

**PENNSYLVANIA COMPENSATION RATING BUREAU**

APRIL 1, 2003 LOSS COST FILING

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**April 1, 2003 Loss Cost Filing**

**Calculation of Composite Pure Premium Multiplier**

<b>Item</b>	<b>Manufacturing and Utilities</b>	<b>Contracting and Quarrying</b>	<b>Other Industries</b>
(1) Pure Premium Test Correction Factor	1.0038	1.0916	0.9987
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0899	1.0525	1.0526
(3) Final Loss Cost Test Correction Factor	0.9907	0.8527	1.0073
(4) Composite Pure Premium Multiplier (1)*(2)*(3)	1.0839	0.9797	1.0589

## CALCULATION OF IBNR AMOUNTS

Loss amounts shown in this Class Book attributable to IBNR (incurred but not reported losses) include frequency trend and are calculated as a function of expected losses. The factors used appear below:

### INJURY TYPE

MANUAL YEAR	SERIOUS INCL. MEDICAL	NON-SERIOUS INCL. MEDICAL	MEDICAL ONLY
1995	(0.7767)	(0.1948)	0.0000
1996	(0.4614)	(0.1530)	0.0027
1997	(0.4000)	(0.1279)	0.0069
1998	(0.3704)	(0.0952)	0.0132
1999	(0.3450)	(0.0377)	0.0352

**CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS**

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 1995 through 1999 were translated using composite multipliers, yielding an average claim value of \$ 422,096 . Using twice this value as unity and using the indicated Hazard Group Relativities produced the following results:

Hazard Group (1)	Hazard Group Relativities @ (2)	Per Claim Limit [ 2 * 422,096 ] * (2) (3)	Per Accident Limit (3) * 2 (4)
I	0.856	722,628	1,445,256
II	0.912	769,903	1,539,806
III	1.117	942,962	1,885,924
IV	1.327	1,120,243	2,240,486

@ From Pennsylvania 4/1/02 Loss Cost Filing - Excess Loss Factor Study

## CREDIBILITY

The classification relativity criteria for 100 percent credibility for the various categories of loss are as follows:

- Serious: 175 \* Average Cost of Serious Case (including Medical)
- Non-Serious: 500 \* Average Cost of Non-Serious Case (including Medical)
- Medical: 10 Percent of the Non-Serious

The following calculations are based on the figures in Table V, Section B.

	No. Cases	INDEMNITY AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	AVERAGE COST (4) / (1)
	(1)	(2)	(3)	(4)	(5)
Death	541	160,834,800	73,152,400	233,987,200	432,509
Permanent Total	952	568,735,900	601,816,100	1,170,552,000	1,229,571
Major	15,092	3,048,446,600	2,547,483,000	5,595,929,600	370,788
<b>Total Serious</b>	<b>16,585</b>	<b>3,778,017,300</b>	<b>3,222,451,500</b>	<b>7,000,468,800</b>	<b>422,096</b>
Minor	24,026	656,008,200	610,036,200	1,266,044,400	52,695
Temporary	220,792	1,383,075,500	1,653,581,500	3,036,657,000	13,753
<b>Total Non-Serious</b>	<b>244,818</b>	<b>2,039,083,700</b>	<b>2,263,617,700</b>	<b>4,302,701,400</b>	<b>17,575</b>

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 *	422,096 =	73,866,800
Non-Serious: 500 *	17,575 =	8,787,500
Medical: .10 *	8,787,500 =	878,750

**EXPECTED LOSS CREDIBILITY TABLE**

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	73,313,520	8,721,680	872,168
0.99	72,211,128	8,590,535	859,054
0.98	71,114,316	8,460,054	846,005
0.97	70,023,114	8,330,240	833,024
0.96	68,937,550	8,201,096	820,110
0.95	67,857,654	8,072,628	807,263
0.94	66,783,457	7,944,837	794,484
0.93	65,714,987	7,817,727	781,773
0.92	64,652,277	7,691,303	769,130
0.91	63,595,357	7,565,567	756,557
0.90	62,544,259	7,440,524	744,052
0.89	61,499,017	7,316,178	731,618
0.88	60,459,662	7,192,532	719,253
0.87	59,426,229	7,069,590	706,959
0.86	58,398,752	6,947,357	694,736
0.85	57,377,264	6,825,837	682,584
0.84	56,361,803	6,705,034	670,503
0.83	55,352,403	6,584,951	658,495
0.82	54,349,101	6,465,594	646,559
0.81	53,351,935	6,346,967	634,697
0.80	52,360,942	6,229,075	622,908
0.79	51,376,162	6,111,921	611,192
0.78	50,397,634	5,995,511	599,551
0.77	49,425,397	5,879,850	587,985
0.76	48,459,494	5,764,942	576,494
0.75	47,499,965	5,650,793	565,079
0.74	46,546,853	5,537,407	553,741
0.73	45,600,203	5,424,789	542,479
0.72	44,660,058	5,312,946	531,295
0.71	43,726,463	5,201,881	520,188
0.70	42,799,466	5,091,602	509,160
0.69	41,879,113	4,982,113	498,211
0.68	40,965,452	4,873,420	487,342
0.67	40,058,534	4,765,529	476,553
0.66	39,158,408	4,658,447	465,845
0.65	38,265,126	4,552,178	455,218
0.64	37,378,741	4,446,730	444,673
0.63	36,499,308	4,342,109	434,211
0.62	35,626,881	4,238,321	423,832
0.61	34,761,517	4,135,374	413,537
0.60	33,903,275	4,033,274	403,327
0.59	33,052,214	3,932,028	393,203
0.58	32,208,395	3,831,644	383,164
0.57	31,371,881	3,732,129	373,213
0.56	30,542,736	3,633,491	363,349
0.55	29,721,027	3,535,737	353,574
0.54	28,906,821	3,438,875	343,888
0.53	28,100,189	3,342,915	334,292
0.52	27,301,201	3,247,864	324,786
0.51	26,509,932	3,153,732	315,373
0.50	25,726,458	3,060,526	306,053
0.49	24,950,857	2,968,258	296,826
0.48	24,183,210	2,876,935	287,694
0.47	23,423,601	2,786,569	278,657
0.46	22,672,115	2,697,169	269,717
0.45	21,928,841	2,608,746	260,875

**EXPECTED LOSS CREDIBILITY TABLE**

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	21,193,871	2,521,311	252,131
0.43	20,467,300	2,434,875	243,488
0.42	19,749,226	2,349,450	234,945
0.41	19,039,751	2,265,048	226,505
0.40	18,338,981	2,181,681	218,168
0.39	17,647,024	2,099,363	209,936
0.38	16,963,995	2,018,107	201,811
0.37	16,290,013	1,937,928	193,793
0.36	15,625,199	1,858,839	185,884
0.35	14,969,683	1,780,856	178,086
0.34	14,323,598	1,703,995	170,400
0.33	13,687,085	1,628,273	162,827
0.32	13,060,288	1,553,706	155,371
0.31	12,443,362	1,480,314	148,031
0.30	11,836,467	1,408,115	140,812
0.29	11,239,771	1,337,130	133,713
0.28	10,653,453	1,267,379	126,738
0.27	10,077,699	1,198,885	119,889
0.26	9,512,706	1,131,671	113,167
0.25	8,958,685	1,065,763	106,576
0.24	8,415,856	1,001,185	100,119
0.23	7,884,455	937,968	93,797
0.22	7,364,734	876,140	87,614
0.21	6,856,962	815,733	81,573
0.20	6,361,426	756,782	75,678
0.19	5,878,437	699,324	69,932
0.18	5,408,330	643,398	64,340
0.17	4,951,467	589,047	58,905
0.16	4,508,246	536,320	53,632
0.15	4,079,099	485,267	48,527
0.14	3,664,504	435,945	43,595
0.13	3,264,992	388,417	38,842
0.12	2,881,155	342,755	34,276
0.11	2,513,661	299,036	29,904
0.10	2,163,274	257,352	25,735
0.09	1,830,872	217,809	21,781
0.08	1,517,489	180,527	18,053
0.07	1,224,358	145,655	14,566
0.06	952,989	113,372	11,337
0.05	705,293	83,905	8,391
0.04	483,795	57,555	5,756
0.03	292,065	34,746	3,475
0.02	135,745	16,149	1,615
0.01	26,127	3,109	311
0.00	0	0	0

## Classification Credibility Table

### Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A)	<hr/> <b>Five Year Payroll (00's)</b> <hr/>		
	5,439,238,230		
B)	<hr/> <b>Five Year Expected Losses *</b> <hr/>		
	Serious	Non-Serious	Medical Only
	5,135,400,161	4,089,643,866	722,851,154
C) =A/B	<hr/> <b>Ratio Payroll to Expected Loss</b> <hr/>		
	Serious	Non-Serious	Medical Only
	1.0592	1.3300	7.5247

