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments and PCCPAP if applicable.

+ Non-payroll based exposure.

PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2020 LOSS COST FILING
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES

CLASS CODE	CLASS DESCRIPTION	4/1/2019	PROPOSED	% CHANGE
		MANUAL LOSS COSTS *	4/1/2020 LOSS COSTS *	
663	Plumbing	2.69	2.33	-13.4
664	Heating, Ventilating or Air Conditioning Contractor	2.64	2.41	-8.7
665	Painting	5.76	5.12	-11.1
666	Plate Glass Installation	5.29	4.96	-6.2
667	Paper Hanging	1.36	1.30	-4.4
668	Tile, Stone, Mosaic or Terrazzo Work	5.68	5.28	-7.0
669	Plastering	4.83	4.44	-8.1
670	Household Furnishings Installation, N.O.C.	4.47	4.25	-4.9
673	Advertising Sign Mfg., Erection or Repair	4.10	3.83	-6.6
674	Swimming Pool Construction	3.62	3.39	-6.4
675	Machinery or Equipment Erection or Repair	2.37	2.13	-10.1
676	Sheet Metal Installation	3.46	3.22	-6.9
677	Boiler Installation or Repair	2.16	1.95	-9.7
679	Advertising Company, Outdoor	5.89	5.44	-7.6
681	Canvas Goods Erection	4.29	4.10	-4.4
691	Employment Contractor - Temporary Excavation Staff	4.17	4.19	0.5
693	Employment Contractor - Temporary Commercial Structure Carpentry Staff	6.60	6.27	-5.0
695	Employment Contractor - Temporary Electrical Wiring (Within Buildings) Staff	3.25	3.10	-4.6
709	Tallymen And Checking Clerks	1.29	1.22	-5.4
716	Marina	2.03	1.90	-6.4
718	Boat Building Or Repair	1.99	1.86	-6.5
721	Railroad Operation, N.O.C.	6.13	5.48	-10.6
744	Aircraft Manufacture	0.24	0.24	0.0
751	Gas Utility	0.82	0.69	-15.9
752	Oil Or Gas Pipeline Operation	0.61	0.52	-14.8
753	Waterworks	2.06	1.88	-8.7
755	Electric Utilities	0.94	0.82	-12.8
757	Telecommunications Company	0.99	0.89	-10.1
759	Cable Television Operations	4.13	3.69	-10.7
0771	Non-Ratable Element - Class 4771	0.57	0.51	-10.5
801	Stable	5.04	4.43	-12.1
802	Mobile Crane Rental With Operators	2.98	2.52	-15.4
803	Taxicab Company	8.84	7.63	-13.7
804	School Transportation	2.38	2.06	-13.4
805	Milk Hauling - By Contractor	3.41	3.12	-8.5
806	Furniture Moving and/or Storage	6.46	5.77	-10.7
807	Ambulance Service - Salaried Employees	3.46	2.99	-13.6
808	Parcel Delivery	2.76	2.65	-4.0
809	Fuel Distribution	3.85	3.42	-11.2
810	Coal Trucking	2.70	2.36	-12.6
811	Trucking, N.O.C.	4.77	4.38	-8.2
812	Mail Hauling Company	4.66	4.28	-8.2
813	Warehousing - Other Than Furniture Moving or Storage	3.06	2.74	-10.5
814	Dealer In Mobile, Self-Propelled Equipment	1.51	1.39	-7.9
815	Automobile Service Center	2.15	1.88	-12.6
816	Automobile Filling Station	1.55	1.33	-14.2
817	Bus Operation	3.71	3.20	-13.7
818	Automobile Dealer	0.91	0.83	-8.8
819	Mobile Self-Propelled Equipment Salesperson	0.84	0.69	-17.9
820	Automobile Auction	1.61	1.49	-7.5
821	Beverage Distributor	3.89	3.62	-6.9
825	Automobile Storage Garage	2.61	2.42	-7.3
828	Paratransit Service	4.19	3.80	-9.3
855	Lumber and/or Building Material Dealer	2.78	2.62	-5.8
857	Metal Service Center	2.87	2.47	-13.9
858	Ferrous Scrap Metal Dealer	3.96	3.49	-11.9
859	Nonferrous Scrap Metal Dealer	4.29	3.79	-11.7
860	Junk Dealer	4.30	3.71	-13.7
862	Recycling Center	4.28	3.84	-10.3
865	Poultry and/or Fish Dealer/Processor	2.95	2.66	-9.8
867	Employment Contractor - Temporary Warehousing Staff	4.97	4.89	-1.6
871	Employment Contractor - Temporary Furniture Store - Wholesale Staff	4.49	3.86	-14.0
877	Employment Contractor - Temporary Department Store Staff	1.91	1.94	1.6

* Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments and PCCPAP if applicable.

+ Non-payroll based exposure.

PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2020 LOSS COST FILING
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES

CLASS CODE	CLASS DESCRIPTION	4/1/2019	PROPOSED	% CHANGE
		MANUAL LOSS COSTS *	4/1/2020 LOSS COSTS *	
879	Employment Contractor - Temporary Packaging - Contract - Non-Crating Staff	2.44	2.36	-3.3
880	Apartment House	3.43	3.03	-11.7
881	Employment Contractor - Temporary Hardware Store Wholesale Staff	2.91	2.76	-5.2
882	Residential Interior Cleaning Services - By Contractor	3.71	3.32	-10.5
883	Employment Contractor - Temporary Retail Store, N.O.C. Staff	2.22	2.18	-1.8
884	Health Or Exercise Club	0.72	0.66	-8.3
885	Plumbing Supplies Dealer Or Pipe Merchant	1.76	1.55	-11.9
886	Electrical Supplies Dealer	1.25	1.10	-12.0
887	Museum	0.46	0.41	-10.9
888	Homeowners Association	3.07	3.03	-1.3
889	Employment Contractor - Temporary Clerical Staff	0.18	0.19	5.6
890	Library - Public	0.31	0.28	-9.7
891	Pre-School (Child Care Or Early Education) Services	0.73	0.63	-13.7
892	Early Intervention	0.50	0.44	-12.0
893	Intermediate Unit (Special Education)	0.50	0.45	-10.0
895	Employment Contractor - Temporary College or School Staff	0.63	0.71	12.7
896	Club, N.O.C.	0.88	0.78	-11.4
897	Fast-Food Restaurant	1.04	0.93	-10.6
898	Caterer	1.41	1.23	-12.8
899	Bar, Nightclub	0.83	0.69	-16.9
0901	+ Members Of Religious Orders	18.28	17.71	-3.1
0902	+ Members Of Religious Orders - Occasional	0.69	0.60	-13.0
903	Labor Union	0.15	0.12	-20.0
904	Investigative Agency	0.89	0.82	-7.9
905	Architectural Consulting Firm	0.05	0.04	-20.0
907	Fruit Or Vegetable Dealer - Wholesale	2.77	2.50	-9.7
0908	+ Domestic Workers - Inside - Occasional	122.40	105.18	-14.1
0909	+ Domestic Workers - Outside - Occasional	41.73	36.83	-11.7
910	Meat Dealer - Wholesale	3.11	2.69	-13.5
911	Grocery - Wholesale	3.97	3.57	-10.1
0912	+ Domestic Workers - Outside	285.28	271.57	-4.8
0913	+ Domestic Workers - Inside	257.96	221.34	-14.2
914	Department Store	1.14	1.04	-8.8
915	Meat, Fish and/or Poultry Store - Retail	1.33	1.18	-11.3
916	Clothing Or Dry Goods Store - Wholesale or Retail	0.97	0.87	-10.3
917	Grocery Store - Retail	1.41	1.30	-7.8
918	Bakery Shop - Retail	1.30	1.13	-13.1
919	Florist Store - Retail or Wholesale	1.18	1.01	-14.4
920	Jewelry Store - Wholesale or Retail	0.26	0.23	-11.5
921	Furniture Store - Wholesale	3.21	2.78	-13.4
922	Furniture Store - Retail	2.21	1.93	-12.7
923	Packaging - Contract - Non-Crating	1.53	1.35	-11.8
924	Wholesale Store, N.O.C.	2.34	2.11	-9.8
925	Hardware Store - Retail	1.11	1.04	-6.3
926	Hardware Store - Wholesale	1.81	1.57	-13.3
927	Pharmacy - Retail	0.63	0.57	-9.5
928	Retail Store, N.O.C.	1.33	1.19	-10.5
932	Copying Or Duplicating Service	0.58	0.51	-12.1
933	Vending Or Coin-Operated Machine - Installation, Service or Repair	2.27	1.99	-12.3
934	Automobile Parts And Accessory Store - Retail and/or Wholesale	2.06	1.91	-7.3
935	Lumber and/or Building Material Dealer - Store Employees	0.78	0.71	-9.0
936	Broadcasting Station	0.39	0.39	0.0
939	Carnival - Traveling	3.30	2.99	-9.4
940	Residential Care Facility for Individuals With Intellectual Disabilities	2.98	2.41	-19.1
941	Social Rehabilitation Facility	1.64	1.64	0.0
942	Home Health Care - Professional Staff	1.93	1.69	-12.4
943	Home Health Care - Nonprofessional Staff	2.14	1.81	-15.4
944	Club - Country, Golf or Yachting	1.09	0.94	-13.8
945	Hotel Restaurant	1.63	1.44	-11.7
946	Employment Contractor - Temporary Medical Staffing	2.18	1.97	-9.6
948	Mailing or Addressing Company	1.30	1.09	-16.2
949	Employment Contractor - Temporary Marketing	0.23	0.21	-8.7

