

PENNSYLVANIA COMPENSATION RATING BUREAU

APRIL 1, 2006 LOSS COST FILING

INDEX AND SUPPORTING CLASSIFICATION EXHIBITS

- 1 Composite Pure Premium Multipliers
- 2 Per Claim and Catastrophe Limitations
- 3 Credibility - 100% Expected Loss Standard
- 4 Expected Loss Credibility Table
- 5 Payroll Conversion Factors
- 6 Payroll Credibility Table
- 7 Table V
- 8 Proposed Loss Cost Selections
- 9 Temporary Staffing Procedure
- 10 Aircraft Procedure
- 11 Supplemental Class Book Pages

April 1, 2006 Loss Cost Filing

Calculation of Composite Pure Premium Multiplier

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	0.9771	1.0211	0.9765
(2) Off-Balance Factor (Collectible Prem Ratio)	1.1115	1.1044	1.0717
(3) Final Loss Cost Test Correction Factor	1.0474	0.9589	1.0479
(4) Composite Pure Premium Multiplier (1)*(2)*(3)	1.1375	1.0814	1.0966

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 1998 through 2002 were translated using composite multipliers, yielding an average claim value of \$ 436,450 . 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 * 436,450] * (2) (3)	Per Accident Limit (3) * 2 (4)
I	0.855	746,330	1,492,660
II	0.911	795,212	1,590,424
III	1.104	963,682	1,927,364
IV	1.305	1,139,135	2,278,270

@ From Pennsylvania 4/1/04 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	521	160,113,300	36,385,300	196,498,600	377,157
Permanent Total	437	537,977,400	744,085,300	1,282,062,700	2,933,782
Major	17,205	3,770,459,500	2,678,218,700	6,448,678,200	374,814
Total Serious	18,163	4,468,550,200	3,458,689,300	7,927,239,500	436,450
Minor	21,559	755,745,500	682,176,300	1,437,921,800	66,697
Temporary	207,803	1,600,108,100	1,863,293,100	3,463,401,200	16,667
Total Non-Serious	229,362	2,355,853,600	2,545,469,400	4,901,323,000	21,369

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 *	436,450 =	76,378,750
Non-Serious: 500 *	21,369 =	10,684,500
Medical: .10 *	10,684,500 =	1,068,450

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	75,806,655	10,604,471	1,060,447
0.99	74,666,774	10,445,015	1,044,502
0.98	73,532,664	10,286,366	1,028,637
0.97	72,404,353	10,128,529	1,012,853
0.96	71,281,874	9,971,507	997,151
0.95	70,165,255	9,815,305	981,531
0.94	69,054,527	9,659,927	965,993
0.93	67,949,723	9,505,377	950,538
0.92	66,850,873	9,351,661	935,166
0.91	65,758,011	9,198,782	919,878
0.90	64,671,170	9,046,746	904,675
0.89	63,590,382	8,895,556	889,556
0.88	62,515,683	8,745,218	874,522
0.87	61,447,106	8,595,737	859,574
0.86	60,384,688	8,447,117	844,712
0.85	59,328,463	8,299,363	829,936
0.84	58,278,469	8,152,481	815,248
0.83	57,234,743	8,006,476	800,648
0.82	56,197,323	7,861,353	786,135
0.81	55,166,247	7,717,118	771,712
0.80	54,141,554	7,573,775	757,378
0.79	53,123,285	7,431,331	743,133
0.78	52,111,480	7,289,791	728,979
0.77	51,106,181	7,149,162	714,916
0.76	50,107,430	7,009,448	700,945
0.75	49,115,271	6,870,656	687,066
0.74	48,129,748	6,732,793	673,279
0.73	47,150,905	6,595,864	659,586
0.72	46,178,789	6,459,877	645,988
0.71	45,213,446	6,324,836	632,484
0.70	44,254,925	6,190,750	619,075
0.69	43,303,274	6,057,625	605,763
0.68	42,358,543	5,925,469	592,547
0.67	41,420,783	5,794,287	579,429
0.66	40,490,047	5,664,088	566,409
0.65	39,566,388	5,534,879	553,488
0.64	38,649,861	5,406,667	540,667
0.63	37,740,521	5,279,461	527,946
0.62	36,838,425	5,153,268	515,327
0.61	35,943,634	5,028,097	502,810
0.60	35,056,206	4,903,956	490,396
0.59	34,176,203	4,780,854	478,085
0.58	33,303,689	4,658,800	465,880
0.57	32,438,728	4,537,802	453,780
0.56	31,581,387	4,417,870	441,787
0.55	30,731,735	4,299,013	429,901
0.54	29,889,841	4,181,242	418,124
0.53	29,055,777	4,064,566	406,457
0.52	28,229,619	3,948,996	394,900
0.51	27,411,441	3,834,543	383,454
0.50	26,601,324	3,721,217	372,122
0.49	25,799,348	3,609,030	360,903
0.48	25,005,596	3,497,993	349,799
0.47	24,220,155	3,388,119	338,812
0.46	23,443,114	3,279,420	327,942
0.45	22,674,564	3,171,909	317,191

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	21,914,600	3,065,598	306,560
0.43	21,163,321	2,960,503	296,050
0.42	20,420,828	2,856,637	285,664
0.41	19,687,226	2,754,015	275,402
0.40	18,962,625	2,652,651	265,265
0.39	18,247,137	2,552,563	255,256
0.38	17,540,881	2,453,766	245,377
0.37	16,843,979	2,356,277	235,628
0.36	16,156,557	2,260,115	226,012
0.35	15,478,749	2,165,298	216,530
0.34	14,810,693	2,071,844	207,184
0.33	14,152,534	1,979,776	197,978
0.32	13,504,423	1,889,112	188,911
0.31	12,866,517	1,799,877	179,988
0.30	12,238,984	1,712,092	171,209
0.29	11,621,996	1,625,783	162,578
0.28	11,015,739	1,540,974	154,097
0.27	10,420,406	1,457,694	145,769
0.26	9,836,200	1,375,971	137,597
0.25	9,263,338	1,295,834	129,583
0.24	8,702,049	1,217,316	121,732
0.23	8,152,577	1,140,451	114,045
0.22	7,615,183	1,065,276	106,528
0.21	7,090,143	991,829	99,183
0.20	6,577,756	920,152	92,015
0.19	6,078,342	850,290	85,029
0.18	5,592,248	782,291	78,229
0.17	5,119,849	716,208	71,621
0.16	4,661,556	652,098	65,210
0.15	4,217,815	590,024	59,002
0.14	3,789,121	530,054	53,005
0.13	3,376,023	472,267	47,227
0.12	2,979,133	416,746	41,675
0.11	2,599,142	363,590	36,359
0.10	2,236,839	312,908	31,291
0.09	1,893,134	264,828	26,483
0.08	1,569,094	219,498	21,950
0.07	1,265,994	177,098	17,710
0.06	985,397	137,846	13,785
0.05	729,277	102,018	10,202
0.04	500,247	69,979	6,998
0.03	301,998	42,246	4,225
0.02	140,361	19,635	1,964
0.01	27,015	3,780	378
0.00	0	0	0

Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A)	<hr/> Five Year Payroll (00's) <hr/>		
	6,421,005,530		
B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	6,033,937,465	3,920,256,659	682,988,302
C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	1.0641	1.6379	9.4013

* 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	80,665,862	17,369,063	9,969,580
0.99	79,452,914	17,107,890	9,819,677
0.98	78,246,108	16,848,039	9,670,525
0.97	77,045,472	16,589,518	9,522,135
0.96	75,851,042	16,332,331	9,374,516
0.95	74,662,848	16,076,488	9,227,667
0.94	73,480,922	15,821,994	9,081,590
0.93	72,305,300	15,568,857	8,936,293
0.92	71,136,014	15,317,086	8,791,776
0.91	69,973,100	15,066,685	8,648,049
0.90	68,816,592	14,817,665	8,505,121
0.89	67,666,525	14,570,031	8,362,983
0.88	66,522,938	14,323,793	8,221,644
0.87	65,385,865	14,078,958	8,081,113
0.86	64,255,347	13,835,533	7,941,391
0.85	63,131,417	13,593,527	7,802,477
0.84	62,014,119	13,352,949	7,664,391
0.83	60,903,490	13,113,807	7,527,132
0.82	59,799,571	12,876,110	7,390,691
0.81	58,702,403	12,639,868	7,255,096
0.80	57,612,028	12,405,086	7,120,338
0.79	56,528,488	12,171,777	6,986,416
0.78	55,451,826	11,939,949	6,853,350
0.77	54,382,087	11,709,612	6,721,140
0.76	53,319,316	11,480,775	6,589,794
0.75	52,263,560	11,253,447	6,459,314
0.74	51,214,865	11,027,642	6,329,698
0.73	50,173,278	10,803,366	6,200,966
0.72	49,138,849	10,580,633	6,073,127
0.71	48,111,628	10,359,449	5,946,172
0.70	47,091,666	10,139,829	5,820,110
0.69	46,079,014	9,921,784	5,694,960
0.68	45,073,726	9,705,326	5,570,712
0.67	44,075,855	9,490,463	5,447,386
0.66	43,085,459	9,277,210	5,324,981
0.65	42,102,593	9,065,578	5,203,507
0.64	41,127,317	8,855,580	5,082,973
0.63	40,159,688	8,647,229	4,963,379
0.62	39,199,768	8,440,538	4,844,744
0.61	38,247,621	8,235,520	4,727,068
0.60	37,303,309	8,032,190	4,610,360
0.59	36,366,898	7,830,561	4,494,621
0.58	35,438,455	7,630,649	4,379,878
0.57	34,518,050	7,432,466	4,266,122
0.56	33,605,754	7,236,029	4,153,372
0.55	32,701,639	7,041,353	4,041,628
0.54	31,805,780	6,848,456	3,930,909
0.53	30,918,252	6,657,353	3,821,224
0.52	30,039,138	6,468,061	3,712,573
0.51	29,168,514	6,280,598	3,604,966
0.50	28,306,469	6,094,981	3,498,431
0.49	27,453,086	5,911,230	3,392,957
0.48	26,608,455	5,729,363	3,288,565
0.47	25,772,667	5,549,400	3,185,273
0.46	24,945,818	5,371,362	3,083,081
0.45	24,128,004	5,195,270	2,982,008