\* Expected losses associated with payroll based classifications only



**PAYROLL CREDIBILITY TABLE**

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	77,653,680	11,599,834	6,562,803
0.99	76,486,027	11,425,412	6,464,124
0.98	75,324,284	11,251,872	6,365,934
0.97	74,168,482	11,079,219	6,268,256
0.96	73,018,653	10,907,458	6,171,082
0.95	71,874,827	10,736,595	6,074,412
0.94	70,737,038	10,566,633	5,978,254
0.93	69,605,314	10,397,577	5,882,607
0.92	68,479,692	10,229,433	5,787,473
0.91	67,360,202	10,062,204	5,692,864
0.90	66,246,879	9,895,897	5,598,768
0.89	65,139,759	9,730,517	5,505,206
0.88	64,038,874	9,566,068	5,412,163
0.87	62,944,262	9,402,555	5,319,654
0.86	61,855,958	9,239,985	5,227,680
0.85	60,773,998	9,078,363	5,136,240
0.84	59,698,422	8,917,695	5,045,334
0.83	58,629,265	8,757,985	4,954,977
0.82	57,566,568	8,599,240	4,865,163
0.81	56,510,370	8,441,466	4,775,905
0.80	55,460,710	8,284,670	4,687,196
0.79	54,417,631	8,128,855	4,599,036
0.78	53,381,174	7,974,030	4,511,441
0.77	52,351,381	7,820,201	4,424,411
0.76	51,328,296	7,667,373	4,337,944
0.75	50,311,963	7,515,555	4,252,050
0.74	49,302,427	7,364,751	4,166,735
0.73	48,299,735	7,214,969	4,081,992
0.72	47,303,933	7,066,218	3,997,835
0.71	46,315,070	6,918,502	3,914,259
0.70	45,333,194	6,771,831	3,831,276
0.69	44,358,356	6,626,210	3,748,888
0.68	43,390,607	6,481,649	3,667,102
0.67	42,429,999	6,338,154	3,585,918
0.66	41,476,586	6,195,735	3,505,344
0.65	40,530,421	6,054,397	3,425,379
0.64	39,591,562	5,914,151	3,346,031
0.63	38,660,067	5,775,005	3,267,308
0.62	37,735,992	5,636,967	3,189,209
0.61	36,819,399	5,500,047	3,111,742
0.60	35,910,349	5,364,254	3,034,915
0.59	35,008,905	5,229,597	2,958,735
0.58	34,115,132	5,096,087	2,883,194
0.57	33,229,096	4,963,732	2,808,316
0.56	32,350,866	4,832,543	2,734,092
0.55	31,480,512	4,702,530	2,660,538
0.54	30,618,105	4,573,704	2,587,654
0.53	29,763,720	4,446,077	2,515,447
0.52	28,917,432	4,319,659	2,443,917
0.51	28,079,320	4,194,464	2,373,087
0.50	27,249,464	4,070,500	2,302,957
0.49	26,427,948	3,947,783	2,233,527
0.48	25,614,856	3,826,324	2,164,811
0.47	24,810,278	3,706,137	2,096,810
0.46	24,014,304	3,587,235	2,029,540
0.45	23,227,028	3,469,632	1,963,006

**PAYROLL CREDIBILITY TABLE**

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	22,448,548	3,353,344	1,897,210
0.43	21,678,964	3,238,384	1,832,174
0.42	20,918,380	3,124,769	1,767,891
0.41	20,166,904	3,012,514	1,704,382
0.40	19,424,649	2,901,636	1,641,649
0.39	18,691,728	2,792,153	1,579,705
0.38	17,968,264	2,684,082	1,518,567
0.37	17,254,382	2,577,444	1,458,234
0.36	16,550,211	2,472,256	1,398,721
0.35	15,855,888	2,368,538	1,340,044
0.34	15,171,555	2,266,313	1,282,209
0.33	14,497,360	2,165,603	1,225,224
0.32	13,833,457	2,066,429	1,169,120
0.31	13,180,009	1,968,818	1,113,889
0.30	12,537,186	1,872,793	1,059,568
0.29	11,905,165	1,778,383	1,006,150
0.28	11,284,137	1,685,614	953,665
0.27	10,674,299	1,594,517	902,129
0.26	10,075,858	1,505,122	851,548
0.25	9,489,039	1,417,465	801,952
0.24	8,914,075	1,331,576	753,365
0.23	8,351,215	1,247,497	705,794
0.22	7,800,726	1,165,266	659,269
0.21	7,262,894	1,084,925	613,812
0.20	6,738,022	1,006,520	569,454
0.19	6,226,440	930,101	526,217
0.18	5,728,503	855,719	484,139
0.17	5,244,594	783,433	443,242
0.16	4,775,134	713,306	403,565
0.15	4,320,582	645,405	365,151
0.14	3,881,443	579,807	328,039
0.13	3,458,280	516,595	292,274
0.12	3,051,719	455,864	257,917
0.11	2,662,470	397,718	225,019
0.10	2,291,340	342,278	193,648
0.09	1,939,260	289,686	163,895
0.08	1,607,324	240,101	135,843
0.07	1,296,840	193,721	109,605
0.06	1,009,406	150,785	85,308
0.05	747,046	111,594	63,140
0.04	512,436	76,548	43,312
0.03	309,355	46,212	26,148
0.02	143,781	21,478	12,152
0.01	27,674	4,135	2,340
0.00	0	0	0

TABLE V

## TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1995 - 1999

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
95	93,460,563	1,530,067,486	112	234,796	242	760,900	3639	5,230,795	4939	1,076,105	45543	2,202,827	5,795,251	1.637
96	98,251,411	1,349,604,339	115	240,093	105	289,260	2872	3,954,879	4910	1,099,571	43821	2,142,921	5,769,320	1.374
97	106,345,506	1,302,268,111	101	172,123	71	194,089	2410	3,238,526	5085	1,138,114	43923	2,402,023	5,877,805	1.225
98	115,818,427	1,272,136,284	93	205,551	34	103,718	1744	2,335,501	5271	1,236,922	45133	2,611,005	6,228,666	1.098
99	126,409,496	1,088,478,670	90	192,203	36	97,946	781	1,087,185	4922	1,015,192	46048	2,750,231	5,742,030	.861
ALL	540,285,403	6,542,554,890	511	1,044,766	488	1,445,913	11446	15,846,886	25127	5,565,904	224468	12,109,007	29,413,072	1.211
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
95	93,460,563	2,701,016,057	112	332,940	242	1,446,471	3639	7,349,267	4939	1,349,436	45543	2,854,866	13,677,180	2.890
96	98,251,411	2,328,893,181	116	344,744	170	1,015,222	2946	5,950,796	4846	1,322,554	43712	2,737,751	11,917,864	2.370
97	106,345,506	2,286,640,432	105	312,149	178	1,063,316	2811	5,676,971	4867	1,328,924	43540	2,727,220	11,757,823	2.150
98	115,818,427	2,311,451,507	101	300,340	177	1,057,540	2854	5,766,418	4803	1,311,150	44173	2,767,242	11,911,824	1.996
99	126,409,496	2,308,252,160	107	318,175	185	1,104,810	2842	5,741,014	4571	1,248,018	43824	2,743,676	11,926,828	1.826
ALL	540,285,403	11,936,253,337	541	1,608,348	952	5,687,359	15092	30,484,466	24026	6,560,082	220792	13,830,755	61,191,519	2.209
PURE PREMIUM		2.209		.030		.105		.564		.121		.256	1.133	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
95	93,460,563	1,658,500,710	84	249,822	108	645,243	1795	3,624,941	3757	1,026,604	36826	2,308,562	8,729,834	1.775
96	98,251,411	1,686,432,858	86	256,408	111	656,986	1826	3,687,509	3822	1,043,163	37444	2,345,272	8,874,991	1.716
97	106,345,506	1,742,649,478	88	260,929	115	682,577	1887	3,809,947	3949	1,078,469	38662	2,421,696	9,172,876	1.639
98	115,818,427	1,826,085,371	92	273,672	119	714,631	1979	3,997,928	4141	1,130,505	40540	2,539,618	9,604,500	1.577
99	126,409,496	1,909,386,312	94	280,699	125	747,285	2071	4,184,398	4333	1,183,082	42557	2,664,319	10,034,080	1.510
ALL	540,285,403	8,823,054,729	444	1,321,530	578	3,446,722	9558	19,304,723	20002	5,461,823	196029	12,279,467	46,416,281	1.633
PURE PREMIUM		1.633		.024		.064		.357		.101		.227	.859	

