

PENNSYLVANIA COMPENSATION RATING BUREAU

APRIL 1, 2010 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, 2010 Loss Cost Filing

Calculation of Composite Pure Premium Multiplier

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	0.9891	1.0125	1.0019
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0291	1.0842	1.0231
(3) Final Loss Cost Test Correction Factor	1.0384	0.9852	1.0222
(4) Composite Pure Premium Multiplier (1)*(2)*(3)	1.0570	1.0815	1.0478

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 2002 through 2006 were translated using composite multipliers, yielding an average claim value of \$ 469,355 . 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 * 469,355] * (2) (3)	Per Accident Limit (3) * 2 (4)
A	0.842	790,394	1,580,788
B	0.918	861,736	1,723,472
C	0.925	868,307	1,736,614
D	1.005	943,404	1,886,808
E	1.014	951,852	1,903,704
F	1.146	1,075,762	2,151,524
G	1.192	1,118,942	2,237,884

@ From Pennsylvania 4/1/08 loss cost filing materials adjusted for revised hazard group definitions - 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	485	191,767,700	49,485,500	241,253,200	497,429
Permanent Total	282	269,796,000	542,734,200	812,530,200	2,881,313
Major	19,188	4,708,335,700	3,603,854,500	8,312,190,200	433,197
Total Serious	19,955	5,169,899,400	4,196,074,200	9,365,973,600	469,355
Minor	27,246	1,121,137,100	905,090,400	2,026,227,500	74,368
Temporary	174,426	1,409,704,400	1,692,610,300	3,102,314,700	17,786
Total Non-Serious	201,672	2,530,841,500	2,597,700,700	5,128,542,200	25,430

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 *	469,355 =	82,137,125
Non-Serious: 500 *	25,430 =	12,715,000
Medical: .10 *	12,715,000 =	1,271,500

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	81,521,898	12,619,762	1,261,976
0.99	80,296,079	12,430,003	1,243,000
0.98	79,076,465	12,241,204	1,224,120
0.97	77,863,089	12,053,371	1,205,337
0.96	76,655,983	11,866,508	1,186,651
0.95	75,455,179	11,680,621	1,168,062
0.94	74,260,711	11,495,715	1,149,572
0.93	73,072,613	11,311,795	1,131,180
0.92	71,890,919	11,128,866	1,112,887
0.91	70,715,663	10,946,934	1,094,693
0.90	69,546,882	10,766,004	1,076,600
0.89	68,384,612	10,586,082	1,058,608
0.88	67,228,888	10,407,174	1,040,717
0.87	66,079,749	10,229,285	1,022,929
0.86	64,937,232	10,052,421	1,005,242
0.85	63,801,377	9,876,588	987,659
0.84	62,672,221	9,701,792	970,179
0.83	61,549,806	9,528,040	952,804
0.82	60,434,172	9,355,338	935,534
0.81	59,325,361	9,183,691	918,369
0.80	58,223,414	9,013,108	901,311
0.79	57,128,375	8,843,593	884,359
0.78	56,040,288	8,675,155	867,516
0.77	54,959,197	8,507,800	850,780
0.76	53,885,148	8,341,535	834,154
0.75	52,818,188	8,176,367	817,637
0.74	51,758,364	8,012,304	801,230
0.73	50,705,724	7,849,353	784,935
0.72	49,660,317	7,687,522	768,752
0.71	48,622,195	7,526,819	752,682
0.70	47,591,409	7,367,251	736,725
0.69	46,568,010	7,208,827	720,883
0.68	45,552,054	7,051,554	705,155
0.67	44,543,594	6,895,443	689,544
0.66	43,542,688	6,740,500	674,050
0.65	42,549,392	6,586,736	658,674
0.64	41,563,765	6,434,159	643,416
0.63	40,585,868	6,282,778	628,278
0.62	39,615,762	6,132,604	613,260
0.61	38,653,510	5,983,645	598,365
0.60	37,699,176	5,835,912	583,591
0.59	36,752,828	5,689,416	568,942
0.58	35,814,533	5,544,166	554,417
0.57	34,884,361	5,400,173	540,017
0.56	33,962,383	5,257,449	525,745
0.55	33,048,673	5,116,005	511,601
0.54	32,143,307	4,975,852	497,585
0.53	31,246,361	4,837,003	483,700
0.52	30,357,916	4,699,470	469,947
0.51	29,478,055	4,563,265	456,327
0.50	28,606,861	4,428,403	442,840
0.49	27,744,422	4,294,895	429,490
0.48	26,890,827	4,162,757	416,276
0.47	26,046,170	4,032,002	403,200
0.46	25,210,546	3,902,646	390,265
0.45	24,384,053	3,774,703	377,470

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	23,566,794	3,648,190	364,819
0.43	22,758,874	3,523,122	352,312
0.42	21,960,403	3,399,517	339,952
0.41	21,171,493	3,277,392	327,739
0.40	20,392,262	3,156,766	315,677
0.39	19,622,832	3,037,656	303,766
0.38	18,863,330	2,920,084	292,008
0.37	18,113,886	2,804,068	280,407
0.36	17,374,638	2,689,631	268,963
0.35	16,645,729	2,576,794	257,679
0.34	15,927,307	2,465,581	246,558
0.33	15,219,527	2,356,015	235,602
0.32	14,522,553	2,248,122	224,812
0.31	13,836,554	2,141,928	214,193
0.30	13,161,709	2,037,461	203,746
0.29	12,498,206	1,934,749	193,475
0.28	11,846,242	1,833,824	183,382
0.27	11,206,025	1,734,717	173,472
0.26	10,577,774	1,637,462	163,746
0.25	9,961,723	1,542,096	154,210
0.24	9,358,117	1,448,657	144,866
0.23	8,767,220	1,357,184	135,718
0.22	8,189,309	1,267,723	126,772
0.21	7,624,685	1,180,318	118,032
0.20	7,073,668	1,095,019	109,502
0.19	6,536,603	1,011,880	101,188
0.18	6,013,861	930,959	93,096
0.17	5,505,847	852,317	85,232
0.16	5,013,001	776,024	77,602
0.15	4,535,806	702,153	70,215
0.14	4,074,792	630,787	63,079
0.13	3,630,549	562,017	56,202
0.12	3,203,736	495,946	49,595
0.11	2,795,097	432,687	43,269
0.10	2,405,480	372,374	37,237
0.09	2,035,862	315,156	31,516
0.08	1,687,392	261,212	26,121
0.07	1,361,441	210,754	21,075
0.06	1,059,688	164,042	16,404
0.05	784,259	121,405	12,141
0.04	537,961	83,278	8,328
0.03	324,766	50,275	5,028
0.02	150,944	23,367	2,337
0.01	29,052	4,498	450
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/>		
	7,539,256,450		

B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	6,455,159,133	3,587,246,123	643,659,978