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	23,319,326	5,021,143	2,882,063
0.43	22,519,890	4,849,008	2,783,255
0.42	21,729,803	4,678,886	2,685,613
0.41	20,949,177	4,510,801	2,589,137
0.40	20,178,129	4,344,777	2,493,836
0.39	19,416,778	4,180,843	2,399,738
0.38	18,665,251	4,019,023	2,306,863
0.37	17,923,678	3,859,346	2,215,210
0.36	17,192,192	3,701,842	2,124,807
0.35	16,470,937	3,546,542	2,035,663
0.34	15,760,058	3,393,473	1,947,799
0.33	15,059,711	3,242,675	1,861,251
0.32	14,370,057	3,094,177	1,776,009
0.31	13,691,261	2,948,019	1,692,121
0.30	13,023,503	2,804,235	1,609,587
0.29	12,366,966	2,662,870	1,528,445
0.28	11,721,848	2,523,961	1,448,712
0.27	11,088,354	2,387,557	1,370,418
0.26	10,466,700	2,253,703	1,293,591
0.25	9,857,118	2,122,447	1,218,249
0.24	9,259,850	1,993,842	1,144,439
0.23	8,675,157	1,867,945	1,072,171
0.22	8,103,316	1,744,816	1,001,502
0.21	7,544,621	1,624,517	932,449
0.20	6,999,390	1,507,117	865,061
0.19	6,467,964	1,392,690	799,383
0.18	5,950,711	1,281,314	735,454
0.17	5,448,031	1,173,077	673,331
0.16	4,960,362	1,068,071	613,059
0.15	4,488,177	966,400	554,696
0.14	4,032,004	868,175	498,316
0.13	3,592,426	773,526	443,995
0.12	3,170,095	682,588	391,799
0.11	2,765,747	595,524	341,822
0.10	2,380,220	512,512	294,176
0.09	2,014,484	433,762	248,975
0.08	1,669,673	359,516	206,359
0.07	1,347,144	290,069	166,497
0.06	1,048,561	225,778	129,597
0.05	776,024	167,095	95,912
0.04	532,313	114,619	65,790
0.03	321,356	69,195	39,720
0.02	149,358	32,160	18,464
0.01	28,747	6,191	3,554
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1998 - 2002

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	TOTAL NO. COMP. IN HUNDREDS	MAJOR NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	MINOR NO. 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														
98	111,063,847	1,468,922,254	98	213,567	65	243,829	2988	4,468,448	4100	965,514	42552	2,294,301	6,503,565	1.323
99	122,458,053	1,640,098,708	109	195,467	59	181,298	3418	5,227,923	4373	1,072,027	43449	2,599,336	7,124,936	1.339
00	131,282,119	1,722,912,863	105	221,041	62	226,600	3262	4,961,495	4397	1,206,604	44603	2,929,866	7,683,523	1.312
01	136,840,591	1,531,723,267	97	205,215	41	147,367	2419	3,609,560	4659	1,424,823	41501	2,845,124	7,085,143	1.119
02	137,499,502	1,187,121,013	89	219,569	28	84,268	953	1,396,169	4731	1,295,458	39418	2,560,947	6,314,799	.863
ALL	639,144,112	7,550,778,105	498	1,054,859	255	883,362	13040	19,663,595	22260	5,964,426	211523	13,229,574	34,711,966	1.181
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	111,063,847	2,470,934,463	98	301,129	65	800,246	2988	6,550,745	4100	1,437,651	42552	3,276,260	12,343,314	2.225
99	122,458,053	2,771,135,536	110	338,031	85	1,046,510	3521	7,714,729	4369	1,530,942	43316	3,334,874	13,746,270	2.263
00	131,282,119	2,891,956,410	107	328,857	100	1,230,838	3679	8,061,565	4341	1,521,786	44190	3,403,068	14,373,450	2.203
01	136,840,591	2,795,502,700	104	319,621	95	1,169,655	3609	7,909,246	4379	1,534,803	40520	3,121,169	13,900,533	2.043
02	137,499,502	2,653,482,699	102	313,495	92	1,132,525	3408	7,468,310	4370	1,532,273	37225	2,865,710	13,222,513	1.930
ALL	639,144,112	13,583,011,808	521	1,601,133	437	5,379,774	17205	37,704,595	21559	7,557,455	207803	16,001,081	67,586,080	2.125
PURE PREMIUM		2.125		.025		.084		.590		.118		.250	1.057	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	111,063,847	2,667,781,330	99	304,332	98	1,218,656	3737	8,190,666	4133	1,449,237	31378	2,415,898	13,099,025	2.402
99	122,458,053	2,795,210,860	103	319,672	104	1,280,377	3918	8,584,565	4334	1,518,899	32871	2,530,816	13,717,779	2.283
00	131,282,119	2,913,228,297	108	334,441	109	1,342,713	4081	8,943,850	4505	1,579,036	34294	2,641,135	14,291,108	2.219
01	136,840,591	2,981,227,517	112	343,963	111	1,365,021	4184	9,171,637	4613	1,616,928	35179	2,709,807	14,604,919	2.179
02	137,499,502	2,942,820,386	113	345,139	108	1,336,512	4144	9,080,863	4560	1,598,967	34884	2,686,069	14,380,655	2.140
ALL	639,144,112	14,300,268,390	535	1,647,547	530	6,543,279	20064	43,971,581	22145	7,763,067	168606	12,983,725	70,093,486	2.237
PURE PREMIUM		2.237		.026		.102		.688		.121		.203	1.097	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1998 - 2002

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														
98	17,023,765	389,748,631	22	42,974	16	63,387	785	1,170,408	1114	247,070	11808	642,912	1,730,736	2.289
99	18,145,233	418,501,361	13	29,935	16	43,388	868	1,312,371	1160	279,141	11901	728,978	1,791,200	2.306
00	18,448,688	430,659,067	19	50,938	17	59,855	783	1,187,785	1125	331,155	11864	777,719	1,899,140	2.334
01	17,210,411	366,377,838	16	39,914	7	19,808	569	848,748	1060	338,133	10189	707,996	1,709,180	2.129
02	16,894,945	244,486,248	7	17,321	5	15,797	167	245,895	883	238,643	8803	582,819	1,344,387	1.447
ALL	87,723,042	1,849,773,145	77	181,082	61	202,235	3172	4,765,207	5342	1,434,142	54565	3,440,424	8,474,643	2.109
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	17,023,765	649,087,180	22	60,594	16	208,037	785	1,715,818	1114	367,887	11808	918,078	3,220,459	3.813
99	18,145,233	683,810,593	13	52,235	22	256,459	898	1,947,308	1159	399,048	11863	933,459	3,249,596	3.769
00	18,448,688	714,295,042	20	75,953	26	311,492	899	1,974,730	1111	412,559	11750	901,087	3,467,129	3.872
01	17,210,411	661,186,754	18	62,666	21	248,761	851	1,883,442	1008	366,603	9941	773,694	3,276,702	3.842
02	16,894,945	542,374,826	10	27,122	18	224,552	687	1,510,915	861	305,264	8285	640,725	2,715,171	3.210
ALL	87,723,042	3,250,754,395	83	278,570	103	1,249,301	4120	9,032,213	5253	1,851,361	53647	4,167,043	15,929,057	3.706
PURE PREMIUM		3.706		.032		.142		1.030		.211		.475	1.816	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	17,023,765	693,713,881	22	61,239	24	316,809	982	2,145,357	1123	370,852	8707	676,986	3,365,896	4.075
99	18,145,233	679,460,073	12	49,398	27	313,769	999	2,166,679	1150	395,943	9001	708,315	3,160,496	3.745
00	18,448,688	715,982,642	20	77,411	28	339,795	997	2,190,915	1153	428,018	9120	699,426	3,424,261	3.881
01	17,210,411	702,263,320	20	68,352	25	290,577	986	2,182,879	1063	386,488	8626	671,397	3,422,939	4.080
02	16,894,945	598,064,219	13	34,312	21	264,997	834	1,834,224	904	320,606	7735	598,224	2,928,280	3.540
ALL	87,723,042	3,389,484,135	87	290,712	125	1,525,947	4798	10,520,054	5393	1,901,907	43189	3,354,348	16,301,872	3.864
PURE PREMIUM		3.864		.033		.174		1.199		.217		.382	1.858	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1998 - 2002