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+ Non-payroll based exposure.

PENNSYLVANIA COMPENSATION RATING BUREAU
APRIL 1, 2020 LOSS COST FILING
PROPOSED LOSS COSTS AND PERCENTAGE CHANGES

CLASS CODE	CLASS DESCRIPTION	4/1/2019	PROPOSED	% CHANGE
		MANUAL LOSS COSTS *	4/1/2020 LOSS COSTS *	
951	Salesperson - Outside	0.20	0.17	-15.0
952	Office Machine Service or Repair	0.47	0.42	-10.6
953	Clerical Office	0.08	0.07	-12.5
954	Security Agency	1.41	1.22	-13.5
955	Engineering Consulting Firm	0.17	0.12	-29.4
956	Law Firm	0.07	0.06	-14.3
957	Physician or Dentist	0.27	0.22	-18.5
958	Rehabilitation Hospital	0.76	0.71	-6.6
959	Veterinarians	0.99	0.90	-9.1
960	Nursing and Convalescent Home	1.66	1.53	-7.8
961	Hospital	0.65	0.65	0.0
962	Accounting or Financial Auditing Firm	0.03	0.03	0.0
963	Church	0.28	0.26	-7.1
964	Work Center	1.24	1.12	-9.7
965	College Or School, N.O.C.	0.37	0.39	5.4
966	Television, Video, Audio or Radio Equipment Service Or Repair	2.10	1.88	-10.5
967	Theaters	0.71	0.71	0.0
968	Amateur Sports, Recreational OR Amusement Facility, Indoor	0.76	0.75	-1.3
969	Amusement, Outdoor	1.46	1.31	-10.3
970	Athletic Team - Contact sports	3.77	4.03	6.9
971	Commercial Buildings	2.50	2.16	-13.6
972	Attendant Care Services	0.92	0.69	-25.0
973	Hotel - All Other Employees	1.98	1.70	-14.1
974	Retirement Or Life Care Community	1.34	1.19	-11.2
975	Restaurant, N.O.C.	0.96	0.88	-8.3
976	Community Center	0.78	0.70	-10.3
977	Barber Shop, Beauty Parlor Or Hair Styling Salon	0.33	0.29	-12.1
978	Camos, Summer Or Winter	1.68	1.50	-10.7
979	Residential Facility For The Elderly - Non-Medical	2.11	1.99	-5.7
980	City, Township, Borough or County	3.49	3.09	-11.5
981	Casino Gambling	1.06	1.05	-0.9
982	+ Workfare Program Employees	2.35	2.22	-5.5
983	Housing Authority	4.23	3.76	-11.1
984	Insurance Company	0.10	0.08	-20.0
985	Police Or Firefighters, Salaried	2.52	2.20	-12.7
986	Shelter Or Halfway House - Residential - Non-Medical	0.90	0.78	-13.3
987	Check Cashing Services	0.45	0.38	-15.6
988	Bank	0.13	0.11	-15.4