C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	1.1679	2.1017	11.7131

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	95,209,425	26,522,954	14,781,651
0.99	93,777,791	26,124,137	14,559,383
0.98	92,353,403	25,727,338	14,338,240
0.97	90,936,302	25,332,570	14,118,233
0.96	89,526,523	24,939,840	13,899,362
0.95	88,124,104	24,549,161	13,681,627
0.94	86,729,084	24,160,544	13,465,052
0.93	85,341,505	23,774,000	13,249,624
0.92	83,961,404	23,389,538	13,035,357
0.91	82,588,823	23,007,171	12,822,249
0.90	81,223,803	22,626,911	12,610,323
0.89	79,866,388	22,248,769	12,399,581
0.88	78,516,618	21,872,758	12,190,022
0.87	77,174,539	21,498,888	11,981,670
0.86	75,840,193	21,127,173	11,774,500
0.85	74,513,628	20,757,625	11,568,549
0.84	73,194,887	20,390,256	11,363,804
0.83	71,884,018	20,025,082	11,160,289
0.82	70,581,069	19,662,114	10,958,003
0.81	69,286,089	19,301,363	10,756,948
0.80	67,999,125	18,942,849	10,557,146
0.79	66,720,229	18,586,579	10,358,585
0.78	65,449,452	18,232,573	10,161,302
0.77	64,186,846	17,880,843	9,965,271
0.76	62,932,464	17,531,404	9,770,529
0.75	61,686,362	17,184,271	9,577,064
0.74	60,448,593	16,839,459	9,384,887
0.73	59,219,215	16,496,985	9,194,022
0.72	57,998,284	16,156,865	9,004,469
0.71	56,785,862	15,819,115	8,816,240
0.70	55,582,007	15,483,751	8,629,334
0.69	54,386,779	15,150,792	8,443,775
0.68	53,200,244	14,820,251	8,259,551
0.67	52,022,463	14,492,153	8,076,698
0.66	50,853,505	14,166,509	7,895,215
0.65	49,693,435	13,843,343	7,715,114
0.64	48,542,321	13,522,672	7,536,396
0.63	47,400,235	13,204,515	7,359,083
0.62	46,267,248	12,888,894	7,183,176
0.61	45,143,434	12,575,827	7,008,709
0.60	44,028,868	12,265,336	6,835,660
0.59	42,923,628	11,957,446	6,664,075
0.58	41,827,793	11,652,174	6,493,942
0.57	40,741,445	11,349,544	6,325,273
0.56	39,664,667	11,049,581	6,158,104
0.55	38,597,545	10,752,308	5,992,434
0.54	37,540,168	10,457,748	5,828,263
0.53	36,492,625	10,165,929	5,665,626
0.52	35,455,010	9,876,876	5,504,536
0.51	34,427,420	9,590,614	5,345,004
0.50	33,409,953	9,307,175	5,187,029
0.49	32,402,710	9,026,581	5,030,659
0.48	31,405,797	8,748,866	4,875,882
0.47	30,419,322	8,474,059	4,722,722
0.46	29,443,397	8,202,191	4,571,213
0.45	28,478,135	7,933,293	4,421,344

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	27,523,659	7,667,401	4,273,161
0.43	26,580,089	7,404,546	4,126,666
0.42	25,647,555	7,144,765	3,981,892
0.41	24,726,187	6,888,095	3,838,840
0.40	23,816,123	6,634,575	3,697,556
0.39	22,917,505	6,384,242	3,558,042
0.38	22,030,483	6,137,141	3,420,319
0.37	21,155,207	5,893,310	3,284,435
0.36	20,291,840	5,652,797	3,150,391
0.35	19,440,547	5,415,648	3,018,220
0.34	18,601,502	5,181,912	2,887,959
0.33	17,774,886	4,951,637	2,759,630
0.32	16,960,890	4,724,878	2,633,245
0.31	16,159,711	4,501,690	2,508,864
0.30	15,371,560	4,282,132	2,386,497
0.29	14,596,655	4,066,262	2,266,192
0.28	13,835,226	3,854,148	2,147,972
0.27	13,087,517	3,645,855	2,031,895
0.26	12,353,782	3,441,454	1,917,973
0.25	11,634,296	3,241,023	1,806,277
0.24	10,929,345	3,044,642	1,696,830
0.23	10,239,236	2,852,394	1,589,679
0.22	9,564,294	2,664,373	1,484,893
0.21	8,904,870	2,480,674	1,382,521
0.20	8,261,337	2,301,401	1,282,608
0.19	7,634,099	2,126,668	1,185,225
0.18	7,023,588	1,956,597	1,090,443
0.17	6,430,279	1,791,315	998,331
0.16	5,854,684	1,630,970	908,960
0.15	5,297,368	1,475,715	822,435
0.14	4,758,950	1,325,725	738,851
0.13	4,240,118	1,181,191	658,300
0.12	3,741,643	1,042,330	580,911
0.11	3,264,394	909,378	506,814
0.10	2,809,360	782,618	436,161
0.09	2,377,683	662,363	369,150
0.08	1,970,705	548,989	305,958
0.07	1,590,027	442,942	246,854
0.06	1,237,610	344,767	192,142
0.05	915,936	255,157	142,209
0.04	628,285	175,025	97,547
0.03	379,294	105,663	58,893
0.02	176,287	49,110	27,374
0.01	33,930	9,453	5,271
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2002 - 2006

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														
02	138,245,036	1,875,768,096	107	266,849	62	214,146	3873	6,473,529	5149	1,514,278	38141	2,188,886	8,099,993	1.357
03	144,074,387	1,837,737,488	84	203,009	41	115,103	3725	6,123,335	5409	1,599,735	36200	2,123,884	8,212,309	1.276
04	149,435,309	1,820,546,534	107	283,988	46	169,188	3404	5,484,235	5916	1,877,838	35156	2,098,335	8,291,882	1.218
05	156,439,198	1,706,875,140	89	203,940	37	134,462	2550	4,037,836	6350	2,191,006	34265	2,187,877	8,313,631	1.091
06	162,965,630	1,354,464,676	97	258,026	21	82,258	977	1,560,194	5506	1,741,625	34356	2,407,585	7,494,958	.831
ALL	751,159,560	8,595,391,934	484	1,215,812	207	715,157	14529	23,679,129	28330	8,924,482	178118	11,006,567	40,412,773	1.144
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
02	138,245,036	3,138,797,751	107	422,956	62	593,183	3873	9,503,141	5149	2,118,475	38141	3,081,949	15,668,274	2.270
03	144,074,387	3,045,772,896	84	332,203	47	449,632	3832	9,403,430	5378	2,212,323	36118	2,919,666	15,140,475	2.114
04	149,435,309	3,110,716,303	107	423,024	59	564,500	3849	9,442,733	5700	2,346,291	34907	2,820,964	15,509,651	2.082
05	156,439,198	3,092,190,955	89	351,842	60	574,012	3892	9,549,995	5680	2,336,732	33557	2,712,020	15,397,308	1.977
06	162,965,630	2,958,148,099	98	387,652	54	516,633	3742	9,184,058	5339	2,197,550	31703	2,562,445	14,733,142	1.815
ALL	751,159,560	15,345,626,004	485	1,917,677	282	2,697,960	19188	47,083,357	27246	11,211,371	174426	14,097,044	76,448,850	2.043
PURE PREMIUM		2.043		.026		.036		.627		.149		.188	1.018	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
02	138,245,036	3,168,678,430	107	422,956	53	507,097	4050	9,936,867	6894	2,836,243	29634	2,394,641	15,588,980	2.292
03	144,074,387	3,191,574,407	107	423,114	53	516,664	4083	10,017,670	6940	2,854,923	29872	2,414,775	15,688,596	2.215
04	149,435,309	3,185,574,728	108	426,864	53	507,096	4066	9,974,866	6899	2,840,086	29774	2,406,078	15,700,759	2.132
05	156,439,198	3,184,564,639	105	415,642	55	518,890	4070	9,985,603	6898	2,838,020	29882	2,414,963	15,672,529	2.036
06	162,965,630	3,194,354,769	107	424,617	54	518,645	4091	10,043,893	6880	2,831,723	30242	2,444,473	15,680,197	1.960
ALL	751,159,560	15,924,746,973	534	2,113,193	268	2,568,392	20360	49,958,899	34511	14,200,995	149404	12,074,930	78,331,061	2.120
PURE PREMIUM		2.120		.028		.034		.665		.189		.161	1.043	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2002 - 2006