TABLE V

## TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1995 - 1999

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	PERM. TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	MAJOR PERM. COMP. IN HUNDREDS	MINOR PERM. NO.	MINOR PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
95	15,214,734	430,442,037	19	52,651	63	199,688	992	1,440,873	1367	304,583	13844	686,629	1,619,997	2.829
96	15,877,011	354,407,990	22	46,012	27	70,354	699	949,120	1228	277,226	12498	636,377	1,564,992	2.232
97	17,061,134	340,709,825	13	26,528	14	33,830	598	810,330	1307	270,618	12737	692,659	1,573,134	1.997
98	17,579,099	316,685,183	14	31,841	11	29,228	383	504,741	1404	318,806	12440	729,954	1,552,282	1.801
99	18,639,039	269,284,676	10	20,617	8	21,970	177	237,730	1253	253,011	12203	715,788	1,443,730	1.445
ALL	84,371,017	1,711,529,711	78	177,649	123	355,070	2849	3,942,794	6559	1,424,244	63722	3,461,407	7,754,135	2.029
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
95	15,214,734	740,846,141	19	74,659	63	379,606	992	2,024,427	1367	381,946	13844	889,871	3,657,952	4.869
96	15,877,011	602,611,349	22	66,116	43	245,766	723	1,445,186	1217	334,705	12460	809,486	3,124,854	3.795
97	17,061,134	586,290,193	14	49,400	42	247,285	715	1,438,405	1263	323,805	12610	779,597	3,024,409	3.436
98	17,579,099	558,764,985	16	48,778	45	257,622	705	1,395,266	1277	338,126	12164	765,509	2,782,350	3.179
99	18,639,039	564,135,912	14	39,352	46	270,828	723	1,424,638	1177	314,757	11599	709,664	2,882,119	3.027
ALL	84,371,017	3,052,648,580	85	278,305	239	1,401,107	3858	7,727,922	6301	1,693,339	62677	3,954,127	15,471,684	3.618
PURE PREMIUM		3.618		.033		.166		.916		.201		.469	1.834	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
95	15,214,734	464,493,295	14	56,021	28	169,335	489	998,525	1040	290,572	11195	719,587	2,410,894	3.053
96	15,877,011	442,547,626	16	49,219	28	159,040	448	895,502	960	264,099	10672	693,360	2,364,255	2.787
97	17,061,134	451,794,104	12	41,822	27	158,763	480	965,086	1026	263,174	11193	691,946	2,397,151	2.648
98	17,579,099	448,102,010	15	45,225	30	174,043	489	967,006	1103	292,030	11157	702,106	2,300,610	2.549
99	18,639,039	470,201,104	13	36,969	31	183,073	526	1,036,598	1117	298,795	11257	688,700	2,457,875	2.523
ALL	84,371,017	2,277,138,139	70	229,256	144	844,254	2432	4,862,717	5246	1,408,670	55474	3,495,699	11,930,785	2.699
PURE PREMIUM		2.699		.027		.100		.576		.167		.414	1.414	

TABLE V

## TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1995 - 1999

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
95	4,657,063	283,977,984	28	66,341	50	186,637	740	1,162,667	642	134,402	5456	300,536	989,197	6.098
96	5,064,457	256,585,337	28	89,877	21	65,466	637	941,837	699	159,916	5802	325,585	983,172	5.066
97	5,441,050	247,641,484	34	59,763	21	59,149	513	757,197	717	171,310	5810	384,922	1,044,074	4.551
98	5,962,431	237,836,788	21	52,370	8	32,562	392	560,923	718	188,951	6246	428,745	1,114,817	3.989
99	6,790,668	213,749,824	25	63,258	11	34,370	212	307,768	740	174,958	6523	486,629	1,070,515	3.148
ALL	27,915,669	1,239,791,417	136	331,609	111	378,184	2494	3,730,392	3516	829,537	29837	1,926,417	5,201,775	4.441
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
95	4,657,063	546,037,555	28	94,071	50	354,796	740	1,633,547	642	168,540	5456	389,495	2,819,926	11.725
96	5,064,457	469,627,067	28	128,904	35	233,969	632	1,375,524	695	197,127	5792	418,283	2,342,464	9.273
97	5,441,050	461,725,476	35	106,468	40	256,029	544	1,225,502	696	210,211	5769	440,801	2,378,243	8.486
98	5,962,431	454,375,941	22	75,012	33	229,516	509	1,161,735	676	216,068	6120	458,836	2,402,592	7.621
99	6,790,668	473,404,245	28	100,376	34	235,313	478	1,141,267	691	227,671	6229	491,109	2,538,308	6.971
ALL	27,915,669	2,405,170,284	141	504,831	192	1,309,623	2903	6,537,575	3400	1,019,617	29366	2,198,524	12,481,533	8.616
PURE PREMIUM		8.616		.181		.469		2.342		.365		.788	4.471	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
95	4,657,063	310,006,595	21	70,587	22	158,268	365	805,728	488	128,219	4412	314,961	1,622,302	6.657
96	5,064,457	326,341,522	21	95,750	23	151,417	392	852,449	548	155,491	4961	358,311	1,649,996	6.444
97	5,441,050	341,484,328	29	88,304	26	164,328	365	822,796	565	170,626	5122	391,394	1,777,396	6.276
98	5,962,431	349,345,299	20	67,903	22	155,013	353	805,862	583	186,326	5617	421,070	1,857,279	5.859
99	6,790,668	381,485,113	24	86,473	23	158,998	349	833,893	654	215,605	6052	477,137	2,042,746	5.618
ALL	27,915,669	1,708,662,857	115	409,017	116	788,024	1824	4,120,728	2838	856,267	26164	1,962,873	8,949,719	6.121
PURE PREMIUM		6.121		.147		.282		1.476		.307		.703	3.206	

TABLE V

## TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1995 - 1999

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
95	73,588,766	815,647,465	65	115,804	129	374,576	1907	2,627,255	2930	637,121	26243	1,215,663	3,186,057	1.108
96	77,309,943	738,611,012	65	104,205	57	153,440	1536	2,063,922	2983	662,429	25521	1,180,959	3,221,156	.955
97	83,843,322	713,916,802	54	85,833	36	101,110	1299	1,671,000	3061	696,186	25376	1,324,442	3,260,597	.851
98	92,276,897	717,614,313	58	121,340	15	41,928	969	1,269,837	3149	729,165	26447	1,452,306	3,561,567	.778
99	100,979,789	605,444,170	55	108,328	17	41,605	392	541,687	2929	587,222	27322	1,547,814	3,227,786	.600
ALL	427,998,717	3,591,233,762	297	535,510	254	712,659	6103	8,173,701	15052	3,312,123	130909	6,721,184	16,457,163	.839
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
95	73,588,766	1,414,132,361	65	164,210	129	712,069	1907	3,691,293	2930	798,949	26243	1,575,500	7,199,303	1.922
96	77,309,943	1,256,654,765	66	149,724	92	535,488	1591	3,130,086	2934	790,722	25460	1,509,982	6,450,545	1.625
97	83,843,322	1,238,624,763	56	156,281	96	560,002	1552	3,013,064	2908	794,908	25161	1,506,822	6,355,171	1.477
98	92,276,897	1,298,310,581	63	176,550	99	570,402	1640	3,209,417	2850	756,957	25889	1,542,898	6,726,882	1.407
99	100,979,789	1,270,712,003	65	178,447	105	598,669	1641	3,175,110	2703	705,589	25996	1,542,903	6,506,402	1.258
ALL	427,998,717	6,478,434,473	315	825,212	521	2,976,630	8331	16,218,970	14325	3,847,125	128749	7,678,105	33,238,303	1.514
PURE PREMIUM		1.514		.019		.070		.379		.090		.179		.777
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
95	73,588,766	884,000,820	49	123,215	58	317,640	941	1,820,688	2229	607,813	21219	1,274,014	4,696,638	1.201
96	77,309,943	917,543,710	49	111,439	60	346,528	986	1,939,557	2314	623,572	21811	1,293,601	4,860,740	1.187
97	83,843,322	949,371,046	47	130,802	62	359,486	1042	2,022,066	2358	644,670	22347	1,338,357	4,998,330	1.132
98	92,276,897	1,028,638,062	57	160,545	67	385,575	1137	2,225,059	2455	652,149	23766	1,416,442	5,446,612	1.115
99	100,979,789	1,057,700,095	57	157,257	71	405,214	1196	2,313,907	2562	668,682	25248	1,498,482	5,533,459	1.047
ALL	427,998,717	4,837,253,733	259	683,258	318	1,814,443	5302	10,321,277	11918	3,196,886	114391	6,820,896	25,535,779	1.130
PURE PREMIUM		1.130		.016		.042		.241		.075		.159		.597