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	PERM. 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														
98	5,876,750	275,004,374	20	48,551	14	69,727	590	948,031	580	149,438	6038	361,554	1,172,742	4.680
99	6,532,267	315,196,001	28	56,998	16	58,312	735	1,190,306	605	154,124	6044	382,428	1,309,792	4.825
00	7,031,850	330,779,909	30	72,852	12	49,808	720	1,184,315	609	174,351	6260	444,483	1,381,990	4.704
01	7,430,522	302,837,808	18	46,436	15	77,171	603	951,503	751	237,636	6009	456,979	1,258,652	4.076
02	7,733,325	224,785,024	18	53,709	6	20,719	279	431,240	839	262,936	5488	444,446	1,034,799	2.907
ALL	34,604,714	1,448,603,116	114	278,546	63	275,737	2927	4,705,395	3384	978,485	29839	2,089,890	6,157,975	4.186
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	5,876,750	485,282,028	20	68,457	14	228,845	590	1,389,814	580	222,513	6038	516,299	2,426,893	8.258
99	6,532,267	575,036,693	28	98,303	21	289,609	739	1,717,203	610	225,108	6029	494,620	2,925,524	8.803
00	7,031,850	575,312,709	30	107,489	20	273,152	755	1,791,181	614	231,558	6210	524,857	2,824,889	8.182
01	7,430,522	573,681,607	19	72,346	24	349,983	748	1,766,388	716	270,451	5887	515,271	2,762,378	7.721
02	7,733,325	504,223,908	20	76,243	18	251,372	621	1,590,532	743	305,580	5224	513,510	2,305,002	6.520
ALL	34,604,714	2,713,536,945	117	422,838	97	1,392,961	3453	8,255,118	3263	1,255,210	29388	2,564,557	13,244,686	7.842
PURE PREMIUM		7.842		.122		.403		2.386		.363		.741	3.827	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	5,876,750	554,498,560	20	69,185	21	348,497	738	1,737,741	585	224,306	4452	380,716	2,784,540	9.435
99	6,532,267	602,411,800	26	92,964	26	354,344	823	1,911,237	605	223,340	4575	375,358	3,066,874	9.222
00	7,031,850	591,526,398	30	108,141	22	297,988	838	1,987,552	637	240,289	4819	407,315	2,873,978	8.412
01	7,430,522	624,275,146	20	78,020	28	407,600	868	2,050,869	753	284,591	5116	447,761	2,973,910	8.401
02	7,733,325	563,948,267	22	82,816	21	296,380	756	1,935,465	771	317,174	4916	483,260	2,524,386	7.292
ALL	34,604,714	2,936,660,171	118	431,126	118	1,704,809	4023	9,622,864	3351	1,289,700	23878	2,094,410	14,223,688	8.486
PURE PREMIUM		8.486		.125		.493		2.781		.373		.605	4.110	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1998 - 2002

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 IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
98	88,163,332	804,169,249	56	122,041	35	110,714	1613	2,350,009	2406	569,007	24706	1,289,835	3,600,087	.912
99	97,780,553	906,401,346	68	108,533	27	79,598	1815	2,725,246	2608	638,762	25504	1,487,929	4,023,945	.927
00	105,801,581	961,473,887	56	97,251	33	116,937	1759	2,589,395	2663	701,099	26479	1,707,664	4,402,394	.909
01	112,199,658	862,507,621	63	118,864	19	50,389	1247	1,809,309	2848	849,054	25303	1,680,149	4,117,312	.769
02	112,871,232	717,849,741	64	148,539	17	47,753	507	719,033	3009	793,879	25127	1,533,682	3,935,612	.636
ALL	516,816,356	4,252,401,844	307	595,228	131	405,391	6941	10,192,992	13534	3,551,801	127119	7,699,259	20,079,350	.823
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	88,163,332	1,336,565,255	56	172,078	35	363,364	1613	3,445,113	2406	847,251	24706	1,841,884	6,695,963	1.516
99	97,780,553	1,512,288,250	69	187,492	42	500,441	1884	4,050,218	2600	906,786	25424	1,906,795	7,571,151	1.547
00	105,801,581	1,602,348,659	57	145,415	54	646,194	2025	4,295,654	2616	877,668	26230	1,977,124	8,081,432	1.514
01	112,199,658	1,560,634,339	67	184,609	50	570,911	2010	4,259,417	2655	897,748	24692	1,832,204	7,861,453	1.391
02	112,871,232	1,606,883,965	72	210,130	56	656,601	2100	4,366,863	2766	921,429	23716	1,711,476	8,202,339	1.424
ALL	516,816,356	7,618,720,468	321	899,724	237	2,737,511	9632	20,417,265	13043	4,450,882	124768	9,269,483	38,412,338	1.474
PURE PREMIUM		1.474		.017		.053		.395		.086		.179	.743	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	88,163,332	1,419,568,889	57	173,908	53	553,350	2017	4,307,567	2425	854,079	18219	1,358,196	6,948,588	1.610
99	97,780,553	1,513,338,987	65	177,309	51	612,264	2096	4,506,649	2579	899,616	19295	1,447,143	7,490,409	1.548
00	105,801,581	1,605,719,257	58	148,888	59	704,930	2246	4,765,383	2715	910,729	20355	1,534,394	7,992,869	1.518
01	112,199,658	1,654,689,051	72	197,590	58	666,844	2330	4,937,889	2797	945,849	21437	1,590,649	8,208,070	1.475
02	112,871,232	1,780,807,900	78	228,010	66	775,135	2554	5,311,173	2885	961,187	22233	1,604,585	8,927,989	1.578
ALL	516,816,356	7,974,124,084	330	925,705	287	3,312,523	11243	23,828,661	13401	4,571,460	101539	7,534,967	39,567,925	1.543
PURE PREMIUM		1.543		.018		.064		.461		.088		.146	.766	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 1998 - 2002

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														
98	111,063,847	650,356,458	98	9,312	65	466,340	2988	1,757,549	4100	710,445	42552	2,353,434	1,206,485	.586
99	122,458,053	712,493,643	109	42,534	59	298,157	3418	2,053,169	4373	842,252	43449	2,543,375	1,345,450	.582
00	131,282,119	768,352,314	105	45,617	62	549,709	3262	1,878,649	4397	898,034	44603	2,856,046	1,455,467	.585
01	136,840,591	708,514,346	97	31,452	41	221,839	2419	1,457,111	4659	1,037,820	41501	2,899,212	1,437,710	.518
02	137,499,502	631,479,889	89	26,406	28	148,754	953	718,336	4731	1,009,569	39418	2,997,254	1,414,478	.459
ALL	639,144,112	3,471,196,650	498	155,321	255	1,684,799	13040	7,864,814	22260	4,498,120	211523	13,649,321	6,859,590	.543
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	111,063,847	1,234,331,429	98	68,471	65	1,106,626	2988	4,650,475	4100	1,297,272	42552	3,814,916	1,405,555	1.111
99	122,458,053	1,374,627,014	110	76,832	85	1,447,378	3521	5,481,259	4369	1,382,666	43316	3,884,869	1,473,268	1.123
00	131,282,119	1,437,345,022	107	74,725	100	1,702,757	3679	5,726,430	4341	1,373,241	44190	3,962,234	1,534,063	1.095
01	136,840,591	1,390,053,291	104	72,632	95	1,617,728	3609	5,618,279	4379	1,386,050	40520	3,632,989	1,572,855	1.016
02	137,499,502	1,322,251,311	102	71,193	92	1,566,364	3408	5,305,744	4370	1,382,534	37225	3,337,923	1,558,755	.962
ALL	639,144,112	6,758,608,067	521	363,853	437	7,440,853	17205	26,782,187	21559	6,821,763	207803	18,632,931	7,544,496	1.057
PURE PREMIUM		1.057		.006		.116		.419		.107		.292	.118	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	111,063,847	1,309,902,469	99	69,169	98	1,685,820	3738	5,817,488	4136	1,308,639	31368	2,812,354	1,405,555	1.179
99	122,458,053	1,371,473,145	103	72,683	104	1,770,887	3906	6,079,640	4331	1,370,441	32836	2,945,014	1,476,067	1.120
00	131,282,119	1,428,103,916	105	73,383	109	1,856,695	4060	6,319,809	4493	1,421,062	34222	3,068,511	1,541,579	1.088
01	136,840,591	1,458,720,632	106	73,459	110	1,877,122	4149	6,458,927	4563	1,444,331	35035	3,141,323	1,592,044	1.066
02	137,499,502	1,434,103,702	102	70,893	107	1,834,631	4057	6,314,873	4444	1,405,484	34546	3,097,947	1,617,209	1.043
ALL	639,144,112	7,002,303,864	515	359,587	528	9,025,155	19910	30,990,737	21967	6,949,957	168007	15,065,149	7,632,454	1.096
PURE PREMIUM		1.096		.006		.141		.485		.109		.236	.119	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 1998 - 2002

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														
98	17,023,765	173,073,558	22	2,847	16	98,252	785	445,402	1114	171,739	11808	646,247	366,249	1.017
99	18,145,233	179,120,005	13	1,130	16	13,254	868	484,143	1160	209,588	11901	696,699	386,386	.987
00	18,448,688	189,913,986	19	1,579	17	105,790	783	437,327	1125	219,772	11864	734,333	400,339	1.029
01	17,210,411	170,917,970	16	932	7	20,413	569	345,963	1060	260,104	10189	722,106	359,662	.993
02	16,894,945	134,438,708	7	674	5	14,361	167	126,836	883	185,682	8803	694,316	322,518	.796
ALL	87,723,042	847,464,227	77	7,162	61	252,070	3172	1,839,671	5342	1,046,885	54565	3,493,701	1,835,154	.966
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	17,023,765	322,045,900	22	20,931	16	233,153	785	1,178,534	1114	313,595	11808	1,047,567	426,680	1.892
99	18,145,233	324,959,597	13	3,274	22	125,366	898	1,298,236	1159	339,727	11863	1,059,901	423,092	1.791
00	18,448,688	346,712,934	20	3,769	26	343,599	899	1,348,830	1111	333,709	11750	1,015,266	421,957	1.879
01	17,210,411	327,670,167	18	4,039	21	279,323	851	1,354,634	1008	342,169	9941	903,066	393,470	1.904
02	16,894,945	271,517,122	10	4,367	18	254,104	687	1,067,102	861	273,543	8285	760,641	355,415	1.607
ALL	87,723,042	1,592,905,720	83	36,380	103	1,235,545	4120	6,247,336	5253	1,602,743	53647	4,786,441	2,020,614	1.816
PURE PREMIUM		1.816		.004		.141		.712		.183		.546	.230	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	17,023,765	336,589,587	22	21,144	24	355,182	982	1,474,281	1124	316,343	8705	772,266	426,680	1.977
99	18,145,233	315,996,839	12	3,102	27	153,391	996	1,439,430	1149	336,763	8991	803,386	423,896	1.741
00	18,448,688	342,213,590	20	3,702	28	374,680	992	1,488,209	1150	345,418	9097	786,103	424,024	1.855
01	17,210,411	341,938,968	19	4,225	24	324,450	977	1,555,060	1050	356,588	8595	780,796	398,271	1.987
02	16,894,945	292,149,275	10	4,551	21	298,765	815	1,266,220	881	279,809	7662	703,405	368,743	1.729
ALL	87,723,042	1,628,888,259	83	36,724	124	1,506,468	4762	7,223,200	5354	1,634,921	43050	3,845,956	2,041,614	1.857
PURE PREMIUM		1.857		.004		.172		.823		.186		.438	.233	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 1998 - 2002

