

PENNSYLVANIA COMPENSATION RATING BUREAU

Loss Costs and Expected Loss Factors

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Proposed Effective Date: April 1, 2004 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
005	19.94	9.44	11.58	12.21	III
007	6.96	3.30	4.04	4.26	III
009	28.94	13.71	16.81	17.73	III
025	5.47	2.58	3.03	3.17	III
028	5.10	2.41	2.82	2.95	III
050	3.26	1.54	1.81	1.89	III
051	3.74	1.77	2.07	2.17	III
055	5.25	2.48	2.91	3.04	III
059	4.19	1.98	2.32	2.42	III
101	3.11	1.43	1.76	1.88	III
103	1.64	0.76	0.93	0.99	II
104	4.10	1.88	2.32	2.47	II
105	4.00	1.84	2.26	2.41	III
106	6.57	3.02	3.72	3.96	II
107	3.92	1.80	2.22	2.36	II
108	4.59	2.11	2.60	2.77	II
109	5.91	2.72	3.35	3.57	III
110	4.22	1.94	2.39	2.55	II
111	5.08	2.33	2.87	3.06	II
112	10.72	4.92	6.07	6.47	II
113	2.48	1.14	1.40	1.50	II
114	10.64	4.88	6.02	6.42	III
115	2.16	0.99	1.22	1.30	II
119	7.10	3.26	4.02	4.29	II
130	5.60	2.57	3.17	3.38	III
132	2.81	1.29	1.59	1.69	II
134	4.61	2.12	2.61	2.78	II
135	3.54	1.63	2.00	2.14	II
136	2.94	1.35	1.66	1.77	II
139	4.40	2.02	2.49	2.65	II
141	5.34	2.45	3.02	3.22	II
142	2.70	1.24	1.53	1.63	II
161	3.49	1.60	1.98	2.11	II
163	3.72	1.71	2.11	2.25	II
165	5.44	2.50	3.08	3.28	II
166	3.28	1.51	1.86	1.98	II
185	4.10	1.88	2.32	2.47	II
187	3.92	1.80	2.22	2.36	II
189	2.48	1.14	1.40	1.50	II
191	3.49	1.60	1.98	2.11	II

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
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Proposed Effective Date: April 1, 2004 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
201	4.53	2.08	2.56	2.73	II
204	3.53	1.62	2.00	2.13	II
205	3.59	1.65	2.03	2.17	II
221	2.68	1.23	1.52	1.62	II
222	4.20	1.93	2.38	2.53	II
225	4.26	1.96	2.41	2.57	II
227	4.19	1.92	2.37	2.53	II
255	3.34	1.53	1.89	2.02	II
257	4.28	1.96	2.42	2.58	II
261	4.13	1.90	2.34	2.49	II
263	4.08	1.87	2.31	2.46	II
265	4.06	1.86	2.30	2.45	II
275	2.68	1.23	1.52	1.62	II
276	4.20	1.93	2.38	2.53	II
281	3.44	1.58	1.95	2.08	II
282	5.72	2.63	3.24	3.45	III
285	3.21	1.47	1.82	1.94	III
287	4.29	1.97	2.43	2.59	III
291	3.34	1.53	1.89	2.02	II
297	3.44	1.58	1.95	2.08	II
301	8.13	3.74	4.60	4.91	III
305	6.41	2.94	3.63	3.87	II
306	5.05	2.32	2.86	3.04	II
311	4.21	1.93	2.38	2.54	II
319	4.66	2.14	2.64	2.81	II
323	3.20	1.47	1.81	1.93	II
327	3.74	1.72	2.12	2.26	II
402	6.67	3.06	3.77	4.02	III
403	3.72	1.71	2.11	2.25	II
404	5.13	2.35	2.90	3.09	III
406	5.10	2.34	2.88	3.07	III
407	4.49	2.06	2.54	2.71	II
411	6.25	2.87	3.54	3.77	III
413	6.73	3.09	3.81	4.06	III
415	4.83	2.22	2.74	2.92	III
416	10.08	4.63	5.71	6.08	II
421	7.85	3.61	4.44	4.74	III
425	9.14	4.20	5.17	5.52	III
427	4.67	2.15	2.64	2.82	III
429	6.10	2.80	3.45	3.68	III