TABLE V

## TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1995 - 1999

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	PERM. TOTAL COMP. IN HUNDREDS	MAJOR NO.	MAJOR PERM. COMP. IN HUNDREDS	MINOR NO.	MINOR PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
95	93,460,563	579,525,144	112	26,184	242	285,978	3639	1,697,683	4939	704,231	45543	2,046,912	1,034,265	.620
96	98,251,411	576,931,997	115	76,411	105	272,397	2872	1,378,317	4910	815,367	43821	2,138,512	1,088,317	.587
97	106,345,506	587,780,467	101	30,752	71	309,737	2410	1,229,153	5085	859,394	43923	2,294,010	1,154,759	.553
98	115,818,427	622,866,573	93	10,709	34	288,145	1744	1,013,448	5271	1,077,329	45133	2,613,512	1,225,524	.538
99	126,409,496	574,203,030	90	51,519	36	230,603	781	480,395	4922	818,925	46048	2,905,897	1,254,691	.454
ALL	540,285,403	2,941,307,211	511	195,575	488	1,386,860	11446	5,798,996	25127	4,275,246	224468	11,998,843	5,757,556	.544
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
95	93,460,563	1,367,718,038	112	151,474	242	1,529,694	3639	6,142,216	4939	1,254,235	45543	3,410,156	1,189,404	1.463
96	98,251,411	1,191,786,384	116	156,845	170	1,074,808	2946	4,973,496	4846	1,230,643	43712	3,274,040	1,208,032	1.213
97	106,345,506	1,175,782,339	105	141,947	178	1,125,265	2811	4,744,216	4867	1,235,660	43540	3,261,287	1,249,449	1.106
98	115,818,427	1,191,182,350	101	136,539	177	1,118,902	2854	4,817,131	4803	1,219,115	44173	3,308,825	1,311,310	1.028
99	126,409,496	1,192,682,843	107	144,719	185	1,169,492	2842	4,797,771	4571	1,160,709	43824	3,281,507	1,372,632	.944
ALL	540,285,403	6,119,151,954	541	731,524	952	6,018,161	15092	25,474,830	24026	6,100,362	220792	16,535,815	6,330,827	1.133
PURE PREMIUM		1.133		.014		.111		.472		.113		.306	.117	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
95	93,460,563	872,983,363	84	113,612	108	682,629	1796	3,032,061	3761	954,937	36822	2,757,191	1,189,404	.934
96	98,251,411	887,358,868	86	116,309	111	695,388	1824	3,078,324	3819	969,795	37403	2,801,634	1,212,139	.903
97	106,345,506	916,917,981	86	115,968	115	721,686	1883	3,177,402	3941	1,000,451	38631	2,893,603	1,260,069	.862
98	115,818,427	959,671,671	89	120,195	119	752,025	1969	3,325,300	4115	1,044,264	40356	3,022,904	1,332,029	.829
99	126,409,496	1,000,518,513	89	121,017	123	775,049	2036	3,438,805	4253	1,079,312	42215	3,161,543	1,429,459	.791
ALL	540,285,403	4,637,450,396	434	587,101	576	3,626,777	9508	16,051,892	19889	5,048,759	195427	14,636,875	6,423,100	.858
PURE PREMIUM		.858		.011		.067		.297		.093		.271	.119	

TABLE V

## TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1995 - 1999

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
95	15,214,734	161,999,744	19	14,037	63	56,500	992	424,493	1367	189,904	13844	630,176	304,887	1.065
96	15,877,011	156,499,221	22	14,870	27	80,570	699	319,991	1228	184,642	12498	637,172	327,747	.986
97	17,061,134	157,313,401	13	2,192	14	27,370	598	327,445	1307	199,150	12737	669,731	347,246	.922
98	17,579,099	155,228,175	14	3,571	11	34,301	383	181,617	1404	231,412	12440	732,877	368,504	.883
99	18,639,039	144,372,959	10	8,352	8	23,244	177	104,849	1253	193,343	12203	752,825	361,117	.775
ALL	84,371,017	775,413,500	78	43,022	123	221,985	2849	1,358,395	6559	998,451	63722	3,422,781	1,709,501	.919
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
95	15,214,734	365,795,200	19	81,202	63	302,221	992	1,535,816	1367	338,220	13844	1,049,875	350,620	2.404
96	15,877,011	312,485,406	22	30,815	43	304,804	723	1,171,997	1217	282,329	12460	971,109	363,799	1.968
97	17,061,134	302,440,912	14	13,894	42	164,044	715	1,231,580	1263	294,200	12610	944,970	375,720	1.773
98	17,579,099	278,234,950	16	31,550	45	177,604	705	998,271	1277	269,578	12164	911,047	394,299	1.583
99	18,639,039	288,211,890	14	24,198	46	205,524	723	1,134,263	1177	279,968	11599	843,104	395,062	1.546
ALL	84,371,017	1,547,168,358	85	181,659	239	1,154,197	3858	6,071,927	6301	1,464,295	62677	4,720,105	1,879,500	1.834
PURE PREMIUM		1.834		.022		.137		.720		.174		.559	.223	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
95	15,214,734	241,089,355	14	60,905	28	134,867	490	758,144	1041	257,510	11193	848,848	350,620	1.585
96	15,877,011	236,400,549	16	22,851	28	197,203	448	725,445	960	222,598	10660	830,872	365,036	1.489
97	17,061,134	239,656,104	11	11,371	27	105,311	479	824,308	1024	238,584	11183	838,074	378,913	1.405
98	17,579,099	229,976,508	14	27,759	30	119,536	486	688,645	1099	232,032	11098	831,264	400,529	1.308
99	18,639,039	245,205,178	12	20,349	31	136,860	517	811,019	1098	261,092	11161	811,314	411,417	1.316
ALL	84,371,017	1,192,327,694	67	143,235	144	693,777	2420	3,807,561	5222	1,211,816	55295	4,160,372	1,906,515	1.413
PURE PREMIUM		1.413		.017		.082		.451		.144		.493	.226	



TABLE V

## TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1995 - 1999

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
95	4,657,063	98,919,735	28	8,200	50	93,357	740	429,154	642	103,228	5456	248,152	107,106	2.124
96	5,064,457	98,317,162	28	13,118	21	67,600	637	362,586	699	142,321	5802	288,656	108,891	1.941
97	5,441,050	104,407,386	34	20,783	21	106,892	513	308,022	717	151,063	5810	339,419	117,895	1.919
98	5,962,431	111,481,734	21	3,370	8	142,902	392	267,840	718	185,690	6246	388,952	126,064	1.870
99	6,790,668	107,051,481	25	12,823	11	142,458	212	158,979	740	159,667	6523	468,046	128,541	1.576
ALL	27,915,669	520,177,498	136	58,294	111	553,209	2494	1,526,581	3516	741,969	29837	1,733,225	588,497	1.863
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
95	4,657,063	281,992,575	28	47,437	50	499,365	740	1,552,681	642	183,848	5456	413,422	123,172	6.055
96	5,064,457	234,246,431	28	27,014	35	268,782	632	1,263,122	695	216,707	5792	445,971	120,869	4.625
97	5,441,050	237,824,309	35	77,309	40	348,462	544	1,110,826	696	224,299	5769	489,784	127,563	4.371
98	5,962,431	240,259,188	22	44,871	33	412,688	509	1,083,069	676	222,885	6120	504,190	134,888	4.030
99	6,790,668	253,830,789	28	43,529	34	473,802	478	1,101,447	691	233,679	6229	545,226	140,624	3.738
ALL	27,915,669	1,248,153,292	141	240,160	192	2,003,099	2903	6,111,145	3400	1,081,418	29366	2,398,593	647,116	4.471
PURE PREMIUM		4.471		.086		.718		2.189		.387		.859	.232	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
95	4,657,063	162,230,220	21	35,580	22	222,843	365	766,470	489	139,977	4412	334,261	123,172	3.484
96	5,064,457	164,940,457	21	20,032	23	173,905	391	781,788	547	170,707	4957	381,692	121,280	3.257
97	5,441,050	177,579,909	29	63,123	26	223,430	365	744,447	563	181,370	5121	434,782	128,647	3.264
98	5,962,431	185,423,034	19	39,474	22	276,899	352	749,332	577	190,290	5599	461,217	137,019	3.110
99	6,790,668	203,247,898	23	36,325	22	312,055	345	794,594	638	215,596	6026	527,463	146,446	2.993
ALL	27,915,669	893,421,518	113	194,534	115	1,209,132	1818	3,836,631	2814	897,940	26115	2,139,415	656,564	3.200
PURE PREMIUM		3.200		.070		.433		1.374		.322		.766	.235	