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														
98	5,876,750	117,274,235	20	3,064	14	196,488	590	382,103	580	130,084	6038	334,315	126,688	1.996
99	6,532,267	130,979,159	28	9,872	16	138,216	735	514,778	605	139,072	6044	369,573	138,280	2.005
00	7,031,850	138,198,968	30	25,723	12	147,971	720	450,390	609	170,278	6260	434,888	152,741	1.965
01	7,430,522	125,865,218	18	15,083	15	84,004	603	379,589	751	196,800	6009	429,905	153,271	1.694
02	7,733,325	103,479,933	18	12,411	6	12,482	279	176,268	839	215,233	5488	470,703	147,703	1.338
ALL	34,604,714	615,797,513	114	66,153	63	579,161	2927	1,903,128	3384	851,467	29839	2,039,384	718,683	1.780
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	5,876,750	242,689,269	20	22,533	14	466,267	590	1,011,043	580	237,534	6038	541,924	147,592	4.130
99	6,532,267	292,552,359	28	17,749	21	602,457	739	1,341,723	610	239,077	6029	573,102	151,416	4.479
00	7,031,850	282,488,927	30	40,117	20	444,137	755	1,299,497	614	266,172	6210	613,978	160,989	4.017
01	7,430,522	276,237,781	19	32,454	24	484,371	748	1,254,767	716	268,815	5887	554,293	167,678	3.718
02	7,733,325	230,500,240	20	29,528	18	253,263	621	1,048,092	743	272,082	5224	539,269	162,768	2.981
ALL	34,604,714	1,324,468,576	117	142,381	97	2,250,495	3453	5,955,122	3263	1,283,680	29388	2,822,566	790,443	3.827
PURE PREMIUM		3.827		.041		.650		1.721		.371		.816	.228	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	5,876,750	278,454,038	20	22,763	21	710,305	738	1,264,760	585	239,615	4451	399,506	147,592	4.738
99	6,532,267	306,584,215	26	16,788	26	737,108	820	1,488,771	605	236,927	4571	434,544	151,704	4.693
00	7,031,850	287,117,194	29	39,395	22	484,273	833	1,434,590	635	275,181	4814	475,955	161,778	4.083
01	7,430,522	296,902,674	19	32,655	28	561,663	861	1,445,051	744	279,337	5104	480,597	169,724	3.996
02	7,733,325	251,886,010	20	29,055	21	297,814	738	1,245,053	750	274,573	4877	503,493	168,872	3.257
ALL	34,604,714	1,420,944,131	114	140,656	118	2,791,163	3990	6,878,225	3319	1,305,633	23817	2,294,095	799,670	4.106
PURE PREMIUM		4.106		.041		.807		1.988		.377		.663	.231	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 1998 - 2002

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	TOTAL NO. COMP. IN HUNDREDS	MAJOR NO. COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	MINOR NO. COMP. IN HUNDREDS	PERM. NO. 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														
98	88,163,332	360,008,665	56	3,401	35	171,600	1613	930,044	2406	408,622	24706	1,372,872	713,548	.408
99	97,780,553	402,394,479	68	31,532	27	146,686	1815	1,054,247	2608	493,591	25504	1,477,104	820,784	.412
00	105,801,581	440,239,360	56	18,316	33	295,947	1759	990,932	2663	507,985	26479	1,686,825	902,388	.416
01	112,199,658	411,731,158	63	15,437	19	117,422	1247	731,558	2848	580,915	25303	1,747,201	924,778	.367
02	112,871,232	393,561,248	64	13,321	17	121,912	507	415,233	3009	608,654	25127	1,832,235	944,258	.349
ALL	516,816,356	2,007,934,910	307	82,007	131	853,567	6941	4,122,014	13534	2,599,767	127119	8,116,237	4,305,756	.389
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
98	88,163,332	669,596,260	56	25,007	35	407,206	1613	2,460,897	2406	746,144	24706	2,225,425	831,284	.759
99	97,780,553	757,115,058	69	55,809	42	719,556	1884	2,841,300	2600	803,862	25424	2,251,866	898,759	.774
00	105,801,581	808,143,161	57	30,840	54	915,022	2025	3,078,102	2616	773,360	26230	2,332,990	951,117	.764
01	112,199,658	786,145,343	67	36,138	50	854,034	2010	3,008,878	2655	775,066	24692	2,175,630	1,011,707	.701
02	112,871,232	820,233,949	72	37,298	56	1,058,997	2100	3,190,550	2766	836,910	23716	2,038,012	1,040,572	.727
ALL	516,816,356	3,841,233,771	321	185,092	237	3,954,815	9632	14,579,727	13043	3,935,342	124768	11,023,923	4,733,439	.743
PURE PREMIUM		.743		.004		.077		.282		.076		.213	.092	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
98	88,163,332	694,858,844	57	25,262	53	620,333	2018	3,078,447	2427	752,681	18212	1,640,582	831,284	.788
99	97,780,553	748,892,091	65	52,792	51	880,388	2090	3,151,438	2577	796,752	19274	1,707,085	900,466	.766
00	105,801,581	798,773,132	56	30,286	59	997,742	2235	3,397,011	2708	800,463	20311	1,806,453	955,777	.755
01	112,199,658	819,878,990	68	36,579	58	991,009	2311	3,458,817	2769	808,405	21336	1,879,930	1,024,050	.731
02	112,871,232	890,068,417	72	37,287	65	1,238,052	2504	3,803,600	2813	851,103	22007	1,891,049	1,079,594	.789
ALL	516,816,356	3,952,471,474	318	182,206	286	4,727,524	11158	16,889,313	13294	4,009,404	101140	8,925,099	4,791,171	.765
PURE PREMIUM		.765		.004		.091		.327		.078		.173	.093	

PENNSYLVANIA COMPENSATION RATING BUREAU
April 1, 2006 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>
Temporary Staffing Classifications		
185	3.99	Temporary Staffing Procedure
187	3.79	Temporary Staffing Procedure
189	2.98	Temporary Staffing Procedure
191	3.56	Temporary Staffing Procedure
275	2.75	Temporary Staffing Procedure
276	4.16	Temporary Staffing Procedure
291	3.68	Temporary Staffing Procedure
297	3.57	Temporary Staffing Procedure
491	3.68	Temporary Staffing Procedure
493	3.71	Temporary Staffing Procedure
495	5.11	Temporary Staffing Procedure
497	1.64	Temporary Staffing Procedure
499	3.58	Temporary Staffing Procedure
587	2.98	Temporary Staffing Procedure
691	6.07	Temporary Staffing Procedure
693	8.70	Temporary Staffing Procedure
695	4.42	Temporary Staffing Procedure
867	6.78	Temporary Staffing Procedure
877	2.67	Temporary Staffing Procedure
879	4.32	Temporary Staffing Procedure
881	4.05	Temporary Staffing Procedure
883	2.50	Temporary Staffing Procedure
895	0.68	Temporary Staffing Procedure
Explosives Classifications		
0771	1.07	Explosives - Target = 20% of total
0775	1.07	Explosives - Target = 20% of total
4771	4.26	Explosives - Target = 80% of total
4775	4.26	Explosives - Target = 80% of total
Aircraft Classifications		
7413	1.51	Aircraft Procedure
7421	1.83	Aircraft Procedure
7424	4.31	Aircraft Procedure
7453	0.32	Aircraft Procedure

PENNSYLVANIA COMPENSATION RATING BUREAU
April 1, 2006 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>
Other Classifications		
0133	A	"A" Rated
0152	1.39	O.D. non-rateable element for 615. Use 10% of total
162	1.48	Non-rateable Federal O.D. element, use CMCRB loss cost
0164	1.48	Federal black lung - code 615, use CMCRB loss cost
442	2.21	New class at 10/1/05, special capping procedure
443	2.21	New class at 10/1/05, special capping procedure
615	12.49	Rate excluding non-rateable element. Use 90% of total
670	5.12	Combine with 681
681	5.12	Combine with 670
807	5.84	HCV surcharge
809	5.21	Combine with 992
985	3.62	HCV surcharge
992	5.21	Combine with 809
993	1,056.54	Combine with 996, HCV surcharge, capping due to oscillating indications
994	1.09	HCV surcharge
996	912.77	Combine with 993
7405	1.06	Rate ex non-rateable element (7445), use 82.5% of total,
7445	0.23	Non-rateable element of 7405, use 17.5% of total,
9108	76.06	Countrywide loss cost
9985	A	"A" Rated

PENNSYLVANIA COMPENSATION RATING BUREAU
Proposed Procedure to Derive Loss Costs for Selected Temporary Staffing Codes

Temporary Staffing Code	PY 98-02 Payrolls (\$000)	Credibility		
		Serious	Non-Serious	Med Only
185	30,550	A) Credibility Based on Payroll of \$7,808,110		
187	42,485			
189	13,674	0.21	0.58	0.85
191	28,254			
275	68,944	B) Ratio of Indicated Temporary Staffing Code Pure Premium to Direct Code Pure Premium		
276	43,018			
291	5,779			
297	46,998	1.128	1.624	1.402
491	8,010			
493	42,630	C) Indicated Credibility Weighted Adjustment to Temporary Staffing Code Pure Premiums		
495	16,517			
497	63,237			
499	10,540	1.027	1.362	1.342
587	13,547			
691	12,143			
693	12,277			
695	9,557			
867	76,868			
877	3,549			
879	118,690			
881	8,314			
883	40,420			
895	64,810			
TOTAL	780,811			

$$C = A*B + (1-A)$$

PENNSYLVANIA COMPENSATION RATING BUREAU
Proposed Procedure to Derive Loss Costs for Selected Temporary Staffing Codes