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Proposed Effective Date: April 1, 2004 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
431	7.92	3.64	4.48	4.78	II
433	4.71	2.16	2.67	2.84	II
435	6.02	2.77	3.41	3.64	II
441	2.07	0.95	1.17	1.25	II
445	3.61 a	1.66	2.04	2.18	II
447	6.04 b	2.77	3.42	3.64	III
449	4.16	1.91	2.35	2.51	II
451	5.04	2.31	2.85	3.04	II
454	4.35	2.00	2.46	2.62	II
456	4.14	1.90	2.34	2.50	II
457	4.00	1.84	2.26	2.41	II
458	3.30	1.52	1.87	1.99	II
459	1.91	0.88	1.08	1.15	I
461	4.09	1.88	2.31	2.47	II
463	2.53	1.16	1.43	1.53	II
465	3.71	1.71	2.10	2.24	III
467	4.04	1.85	2.28	2.44	II
471	2.46	1.13	1.39	1.49	II
472	1.90	0.87	1.07	1.14	II
473	3.02	1.39	1.71	1.82	II
474	0.95	0.44	0.54	0.57	II
475	3.35	1.54	1.90	2.02	III
476	1.81	0.83	1.02	1.09	II
477	3.45	1.58	1.95	2.08	II
483	1.38	0.63	0.78	0.83	II
485	2.27	1.04	1.28	1.37	II
486	3.15	1.45	1.78	1.90	II
487	2.35	1.08	1.33	1.42	II
488	1.67	0.76	0.94	1.00	II
489	1.44	0.66	0.82	0.87	II
491	3.72	1.71	2.11	2.25	II
493	3.61	1.66	2.04	2.18	II
495	5.04	2.31	2.85	3.04	II
497	1.90	0.87	1.07	1.14	II
499	3.35	1.54	1.90	2.02	III
501	3.81	1.75	2.16	2.30	III
502	4.60	2.11	2.60	2.78	I
506	2.54	1.17	1.44	1.53	II
507	4.56	2.09	2.58	2.75	III
509	7.34	3.37	4.15	4.43	III

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

a OD: \$0.33 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.21 Supplemental is not subject to experience rating. Code as 0066.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
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Proposed Effective Date: April 1, 2004 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
511	7.45	3.42	4.21	4.49	III
512	4.85	2.23	2.75	2.93	III
513	4.40 <sup>c</sup>	2.02	2.49	2.65	II
514	6.97	3.20	3.95	4.21	III
535	3.57	1.64	2.02	2.16	II
536	6.64	3.05	3.76	4.01	II
544	11.26	5.17	6.37	6.80	III
551	3.44	1.58	1.95	2.08	IV
553	1.37	0.63	0.78	0.83	III
555	0.93	0.43	0.53	0.56	II
563	3.03	1.39	1.71	1.83	II
571	3.33	1.53	1.88	2.01	II
573	4.34	1.99	2.46	2.62	III
581	2.63	1.21	1.49	1.59	III
587	3.03	1.39	1.71	1.83	II
601	8.79	4.06	4.76	4.98	III
602	5.35	2.47	2.90	3.03	III
603	7.18	3.26	3.83	4.00	III
605	8.44	3.89	4.56	4.77	III
606	13.07	6.01	7.05	7.36	III
607	9.95	4.65	5.46	5.70	III
608	6.70	3.08	3.61	3.77	III
609	5.85	2.71	3.18	3.32	III
611	12.14	5.49	6.44	6.73	III
615	14.07 <sup>d</sup>	6.45	7.57	7.91	IV
0152	1.52				IV
617	6.72	3.08	3.62	3.78	III
645	7.99	3.61	4.23	4.42	III
646	5.84	2.67	3.14	3.28	III
647	8.88	4.12	4.83	5.05	II
648	6.65	3.06	3.59	3.75	III
649	3.38	1.50	1.76	1.84	III
651	8.82	4.04	4.74	4.95	III
652	9.48	4.45	5.22	5.46	III
653	8.46	3.87	4.54	4.74	III
654	10.31	4.57	5.36	5.60	III

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

  Associated classes - both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

**c** OD: \$0.32 Supplemental is not subject to experience rating. Code as 0176.

**d** OD: \$1.53 Supplemental applies when coverage for Federal black lung is provided. It is not subject to experience rating. Code as 0164.