TABLE V

## TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1995 - 1999

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
95	73,588,766	318,605,665	65	3,947	129	136,120	1907	844,035	2930	411,099	26243	1,168,583	622,272	.433
96	77,309,943	322,115,614	65	48,422	57	124,227	1536	695,740	2983	488,404	25521	1,212,684	651,679	.417
97	83,843,322	326,059,680	54	7,777	36	175,475	1299	593,686	3061	509,181	25376	1,284,860	689,618	.389
98	92,276,897	356,156,664	58	3,768	15	110,941	969	563,992	3149	660,227	26447	1,491,683	730,956	.386
99	100,979,789	322,778,590	55	30,345	17	64,901	392	216,567	2929	465,914	27322	1,685,026	765,033	.320
ALL	427,998,717	1,645,716,213	297	94,259	254	611,664	6103	2,914,020	15052	2,534,825	130909	6,842,836	3,459,558	.385
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
95	73,588,766	719,930,263	65	22,835	129	728,108	1907	3,053,720	2930	732,168	26243	1,946,859	715,613	.978
96	77,309,943	645,054,547	66	99,015	92	501,222	1591	2,538,377	2934	731,607	25460	1,856,960	723,364	.834
97	83,843,322	635,517,118	56	50,744	96	612,758	1552	2,401,809	2908	717,161	25161	1,826,532	746,166	.758
98	92,276,897	672,688,212	63	60,118	99	528,610	1640	2,735,791	2850	726,652	25889	1,893,588	782,123	.729
99	100,979,789	650,640,164	65	76,992	105	490,165	1641	2,562,060	2703	647,062	25996	1,893,177	836,946	.644
ALL	427,998,717	3,323,830,304	315	309,704	521	2,860,863	8331	13,291,757	14325	3,554,650	128749	9,417,116	3,804,212	.777
PURE PREMIUM		.777		.007		.067		.311		.083		.220	.089	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
95	73,588,766	469,663,788	49	17,128	58	324,919	941	1,507,447	2231	557,450	21217	1,574,081	715,613	.638
96	77,309,943	486,017,862	49	73,425	60	324,279	985	1,571,091	2312	576,490	21786	1,589,070	725,824	.629
97	83,843,322	499,681,968	46	41,474	62	392,946	1039	1,608,647	2354	580,497	22327	1,620,746	752,509	.596
98	92,276,897	544,272,129	56	52,963	67	355,590	1131	1,887,322	2439	621,942	23659	1,730,424	794,481	.590
99	100,979,789	552,065,437	54	64,342	70	326,134	1174	1,833,192	2517	602,624	25028	1,822,767	871,596	.547
ALL	427,998,717	2,551,701,184	254	249,332	317	1,723,868	5270	8,407,699	11853	2,939,003	114017	8,337,088	3,860,023	.596
PURE PREMIUM		.596		.006		.040		.196		.069		.195	.090	

**PENNSYLVANIA COMPENSATION RATING BUREAU**

**April 1, 2003 LOSS COST REVISION**

**LOSS COST SELECTIONS**

**Before Loss Based Assessment, Merit Rating, Certified Safety Committee & PCCPAP Surcharges**

<u>Code</u>	<u>Selection</u>	<u>Basis for Loss Cost Selection</u>	
<b>Temporary Staffing Classifications</b>			
185	3.85	Use loss cost for associated non-temporary class	104
187	3.82	Use loss cost for associated non-temporary class	107
189	2.33	Use loss cost for associated non-temporary class	113
191	3.28	Use loss cost for associated non-temporary class	161
275	2.89	Use loss cost for associated non-temporary class	221
276	4.01	Use loss cost for associated non-temporary class	222
291	3.19	Use loss cost for associated non-temporary class	255
297	2.99	Use loss cost for associated non-temporary class	281
491	3.49	Use loss cost for associated non-temporary class	403
493	3.48	Use loss cost for associated non-temporary class	445
495	5.14	Use loss cost for associated non-temporary class	451
497	1.99	Use loss cost for associated non-temporary class	472
499	3.03	Use loss cost for associated non-temporary class	475
587	3.03	Use loss cost for associated non-temporary class	563
691	5.37	Use loss cost for associated non-temporary class	609
693	8.24	Use loss cost for associated non-temporary class	651
695	4.22	Use loss cost for associated non-temporary class	661
867	7.14	Use loss cost for associated non-temporary class	813
877	2.23	Use loss cost for associated non-temporary class	914
879	3.50	Use loss cost for associated non-temporary class	923
881	3.53	Use loss cost for associated non-temporary class	926
883	2.14	Use loss cost for associated non-temporary class	928
889	0.29	Use loss cost for associated non-temporary class	953
895	0.63	Use loss cost for associated non-temporary class	965
<b>Explosives Classifications</b>			
0771	1.43	Explosives - Target = 20% of total, Subject to capping	
0775	0.70	Explosives - Target = 20% of total, Subject to capping	
4771	5.35	Explosives - Target = 80% of total	
4775	4.33	Explosives - Target = 80% of total, Subject to capping	
<b>Aircraft Classifications</b>			
7413	1.91	Aircraft Procedure	
7421	2.31	Aircraft Procedure	
7424	5.45	Aircraft Procedure	
7453	0.40	Aircraft Procedure	

### Other Classifications

0133	A	"A" Rated
0152	1.44	O.D. non-rateable element for 615. Use 10% of total
0162	1.26	Non-rateable Federal O.D. element, use CMCRB loss cost
0164	1.26	Federal black lung - code 615, use CMCRB loss cost
555	0.94	Capping due to oscillating indications
615	12.97	Rate excluding non-rateable element. Use 90% of total
670	5.35	Combine with 681
681	5.35	Combine with 670
809	5.20	Combine with 992
882	6.59	New class at 10/1/02, special capping procedure
916	2.29	Data reassignment
928	2.14	Data reassignment
984	0.35	Capping due to oscillating indications
992	5.20	Combine with 809
993	1,691.13	Combine with 996
996	1,691.13	Combine with 993
7405	1.73	Rate ex non-rateable element (7445), use 82.5% of total, Capping due to oscillating indications
7445	0.37	Non-rateable element of 7405, use 17.5% of total, Capping due to oscillating indications
9108	76.06	Countrywide loss cost
9985	A	"A" Rated

PENNSYLVANIA COMPENSATION RATING BUREAU

Proposed Effective: April 1, 2003

AIRCRAFT OPERATIONS

Before Loss Based Assessment, Merit Rating, Certified Safety Committee & PCCPAP Surcharges

INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	3.53
Code		Loss Cost Index	Loss Cost
7413	29,226	Index * 0.70 * 0.825	1.91
7421	77,192	Index * 0.70	2.31
7424	123,558	Index * 1.65	5.45
7453	30,657	Index * 0.70 * 0.175	0.4

NEW BASE LOSS COST (BLC) = 3.30

WTD AVE LOSS COST = 3.53

TARGET WTD LOSS COST = 3.53

(Indicated Loss Cost for Codes 7413, 7421, 7424 & 7453 Combined)

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:  
TUNNELING OR SHAFT SINKING

INDUSTRY GROUP  
2

CODE:  
615 + 0152

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1995	2,698	2,440,465	90.455	3,954,193	187,356	4.8184	1	2	1	0	9	13
1996	1,038	63,551	6.122	93,926	14,968	3.8536	0	0	0	0	4	4
1997	781	19,240	2.464	30,457	18,412	1.2804	0	0	0	0	1	1
1998	1,336	236,088	17.671	486,158	28,997	5.9880	0	0	0	3	5	8
1999	936	61,155	6.534	160,893	28,797	2.1368	0	0	0	1	1	2
TOTAL	6,789	2,820,499	41.545	4,725,627	100,124	4.1243	1	2	1	4	20	28
O.D.		0	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1995	274,549	1,265,696	410,774	0	52,121	84,150	229,210	85,122	0	34,003	4,840
1996	0	0	0	0	29,904	0	0	0	0	29,967	3,680
1997	0	0	0	0	4,356	0	0	0	0	14,056	828
1998	0	0	0	103,706	6,541	0	0	0	111,208	10,518	4,115
1999	0	0	0	32,420	4,264	0	0	0	20,000	910	3,561
TOTAL	274,549	1,265,696	410,774	136,126	97,186	84,150	229,210	85,122	131,208	89,454	17,024
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1995	389,310	1,434,388	577,137	0	67,549	486,808	628,815	307,971	0	56,649	5,566
1996	0	93	3,535	574	37,219	0	21	2,793	614	44,992	4,085
1997	6	134	1,332	236	4,674	13	150	3,182	704	19,130	896
1998	521	17,970	111,270	75,444	18,424	2,643	16,115	121,621	89,010	28,737	4,403
1999	281	10,629	56,985	19,405	9,454	235	5,001	35,186	14,294	5,527	3,896
TOTAL	390,118	1,463,214	750,259	95,659	137,320	489,699	650,102	470,753	104,622	155,035	18,846
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,214,145	492,636	18,846	
IBNR + FREQ. ADJUSTMENT	(341,161)	(48,606)	146	
TOTAL LOSSES	3,872,984	444,030	18,992	
EXPECTED LOSSES	625,199	348,547	16,905	
CREDIBILITY	0.01	0.03	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	57.048	6.540	0.280	63.868
INDICATED (POST-TEST)	69.199	7.933	0.340	77.472
PRES. ON LOSS COST LEVEL	8.842	4.929	0.239	14.010
DERIVED BY FORMULA	9.446	5.019	0.244	14.709
UNDERLYING PRES. LOSS COST	9.209	5.134	0.249	14.592
PROPOSED	9.446	5.019	0.244	14.709
YEAR	4-1-02	4-1-03	IND. LOSS COST =	14.410
IND. LOSS COST		14.41		
MAN. LOSS COST	15.61	14.41	ADJ. LOSS COST =	14.41