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														
02	17,172,448	394,902,872	14	29,930	13	46,730	784	1,296,256	1067	314,576	8726	540,225	1,721,311	2.300
03	17,745,347	416,078,392	13	26,100	7	16,600	846	1,389,030	1177	334,172	8678	536,320	1,858,562	2.345
04	17,944,704	406,491,925	12	52,460	10	40,961	704	1,122,084	1415	429,278	8720	533,277	1,886,859	2.265
05	18,647,772	371,593,438	11	25,305	7	20,917	497	820,218	1436	480,559	8248	532,951	1,835,984	1.993
06	18,904,569	288,290,805	13	39,327	2	6,995	175	278,332	1180	360,857	8318	587,160	1,610,236	1.525
ALL	90,414,840	1,877,357,432	63	173,122	39	132,203	3006	4,905,920	6275	1,919,442	42690	2,729,933	8,912,952	2.076
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
02	17,172,448	644,862,572	14	47,440	13	129,441	784	1,902,904	1067	440,092	8726	760,637	3,168,112	3.755
03	17,745,347	680,586,783	13	42,711	9	76,404	870	2,130,826	1173	465,326	8656	735,506	3,355,096	3.835
04	17,944,704	688,883,841	12	78,143	13	128,997	820	1,981,470	1361	536,755	8653	711,292	3,452,182	3.839
05	18,647,772	665,934,603	11	43,979	12	108,603	820	2,031,850	1287	516,441	8066	652,624	3,305,850	3.571
06	18,904,569	628,532,926	13	59,450	10	94,441	816	1,969,636	1191	482,002	7653	614,170	3,065,630	3.325
ALL	90,414,840	3,308,800,725	63	271,723	57	537,886	4110	10,016,686	6079	2,440,616	41754	3,474,229	16,346,870	3.660
PURE PREMIUM		3.660		.030		.059		1.108		.270		.384	1.808	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
02	17,172,448	646,590,560	14	47,440	11	110,656	820	1,989,754	1429	589,201	6780	591,006	3,137,849	3.765
03	17,745,347	705,860,379	17	54,399	10	87,802	927	2,269,837	1514	600,686	7157	608,140	3,437,741	3.978
04	17,944,704	701,514,094	12	79,042	12	115,880	866	2,093,128	1648	650,070	7378	606,451	3,470,571	3.909
05	18,647,772	684,088,690	13	52,848	11	98,216	857	2,123,762	1565	627,998	7175	580,492	3,357,572	3.668
06	18,904,569	677,022,157	14	65,944	10	95,124	891	2,151,554	1540	623,393	7273	583,634	3,250,572	3.581
ALL	90,414,840	3,415,075,880	70	299,673	54	507,678	4361	10,628,035	7696	3,091,348	35763	2,969,723	16,654,305	3.777
PURE PREMIUM		3.777		.033		.056		1.175		.342		.328	1.842	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2002 - 2006

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 IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
02	7,578,483	351,886,291	19	66,253	8	39,990	864	1,566,188	678	200,710	5253	327,848	1,317,874	4.643
03	7,641,072	336,976,387	26	53,072	9	40,471	770	1,353,286	716	217,479	5038	315,496	1,389,960	4.410
04	7,963,363	340,826,127	33	74,727	6	23,158	718	1,219,834	753	259,859	5043	329,147	1,501,537	4.280
05	8,462,264	336,066,807	24	45,984	12	47,725	605	1,001,496	830	323,575	5091	359,974	1,581,914	3.971
06	8,977,120	264,004,418	21	63,083	8	41,032	262	431,054	782	312,218	5069	422,702	1,369,956	2.941
ALL	40,622,302	1,629,760,030	123	303,119	43	192,376	3219	5,571,858	3759	1,313,841	25494	1,755,167	7,161,241	4.012
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
02	7,578,483	601,713,365	19	105,012	8	110,773	864	2,299,164	678	280,793	5253	461,609	2,759,783	7.940
03	7,641,072	583,814,830	26	86,847	10	139,767	777	2,043,491	718	306,615	5028	435,046	2,826,382	7.640
04	7,963,363	605,165,049	33	111,312	9	94,629	758	1,981,106	744	338,436	5008	445,709	3,080,458	7.599
05	8,462,264	626,108,459	24	79,425	15	155,271	755	2,009,899	781	371,353	4985	452,596	3,192,541	7.399
06	8,977,120	586,395,086	21	94,472	12	140,933	634	1,840,070	789	403,647	4683	456,913	2,927,915	6.532
ALL	40,622,302	3,003,196,789	123	477,068	54	641,373	3788	10,173,730	3710	1,700,844	24957	2,251,873	14,787,079	7.393
PURE PREMIUM		7.393		.117		.158		2.504		.419		.554	3.640	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
02	7,578,483	611,467,110	19	105,012	7	94,697	903	2,404,099	908	375,929	4081	358,665	2,776,269	8.068
03	7,641,072	617,214,987	33	110,614	11	160,592	828	2,177,140	927	395,726	4158	359,770	2,968,307	8.078
04	7,963,363	622,078,354	33	111,919	8	85,005	801	2,092,754	901	409,870	4270	380,022	3,141,215	7.812
05	8,462,264	644,342,499	28	93,700	14	140,239	790	2,102,176	949	451,329	4436	402,758	3,253,222	7.614
06	8,977,120	633,893,865	23	102,931	12	140,720	694	2,015,637	1016	519,526	4473	436,473	3,123,652	7.061
ALL	40,622,302	3,128,996,815	136	524,176	52	621,253	4016	10,791,806	4701	2,152,380	21418	1,937,688	15,262,665	7.703
PURE PREMIUM		7.703		.129		.153		2.657		.530		.477	3.757	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2002 - 2006

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														
02	113,494,105	1,128,978,933	74	170,666	41	127,426	2225	3,611,084	3404	998,992	24162	1,320,813	5,060,808	.995
03	118,687,968	1,084,682,709	45	123,836	25	58,032	2109	3,381,020	3516	1,048,085	22484	1,272,068	4,963,786	.914
04	123,527,242	1,073,228,482	62	156,801	30	105,069	1982	3,142,317	3748	1,188,701	21393	1,235,912	4,903,486	.869
05	129,329,162	999,214,895	54	132,650	18	65,820	1448	2,216,123	4084	1,386,872	20926	1,294,952	4,895,732	.773
06	135,083,941	802,169,453	63	155,616	11	34,231	540	850,808	3544	1,068,551	20969	1,397,723	4,514,766	.594
ALL	620,122,418	5,088,274,472	298	739,569	125	390,578	8304	13,201,352	18296	5,691,201	109934	6,521,468	24,338,578	.821
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
02	113,494,105	1,892,221,814	74	270,505	41	352,969	2225	5,301,072	3404	1,397,590	24162	1,859,703	9,740,379	1.667
03	118,687,968	1,781,371,283	45	202,645	28	233,461	2185	5,229,113	3487	1,440,382	22434	1,749,114	8,958,998	1.501
04	123,527,242	1,816,667,413	62	233,569	37	340,874	2271	5,480,157	3595	1,471,100	21246	1,663,963	8,977,011	1.471
05	129,329,162	1,800,147,893	54	228,439	33	310,138	2317	5,508,246	3612	1,448,938	20506	1,606,800	8,898,917	1.392
06	135,083,941	1,743,220,087	64	233,730	32	281,259	2292	5,374,352	3359	1,311,901	19367	1,491,363	8,739,597	1.290
ALL	620,122,418	9,033,628,490	299	1,168,888	171	1,518,701	11290	26,892,940	17457	7,069,911	107715	8,370,943	45,314,902	1.457
PURE PREMIUM		1.457		.019		.024		.434		.114		.135	.731	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
02	113,494,105	1,910,620,760	74	270,505	35	301,744	2327	5,543,015	4557	1,871,113	18773	1,444,970	9,674,862	1.683
03	118,687,968	1,868,499,041	57	258,101	32	268,271	2328	5,570,693	4499	1,858,512	18557	1,446,866	9,282,548	1.574
04	123,527,242	1,861,982,280	63	235,903	33	306,211	2399	5,788,984	4350	1,780,146	18126	1,419,605	9,088,973	1.507
05	129,329,162	1,856,133,450	64	269,094	30	280,435	2423	5,759,665	4384	1,758,693	18271	1,431,713	9,061,734	1.435
06	135,083,941	1,883,438,747	70	255,742	32	282,801	2506	5,876,703	4324	1,688,803	18496	1,424,366	9,305,972	1.394
ALL	620,122,418	9,380,674,278	328	1,289,345	162	1,439,462	11983	28,539,060	22114	8,957,267	92223	7,167,520	46,414,089	1.513
PURE PREMIUM		1.513		.021		.023		.460		.144		.116	.748	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2002 - 2006