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CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
655	18.15	8.35	9.79	10.23	IV
656	8.99	4.16	4.88	5.10	III
657	11.62	5.35	6.28	6.56	IV
658	10.43	4.69	5.51	5.76	III
659	19.19	8.77	10.29	10.75	III
660	2.43	1.12	1.32	1.38	III
661	4.62	2.06	2.42	2.52	III
662	4.47	2.11	2.48	2.59	II
663	5.21	2.39	2.80	2.93	III
664	4.44	2.02	2.37	2.48	III
665	9.89	4.57	5.36	5.60	III
666	6.60	3.02	3.54	3.70	III
667	2.39	1.11	1.30	1.36	III
668	6.01	2.75	3.22	3.37	II
669	8.01	3.67	4.31	4.50	III
670	5.80	2.65	3.11	3.25	III
673	6.20	2.84	3.33	3.48	III
674	5.82	2.69	3.16	3.30	III
675	5.66	2.61	3.06	3.20	III
676	5.64	2.51	2.94	3.07	III
677	7.52	3.46	4.06	4.24	III
679	12.01	5.52	6.48	6.77	III
681	5.71	2.65	3.11	3.25	III
682	18.02	8.34	9.78	10.22	III
691	5.85	2.71	3.18	3.32	III
693	8.82	4.04	4.74	4.95	III
695	4.62	2.06	2.42	2.52	III
709	2.56	1.21	1.42	1.48	III
716	3.77	1.78	2.09	2.19	III
718	3.67	1.73	2.04	2.13	III
721	13.15	6.04	7.44	7.93	III
744	1.90	0.87	1.07	1.14	II
751	1.52	0.70	0.86	0.92	III
752	0.89	0.41	0.50	0.54	III
753	3.46	1.59	1.96	2.09	III
755	1.37	0.63	0.78	0.83	III
757	1.77	0.81	1.00	1.07	III
759	6.02	2.77	3.41	3.64	III
801	7.83	3.71	4.55	4.80	II
803	19.89	9.42	11.55	12.18	III

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
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Proposed Effective Date: April 1, 2004 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
804	3.46	1.64	2.01	2.12	III
805	5.65	2.68	3.28	3.46	III
806	12.84	6.08	7.46	7.86	III
807	6.69	3.17	3.89	4.10	III
808	7.62	3.61	4.43	4.67	III
809	5.42	2.57	3.15	3.32	III
810	6.76	3.20	3.93	4.14	III
0162	1.53				III
811	8.81	4.17	5.12	5.40	III
812	7.34	3.47	4.26	4.49	III
813	6.89	3.26	4.00	4.22	II
814	4.43	2.10	2.57	2.71	II
815	4.31	2.04	2.50	2.64	III
816	2.93	1.39	1.70	1.79	II
817	7.74	3.67	4.50	4.74	III
818	3.22	1.52	1.87	1.97	III
819	0.67	0.32	0.39	0.41	III
821	7.33	3.47	4.26	4.49	III
825	4.70	2.23	2.73	2.88	II
855	6.78	3.21	3.94	4.15	III
857	9.41	4.45	5.46	5.76	III
858	8.68	4.11	5.04	5.32	III
859	10.45	4.95	6.07	6.40	III
860	10.24	4.85	5.95	6.27	III
861	7.44	3.52	4.32	4.56	III
862	9.43	4.46	5.47	5.77	II
865	5.15	2.44	2.99	3.15	II
867	6.89	3.26	4.00	4.22	II
877	2.41	1.14	1.40	1.48	II
879	3.80	1.80	2.21	2.33	II
880	5.77	2.73	3.35	3.54	II
881	3.70	1.75	2.15	2.27	II
882	7.80	3.69	4.53	4.78	II
883	2.30	1.09	1.34	1.41	II
884	1.10	0.52	0.64	0.67	II
885	3.99	1.89	2.32	2.44	II
886	2.80	1.32	1.62	1.71	II
887	1.06	0.50	0.62	0.65	II
889	0.33	0.16	0.19	0.20	II
890	0.49	0.23	0.29	0.30	II