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:  
HOUSE FURNISHING INSTALLATION  
CANVAS GOODS ERECTION

INDUSTRY GROUP:  
2

CODE:  
670+681

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1995	27,348	1,005,019	3.675	1,642,629	19,047	1.7917	0	0	4	3	42	49
1996	29,063	1,615,494	5.559	2,690,656	28,583	1.8580	0	0	5	0	49	54
1997	34,100	1,617,108	4.742	2,682,357	23,870	1.8768	0	0	3	4	57	64
1998	39,164	1,331,498	3.400	2,368,902	25,186	1.2511	0	0	3	5	41	49
1999	42,877	750,600	1.751	1,670,909	10,301	1.5626	0	0	0	6	61	67
TOTAL	172,552	6,319,719	3.663	11,055,453	20,950	1.6401	0	0	15	18	250	283
O.D.		21,418	0.012				0	0	0	0	2	2

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1995	0	0	451,655	29,385	203,559	0	0	107,372	8,558	132,783	71,707
1996	0	0	665,799	0	405,327	0	0	146,831	0	325,539	71,998
1997	0	0	406,702	32,514	658,501	0	0	131,752	14,810	283,424	89,405
1998	0	0	415,539	179,354	222,713	0	0	73,912	106,540	236,052	97,388
1999	0	0	0	139,559	273,544	0	0	0	44,583	232,464	60,450
TOTAL	0	0	1,939,695	380,812	1,763,644	0	0	459,867	174,491	1,210,262	390,948
O.D.	0	0	0	0	7,516	0	0	0	0	13,386	516

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1995	0	0	634,575	36,849	263,812	0	0	388,472	15,242	221,216	82,463
1996	67	88,011	967,312	15,838	509,463	59	21,078	507,658	10,682	490,570	79,918
1997	1,773	102,832	759,306	80,040	716,899	982	36,454	453,389	42,067	391,879	96,736
1998	2,762	141,785	842,222	178,086	251,792	4,279	42,842	388,503	113,592	298,834	104,205
1999	3,045	88,700	510,369	137,378	273,557	1,307	29,076	239,901	67,881	253,563	66,132
TOTAL	7,647	421,328	3,713,784	448,191	2,015,523	6,627	129,450	1,977,923	249,464	1,656,062	429,454
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,256,759	4,369,240	429,454	
IBNR + FREQ. ADJUSTMENT	(1,877,672)	(580,513)	6,201	
TOTAL LOSSES	4,379,087	3,788,727	435,655	
EXPECTED LOSSES	4,175,758	5,142,050	457,263	
CREDIBILITY	0.08	0.28	0.41	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.538	2.196	0.252	4.986
INDICATED (POST-TEST)	3.079	2.664	0.306	6.049
PRES. ON LOSS COST LEVEL	2.323	2.861	0.254	5.438
DERIVED BY FORMULA	2.383	2.806	0.275	5.464
UNDERLYING PRES. LOSS COST	2.420	2.980	0.265	5.665
PROPOSED	2.383	2.806	0.275	5.464
YEAR	4-01-02	4-01-03	IND. LOSS COST =	5.353
IND. LOSS COST		5.35		
MAN. LOSS COST	6.06	5.35	ADJ. LOSS COST =	5.35

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:  
SANITARY COMPANY  
FUEL DISTRIBUTION

INDUSTRY GROUP:  
3

CODE:  
809 + 992

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1995	152,164	6,357,537	4.178	11,055,872	32,164	1.2355	1	2	13	12	160	188
1996	145,800	5,554,143	3.809	9,723,443	26,054	1.3786	1	2	13	16	169	201
1997	179,670	4,206,804	2.341	7,410,942	20,227	1.0464	1	1	7	27	152	188
1998	162,818	4,664,095	2.865	7,911,078	24,457	1.0810	2	1	8	12	153	176
1999	178,553	4,459,778	2.498	8,879,054	19,235	1.1929	1	0	2	16	194	213
TOTAL	819,005	25,242,357	3.082	44,980,389	24,315	1.1795	6	6	43	83	828	966
O.D.		16,772	0.002				0	0	0	0	3	3

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1995	153,100	507,406	2,495,525	336,894	660,385	0	222,805	676,890	143,460	850,343	310,729
1996	445,730	520,729	1,754,405	257,419	702,915	0	56,031	646,342	167,458	685,849	317,265
1997	3,542	414,823	1,035,164	302,156	644,127	120,021	45,343	379,900	248,331	609,241	404,156
1998	627,151	190,202	995,419	199,827	939,534	13,415	15,000	299,184	139,313	885,334	359,716
1999	683,904	0	374,768	309,642	1,190,869	553	0	117,695	188,419	1,231,288	362,640
TOTAL	1,913,427	1,633,160	6,655,281	1,405,938	4,137,830	133,989	339,179	2,120,011	886,981	4,262,055	1,754,506
O.D.	0	0	0	0	8,754	0	0	0	0	5,583	2,435

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1995	217,096	772,389	3,506,213	422,465	855,859	0	803,351	2,448,988	255,502	1,416,671	357,338
1996	638,911	1,091,679	2,602,114	325,140	898,416	1,912	272,780	2,225,385	267,718	1,047,224	352,164
1997	12,972	825,602	1,806,025	361,073	735,446	377,365	222,836	1,408,385	353,821	870,120	437,297
1998	855,638	550,147	2,051,346	306,769	973,385	76,013	161,315	1,243,947	223,521	1,084,101	384,896
1999	955,314	378,654	2,157,720	457,661	1,160,228	9,264	192,836	1,474,544	352,374	1,343,731	396,728
TOTAL	2,679,931	3,618,471	12,123,418	1,873,108	4,623,334	464,554	1,653,118	8,801,249	1,452,936	5,761,847	1,928,423
O.D.	7	192	1,555	287	10,397	0	33	501	107	8,665	2,720

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	29,343,029	13,730,681	1,931,143	
IBNR + FREQ. ADJUSTMENT	(11,335,318)	(1,695,450)	39,465	
TOTAL LOSSES	18,007,711	12,035,231	1,970,608	
EXPECTED LOSSES	24,480,059	14,291,637	3,210,500	
CREDIBILITY	0.22	0.79	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.199	1.469	0.241	3.909
INDICATED (POST-TEST)	2.667	1.782	0.292	4.741
PRES. ON LOSS COST LEVEL	2.909	1.698	0.382	4.989
DERIVED BY FORMULA	2.856	1.764	0.292	4.912
UNDERLYING PRES. LOSS COST	2.989	1.745	0.392	5.126
PROPOSED	2.856	1.764	0.292	4.912
YEAR	4-01-02	4-01-03	IND. LOSS COST =	5.201
IND. LOSS COST		5.20		
MAN. LOSS COST	5.41	5.20	ADJ. LOSS COST	5.2



CLASSIFICATION STUDY - PENNSYLVANIA

CLASS: CLOTHING OR DRY GOODS STORE

INDUSTRY GROUP:

CODE:

916

3

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1995	622,703	12,379,505	1.988	21,928,328	28,204	0.6664	2	2	35	42	334	415
1996	625,993	9,774,640	1.561	16,087,512	24,063	0.5975	1	0	21	40	312	374
1997	651,219	7,407,024	1.137	11,845,840	18,980	0.5252	0	0	7	43	292	342
1998	696,176	7,505,660	1.078	13,280,180	20,353	0.4740	1	0	12	34	283	330
1999	762,820	6,579,115	0.862	13,671,881	15,844	0.4536	0	0	4	44	298	346
TOTAL	3,358,911	43,645,944	1.299	76,813,741	21,800	0.5380	4	2	79	203	1519	1807
O.D.		245,933	0.007				0	0	0	2	3	5

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1995	218,819	321,477	3,942,237	1,097,935	1,944,277	1,119	90,000	1,846,319	378,893	1,863,380	675,049
1996	3,000	0	2,334,845	1,041,580	2,034,506	3,919	0	828,479	894,902	1,858,163	775,246
1997	0	0	658,339	1,406,261	1,671,678	0	0	200,761	660,637	1,893,432	915,916
1998	110,675	0	1,191,204	461,649	1,847,965	28,516	0	524,812	513,506	2,038,030	789,303
1999	0	0	571,991	792,511	1,521,634	0	0	173,650	620,813	1,801,543	1,096,973
TOTAL	332,494	321,477	8,698,616	4,799,936	9,020,060	33,554	90,000	3,574,021	3,068,751	9,454,548	4,252,487
O.D.	0	0	0	70,152	74,199	0	0	0	25,942	67,563	8,077

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1995	310,285	611,128	5,507,553	1,376,810	2,519,783	6,473	481,410	6,559,381	674,808	3,104,391	776,306
1996	4,633	326,890	3,663,712	1,234,822	2,588,195	16,525	129,415	3,095,048	1,317,330	2,850,419	860,523
1997	6,966	277,101	2,131,498	1,461,880	1,914,312	11,426	98,815	1,411,750	883,293	2,657,778	991,021
1998	161,488	489,405	3,047,284	600,762	1,894,140	161,478	280,806	2,642,336	643,794	2,514,133	844,554
1999	20,662	625,916	3,504,461	818,674	1,555,660	16,174	367,842	2,757,154	760,113	2,045,137	1,200,088
TOTAL	504,034	2,330,440	17,854,508	5,492,948	10,472,090	212,076	1,358,288	16,465,669	4,279,338	13,171,858	4,672,492
O.D.	336	11,470	71,458	52,113	103,297	594	3,620	27,782	21,281	115,105	8,992