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														
02	138,245,036	809,999,317	107	30,006	62	335,658	3873	2,747,081	5149	990,423	38141	2,486,989	1,509,837	.586
03	144,074,387	821,230,853	84	38,771	41	298,384	3725	2,719,429	5409	1,145,138	36200	2,485,100	1,525,486	.570
04	149,435,309	829,188,160	107	71,009	46	296,509	3404	2,469,521	5916	1,334,809	35156	2,524,563	1,595,470	.555
05	156,439,198	831,363,067	89	41,169	37	388,407	2550	1,911,683	6350	1,701,891	34265	2,660,930	1,609,551	.531
06	162,965,630	749,495,773	97	15,324	21	193,997	977	915,753	5506	1,472,362	34356	3,262,947	1,634,575	.460
ALL	751,159,560	4,041,277,170	484	196,279	207	1,512,955	14529	10,763,467	28330	6,644,623	178118	13,420,529	7,874,919	.538
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
02	138,245,036	1,566,827,381	107	109,191	62	1,193,264	3873	7,274,271	5149	1,710,460	38141	3,700,639	1,680,449	1.133
03	144,074,387	1,514,047,514	84	85,702	47	904,656	3832	7,197,687	5378	1,786,699	36118	3,504,477	1,661,255	1.051
04	149,435,309	1,550,965,128	107	109,160	59	1,135,549	3849	7,229,015	5700	1,892,821	34907	3,388,088	1,755,018	1.038
05	156,439,198	1,539,730,812	89	90,802	60	1,154,612	3892	7,310,090	5680	1,887,105	33557	3,256,623	1,698,076	.984
06	162,965,630	1,473,314,188	98	100,000	54	1,039,261	3742	7,027,482	5339	1,773,819	31703	3,076,276	1,716,304	.904
ALL	751,159,560	7,644,885,023	485	494,855	282	5,427,342	19188	36,038,545	27246	9,050,904	174426	16,926,103	8,511,102	1.018
PURE PREMIUM		1.018		.007		.072		.480		.120		.225	.113	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
02	138,245,036	1,558,539,068	107	109,191	53	1,020,065	4050	7,606,668	6893	2,289,858	29631	2,874,960	1,684,650	1.127
03	144,074,387	1,568,429,101	107	109,197	53	1,039,388	4080	7,664,028	6934	2,303,477	29905	2,901,629	1,666,571	1.089
04	149,435,309	1,569,135,589	106	108,199	53	1,020,114	4056	7,616,115	6885	2,286,194	29855	2,897,643	1,763,091	1.050
05	156,439,198	1,565,879,062	103	104,487	55	1,041,066	4054	7,613,582	6874	2,283,668	29925	2,903,988	1,712,000	1.001
06	162,965,630	1,565,662,695	104	105,881	54	1,034,625	4038	7,584,051	6765	2,247,023	30138	2,924,635	1,760,413	.961
ALL	751,159,560	7,827,645,515	527	536,955	268	5,155,258	20278	38,084,444	34351	11,410,220	149454	14,502,855	8,586,725	1.042
PURE PREMIUM		1.042		.007		.069		.507		.152		.193	.114	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2002 - 2006

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														
02	17,172,448	172,131,117	14	2,432	13	35,376	784	523,391	1067	211,400	8726	604,146	344,565	1.002
03	17,745,347	185,856,223	13	4,562	7	26,362	846	611,630	1177	241,087	8678	619,110	355,811	1.047
04	17,944,704	188,685,940	12	1,527	10	74,224	704	491,409	1415	294,826	8720	640,380	384,493	1.051
05	18,647,772	183,598,424	11	8,697	7	59,066	497	357,645	1436	376,271	8248	656,632	377,673	.985
06	18,904,569	161,023,574	13	3,346	2	13,650	175	150,236	1180	282,504	8318	788,376	372,123	.852
ALL	90,414,840	891,295,278	63	20,564	39	208,678	3006	2,134,311	6275	1,406,088	42690	3,308,644	1,834,665	.986
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
02	17,172,448	316,811,207	14	8,852	13	125,763	784	1,385,939	1067	365,088	8726	898,969	383,501	1.845
03	17,745,347	335,509,553	13	10,085	9	91,391	870	1,615,101	1173	379,570	8656	871,471	387,478	1.891
04	17,944,704	345,218,227	12	2,348	13	273,891	820	1,478,483	1361	420,170	8653	854,347	422,943	1.924
05	18,647,772	330,584,953	11	19,182	12	191,257	820	1,483,362	1287	417,865	8066	795,738	398,445	1.773
06	18,904,569	306,562,969	13	18,121	10	145,809	816	1,409,167	1191	370,616	7653	731,187	390,729	1.622
ALL	90,414,840	1,634,686,909	63	58,588	57	828,111	4110	7,372,052	6079	1,953,309	41754	4,151,712	1,983,096	1.808
PURE PREMIUM		1.808		.006		.092		.815		.216		.459	.219	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
02	17,172,448	313,724,003	14	8,852	11	107,509	820	1,449,270	1428	488,757	6779	698,393	384,460	1.827
03	17,745,347	343,693,085	17	12,849	10	104,994	926	1,719,464	1513	489,512	7165	721,393	388,718	1.937
04	17,944,704	346,907,741	12	2,327	12	246,048	864	1,557,720	1645	507,829	7397	730,265	424,888	1.933
05	18,647,772	335,604,807	13	22,073	11	172,506	854	1,544,503	1560	506,453	7185	708,799	401,712	1.800
06	18,904,569	324,794,553	14	19,186	10	145,903	879	1,517,895	1517	472,021	7245	692,170	400,771	1.718
ALL	90,414,840	1,664,724,189	70	65,287	54	776,960	4343	7,788,852	7663	2,464,572	35771	3,551,020	2,000,549	1.841
PURE PREMIUM		1.841		.007		.086		.861		.273		.393	.221	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2002 - 2006

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR PERM. NO.	COMP. IN HUNDREDS	MINOR 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														
02	7,578,483	131,787,372	19	11,990	8	36,622	864	627,381	678	127,786	5253	351,421	162,675	1.739
03	7,641,072	138,996,033	26	4,078	9	96,533	770	618,143	716	163,231	5038	347,132	160,844	1.819
04	7,963,363	150,153,652	33	36,317	6	57,634	718	663,118	753	188,834	5043	384,085	171,549	1.886
05	8,462,264	158,191,449	24	20,337	12	132,888	605	549,398	830	259,968	5091	428,644	190,679	1.869
06	8,977,120	136,995,557	21	7,565	8	101,146	262	271,545	782	259,099	5069	542,727	187,872	1.526
ALL	40,622,302	716,124,063	123	80,287	43	424,823	3219	2,729,585	3759	998,918	25494	2,054,009	873,619	1.763
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
02	7,578,483	275,978,279	19	43,630	8	130,191	864	1,661,304	678	220,686	5253	522,915	181,057	3.642
03	7,641,072	282,638,165	26	9,013	10	284,550	777	1,606,116	718	260,632	5028	490,911	175,159	3.699
04	7,963,363	308,045,756	33	55,829	9	233,740	758	1,795,161	744	287,604	5008	519,419	188,704	3.868
05	8,462,264	319,254,147	24	44,855	15	362,120	755	1,736,073	781	317,125	4985	531,202	201,166	3.773
06	8,977,120	292,791,531	21	49,125	12	368,334	634	1,470,809	789	323,314	4683	519,068	197,266	3.262
ALL	40,622,302	1,478,707,878	123	202,452	54	1,378,935	3788	8,269,463	3710	1,409,361	24957	2,583,515	943,352	3.640
PURE PREMIUM		3.640		.050		.339		2.036		.347		.636	.232	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
02	7,578,483	277,533,432	19	43,630	7	111,294	903	1,737,217	908	295,441	4081	406,243	181,510	3.662
03	7,641,072	296,696,354	33	11,485	11	326,936	827	1,710,342	926	335,992	4163	406,490	175,720	3.883
04	7,963,363	313,772,045	33	55,338	8	209,977	799	1,891,231	899	347,390	4283	444,212	189,572	3.940
05	8,462,264	324,766,283	28	51,616	14	326,394	787	1,809,389	945	383,599	4447	473,849	202,816	3.838
06	8,977,120	311,789,580	22	52,013	12	364,939	688	1,595,356	997	408,370	4465	494,881	202,336	3.473
ALL	40,622,302	1,524,557,694	135	214,082	52	1,339,540	4004	8,743,535	4675	1,770,792	21439	2,225,675	951,954	3.753
PURE PREMIUM		3.753		.053		.330		2.152		.436		.548	.234	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2002 - 2006