Temporary Staffing Code	PY 98-02 Payrolls (\$000)	Temp Payroll Wts.	Actual Indicated Pure Premium			Direct Employee Code	PY 98-02 Payrolls (\$000)	Actual Indicated Pure Premium		
			Serious	Non-Ser	Med Only			Serious	Non-Ser	Med Only
185	30,550	0.0391	2.550	5.108	1.368	104	1,783,340	1.919	1.259	0.279
187	42,485	0.0544	1.804	2.898	0.442	107	680,419	1.612	1.199	0.254
189	13,674	0.0175	0.414	0.643	0.166	113	582,588	1.925	1.095	0.270
191	28,254	0.0362	2.828	3.606	0.664	161	1,693,407	1.326	1.507	0.194
275	68,944	0.0883	1.822	2.161	0.287	221	1,703,041	1.225	1.008	0.218
276	43,018	0.0551	1.107	0.929	0.415	222	2,940,859	2.068	1.365	0.287
291	5,779	0.0074	10.758	2.928	1.044	255	652,174	2.206	1.149	0.145
297	46,998	0.0602	0.281	0.170	0.141	281	2,421,439	1.894	1.121	0.206
491	8,010	0.0103	0.251	0.089	0.199	403	1,161,383	1.882	1.272	0.174
493	42,630	0.0546	1.603	1.383	0.202	445	3,073,229	1.899	1.215	0.253
495	16,517	0.0212	6.667	2.420	0.266	451	937,600	2.636	1.678	0.318
497	63,237	0.0810	1.595	1.915	0.321	472	789,362	0.785	0.456	0.111
499	10,540	0.0135	0.822	2.928	0.075	475	739,187	1.847	1.246	0.086
587	13,547	0.0173	0.173	-	0.059	563	930,265	1.856	0.834	0.172
691	12,143	0.0156	3.988	4.808	0.123	609	2,255,793	4.301	1.777	0.176
693	12,277	0.0157	7.020	3.552	0.441	651	2,444,001	6.074	2.401	0.283
695	9,557	0.0122	9.125	6.593	0.190	661	4,089,641	2.984	1.198	0.181
867	76,868	0.0984	4.486	2.478	0.519	813	991,145	4.323	1.793	0.302
877	3,549	0.0045	0.164	0.168	0.179	914	2,917,437	1.250	1.038	0.206
879	118,690	0.1521	2.855	1.579	0.227	923	286,636	2.670	1.468	0.375
881	8,314	0.0106	0.232	-	0.102	926	1,346,360	2.329	1.325	0.242
883	40,420	0.0518	2.492	1.659	0.273	928	8,159,507	1.179	0.934	0.204
895	64,810	0.0830	0.201	0.404	0.036	965	39,428,462	0.348	0.223	0.068
TOTAL / WTD	780,811	1.0000	2.309	1.911	0.331			2.047	1.177	0.236
Ratio of Temp codes to Direct codes								1.128	1.624	1.402

PENNSYLVANIA COMPENSATION RATING BUREAU
Procedure to Derive Loss Costs for Selected Temporary Staffing Codes

Direct Employee Code	Proposed Pure Premium				Temporary Staffing Code	Proposed Pure Premium (1)				Industry Group	Indicated Loss Cost *	Selected Loss Cost *	4/1/05 Loss Cost *	Percentage Change
	Serious	Non-Ser	Med Only	Total		Serious	Non-Ser	Med Only	Total					
104	1.739	1.040	0.230	3.009	185	1.786	1.416	0.309	3.511	1	3.99	3.99	4.72	-15.5%
107	1.481	1.110	0.222	2.813	187	1.521	1.512	0.298	3.331	1	3.79	3.79	4.53	-16.3%
113	0.987	0.955	0.228	2.170	189	1.014	1.301	0.306	2.621	1	2.98	2.98	3.02	-1.3%
161	1.191	1.245	0.160	2.596	191	1.223	1.696	0.215	3.134	1	3.56	3.56	4.03	-11.7%
221	1.009	0.837	0.180	2.026	275	1.036	1.140	0.242	2.418	1	2.75	2.75	3.27	-15.9%
222	1.759	1.127	0.237	3.123	276	1.806	1.535	0.318	3.659	1	4.16	4.16	4.88	-14.8%
255	1.749	0.937	0.122	2.808	291	1.796	1.276	0.164	3.236	1	3.68	3.68	4.04	-8.9%
281	1.604	0.926	0.170	2.700	297	1.647	1.261	0.228	3.136	1	3.57	3.57	4.17	-14.4%
403	1.513	1.091	0.146	2.750	491	1.554	1.486	0.196	3.236	1	3.68	3.68	4.12	-10.7%
445	1.557	1.014	0.211	2.782	493	1.599	1.381	0.283	3.263	1	3.71	3.71	4.27	-13.1%
451	2.133	1.429	0.264	3.826	495	2.191	1.946	0.354	4.491	1	5.11	5.11	5.81	-12.0%
472	0.699	0.440	0.093	1.232	497	0.718	0.599	0.125	1.442	1	1.64	1.64	2.00	-18.0%
475	1.282	1.268	0.076	2.626	499	1.317	1.727	0.102	3.146	1	3.58	3.58	4.07	-12.0%
563	1.453	0.686	0.143	2.282	587	1.492	0.934	0.192	2.618	1	2.98	2.98	3.27	-8.9%
609	3.330	1.468	0.145	4.943	691	3.420	1.999	0.195	5.614	2	6.07	6.07	6.74	-9.9%
651	4.902	1.983	0.234	7.119	693	5.034	2.701	0.314	8.049	2	8.70	8.70	9.98	-12.8%
661	2.455	0.999	0.151	3.605	695	2.521	1.361	0.203	4.085	2	4.42	4.42	5.12	-13.7%
813	3.581	1.597	0.249	5.427	867	3.678	2.175	0.334	6.187	3	6.78	6.78	7.91	-14.3%
914	1.007	0.863	0.171	2.041	877	1.034	1.175	0.229	2.438	3	2.67	2.67	2.90	-7.9%
923	1.566	1.389	0.327	3.282	879	1.608	1.892	0.439	3.939	3	4.32	4.32	4.60	-6.1%
926	1.811	1.145	0.205	3.161	881	1.860	1.559	0.275	3.694	3	4.05	4.05	4.49	-9.8%
928	0.974	0.771	0.169	1.914	883	1.000	1.050	0.227	2.277	3	2.50	2.50	2.68	-6.7%
965	0.287	0.184	0.056	0.527	895	0.295	0.251	0.075	0.621	3	0.68	0.68	0.77	-11.7%

* Loss Costs prior to adjustment for the Merit Rating Plan, the Certified Safety Committee Program, the Construction Classification Premium Adjustment Program and the Office of the Small Business Advocate

(1) Proposed Pure Premium for Direct Employee Code * Adjustment for Temporary Staffing Code Experience

PENNSYLVANIA COMPENSATION RATING BUREAU
Proposed Effective: April 1, 2006
AIRCRAFT OPERATIONS

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

INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	3.21
Code		Loss Cost Index	Loss Cost
7413	30,660	Index * 0.70 * 0.825	1.51
7421	37,117	Index * 0.70	1.83
7424	175,538	Index * 1.65	4.31
7453	31,341	Index * 0.70 * 0.175	0.32

NEW BASE LOSS COST (BLC) = 2.61

WTD AVE LOSS COST = 3.21

TARGET WTD LOSS COST = 3.21

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

CLASSIFICATION STU 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
1998	1,611	389,013	24.147	710,145	48,034	4.9659	0	0	1	2	5	8
1999	936	176,999	18.910	271,275	86,572	2.1368	0	0	1	0	1	2
2000	1,531	563,980	36.837	1,094,103	42,731	8.4912	0	0	1	1	11	13
2001	2,272	82,549	3.633	137,225	7,294	3.9613	0	0	0	1	8	9
2002	2,387	23,633	0.990	47,941	2,256	2.9326	0	0	0	0	7	7
TOTAL	8,737	1,236,174	14.149	2,260,689	30,625	4.4638	0	0	3	4	32	39
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
1998	0	0	176,566	56,372	6,541	0	0	109,960	24,767	10,068	4,739
1999	0	0	159,292	0	4,264	0	0	8,678	0	910	3,855
2000	0	0	183,538	30,232	86,961	0	0	204,587	13,116	37,068	8,478
2001	0	0	0	4,080	33,714	0	0	0	2,064	25,786	16,905
2002	0	0	0	0	10,203	0	0	0	0	5,591	7,839
TOTAL	0	0	519,396	90,684	141,683	0	0	323,225	39,947	79,423	41,816
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
1998	0	0	258,846	83,938	9,341	0	0	290,954	45,225	16,320	5,521
1999	80	14,079	219,661	1,751	6,827	15	1,305	21,485	253	1,598	4,221
2000	193	24,446	282,974	39,993	101,494	404	36,167	508,540	31,474	59,482	8,936
2001	56	2,487	25,867	6,200	34,572	34	1,512	13,287	3,925	30,791	18,494
2002	40	1,606	13,627	2,185	10,425	15	647	4,148	836	5,773	8,639
TOTAL	369	42,618	800,975	134,067	162,659	468	39,631	838,414	81,713	113,964	45,811
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,722,475	492,403	45,811	
IBNR + FREQ. ADJUSTMENT	89,314	(39,547)	232	
TOTAL LOSSES	1,811,789	452,856	46,043	
EXPECTED LOSSES	777,942	403,125	20,619	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	20.737	5.183	0.527	26.447
INDICATED (POST-TEST)	17.129	4.281	0.435	21.845
PRES. ON LOSS COST LEVEL	8.248	4.274	0.219	12.741
DERIVED BY FORMULA	8.337	4.274	0.228	12.839
UNDERLYING PRES. LOSS COST	8.904	4.614	0.236	13.754
PROPOSED	8.337	4.274	0.228	12.839
YEAR	4-1-05	4-1-06	IND. LOSS COST =	13.884
IND. LOSS COST		13.88		
MAN. LOSS COST	15.19	13.88	ADJ. LOSS COST =	13.88