991	Athletic Team - Noncontact sports	2.70	2.58	-4.4
992	Sanitation Company	3.85	3.42	-11.2
993	+ Volunteer Ambulance Corps	507.34	435.81	-14.1
994	+ Firefighter - Volunteer Fire Company	See population table		
995	Rubbish Or Garbage Removal	3.68	3.17	-13.9
996	+ Volunteer Hazardous Materials Response Team	507.34	435.81	-14.1
997	Undertakers	0.48	0.44	-8.3
999	Cemetery	2.83	2.50	-11.7
4771	Explosives Or Ammunition Mfg., N.O.C.	2.28	2.04	-10.5
4777	Explosives Distributor	3.69	3.18	-13.8
7405	Aircraft Operation - Scheduled and Supplemental Carriers	1.07	0.99	-7.5
7413	Aircraft Operation - Commuter air carriers	0.31	0.28	-9.7
7421	Aircraft Operation - Business	0.39	0.34	-12.8
7424	Aircraft Operation, N.O.C.	0.91	0.81	-11.0
7428	Airport Operation - Ground Employees	2.31	2.00	-13.4
7445	Non-Ratable Element - Class 7405	0.23	0.21	-8.7
7453	Non-Ratable Element - Class 7413	0.07	0.06	-14.3
9740	Terrorism	0.02	0.02	0.0
9741	Catastrophe (Other than Certified Acts of Terrorism)	0.01	0.01	0.0
9985	Supplemental Radiation Loading	A Rated	A Rated	

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+ Non-payroll based exposure.

**PENNSYLVANIA
FIREFIGHTER - VOLUNTEER FIRE COMPANY**

CODE 994

SCHEDULE OF ANNUAL LOSS COSTS

Proposed Effective Date: April 1, 2020

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	1,247	6,501 to 7,000	5,215
301 to 500	1,532	7,001 to 7,500	5,405
501 to 700	1,783	7,501 to 8,000	5,593
701 to 1,000	2,061	8,001 to 8,500	5,777
1,001 to 1,500	2,424	8,501 to 9,000	5,957
1,501 to 2,000	2,815	9,001 to 9,500	6,128
2,001 to 2,500	3,148	9,501 to 10,000	6,299
2,501 to 3,000	3,446	10,001 to 15,000	7,229
3,001 to 3,500	3,706	15,001 to 20,000	8,838
3,501 to 4,000	3,953	20,001 to 25,000	10,420
4,001 to 4,500	4,182	25,001 to 30,000	11,984
4,501 to 5,000	4,402	30,001 to 35,000	13,522
5,001 to 5,500	4,615	35,001 to 40,000	15,040
5,501 to 6,000	4,818	40,001 to 45,000	16,533
6,001 to 6,500	5,020	45,001 to 50,000	18,000
		For each additional 5,000 population.....	1,473