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	38,840,275	33,708,030	4,681,484	
IBNR + FREQ. ADJUSTMENT	(18,554,888)	(3,958,001)	65,448	
TOTAL LOSSES	20,285,387	29,750,029	4,746,932	
EXPECTED LOSSES	40,105,397	33,622,699	5,206,312	
CREDIBILITY	0.57	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.604	0.886	0.141	1.631
INDICATED (POST-TEST)	0.733	1.075	0.171	1.979
PRES. ON LOSS COST LEVEL	1.162	0.974	0.151	2.287
DERIVED BY FORMULA	0.917	1.075	0.171	2.163
UNDERLYING PRES. LOSS COST	1.194	1.001	0.155	2.350
PROPOSED	0.917	1.075	0.171	2.163
YEAR	4-1-02	4-1-03	IND. LOSS COST =	2.290
IND. LOSS COST		2.29		
MAN. LOSS COST	2.48	2.29	ADJ. LOSS COST =	2.29

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS: RETAIL STORE N.O.C.

INDUSTRY GROUP:

CODE:

928

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1995	1,164,520	17,826,700	1.531	28,637,570	19,234	0.7102	1	2	35	74	715	827
1996	1,236,903	18,423,095	1.489	29,382,443	20,229	0.6468	1	0	28	75	696	800
1997	1,319,538	17,067,750	1.293	27,855,638	17,855	0.6313	1	0	19	94	719	833
1998	1,553,193	18,897,798	1.217	32,782,115	17,831	0.5917	0	0	15	97	807	919
1999	1,533,764	14,297,429	0.932	27,795,473	16,628	0.4681	2	1	9	48	658	718
TOTAL	6,807,918	86,512,772	1.271	146,453,239	18,377	0.6018	5	3	106	388	3595	4097
O.D.		117,818	0.002				0	0	0	1	13	14

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1995	237,457	500,979	4,129,301	1,945,596	2,983,813	34,018	52,800	1,216,284	1,258,745	3,547,779	1,920,128
1996	193,167	0	3,195,679	1,783,159	3,582,913	0	0	1,333,690	1,896,987	4,197,215	2,240,285
1997	549,841	0	2,303,883	2,162,264	2,466,107	1,000	0	1,101,273	2,357,585	3,931,472	2,194,325
1998	0	0	1,877,119	2,106,625	4,930,020	0	0	547,513	2,001,914	4,923,512	2,511,095
1999	630,305	553,000	1,227,943	992,128	3,093,901	32,000	5,000	291,578	917,699	4,195,685	2,358,190
TOTAL	1,610,770	1,053,979	12,733,725	8,989,772	17,056,754	67,018	57,800	4,490,338	8,432,930	20,795,663	11,224,023
O.D.	0	0	0	24,012	24,014	0	0	0	5,000	33,418	31,374

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1995	336,714	952,361	5,801,387	2,439,777	3,867,022	196,794	282,427	4,400,516	2,241,825	5,910,600	2,208,147
1996	277,089	452,120	5,141,256	2,100,538	4,548,872	17,830	208,555	5,076,045	2,654,196	6,419,226	2,486,716
1997	780,393	669,117	4,901,404	2,280,554	2,855,220	40,615	374,491	4,994,744	2,946,044	5,638,796	2,374,260
1998	32,435	1,156,763	7,379,087	2,154,485	5,111,179	72,453	587,030	5,392,736	2,064,248	6,144,827	2,686,872
1999	936,859	1,600,558	6,321,279	1,326,117	3,064,688	88,334	685,066	5,207,030	1,358,630	4,627,052	2,579,860
TOTAL	2,363,490	4,830,919	29,544,413	10,301,471	19,446,981	416,026	2,137,569	25,071,071	11,264,943	28,740,501	12,335,855
O.D.	272	9,492	52,331	16,416	30,158	103	2,394	19,044	5,858	47,547	34,486

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	64,447,124	69,853,875	12,370,341	
IBNR + FREQ. ADJUSTMENT	(25,077,171)	(8,031,992)	186,041	
TOTAL LOSSES	39,369,953	61,821,883	12,556,382	
EXPECTED LOSSES	54,939,898	69,168,447	14,568,945	
CREDIBILITY	0.91	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.578	0.908	0.184	1.670
INDICATED (POST-TEST)	0.701	1.101	0.223	2.025
PRES. ON LOSS COST LEVEL	0.785	0.989	0.208	1.982
DERIVED BY FORMULA	0.709	1.101	0.223	2.033
UNDERLYING PRES. LOSS COST	0.807	1.016	0.214	2.037
PROPOSED	0.706	1.097	0.222	2.025
YEAR	4-1-02	4-1-03	IND. LOSS COST =	2.144
IND. LOSS COST		2.14		
MAN. LOSS COST	2.15	2.14	ADJ. LOSS COST =	2.14

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:  
VOLUNTEER HAZ MAT RESPONSE TEAM  
VOLUNTEER AMBULANCE CORP

INDUSTRY GROUP:  
3

CODE:  
993+996

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1995	637	594,263	93.291	875,241	14,304	53.3752	0	0	1	2	31	34
1996	599	565,400	94.391	909,659	18,355	45.0751	0	0	1	0	26	27
1997	777	382,608	49.242	557,882	18,020	21.8790	0	0	0	0	17	17
1998	623	128,980	20.703	177,802	7,789	12.8411	0	0	0	0	8	8
1999	675	468,631	69.427	956,130	13,119	42.9630	0	0	0	1	28	29
TOTAL	3,311	2,139,882	64.629	3,476,714	15,052	34.7327	0	0	2	3	110	115
O.D.		11,341	0.343				0	0	0	0	2	2

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1995	0	0	155,451	108,916	93,550	0	0	30,224	16,973	81,219	107,930
1996	0	0	158,582	0	150,806	0	0	43,839	0	142,355	69,818
1997	0	0	0	0	162,164	0	0	0	0	144,171	76,273
1998	0	0	0	0	32,573	0	0	0	0	29,736	66,671
1999	0	0	0	55,192	134,504	0	0	0	20,083	170,682	88,170
TOTAL	0	0	314,033	164,108	573,597	0	0	74,063	37,056	568,163	408,862
O.D.	0	0	0	0	4,055	0	0	0	0	4,518	2,768

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1995	0	0	218,409	136,581	121,241	0	0	109,350	30,229	135,311	124,120
1996	16	21,130	236,811	4,814	188,882	18	6,325	155,779	4,115	214,271	77,498
1997	227	4,978	49,590	8,789	174,018	130	1,543	32,640	7,223	196,217	82,527
1998	114	2,472	18,511	3,449	31,736	116	913	11,549	2,450	35,154	71,338
1999	1,393	39,509	229,181	59,884	132,206	813	18,229	154,288	40,889	183,280	96,458
TOTAL	1,750	68,089	752,502	213,517	648,083	1,077	27,010	463,606	84,906	764,233	451,941
O.D.	0	0	0	0	5,255	0	0	0	0	7,527	3,099

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,314,034	1,723,521	455,040	
IBNR + FREQ. ADJUSTMENT	(1,534,967)	(254,118)	6,717	
TOTAL LOSSES	0	1,469,403	461,757	
EXPECTED LOSSES	3,288,283	2,104,147	570,803	
CREDIBILITY	0.13	0.39	0.77	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	443.794	139.461	583.255
INDICATED (POST-TEST)	0.000	538.322	169.166	707.488
PRES. ON LOSS COST LEVEL	966.622	618.534	167.793	1752.949
DERIVED BY FORMULA	840.961	587.251	168.850	1597.062
UNDERLYING PRES. LOSS COST	993.139	635.502	172.396	1801.037
PROPOSED	840.961	587.251	168.850	1597.062
YEAR	4-1-02	4-1-03	IND. LOSS COST =	1691.129
IND. LOSS COST		1691.13		
MAN. LOSS COST	1900.83	1691.13	ADJ. LOSS COST =	1691.13

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:  
EXPLOSIVE CLASSES

INDUSTRY GROUP  
2

CODE:  
4771 + 0771  
4775 + 0775

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1995	1,954	161,376	8.259	283,455	22,893	3.5824	0	0	1	2	4	7
1996	5,984	633,004	10.578	966,903	44,572	2.3396	2	0	1	2	9	14
1997	6,109	637,571	10.437	1,059,076	103,532	0.9822	0	0	3	0	3	6
1998	2,833	862,351	30.439	1,167,256	212,618	1.4119	2	0	0	0	2	4
1999	2,992	325,494	10.879	741,888	38,751	2.6738	0	0	0	2	6	8
TOTAL	19,872	2,619,796	13.183	4,218,578	65,793	1.9626	4	0	5	6	24	39
O.D.		982	0.005				0	0	0	0	1	1