CLASSIFICATION STU 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
1998	38,207	1,165,733	3.051	1,819,155	22,858	1.2040	0	0	2	5	39	46
1999	40,078	1,621,269	4.045	2,460,791	24,869	1.5719	0	0	3	4	56	63
2000	43,415	1,981,865	4.565	3,237,621	29,341	1.3359	0	0	5	2	51	58
2001	46,689	1,936,431	4.148	3,466,441	26,421	1.4993	0	0	4	5	61	70
2002	50,632	1,667,594	3.294	4,129,849	27,301	1.1455	0	0	1	9	48	58
TOTAL	219,021	8,372,892	3.823	15,113,857	26,281	1.3469	0	0	15	25	255	295
O.D.		87,103	0.040				0	0	0	1	1	2

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1998	0	0	414,009	144,066	164,964	0	0	79,306	74,894	174,210	114,284
1999	0	0	488,739	37,634	305,617	0	0	459,499	69,937	205,317	54,526
2000	0	0	739,025	19,528	327,934	0	0	315,232	11,468	288,618	280,060
2001	0	0	509,201	165,344	499,843	0	0	123,005	141,731	410,317	86,990
2002	0	0	123,963	472,647	355,473	0	0	36,667	247,767	346,954	84,123
TOTAL	0	0	2,274,937	839,219	1,653,831	0	0	1,013,709	545,797	1,425,416	619,983
O.D.	0	0	0	0	71,224	0	0	0	0	15,879	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1998	0	0	606,937	214,514	235,569	0	0	209,844	136,756	282,394	133,141
1999	233	37,625	606,983	59,992	388,687	728	48,980	823,579	116,988	317,290	59,706
2000	668	93,402	1,083,172	51,542	380,171	676	57,445	828,261	46,213	400,888	295,183
2001	1,729	126,378	1,135,881	196,865	537,853	1,166	88,517	595,963	179,301	507,621	95,167
2002	3,064	195,380	1,486,169	406,537	430,564	2,101	142,564	714,810	252,489	403,467	92,704
TOTAL	5,694	452,785	4,919,142	929,450	1,972,844	4,671	337,506	3,172,457	731,747	1,911,660	675,901
O.D.	37	1,517	21,559	3,059	79,142	5	132	3,379	578	21,241	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,918,884	5,649,721	675,901	
IBNR + FREQ. ADJUSTMENT	569,763	(561,725)	7,313	
TOTAL LOSSES	9,488,647	5,087,996	683,214	
EXPECTED LOSSES	5,146,994	5,232,412	746,862	
CREDIBILITY	0.09	0.25	0.36	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.332	2.323	0.312	6.967
INDICATED (POST-TEST)	3.578	1.919	0.258	5.755
PRES. ON LOSS COST LEVEL	2.177	2.213	0.316	4.706
DERIVED BY FORMULA	2.303	2.140	0.295	4.738
UNDERLYING PRES. LOSS COST	2.350	2.389	0.341	5.080
PROPOSED	2.303	2.140	0.295	4.738
YEAR	4-1-05	4-1-06	IND. LOSS COST =	5.124
IND. LOSS COST		5.12		
MAN. LOSS COST	5.61	5.12	ADJ. LOSS COST =	5.12

CLASSIFICATION STU PENNSYLVANIA

CLASS:
AMBULANCE SERVICE NON-VOLUNTEER

INDUSTRY GROUP:

3

CODE:
807

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
1998	100,447	2,716,951	2.705	4,261,677	13,604	1.7522	0	0	5	1	170	176
1999	108,380	4,840,754	4.466	7,945,893	21,962	1.8730	0	0	15	6	182	203
2000	113,872	4,889,273	4.294	7,795,959	19,099	2.0022	1	0	9	6	212	228
2001	126,961	4,153,594	3.272	7,343,465	17,659	1.6304	0	0	7	8	192	207
2002	142,702	4,347,508	3.047	9,825,155	16,855	1.5627	0	0	2	15	206	223
TOTAL	592,362	20,948,080	3.536	37,172,149	17,957	1.7506	1	0	38	36	962	1037
O.D.		138,839	0.023				0	0	1	0	3	4

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1998	0	0	650,125	31	734,874	0	0	241,137	476	767,589	322,719
1999	0	0	2,016,595	206,453	745,507	0	0	717,874	150,885	621,062	382,378
2000	344,055	0	1,212,321	295,603	896,354	12,266	0	489,310	127,310	977,448	534,606
2001	0	0	911,197	199,338	1,038,048	0	0	425,800	135,432	945,608	498,171
2002	0	0	201,934	613,934	1,045,987	0	0	135,256	335,325	1,426,282	588,790
TOTAL	344,055	0	4,992,172	1,315,359	4,460,770	12,266	0	2,009,377	749,428	4,737,989	2,326,664
O.D.	0	0	102,000	0	3,776	0	0	12,000	0	11,805	9,258

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1998	0	0	953,083	46	1,049,400	0	0	638,049	869	1,244,262	375,968
1999	1,173	182,858	2,900,378	309,647	959,352	1,661	109,774	1,854,821	255,929	951,596	418,704
2000	502,414	172,574	2,013,023	379,871	1,031,696	19,947	96,452	1,455,596	225,175	1,335,736	563,475
2001	3,183	223,870	2,025,468	288,972	1,101,667	2,556	239,525	1,501,550	249,935	1,161,740	544,999
2002	6,422	353,061	2,758,874	656,147	1,158,693	5,658	341,368	1,853,752	500,372	1,541,961	648,847
TOTAL	513,192	932,363	10,650,826	1,634,683	5,300,808	29,822	787,119	7,303,768	1,232,280	6,235,295	2,551,993
O.D.	160	15,699	130,368	4,665	8,136	38	5,362	30,305	2,001	16,515	10,136

TOTAL TRANSLATED LOSSES	20,399,022	14,434,383	2,562,129	TOTAL
IBNR + FREQ. ADJUSTMENT	2,012,214	(1,437,118)	24,916	
TOTAL LOSSES	22,411,236	12,997,265	2,587,045	
EXPECTED LOSSES	18,144,048	13,547,319	2,476,073	
CREDIBILITY	0.17	0.49	0.70	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.783	2.194	0.437	6.414
INDICATED (POST-TEST)	3.125	1.812	0.361	5.298
PRES. ON LOSS COST LEVEL	2.827	2.111	0.386	5.324
DERIVED BY FORMULA	2.878	1.964	0.369	5.211
UNDERLYING PRES. LOSS COST	3.063	2.287	0.418	5.768
PROPOSED	2.926	1.997	0.375	5.298
YEAR	4-1-05	4-1-06	IND. LOSS COST =	5.810
IND. LOSS COST		5.81		
MAN. LOSS COST	6.21	5.81	ADJ. LOSS COST =	5.81

CLASSIFICATION STU 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
1998	146,105	4,709,272	3.223	7,496,069	27,166	1.0951	2	0	12	8	138	160
1999	155,821	5,770,691	3.703	9,455,408	29,820	1.1744	1	0	14	9	159	183
2000	169,460	5,613,740	3.313	9,269,429	29,308	1.0740	0	0	12	14	156	182
2001	172,996	6,226,795	3.599	11,377,076	37,080	0.9191	2	1	12	8	136	159
2002	191,462	6,147,893	3.211	13,016,630	27,500	1.0394	2	0	5	19	173	199
TOTAL	835,844	28,468,391	3.406	50,614,612	30,018	1.0564	7	1	55	58	762	883
O.D.		230,031	0.028				0	0	1	0	2	3

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1998	443,998	0	1,488,759	147,407	817,302	11,780	0	418,304	161,361	857,673	362,688
1999	689,225	0	1,981,482	222,337	718,456	553	0	823,474	191,482	829,988	313,694
2000	0	0	1,987,742	439,689	848,791	0	0	643,723	302,153	1,112,016	279,626
2001	345,377	131,218	1,579,807	408,564	700,772	5,280	393,633	1,016,619	514,766	799,611	331,148
2002	673,034	0	737,000	858,058	1,101,562	20,500	0	222,609	399,592	1,460,047	675,491
TOTAL	2,151,634	131,218	7,774,790	2,076,055	4,186,883	38,113	393,633	3,124,729	1,569,354	5,059,335	1,962,647
O.D.	0	0	171,400	0	3,270	0	0	40,000	0	9,621	5,740

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1998	626,037	0	2,182,521	219,489	1,167,107	86,618	0	1,106,832	294,645	1,390,288	422,532
1999	964,112	179,848	2,851,723	329,929	925,268	2,726	126,207	2,141,259	323,047	1,267,794	343,495
2000	2,171	267,785	3,090,910	548,371	1,000,042	2,067	128,917	1,948,383	454,899	1,531,158	294,726
2001	521,328	464,211	2,844,633	452,462	796,066	15,540	1,210,674	2,980,466	669,802	1,059,618	362,276
2002	911,726	518,046	3,909,479	872,523	1,278,242	50,748	406,048	2,157,933	571,664	1,595,830	744,391
TOTAL	3,025,374	1,429,890	14,879,266	2,422,774	5,166,725	157,699	1,871,846	10,334,873	2,314,057	6,844,688	2,167,420
O.D.	90	15,328	237,520	2,079	5,730	93	6,985	104,934	2,356	11,737	6,252

