

F Class Exhibit 12
As Filed

PENNSYLVANIA COMPENSATION RATING BUREAU
F CLASS FILING

Manual Rates and Expected Loss Rate Factors

PENNSYLVANIA
UNITED STATES LONGSHORE AND HARBOR WORKERS RATES
MANUAL RATES AND EXPECTED LOSS RATES
PROPOSED EFFECTIVE FEBRUARY 1, 2005 ON NEW AND RENEWAL

Code No.	Manual Rate	Min. Prem.	Experience Rating Plan Expected Loss Rate Tables *			Hazard Group
			A-1	A-2	A-3	
6824F	21.85	2,750	8.45	9.41	11.10	III
6826F	22.90	2,750	8.85	9.86	11.63	III
6843F	28.64	2,750	11.07	12.33	14.55	IV
6872F	68.17	2,750	26.35	29.35	34.62	IV
7309F	117.72	2,750	45.50	50.69	59.79	IV
7313F	23.63	2,750	9.13	10.18	12.00	IV
7317F	60.11	2,750	23.23	25.88	30.53	IV
7327F	44.90	2,750	17.35	19.33	22.80	IV
7366F	19.33	2,750	7.47	8.32	9.82	IV
8709F	7.86	1,605	3.04	3.38	3.99	III
8726F	6.96	1,450	2.69	3.00	3.53	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.