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														
02	113,494,105	506,080,828	74	15,584	41	263,660	2225	1,596,310	3404	651,237	24162	1,531,421	1,002,597	.446
03	118,687,968	496,378,597	45	30,131	25	175,489	2109	1,489,656	3516	740,820	22484	1,518,858	1,008,831	.418
04	123,527,242	490,348,568	62	33,165	30	164,652	1982	1,314,995	3748	851,149	21393	1,500,098	1,039,428	.397
05	129,329,162	489,573,194	54	12,135	18	196,453	1448	1,004,640	4084	1,065,652	20926	1,575,654	1,041,199	.379
06	135,083,941	451,476,642	63	4,413	11	79,201	540	493,971	3544	930,758	20969	1,931,843	1,074,580	.334
ALL	620,122,418	2,433,857,829	298	95,428	125	879,455	8304	5,899,572	18296	4,239,616	109934	8,057,874	5,166,635	.392
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
02	113,494,105	974,037,895	74	56,709	41	937,310	2225	4,227,028	3404	1,124,686	24162	2,278,755	1,115,890	.858
03	118,687,968	895,899,796	45	66,604	28	528,715	2185	3,976,470	3487	1,146,497	22434	2,142,095	1,098,617	.755
04	123,527,242	897,701,145	62	50,983	37	627,918	2271	3,955,372	3595	1,185,047	21246	2,014,322	1,143,371	.727
05	129,329,162	889,891,712	54	26,764	33	601,236	2317	4,090,654	3612	1,152,115	20506	1,929,683	1,098,465	.688
06	135,083,941	873,959,688	64	32,754	32	525,118	2292	4,147,506	3359	1,079,889	19367	1,826,021	1,128,309	.647
ALL	620,122,418	4,531,490,236	299	233,814	171	3,220,297	11290	20,397,030	17457	5,688,234	107715	10,190,876	5,584,652	.731
PURE PREMIUM		.731		.004		.052		.329		.092		.164		.090
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
02	113,494,105	967,281,633	74	56,709	35	801,262	2327	4,420,181	4557	1,505,660	18771	1,770,324	1,118,680	.852
03	118,687,968	928,039,662	57	84,863	32	607,458	2327	4,234,223	4495	1,477,973	18577	1,773,747	1,102,133	.782
04	123,527,242	908,455,803	61	50,534	33	564,089	2393	4,167,164	4341	1,430,975	18175	1,723,166	1,148,630	.735
05	129,329,162	905,507,972	62	30,798	30	542,165	2413	4,259,689	4369	1,393,616	18293	1,721,339	1,107,472	.700
06	135,083,941	929,078,562	68	34,681	32	523,783	2471	4,470,800	4251	1,366,632	18428	1,737,584	1,157,306	.688
ALL	620,122,418	4,638,363,632	322	257,585	162	3,038,757	11931	21,552,057	22013	7,174,856	92244	8,726,160	5,634,221	.748
PURE PREMIUM		.748		.004		.049		.348		.116		.141		.091

PENNSYLVANIA COMPENSATION RATING BUREAU

April 1, 2010 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	3.91	Temporary Staffing Procedure
187	3.42	Temporary Staffing Procedure
189	3.34	Temporary Staffing Procedure
191	3.23	Temporary Staffing Procedure
275	3.01	Temporary Staffing Procedure
276	4.13	Temporary Staffing Procedure
291	3.46	Temporary Staffing Procedure
297	3.05	Temporary Staffing Procedure
491	4.06	Temporary Staffing Procedure
493	4.00	Temporary Staffing Procedure
495	5.19	Temporary Staffing Procedure
497	1.55	Temporary Staffing Procedure
499	3.81	Temporary Staffing Procedure
587	2.89	Temporary Staffing Procedure
691	6.74	Temporary Staffing Procedure
693	8.71	Temporary Staffing Procedure
695	4.35	Temporary Staffing Procedure
867	7.15	Temporary Staffing Procedure
877	2.67	Temporary Staffing Procedure
879	4.01	Temporary Staffing Procedure
881	3.93	Temporary Staffing Procedure
883	2.95	Temporary Staffing Procedure
895	0.73	Temporary Staffing Procedure
Explosives Classifications		
0771	0.78	Explosives - Target = 20% of total
0775	0.78	Explosives - Target = 20% of total
4771	3.14	Explosives - Target = 80% of total
4775	3.14	Explosives - Target = 80% of total
Aircraft Classifications		
7413	1.18	Aircraft Procedure
7421	1.43	Aircraft Procedure
7424	3.37	Aircraft Procedure
7453	0.25	Aircraft Procedure

PENNSYLVANIA COMPENSATION RATING BUREAU
April 1, 2010 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	1.14	O.D. non-rateable element for 615. Use 10% of total
0162	0.73	Non-rateable Federal O.D. element, use CMCRB loss cost
0164	0.73	Federal black lung - code 615, use CMCRB loss cost
615	10.28	Rate excluding non-rateable element. Use 90% of total
670	4.50	Combine with 681
681	4.50	Combine with 670
809	4.84	Combine with 992
818	1.33	Data reassignment
819	0.69	Data reassignment
855	4.79	Data reassignment
859	8.37	Combine with 861
861	8.37	Combine with 859
862	7.84	Combine with 863
863	7.84	Combine with 862
871	9.60	Combine with 937, subject to capping
935	1.60	Data reassignment
937	10.18	Combine with 871
953	0.25	Data reassignment
956	0.17	Capping due to oscillating indications
992	4.84	Combine with 809
993	1,235.93	Combine with 996
996	1,179.82	Combine with 993, subject to capping
7405	1.09	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 02-06 Payrolls (\$000)			
		Serious	Non-Serious	Med Only
185	65,503	A) Credibility Based on Payroll of \$13,233,240 0.27 0.63 0.92		
187	61,309			
189	48,880			
191	24,301	B) Ratio of Indicated Temporary Staffing Code Pure Premium to Direct Code Pure Premium 1.955 2.000 1.504		
275	142,475			
276	56,940			
291	6,968	C) Indicated Credibility Weighted Adjustment to Temporary Staffing Code Pure Premiums 1.258 1.630 1.464		
297	71,108			
491	14,284			
493	57,887			
495	12,712			
497	57,558			
499	7,004			
587	25,246			
691	12,510			
693	10,310			
695	14,767			
867	125,258			
877	4,009			
879	254,491			
881	13,401			
883	79,550			
895	156,853			
TOTAL	1,323,324			