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	32,063,898	16,770,146	2,173,672	
IBNR + FREQ. ADJUSTMENT	2,895,532	(1,495,480)	18,472	
TOTAL LOSSES	34,959,430	15,274,666	2,192,144	
EXPECTED LOSSES	26,220,426	13,833,218	1,905,724	
CREDIBILITY	0.22	0.61	0.88	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.183	1.827	0.262	6.272
INDICATED (POST-TEST)	3.455	1.509	0.216	5.180
PRES. ON LOSS COST LEVEL	2.896	1.528	0.210	4.634
DERIVED BY FORMULA	3.019	1.516	0.215	4.750
UNDERLYING PRES. LOSS COST	3.137	1.655	0.228	5.020
PROPOSED	3.019	1.516	0.215	4.750
YEAR	4-1-05	4-1-06	IND. LOSS COST =	5.209
IND. LOSS COST		5.21		
MAN. LOSS COST	5.38	5.21	ADJ. LOSS COST =	5.21

CLASSIFICATION STU PENNSYLVANIA

CLASS: POLICE OR FIREFIGHTERS - SALARIED

INDUSTRY GROUP:

3

CODE:

985

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
1998	376,393	6,647,713	1.766	10,431,754	20,106	0.7838	1	0	9	17	268	295
1999	408,678	12,311,359	3.012	18,609,350	34,406	0.8197	2	0	29	15	289	335
2000	443,104	10,435,704	2.355	16,540,995	31,890	0.6861	2	0	24	12	266	304
2001	450,141	11,907,851	2.645	21,298,484	26,487	0.9197	2	1	14	21	376	414
2002	412,981	7,511,140	1.819	16,565,195	18,334	0.8741	0	0	6	22	333	361
TOTAL	2,091,297	48,813,767	2.334	83,445,778	26,177	0.8172	7	1	82	87	1532	1709
O.D.		20,125	0.001				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
1998	76,500	0	1,683,399	461,162	1,410,759	957	0	522,396	252,527	1,523,608	716,405
1999	501,580	0	5,769,842	513,281	1,414,565	24,166	0	1,792,078	165,372	1,345,086	785,389
2000	695,277	0	4,746,104	446,366	1,313,505	3,400	0	936,360	211,849	1,341,739	741,104
2001	739,958	275,000	2,031,621	1,093,644	2,431,498	8,000	5,000	1,227,679	422,532	2,730,816	942,103
2002	0	0	980,471	904,107	1,998,650	0	0	183,448	403,881	2,148,195	892,388
TOTAL	2,013,315	275,000	15,211,437	3,418,560	8,568,977	36,523	5,000	4,661,961	1,456,161	9,089,444	4,077,389
O.D.	0	0	0	0	2,749	0	0	0	0	4,172	13,204

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1998	107,865	0	2,467,863	686,670	2,014,564	7,037	0	1,382,260	461,114	2,469,769	834,612
1999	858,230	501,084	7,827,717	767,502	1,838,191	43,270	202,661	3,353,262	305,981	2,051,451	860,001
2000	1,016,547	597,353	6,871,944	637,784	1,572,905	7,628	179,310	2,656,338	372,724	1,847,338	781,124
2001	1,112,638	1,110,364	5,299,241	1,167,826	2,621,665	23,425	674,559	4,164,898	741,092	3,352,115	1,030,661
2002	13,977	714,205	5,478,311	1,113,483	2,215,192	8,032	470,017	2,594,342	670,752	2,303,472	983,412
TOTAL	3,109,257	2,923,006	27,945,076	4,373,265	10,262,517	89,392	1,526,547	14,151,100	2,551,663	12,024,145	4,489,810
O.D.	1	61	832	117	3,054	0	33	888	150	5,581	14,592

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	49,746,193	29,220,492	4,504,402	
IBNR + FREQ. ADJUSTMENT	4,891,995	(2,639,272)	42,259	
TOTAL LOSSES	54,638,188	26,581,220	4,546,661	
EXPECTED LOSSES	44,732,843	23,715,308	4,747,244	
CREDIBILITY	0.40	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.613	1.271	0.217	4.101
INDICATED (POST-TEST)	2.158	1.050	0.179	3.387
PRES. ON LOSS COST LEVEL	1.975	1.047	0.210	3.232
DERIVED BY FORMULA	2.048	1.050	0.179	3.277
UNDERLYING PRES. LOSS COST	2.139	1.134	0.227	3.500
PROPOSED	2.048	1.050	0.179	3.277
YEAR	4-1-05	4-1-06	IND. LOSS COST =	3.594
IND. LOSS COST		3.59		
MAN. LOSS COST	3.75	3.59	ADJ. LOSS COST =	3.59

CLASSIFICATION STU 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
1998	633	130,435	20.606	174,083	7,789	12.6382	0	0	0	0	8	8
1999	700	817,015	116.716	1,261,411	22,170	45.7143	0	0	2	0	30	32
2000	605	390,116	64.482	603,514	18,599	28.0992	0	0	1	0	16	17
2001	618	304,871	49.332	504,924	11,672	32.3625	0	0	0	1	19	20
2002	558	275,651	49.400	549,191	24,586	14.3369	0	0	0	0	8	8
TOTAL	3,114	1,918,088	61.596	3,093,123	17,859	27.2961	0	0	3	1	81	85
O.D.		1,456	0.047				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
1998	0	0	0	0	32,573	0	0	0	0	29,736	68,126
1999	0	0	259,603	0	184,879	0	0	71,706	0	193,242	107,585
2000	0	0	85,483	0	82,688	0	0	36,884	0	111,121	73,940
2001	0	0	0	12,451	98,955	0	0	0	22,944	99,092	71,429
2002	0	0	0	0	87,538	0	0	0	0	109,153	78,960
TOTAL	0	0	345,086	12,451	486,633	0	0	108,590	22,944	542,344	400,040
O.D.	0	0	0	0	0	0	0	0	0	0	1,456

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1998	0	0	0	0	46,514	0	0	0	0	48,202	79,367
1999	130	23,533	379,144	6,109	234,873	161	11,028	192,611	5,045	290,971	117,806
2000	93	11,652	137,739	5,488	93,619	99	7,336	112,670	6,579	150,306	77,933
2001	164	7,354	76,411	18,573	101,507	171	7,660	66,054	29,210	119,677	78,143
2002	341	13,778	116,916	18,751	89,446	295	12,640	80,981	16,318	112,711	87,014
TOTAL	728	56,317	710,210	48,921	565,959	726	38,664	452,316	57,152	721,867	440,263
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,258,961	1,393,899	440,263	
IBNR + FREQ. ADJUSTMENT	1,667,794	(1,167,251)	25,504	
TOTAL LOSSES	2,926,755	226,648	465,767	
EXPECTED LOSSES	15,155,277	10,085,654	3,116,336	
CREDIBILITY	0.01	0.01	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	93.987	7.278	14.957	116.222
INDICATED (POST-TEST)	77.633	6.012	12.354	95.999
PRES. ON LOSS COST LEVEL	449.256	298.975	92.379	840.610
DERIVED BY FORMULA	445.540	296.045	90.779	832.364
UNDERLYING PRES. LOSS COST	486.682	323.881	100.075	910.638
PROPOSED	445.540	296.045	90.779	832.364
YEAR	4-1-05	4-1-05	IND. LOSS COST =	912.770
IND. LOSS COST		912.77		
MAN. LOSS COST	976.12	912.77	ADJ. LOSS COST =	912.77

CLASSIFICATION STU PENNSYLVANIA

CLASS:
FIREFIGHTER - VOLUNTEER FIRE CO.

INDUSTRY GROUP:

3

CODE:
994

Manual Year	Persons Reported	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
1998	6,560,224	1,986,881	0.030	2,911,888	12,200	0.0189	0	0	2	5	117	124
1999	6,758,243	5,221,648	0.077	8,190,234	34,222	0.0204	1	1	9	9	118	138
2000	6,659,874	7,653,687	0.115	11,500,922	42,943	0.0249	1	1	9	8	147	166
2001	6,498,099	4,594,333	0.071	7,796,878	25,483	0.0235	1	0	3	7	142	153
2002	6,044,984	3,728,788	0.062	8,247,671	19,615	0.0263	1	0	2	13	143	159
TOTAL	32,521,424	23,185,337	0.071	38,647,593	27,543	0.0228	4	2	25	42	667	740
O.D.		105,149	0.000				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
1998	0	0	330,584	131,975	451,450	0	0	54,520	35,299	508,986	474,067
1999	235,315	507,293	1,417,792	197,750	610,405	63,140	345,494	526,931	139,693	678,834	499,001
2000	403,999	947,245	1,697,465	187,256	1,010,695	52,730	263,633	610,496	275,746	1,679,272	525,150
2001	315,036	0	526,437	286,510	836,446	0	0	220,222	158,240	1,555,953	695,489
2002	134,579	0	254,036	472,783	747,474	3,603	0	142,500	521,355	842,422	610,036
TOTAL	1,088,929	1,454,538	4,226,314	1,276,274	3,656,470	119,473	609,127	1,554,669	1,130,333	5,265,467	2,803,743
O.D.	0	0	0	0	15,680	0	0	0	0	35,704	53,765

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1998	0	0	484,636	196,511	644,671	0	0	144,260	64,456	825,066	552,288
1999	403,315	726,196	2,079,649	290,681	784,699	106,908	575,563	1,396,343	244,681	1,035,793	546,406
2000	591,588	1,030,058	2,707,177	283,978	1,166,167	81,829	354,768	1,994,595	447,789	2,289,465	553,508
2001	474,089	162,928	1,498,783	322,875	889,316	2,734	186,802	1,329,110	294,301	1,875,075	760,865
2002	185,543	280,371	2,162,953	499,936	838,855	12,721	341,717	1,722,193	560,013	971,109	672,260
TOTAL	1,654,535	2,199,553	8,933,198	1,593,981	4,323,708	204,192	1,458,850	6,586,501	1,611,240	6,996,508	3,085,327
O.D.	0	4	140	22	22,191	0	0	57	11	57,788	59,926

