

F Class Exhibit 12
Proposed 4/1/09

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 APRIL 1, 2009 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	20.07	3,250	4.31	6.83	10.41	III
6826F	21.00	3,250	4.51	7.15	10.89	III
6843F	26.29	3,250	5.65	8.95	13.63	IV
6872F	61.34	3,250	13.18	20.87	31.81	IV
7309F	105.41	3,250	22.64	35.87	54.67	IV
7313F	21.75	3,250	4.67	7.40	11.28	IV
7317F	55.13	3,250	11.84	18.76	28.59	IV
7327F	42.85	3,250	9.20	14.58	22.22	IV
7366F	18.71	3,250	4.02	6.37	9.70	IV
8709F	7.54	1,815	1.62	2.57	3.91	III
8726F	6.46	1,595	1.39	2.20	3.35	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.