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

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

Temporary Staffing Code	PY 02-06 Payrolls (\$000)	Actual			Direct Employee Code	PY 02-06 Payrolls (\$000)	Actual		
		Indicated Serious	Pure Non-Ser	Premium Med Only			Indicated Serious	Pure Non-Ser	Premium Med Only
185	65,503	3.626	2.893	0.616	104	1,858,226	1.691	1.284	0.311
187	61,309	6.218	5.291	0.692	107	774,266	1.447	1.167	0.250
189	48,880	2.731	1.873	0.081	113	710,470	2.120	1.093	0.198
191	24,301	0.518	3.698	0.175	161	1,023,116	1.196	1.302	0.193
275	142,475	2.389	1.606	0.225	221	1,607,442	1.340	1.227	0.240
276	56,940	3.286	3.157	0.384	222	3,140,799	2.119	1.329	0.235
291	6,968	6.647	0.358	0.161	255	885,600	1.915	0.821	0.116
297	71,108	1.328	0.693	0.116	281	2,478,273	1.518	1.028	0.193
491	14,284	0.632	1.173	0.272	403	1,061,861	2.053	1.378	0.195
493	57,887	1.920	2.317	0.361	445	2,987,688	1.973	1.427	0.256
495	12,712	20.497	3.269	0.430	451	1,533,481	2.603	1.757	0.300
497	57,558	1.287	1.132	0.128	472	637,772	0.456	0.515	0.122
499	7,004	0.059	0.059	0.092	475	879,997	1.619	1.451	0.090
587	25,246	0.158	0.297	0.122	563	1,066,070	1.379	0.860	0.141
691	12,510	8.623	2.566	0.159	609	2,902,175	4.422	1.665	0.197
693	10,310	1.349	3.605	0.413	651	2,724,930	5.414	2.285	0.311
695	14,767	4.233	1.945	1.185	661	4,458,714	2.654	1.123	0.173
867	125,258	7.292	5.979	0.845	813	1,231,775	4.234	2.066	0.341
877	4,009	3.368	5.598	0.471	914	2,762,136	1.232	0.923	0.177
879	254,491	3.409	2.429	0.387	923	396,080	1.269	1.225	0.285
881	13,401	5.688	2.735	0.237	926	1,537,415	2.070	1.289	0.220
883	79,550	4.068	0.788	0.197	928	11,991,705	1.390	1.091	0.224
895	156,853	0.408	0.424	0.047	965	47,710,243	0.347	0.257	0.069
TOTAL / WTD	1,323,324	3.275	2.322	0.340			1.675	1.161	0.226
Ratio of Temp codes to Direct codes							1.955	2.000	1.504

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 *	4/1/09 Loss Cost *	Percentage Change
	Serious	Non-Ser	Med Only	Total		Serious	Non-Ser	Med Only	Total					
104	1.475	0.929	0.227	2.631	185	1.856	1.514	0.332	3.702	1	3.91	3.91	3.69	6.0%
107	1.281	0.835	0.183	2.299	187	1.611	1.361	0.268	3.240	1	3.42	3.42	3.16	8.2%
113	1.264	0.821	0.157	2.242	189	1.590	1.338	0.230	3.158	1	3.34	3.34	3.03	10.2%
161	1.028	0.956	0.141	2.125	191	1.293	1.558	0.206	3.057	1	3.23	3.23	3.03	6.6%
221	0.951	0.856	0.175	1.982	275	1.196	1.395	0.256	2.847	1	3.01	3.01	2.58	16.7%
222	1.649	0.971	0.172	2.792	276	2.074	1.583	0.252	3.909	1	4.13	4.13	3.77	9.5%
255	1.642	0.663	0.087	2.392	291	2.066	1.081	0.127	3.274	1	3.46	3.46	3.31	4.5%
281	1.158	0.753	0.141	2.052	297	1.457	1.227	0.206	2.890	1	3.05	3.05	2.87	6.3%
403	1.603	0.989	0.143	2.735	491	2.017	1.612	0.209	3.838	1	4.06	4.06	3.70	9.7%
445	1.447	1.039	0.186	2.672	493	1.820	1.694	0.272	3.786	1	4.00	4.00	3.48	14.9%
451	2.015	1.258	0.219	3.492	495	2.535	2.051	0.321	4.907	1	5.19	5.19	4.70	10.4%
472	0.577	0.370	0.093	1.040	497	0.726	0.603	0.136	1.465	1	1.55	1.55	1.47	5.4%
475	1.457	1.027	0.068	2.552	499	1.833	1.674	0.100	3.607	1	3.81	3.81	3.51	8.5%
563	1.241	0.627	0.104	1.972	587	1.561	1.022	0.152	2.735	1	2.89	2.89	2.71	6.6%
609	3.212	1.217	0.144	4.573	691	4.041	1.984	0.211	6.236	2	6.74	6.74	6.05	11.4%
651	4.010	1.646	0.224	5.880	693	5.045	2.683	0.328	8.056	2	8.71	8.71	7.97	9.3%
661	1.984	0.821	0.126	2.931	695	2.496	1.338	0.184	4.018	2	4.35	4.35	4.01	8.5%
813	3.181	1.507	0.249	4.937	867	4.002	2.456	0.365	6.823	3	7.15	7.15	6.54	9.3%
914	0.998	0.675	0.129	1.802	877	1.255	1.100	0.189	2.544	3	2.67	2.67	2.51	6.4%
923	1.405	1.056	0.233	2.694	879	1.767	1.721	0.341	3.829	3	4.01	4.01	3.88	3.4%
926	1.607	0.919	0.160	2.686	881	2.022	1.498	0.234	3.754	3	3.93	3.93	3.57	10.1%
928	1.016	0.798	0.164	1.978	883	1.278	1.301	0.240	2.819	3	2.95	2.95	2.52	17.1%
965	0.254	0.188	0.050	0.492	895	0.320	0.306	0.073	0.699	3	0.73	0.73	0.65	12.3%

* 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
Capped

PENNSYLVANIA COMPENSATION RATING BUREAU
Proposed Effective: April 1, 2009
AIRCRAFT OPERATIONS

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

INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	2.61
Code		Loss Cost Index	Loss Cost
7413	28,506	Index * 0.70 * 0.825	1.18
7421	98,545	Index * 0.70	1.43
7424	292,236	Index * 1.65	3.37
7453	28,255	Index * 0.70 * 0.175	0.25

NEW BASE LOSS COST (BLC) = 2.04

WTD AVE LOSS COST = 2.61

TARGET WTD LOSS COST = 2.61

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

CLASSIFICATION STUDY - PENNSYLVANIA
INDUSTRY GROUP:
2

CLASS:
TUNNELING OR SHAFT SINKING

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
2002	2,387	23,836	0.999	31,647	2,261	2.9326	0	0	0	0	7	7
2003	1,211	151,636	12.522	234,954	48,640	2.4773	0	0	0	2	1	3
2004	949	27,555	2.904	40,396	23,255	1.0537	0	0	0	0	1	1
2005	1,968	31,004	1.575	43,133	4,887	1.5244	0	0	0	0	3	3
2006	1,950	1,967	0.101	2,065	#DIV/0!	0.0000	0	0	0	0	0	0
TOTAL	8,465	235,998	2.788	352,195	14,261	1.6539	0	0	0	2	12	14
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
2002	0	0	0	0	10,203	0	0	0	0	5,621	8,012
2003	0	0	0	101,126	1,088	0	0	0	42,914	791	5,717
2004	0	0	0	0	9,597	0	0	0	0	13,658	4,300
2005	0	0	0	0	8,830	0	0	0	0	5,831	16,343
2006	0	0	0	0	0	0	0	0	0	0	1,967
TOTAL	0	0	0	101,126	29,718	0	0	0	42,914	25,901	36,339
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
2002	0	0	0	0	14,366	0	0	0	0	8,364	8,917
2003	0	1	18,726	132,925	3,159	0	0	9,713	61,906	2,298	6,226
2004	0	43	2,224	637	12,197	0	30	2,038	855	17,642	4,730
2005	0	159	5,275	1,232	9,910	0	43	1,988	637	6,647	17,242
2006	0	0	0	0	0	0	0	0	0	0	2,065
TOTAL	0	203	26,225	134,794	39,632	0	73	13,739	63,398	34,951	39,180
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	40,240	272,775	39,180	
IBNR + FREQ. ADJUSTMENT	22,917	5,203	153	
TOTAL LOSSES	63,157	277,978	39,333	
EXPECTED LOSSES CREDIBILITY	584,170	300,677	18,792	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.746	3.284	0.465	4.495
INDICATED (POST-TEST)	0.545	2.401	0.340	3.286
PRES. ON LOSS COST LEVEL	6.879	3.541	0.221	10.641
DERIVED BY FORMULA	6.816	3.518	0.225	10.559
UNDERLYING PRES. LOSS COST	6.901	3.552	0.222	10.675
PROPOSED	6.816	3.518	0.225	10.559
YEAR	4-1-09	4-1-10	IND. LOSS COST =	11.420
IND. LOSS COST		11.42		
MAN.LOSS COST	11.69	11.42	ADJ. LOSS COST =	11.42