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

Associated classes - both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
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CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
891	1.27	0.60	0.74	0.78	II
892	1.07	0.51	0.62	0.66	II
893	0.75	0.35	0.43	0.46	II
894	1.44	0.68	0.84	0.88	II
895	0.65	0.31	0.38	0.40	II
896	2.90	1.37	1.68	1.77	II
897	2.07	0.98	1.20	1.27	II
898	3.64	1.73	2.12	2.23	II
899	1.99	0.94	1.15	1.22	II
903	0.45	0.22	0.26	0.28	II
904	2.05	0.97	1.19	1.25	II
907	6.86	3.25	3.99	4.20	II
910	12.20	5.78	7.09	7.47	II
911	7.05	3.34	4.10	4.32	II
914	2.41	1.14	1.40	1.48	II
915	4.63	2.19	2.69	2.84	II
916	2.30	1.09	1.34	1.41	II
917	2.98	1.41	1.73	1.82	II
918	3.60	1.71	2.09	2.21	II
919	2.41	1.14	1.40	1.48	II
920	0.76	0.36	0.44	0.46	II
922	5.42	2.57	3.15	3.32	II
923	3.80	1.80	2.21	2.33	II
924	5.35	2.53	3.11	3.28	II
925	2.72	1.29	1.58	1.67	II
926	3.70	1.75	2.15	2.27	II
927	1.42	0.67	0.83	0.87	II
928	2.30	1.09	1.34	1.41	II
929	6.63	3.14	3.85	4.06	II
932	1.19	0.56	0.69	0.73	II
933	6.17	2.92	3.58	3.78	II
934	3.23	1.53	1.88	1.98	II
935	1.80	0.85	1.04	1.10	II
936	0.42	0.20	0.25	0.26	II
937	15.89	7.53	9.23	9.74	II
939	5.98	2.83	3.48	3.67	III
940	6.48	3.07	3.76	3.97	II
941	2.65	1.26	1.54	1.63	II
942	4.42	2.09	2.57	2.71	II
943	7.11	3.37	4.13	4.36	II

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.



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		A-1	A-2	A-3	
944	2.38	1.13	1.38	1.46	II
945	2.90	1.37	1.68	1.77	II
946	4.50	2.13	2.61	2.76	II
947	6.46	3.06	3.75	3.96	II
948	2.37	1.12	1.38	1.45	II
949	1.07	0.51	0.62	0.66	II
951	0.71	0.33	0.41	0.43	III
952	1.04	0.49	0.60	0.64	III
953	0.33	0.16	0.19	0.20	II
954	3.08	1.46	1.79	1.89	IV
955	0.74	0.35	0.43	0.45	III
956	0.27	0.13	0.16	0.17	III
957	0.47	0.22	0.28	0.29	III
958	1.72	0.81	1.00	1.05	III
959	2.18	1.03	1.27	1.34	II
960	4.89	2.32	2.84	3.00	II
961	1.36	0.65	0.79	0.83	III
962	0.17	0.08	0.10	0.11	III
963	0.47	0.22	0.28	0.29	II
964	2.59	1.23	1.51	1.59	II
965	0.65	0.31	0.38	0.40	II
966	3.51	1.66	2.04	2.15	III
967	1.61	0.76	0.94	0.99	III
968	1.66	0.78	0.96	1.01	II
969	2.68	1.27	1.56	1.64	III
970	9.11	4.32	5.29	5.58	II
971	5.66	2.68	3.29	3.47	II
973	3.61	1.71	2.10	2.21	II
974	3.24	1.53	1.88	1.98	II
975	2.44	1.16	1.42	1.50	II
976	1.62	0.77	0.94	1.00	II
977	0.90	0.43	0.52	0.55	I
978	3.46	1.64	2.01	2.12	III
979	4.96	2.35	2.88	3.03	II
980	6.10	2.89	3.54	3.73	III
982	3.93 e				III
983	7.71	3.65	4.48	4.72	II
984	0.32	0.15	0.19	0.20	III
985	3.82	1.81	2.22	2.34	III
986	1.44	0.68	0.84	0.88	II