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1995	0	0	105,607	16,397	2,184	0	0	25,556	3,692	6,816	1,124
1996	352,444	0	136,207	30,259	14,099	0	0	18,333	21,073	51,592	8,997
1997	0	0	362,543	0	133,389	0	0	41,380	0	83,882	16,377
1998	836,732	0	0	0	10,693	0	0	0	0	3,047	11,879
1999	0	0	0	43,074	145,014	0	0	0	30,553	91,368	15,485
TOTAL	1,189,176	0	604,357	89,730	305,379	0	0	85,269	55,318	236,705	53,862
O.D.	0	0	0	0	631	0	0	0	0	135	216

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1995	0	0	148,378	20,562	2,830	0	0	92,462	6,575	11,355	1,293
1996	504,682	18,267	195,537	35,836	19,690	209	2,886	69,789	31,149	78,871	9,987
1997	876	75,770	522,791	18,940	150,065	241	11,193	138,393	7,517	115,570	17,720
1998	1,130,964	812	6,077	1,132	10,418	12	94	1,183	251	3,602	12,711
1999	1,376	37,574	220,453	55,185	139,716	665	14,639	116,799	35,900	102,640	16,941
TOTAL	1,637,898	132,423	1,093,236	131,655	322,719	1,127	28,812	418,626	81,392	312,038	58,652
O.D.	3	103	656	132	576	0	7	95	21	141	236

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,312,986	848,674	58,888	
IBNR + FREQ. ADJUSTMENT	(356,557)	(39,557)	215	
TOTAL LOSSES	2,956,429	809,117	59,103	
EXPECTED LOSSES	804,816	319,542	21,263	
CREDIBILITY	0.02	0.07	0.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.877	4.072	0.297	19.246
INDICATED (POST-TEST)	18.046	4.939	0.360	23.345
PRES. ON LOSS COST LEVEL	3.956	1.571	0.105	5.632
DERIVED BY FORMULA	4.238	1.807	0.131	6.176
UNDERLYING PRES. LOSS COST	4.050	1.608	0.107	5.765
PROPOSED	4.238	1.807	0.131	6.176
YEAR	4-1-02	4-1-03	IND. LOSS COST =	6.694
IND. LOSS COST		6.69		
MAN. LOSS COST	8.43	6.69	ADJ. LOSS COST =	6.69

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS: AIRCRAFT OPERATION SCHEDULE

INDUSTRY GROUP: 3

CODE: 7405+7445

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1995	528,970	12,027,179	2.274	20,102,948	31,796	0.6995	0	0	30	99	241	370
1996	584,215	9,443,248	1.616	15,477,667	19,190	0.8148	0	0	22	143	311	476
1997	589,434	10,541,934	1.788	18,828,339	21,319	0.8042	0	0	28	152	294	474
1998	660,240	6,569,550	0.995	12,596,033	20,199	0.4695	0	0	13	103	194	310
1999	622,451	4,337,663	0.697	9,123,675	14,666	0.4530	0	0	2	1	279	282
TOTAL	2,985,310	42,919,574	1.438	76,128,662	21,653	0.6405	0	0	95	498	1319	1912
O.D.		0	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1995	0	0	4,809,676	2,049,266	1,332,856	0	0	1,357,777	1,364,108	850,668	262,828
1996	0	0	2,667,463	3,060,732	549,524	0	0	709,278	1,713,851	433,509	308,891
1997	0	0	3,157,731	3,101,468	593,703	0	0	919,160	1,937,706	395,336	436,830
1998	0	0	1,931,890	1,835,453	376,129	0	0	433,457	1,348,561	336,170	307,890
1999	0	0	307,372	68,439	2,066,343	0	0	42,044	22,146	1,629,548	201,771
TOTAL	0	0	12,874,132	10,115,358	4,918,555	0	0	3,461,716	6,386,372	3,645,231	1,518,210
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1995	0	0	6,751,893	2,569,780	1,727,381	0	0	4,904,953	2,429,476	1,417,213	302,252
1996	573	397,327	4,333,360	3,473,601	817,191	16,737	121,072	2,784,013	2,434,840	756,084	342,869
1997	14,275	853,410	6,022,915	3,111,583	935,299	30,192	316,820	3,926,066	2,358,803	786,326	472,650
1998	15,342	777,907	4,579,689	1,480,093	644,654	37,938	321,840	2,636,210	1,153,439	619,479	329,442
1999	17,341	437,232	2,600,744	499,376	1,914,034	6,487	150,313	1,282,355	279,871	1,715,185	220,737
TOTAL	47,531	2,465,876	24,288,601	11,134,433	6,038,559	91,354	910,045	15,533,597	8,656,429	5,294,287	1,667,950
O.D.	0	0	0	0	0	0	0	0	0	0	0

TOTAL TRANSLATED LOSSES	43,337,004	31,123,708	1,667,950
IBNR + FREQ. ADJUSTMENT	(14,428,784)	(3,098,708)	23,938
TOTAL LOSSES	28,908,220	28,025,000	1,691,888
EXPECTED LOSSES	31,315,902	26,121,463	1,970,305
CREDIBILITY	0.53	1.00	1.00
PURE PREMIUMS			
INDICATED (PRE-TEST)	0.968	0.939	0.057
INDICATED (POST-TEST)	1.174	1.139	0.069
PRES. ON LOSS COST LEVEL	1.021	0.852	0.064
DERIVED BY FORMULA	1.102	1.139	0.069
UNDERLYING PRES. LOSS COST	1.049	0.875	0.066
PROPOSED	1.102	1.139	0.069
YEAR	4-1-02	4-1-03	IND. LOSS COST = 2.446
IND. LOSS COST		2.45	
MAN. LOSS COST	2.10	2.45	ADJ. LOSS COST = 2.45

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:  
AIRCRAFT CLASS INDEX

INDUSTRY GROUP:  
3

CODE:  
7413 + 7421 + 7424 +7453

Manual Year	Payroll in Thous.	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1995	61,803	1,737,305	2.811	2,785,997	32,294	0.8252	1	1	2	8	39	51
1996	44,383	398,117	0.897	583,021	12,826	0.5858	0	0	0	5	21	26
1997	49,833	679,412	1.363	1,128,834	18,592	0.6221	1	0	2	0	28	31
1998	63,106	249,627	0.396	410,903	9,281	0.3486	0	0	0	1	21	22
1999	55,019	945,456	1.718	1,821,467	25,383	0.5998	1	0	0	4	28	33
TOTAL	274,144	4,009,917	1.463	6,730,222	22,077	0.5946	3	1	4	18	137	163
O.D.		0	0.000				0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1995	3,500	477,069	510,838	102,013	159,825	757	0	23,239	113,220	256,528	90,316
1996	0	0	0	70,787	87,673	0	0	0	85,910	89,096	64,651
1997	59,885	0	223,840	0	88,939	0	0	58,316	0	145,357	103,075
1998	0	0	0	30,576	95,741	0	0	0	6,000	71,859	45,451
1999	305,863	0	0	133,867	142,060	1,293	0	0	62,526	192,023	107,824
TOTAL	369,248	477,069	734,678	337,243	574,238	2,050	0	81,555	267,656	754,863	411,317
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1995	4,963	906,908	717,727	127,924	207,133	4,379	0	84,079	201,645	427,376	103,863
1996	7	1,383	23,890	81,028	111,737	825	1,067	30,254	122,461	138,606	71,763
1997	104,391	46,983	324,793	12,050	99,715	364	16,064	201,180	11,953	199,814	111,527
1998	482	12,419	86,120	32,178	96,833	420	3,058	34,251	10,677	85,832	48,633
1999	448,859	64,832	364,570	106,386	152,602	3,764	30,352	242,558	74,256	215,329	117,959
TOTAL	558,702	1,032,525	1,517,100	359,566	668,020	9,752	50,541	592,322	420,992	1,066,957	453,745
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,760,942	2,515,535	453,745	
IBNR + FREQ. ADJUSTMENT	(3,172,478)	(374,128)	4,074	
TOTAL LOSSES	588,464	2,141,407	457,819	
EXPECTED LOSSES	6,650,733	3,081,379	345,421	
CREDIBILITY	0.11	0.38	0.56	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.215	0.781	0.167	1.163
INDICATED (POST-TEST)	0.261	0.947	0.203	1.411
PRES. ON LOSS COST LEVEL	2.361	1.094	0.123	3.578
DERIVED BY FORMULA	2.130	1.038	0.168	3.336
UNDERLYING PRES. LOSS COST	2.426	1.124	0.126	3.676
PROPOSED	2.130	1.038	0.168	3.336
YEAR	4-01-02	4-01-03	IND. LOSS COST =	3.532
IND. LOSS COST		3.53		
MAN. LOSS COST	3.59	3.53	ADJ. LOSS COST =	3.53