CLASSIFICATION STUDY - PENNSYLVANIA
 INDUSTRY GROUP:
 2

CLASS:
 HOUSE FURNISHINGS INSTALLATION
 CANVAS GOODS ERECTION

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
2002	54,280	2,971,091	5.474	4,824,163	46,119	1.1422	0	0	6	7	49	62
2003	55,062	1,816,163	3.298	2,981,347	23,916	1.2895	0	0	5	4	62	71
2004	58,682	1,817,046	3.096	3,031,261	27,930	1.0395	0	0	3	5	53	61
2005	59,437	2,900,468	4.880	5,211,087	44,546	1.0599	0	0	10	1	52	63
2006	61,701	1,514,378	2.454	3,245,250	31,829	0.7293	0	0	2	5	38	45
TOTAL	289,162	11,019,146	3.811	19,293,108	34,768	1.0444	0	0	26	22	254	302
O.D.		162,178	0.056				0	0	1	0	0	1

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2002	0	0	1,455,095	243,851	299,930	0	0	508,077	106,231	246,175	111,732
2003	0	0	746,924	73,720	269,465	0	0	300,322	54,651	252,936	118,145
2004	0	0	574,552	162,329	302,971	0	0	194,274	209,489	260,116	113,315
2005	0	0	1,515,366	70,248	315,623	0	0	606,156	27,859	271,169	94,047
2006	0	0	343,857	137,808	288,286	0	0	86,456	149,663	426,225	82,083
TOTAL	0	0	4,635,794	687,956	1,476,275	0	0	1,695,285	547,893	1,456,621	519,322
O.D.	0	0	142,700	0	0	0	0	19,154	0	0	324

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2002	0	0	2,101,205	341,148	422,301	0	0	1,285,382	183,461	366,308	124,358
2003	0	16,974	1,124,138	110,482	368,170	0	9,266	775,420	93,155	355,082	128,660
2004	0	24,103	986,509	213,119	399,488	0	18,534	635,033	277,228	352,600	124,647
2005	1,364	91,573	2,397,609	179,938	397,720	0	69,432	1,531,242	111,671	331,318	99,220
2006	748	52,386	1,154,734	224,897	305,218	299	61,268	765,523	198,895	395,095	86,187
TOTAL	2,112	185,036	7,764,195	1,069,584	1,892,897	299	158,500	4,992,600	864,410	1,800,403	563,072
O.D.	0	3,200	208,494	1,393	537	0	585	47,924	502	104	340

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,362,945	5,629,830	563,412	
IBNR + FREQ. ADJUSTMENT	273,598	79,843	4,240	
TOTAL LOSSES	13,636,543	5,709,673	567,652	
EXPECTED LOSSES	6,673,859	4,669,966	537,841	
CREDIBILITY	0.10	0.23	0.34	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.716	1.975	0.196	6.887
INDICATED (POST-TEST)	3.448	1.444	0.143	5.035
PRES. ON LOSS COST LEVEL	2.301	1.610	0.185	4.096
DERIVED BY FORMULA	2.416	1.572	0.171	4.159
UNDERLYING PRES. LOSS COST	2.308	1.615	0.186	4.109
PROPOSED	2.416	1.572	0.171	4.159
YEAR	4-1-09	4-1-10	IND. LOSS COST =	4.498
IND. LOSS COST		4.50		
MAN.LOSS COST	4.50	4.50	ADJ. LOSS COST =	4.50

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
2002	190,721	9,193,885	4.821	14,082,783	41,901	1.0696	3	0	17	19	165	204
2003	217,461	8,329,888	3.831	13,917,019	50,268	0.7174	0	1	17	21	117	156
2004	220,231	8,289,080	3.764	14,059,911	41,343	0.8673	0	0	19	15	157	191
2005	225,265	7,873,208	3.495	10,967,617	49,255	0.6659	0	0	12	14	124	150
2006	218,479	10,920,380	4.998	15,994,538	62,777	0.7644	1	0	12	19	135	167
TOTAL	1,072,157	44,606,441	4.160	69,021,868	48,569	0.8096	4	1	77	88	698	868
O.D.		704,444	0.066				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
2002	975,626	0	2,836,157	801,875	1,058,339	22,059	0	1,142,771	454,301	1,256,647	646,110
2003	0	314,678	3,640,481	631,729	651,629	0	55,400	1,018,386	648,043	881,524	488,018
2004	0	0	3,199,909	760,102	720,781	0	0	1,419,842	623,901	1,171,898	392,647
2005	0	0	1,969,443	654,822	812,833	0	0	2,850,285	319,876	780,929	485,020
2006	653,500	0	2,464,314	667,929	1,116,497	4,289	0	3,562,988	672,926	1,341,291	436,646
TOTAL	1,629,126	314,678	14,110,304	3,516,457	4,360,079	26,348	55,400	9,994,272	2,719,047	5,432,289	2,448,441
O.D.	0	0	276,440	0	10,930	0	0	390,925	0	20,517	5,632

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2002	1,546,367	0	3,922,128	1,121,823	1,490,141	80,273	0	2,548,462	784,578	1,869,891	719,120
2003	0	930,599	5,510,474	882,998	904,959	0	183,832	2,738,682	983,886	1,250,137	531,452
2004	0	127,073	5,143,793	963,086	989,889	0	115,674	3,817,963	894,477	1,576,044	431,912
2005	1,497	133,020	3,625,378	745,239	1,000,783	0	152,699	3,374,099	464,205	959,001	511,696
2006	968,115	251,394	5,452,624	1,008,965	1,216,526	21,637	341,553	4,136,183	843,202	1,295,861	458,478
TOTAL	2,515,979	1,442,086	23,654,397	4,722,111	5,602,298	101,910	793,758	16,615,389	3,970,348	6,950,934	2,652,658
O.D.	4	563	317,035	3,336	11,102	0	714	781,803	2,549	23,244	6,218

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	46,223,638	21,285,922	2,658,876	
IBNR + FREQ. ADJUSTMENT	1,298,503	254,628	15,565	
TOTAL LOSSES	47,522,141	21,540,550	2,674,441	
EXPECTED LOSSES	31,617,910	15,246,073	2,015,655	
CREDIBILITY	0.23	0.54	0.80	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.432	2.009	0.249	6.690
INDICATED (POST-TEST)	3.241	1.469	0.182	4.892
PRES. ON LOSS COST LEVEL	2.921	1.408	0.186	4.515
DERIVED BY FORMULA	2.995	1.441	0.183	4.619
UNDERLYING PRES. LOSS COST	2.949	1.422	0.188	4.559
PROPOSED	2.995	1.441	0.183	4.619
YEAR	4-1-09	4-1-10	IND. LOSS COST =	4.840
IND. LOSS COST		4.84		
MAN.LOSS COST	5.07	4.84	ADJ. LOSS COST =	4.84