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

e Per person per week. A partial workweek is to be counted as a full workweek.  
Not subject to Experience or Retrospective Rating.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
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Proposed Effective Date: April 1, 2004 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
987	1.29	0.61	0.75	0.79	II
988	0.47	0.22	0.28	0.29	II
992	5.42	2.57	3.15	3.32	III
993	1,697.12 f	803.66	985.62	1,039.43	III
994	g	h	h	h	IV
995	9.27	4.39	5.39	5.68	III
996	1,365.35 i	646.55	792.93	836.23	IV
997	1.10	0.52	0.64	0.67	II
999	5.88	2.79	3.42	3.60	II
0006	4.68	2.22	2.72	2.87	II
0008	2.52	1.19	1.47	1.55	II
0011	3.89	1.84	2.26	2.38	II
012	6.48	3.07	3.76	3.97	II
0013	6.82	3.23	3.96	4.18	II
0016	3.98	1.88	2.31	2.44	II
0034	6.14	2.91	3.56	3.76	II
0036	5.83	2.76	3.39	3.57	II
0083	6.72	3.18	3.90	4.12	III
0170	3.32	1.57	1.93	2.03	II
4771	5.25	2.41	2.97	3.17	IV
0771	1.31				IV
4775	5.25	2.41	2.97	3.17	IV
0775	0.92				IV
4777	11.93	5.65	6.93	7.31	III
7405	1.86	0.88	1.08	1.14	III
7445	0.39				IV
7413	1.90	0.90	1.10	1.16	IV
7453	0.40				IV
7421 j	2.30	1.09	1.34	1.41	III
7424	5.41	2.56	3.14	3.31	IV
7428	3.38	1.60	1.96	2.07	II
9108 k	76.76				I
9740 k	0.03				

\* 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 4/1/04.
- h Apply the following percentages (A-1 = 44.27%, A-2 = 54.29%, A-3 = 57.26%) 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  
Proposed Effective Date: April 1, 2004 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
<b>Per Capita</b>					
<b>0901</b>	20.13	9.53	11.69	12.33	I
<b>0902</b>	1.72	0.81	1.00	1.05	I
<b>0908</b>	97.04	45.95	56.36	59.44	I
<b>0909</b>	77.22	36.57	44.85	47.30	II
<b>0912</b>	283.53	134.27	164.66	173.66	II
<b>0913</b>	366.85	173.72	213.05	224.69	II
<b>A Rated</b>					
<b>9985</b>	A	A	A	A	
<b>0133</b>	A	A	A	A	

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**PENNSYLVANIA  
VOLUNTEER FIREMEN**

**CODE 994**

**SCHEDULE OF ANNUAL LOSS COSTS  
Proposed Effective Date: April 1, 2004**

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	1,410	6,501 to 7,000	5,890
301 to 500	1,732	7,001 to 7,500	6,104
501 to 700	2,015	7,501 to 8,000	6,317
701 to 1,000	2,326	8,001 to 8,500	6,524
1,001 to 1,500	2,736	8,501 to 9,000	6,726
1,501 to 2,000	3,179	9,001 to 9,500	6,923
2,001 to 2,500	3,557	9,501 to 10,000	7,114
2,501 to 3,000	3,891	10,001 to 15,000	8,165
3,001 to 3,500	4,186	15,001 to 20,000	9,982
3,501 to 4,000	4,464	20,001 to 25,000	11,769
4,001 to 4,500	4,723	25,001 to 30,000	13,535
4,501 to 5,000	4,970	30,001 to 35,000	15,271
5,001 to 5,500	5,212	35,001 to 40,000	16,988
5,501 to 6,000	5,441	40,001 to 45,000	18,674
6,001 to 6,500	5,669	45,001 to 50,000	20,331
		For each additional 5,000 population.....	1,662