TOTAL TRANSLATED LOSSES	21,037,030	14,605,449	3,145,253	TOTAL
IBNR + FREQ. ADJUSTMENT	1,805,662	(1,046,401)	22,966	
TOTAL LOSSES	22,842,692	13,559,048	3,168,219	
EXPECTED LOSSES	16,390,798	9,138,520	2,731,800	
CREDIBILITY	0.38	0.95	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.702	0.417	0.097	1.216
INDICATED (POST-TEST)	0.580	0.344	0.080	1.004
PRES. ON LOSS COST LEVEL	0.465	0.259	0.078	0.802
DERIVED BY FORMULA	0.509	0.340	0.080	0.929
UNDERLYING PRES. LOSS COST	0.504	0.281	0.084	0.869
PROPOSED	0.509	0.340	0.080	0.929
YEAR	4-1-05	4-1-06	IND. LOSS COST =	1.019
IND. LOSS COST		1.02		
MAN. LOSS COST	0.93	1.02	ADJ. LOSS COST =	1.02

CLASSIFICATION STU PENNSYLVANIA

CLASS:
EXPLOSIVE CLASSES

INDUSTRY GROUP:

1

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
1998	2,833	662,414	23.382	931,929	162,634	1.4119	2	0	0	0	2	4
1999	2,992	288,780	9.652	435,246	33,650	2.6738	0	0	0	2	6	8
2000	3,094	1,695,827	54.810	2,335,270	151,739	3.5553	1	1	2	2	5	11
2001	3,324	60,834	1.830	95,069	14,161	0.9025	0	0	0	0	3	3
2002	3,335	1,306,570	39.178	2,103,627	434,193	0.8996	0	0	2	0	1	3
TOTAL	15,578	4,014,425	25.770	5,901,141	135,653	1.8616	3	1	4	4	17	29
O.D.		982	0.006				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
1998	636,795	0	0	0	10,693	0	0	0	0	3,047	11,879
1999	0	0	0	54,269	87,909	0	0	0	31,046	95,978	19,578
2000	167,929	352,955	226,560	78,456	9,530	0	650,574	136,311	16,139	30,672	26,701
2001	0	0	0	0	11,390	0	0	0	0	31,093	18,351
2002	0	0	404,874	0	4,342	0	0	890,000	0	3,362	3,992
TOTAL	804,724	352,955	631,434	132,725	123,864	0	650,574	1,026,311	47,185	164,152	80,501
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
1998	897,881	0	0	0	15,270	0	0	0	0	4,939	13,839
1999	43	903	20,258	73,852	111,420	84	345	14,620	48,092	144,191	21,438
2000	245,455	384,771	371,582	90,301	18,833	381	689,633	401,031	50,364	54,776	28,143
2001	17	685	7,319	1,009	11,582	34	1,517	13,535	2,391	36,904	20,076
2002	1,174	53,070	350,578	21,948	21,823	1,558	260,138	1,221,685	108,464	58,790	4,399
TOTAL	1,144,570	439,429	749,737	187,110	178,928	2,057	951,633	1,650,871	209,311	299,600	87,895
O.D.	0	0	0	0	0	0	0	0	0	0	0

TOTAL TRANSLATED LOSSES	4,938,297	874,949	87,895	
IBNR + FREQ. ADJUSTMENT	48,371	(25,404)	160	
TOTAL LOSSES	4,986,668	849,545	88,055	
EXPECTED LOSSES	438,053	231,801	17,136	
CREDIBILITY	0.02	0.04	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	32.011	5.453	0.565	38.029
INDICATED (POST-TEST)	26.441	4.504	0.467	31.412
PRES. ON LOSS COST LEVEL	2.588	1.370	0.101	4.059
DERIVED BY FORMULA	3.065	1.495	0.123	4.683
UNDERLYING PRES. LOSS COST	2.812	1.488	0.110	4.410
PROPOSED	3.065	1.495	0.123	4.683
YEAR	4-1-05	4-1-06	IND. LOSS COST =	5.327
IND. LOSS COST		5.33		
MAN. LOSS COST	6.13	5.33	ADJ. LOSS COST =	5.33

CLASSIFICATION STU 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
1998	7,500	203,306	2.711	389,971	38,713	0.6667	0	0	1	1	3	5
1999	622,451	7,015,040	1.127	11,231,136	23,118	0.4723	0	0	13	1	280	294
2000	653,988	3,171,837	0.485	4,757,194	12,155	0.3700	0	0	1	2	239	242
2001	688,702	2,789,245	0.405	4,833,295	13,767	0.2686	0	0	3	0	182	185
2002	338,985	975,677	0.288	2,241,207	9,907	0.2448	0	0	0	1	82	83
TOTAL	2,311,626	14,155,105	0.612	23,452,803	16,441	0.3500	0	0	18	5	786	809
O.D.		300,957	0.013				0	0	0	0	11	11

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1998	0	0	100,673	1,500	5,544	0	0	79,714	88	6,046	9,741
1999	0	0	2,174,600	62,148	2,068,560	0	0	740,089	37,309	1,713,855	218,479
2000	0	0	224,430	29,940	1,459,763	0	0	11,829	20,007	1,195,521	230,347
2001	0	0	412,533	0	1,114,074	0	0	136,792	0	883,575	242,271
2002	0	0	0	26,232	516,381	0	0	0	17,350	262,339	153,375
TOTAL	0	0	2,912,236	119,820	5,164,322	0	0	968,424	74,754	4,061,336	854,213
O.D.	0	0	0	0	91,895	0	0	0	0	108,299	100,763

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1998	0	0	147,587	2,234	7,917	0	0	210,923	161	9,801	11,348
1999	1,137	199,545	3,248,997	143,419	2,622,221	1,679	113,728	1,973,391	103,562	2,584,222	239,235
2000	771	58,271	752,163	99,638	1,627,638	418	12,614	293,423	68,843	1,600,629	242,786
2001	2,290	129,867	1,237,965	116,817	1,147,382	1,341	99,887	691,308	83,938	1,057,456	265,044
2002	2,080	87,786	737,719	128,452	530,967	783	36,420	221,365	52,800	273,816	169,019
TOTAL	6,278	475,469	6,124,431	490,560	5,936,125	4,221	262,649	3,390,410	309,304	5,525,924	927,432
O.D.	95	3,618	42,488	5,917	98,048	59	3,337	36,504	6,384	135,744	104,972

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,349,559	12,508,006	1,032,404	
IBNR + FREQ. ADJUSTMENT	2,293,128	(1,626,034)	10,532	
TOTAL LOSSES	12,642,687	10,881,972	1,042,936	
EXPECTED LOSSES	24,225,840	15,094,918	1,225,162	
CREDIBILITY	0.43	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.547	0.471	0.045	1.063
INDICATED (POST-TEST)	0.452	0.389	0.037	0.878
PRES. ON LOSS COST LEVEL	0.967	0.603	0.049	1.619
DERIVED BY FORMULA	0.746	0.389	0.037	1.172
UNDERLYING PRES. LOSS COST	1.048	0.653	0.053	1.754
PROPOSED	0.746	0.389	0.037	1.172
YEAR	4-1-05	4-1-06	IND. LOSS COST =	1.285
IND. LOSS COST		1.29		
MAN. LOSS COST	1.88	1.29	ADJ. LOSS COST =	1.29

CLASSIFICATION STU 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
1998	44,091	250,332	0.568	364,388	10,454	0.4536	0	0	0	1	19	20
1999	68,063	1,741,622	2.559	2,649,121	32,947	0.7199	1	0	3	7	38	49
2000	68,660	962,907	1.402	1,408,139	43,433	0.2913	1	0	0	4	15	20
2001	54,570	479,061	0.878	830,856	17,702	0.4398	0	0	1	1	22	24
2002	76,467	593,631	0.776	1,110,077	28,031	0.2485	0	0	2	1	16	19
TOTAL	311,851	4,027,553	1.291	6,362,581	27,648	0.4233	2	0	6	14	110	132
O.D.		469	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
1998	0	0	0	37,506	95,456	0	0	0	3,825	72,297	41,248
1999	364,130	0	205,194	196,248	396,945	1,292	0	0	44,064	406,507	127,242
2000	575,629	0	0	43,230	63,912	5,000	0	0	42,211	138,685	94,240
2001	0	0	128,044	20,523	120,161	0	0	39,817	11,305	105,009	54,202
2002	0	0	266,590	0	96,891	0	0	47,955	0	121,159	61,036
TOTAL	939,759	0	599,828	297,507	773,365	6,292	0	87,772	101,405	843,657	377,968
O.D.	0	0	0	0	0	0	0	0	0	0	469

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
1998	0	0	0	55,846	136,311	0	0	0	6,984	117,193	48,054
1999	620,992	21,647	364,965	270,664	504,206	2,334	841	42,698	72,555	608,889	139,330
2000	838,127	3,283	40,285	48,658	72,625	7,676	2,258	51,593	56,765	187,540	99,329
2001	399	29,068	260,392	32,431	128,137	255	23,040	146,273	23,368	128,196	59,297
2002	1,444	62,917	442,944	39,895	114,838	456	35,106	188,757	26,865	129,593	67,262
TOTAL	1,460,962	116,915	1,108,586	447,494	956,117	10,721	61,245	429,321	186,537	1,171,411	413,272
O.D.	0	0	0	0	0	0	0	0	0	0	517

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,187,750	2,761,559	413,789	
IBNR + FREQ. ADJUSTMENT	775,821	(316,400)	4,507	
TOTAL LOSSES	3,963,571	2,445,159	418,296	
EXPECTED LOSSES	7,197,521	2,918,925	452,184	
CREDIBILITY	0.11	0.32	0.46	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.271	0.784	0.134	2.189
INDICATED (POST-TEST)	1.050	0.648	0.111	1.809
PRES. ON LOSS COST LEVEL	2.131	0.864	0.134	3.129
DERIVED BY FORMULA	2.012	0.795	0.123	2.930
UNDERLYING PRES. LOSS COST	2.308	0.936	0.145	3.389
PROPOSED	2.012	0.795	0.123	2.930
YEAR	4-1-05	4-1-06	IND. LOSS COST =	3.213
IND. LOSS COST		3.21		
MAN. LOSS COST	3.50	3.21	ADJ. LOSS COST =	3.21