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
AUTOMOBILE DEALER

INDUSTRY GROUP:
3

CODE:
818

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
2002	2,644,072	29,746,160	1.125	46,737,536	32,650	0.3128	2	1	66	58	700	827
2003	2,775,563	32,348,763	1.165	50,750,133	35,809	0.2990	1	2	63	68	696	830
2004	2,985,326	28,728,693	0.962	45,931,744	33,390	0.2603	1	1	47	77	651	777
2005	2,868,631	28,621,701	0.998	49,020,543	35,387	0.2534	3	0	42	78	604	727
2006	2,758,430	21,929,708	0.795	44,370,963	29,094	0.2389	1	0	23	54	581	659
TOTAL	14,032,022	141,375,025	1.008	236,810,919	33,394	0.2722	8	4	241	335	3232	3820
O.D.		764,796	0.005				0	0	3	0	14	17

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2002	447,144	407,243	9,944,580	1,900,310	4,299,751	4,236	116,134	3,425,442	1,148,159	5,308,674	2,744,487
2003	76,909	349,187	9,956,459	2,099,723	4,831,615	0	420,314	4,281,402	2,250,220	5,455,426	2,627,508
2004	45,919	119,321	7,574,785	2,540,873	4,912,476	28,600	109,968	3,412,666	1,661,951	5,537,465	2,784,669
2005	161,231	0	7,712,960	2,323,828	4,488,654	51,146	0	3,469,896	1,928,482	5,590,428	2,895,076
2006	3,000	0	3,332,507	1,985,790	3,897,917	0	0	2,543,810	1,952,383	5,457,380	2,756,921
TOTAL	734,203	875,751	38,521,291	10,850,524	22,430,413	83,982	646,416	17,133,216	8,941,195	27,349,373	13,808,661
O.D.	0	0	384,087	0	121,651	0	0	133,307	0	74,153	51,598

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2002	708,723	690,639	14,502,386	2,658,534	6,054,049	15,415	252,764	8,918,234	1,982,871	7,899,307	3,054,614
2003	125,854	1,027,947	14,839,017	2,968,313	6,600,263	0	1,138,632	10,033,128	3,482,173	7,673,450	2,861,356
2004	68,401	558,980	13,333,343	3,312,365	6,450,879	43,963	595,869	8,707,842	2,490,925	7,306,041	3,063,136
2005	281,603	578,028	15,800,589	2,940,262	5,387,682	112,808	484,996	11,224,588	2,501,015	6,654,667	3,054,305
2006	13,753	621,952	14,048,514	3,017,714	4,087,022	3,905	895,642	11,054,364	2,645,735	5,087,595	2,894,767
TOTAL	1,198,334	3,477,546	72,523,849	14,897,188	28,579,895	176,091	3,367,903	49,938,156	13,102,719	34,621,060	14,928,178
O.D.	1	11,378	583,247	12,133	162,690	0	5,920	344,378	8,233	99,457	56,010

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	131,626,803	91,483,375	14,984,188	
IBNR + FREQ. ADJUSTMENT	4,533,510	986,184	82,684	
TOTAL LOSSES	136,160,313	92,469,560	15,066,872	
EXPECTED LOSSES CREDIBILITY	111,694,895	62,161,857	10,944,977	
	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.970	0.659	0.107	1.736
INDICATED (POST-TEST)	0.709	0.482	0.078	1.269
PRES. ON LOSS COST LEVEL	0.788	0.439	0.077	1.304
DERIVED BY FORMULA	0.709	0.482	0.078	1.269
UNDERLYING PRES. LOSS COST	0.796	0.443	0.078	1.317
PROPOSED	0.709	0.482	0.078	1.269
YEAR	4-1-09	4-1-10	IND. LOSS COST =	1.330
IND. LOSS COST		1.33		
MAN. LOSS COST	1.37	1.33	ADJ. LOSS COST =	1.33

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS: MOBILE EQUIPMENT SALESPERSON

INDUSTRY GROUP: 3

CODE: 819

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
2002	119,928	379,909	0.317	513,039	15,615	0.1418	0	0	0	1	16	17
2003	123,716	441,015	0.356	661,020	14,092	0.1859	0	0	1	4	18	23
2004	127,721	1,790,664	1.402	2,410,993	132,787	0.1018	0	0	3	4	6	13
2005	133,925	355,267	0.265	603,191	12,244	0.1717	0	0	0	2	21	23
2006	141,772	1,148,484	0.810	1,808,111	55,692	0.1340	0	0	0	1	18	19
TOTAL	647,062	4,115,339	0.636	5,996,354	38,479	0.1468	0	0	4	12	79	95
O.D.		6,099	0.001				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
2002	0	0	0	5,991	122,251	0	0	0	4,047	133,171	114,449
2003	0	0	98,256	49,332	31,532	0	0	42,118	33,172	69,695	116,910
2004	0	0	776,045	45,177	29,668	0	0	807,070	37,599	30,677	64,428
2005	0	0	0	48,828	98,522	0	0	0	48,782	85,475	73,660
2006	0	0	0	76,332	139,956	0	0	0	651,836	190,017	90,343
TOTAL	0	0	874,301	225,660	421,929	0	0	849,188	775,436	509,035	459,790
O.D.	0	0	0	0	5,063	0	0	0	0	922	114

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2002	0	0	0	8,381	172,129	0	0	0	6,989	198,158	127,382
2003	0	2,229	154,907	66,530	43,803	0	1,310	116,076	50,724	98,126	127,315
2004	0	25,404	1,011,195	68,237	48,519	0	32,688	1,030,518	90,799	32,762	70,871
2005	0	3,648	115,283	54,388	113,945	0	3,361	83,280	49,534	102,041	77,711
2006	152	11,353	281,717	75,000	138,776	658	51,901	691,984	430,090	31,620	94,860
TOTAL	152	42,634	1,563,102	272,536	517,172	658	89,260	1,921,858	628,136	462,707	498,139
O.D.	0	88	3,023	706	5,684	0	3	313	101	1,050	127

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,621,091	1,888,092	498,266	
IBNR + FREQ. ADJUSTMENT	108,066	21,510	2,588	
TOTAL LOSSES	3,729,157	1,909,602	500,854	
EXPECTED LOSSES	2,620,601	1,222,947	323,531	
CREDIBILITY	0.17	0.39	0.57	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.576	0.295	0.077	0.948
INDICATED (POST-TEST)	0.421	0.216	0.056	0.693
PRES. ON LOSS COST LEVEL	0.401	0.187	0.050	0.638
DERIVED BY FORMULA	0.404	0.198	0.053	0.655
UNDERLYING PRES. LOSS COST	0.405	0.189	0.050	0.644
PROPOSED	0.404	0.198	0.053	0.655
YEAR	4-1-09	4-1-10	IND. LOSS COST =	0.686
IND. LOSS COST		0.69		
MAN.LOSS COST	0.67	0.69	ADJ. LOSS COST =	0.69

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
LUMBER AND BUILDING MAT. DEALER

INDUSTRY GROUP:
3

CODE:
855

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
2002	456,183	18,612,896	4.080	30,654,625	37,281	1.0281	5	1	34	39	390	469
2003	503,568	18,874,858	3.748	29,974,233	39,297	0.8897	5	0	40	38	365	448
2004	518,750	24,746,870	4.770	31,181,931	49,206	0.9137	2	1	32	43	396	474
2005	543,629	19,818,955	3.646	33,091,137	40,081	0.8351	2	0	37	49	366	454
2006	557,545	15,513,157	2.782	32,065,698	32,468	0.7928	3	0	15	39	385	442
TOTAL	2,579,675	97,566,736	3.782	156,967,624	39,773	0.8865	17	2	158	208	1902	2287
O.D.		330,087	0.013				0	0	1	0	8	9

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2002	1,506,044	157,919	6,180,299	1,198,701	1,852,047	299	22,860	3,456,951	957,201	2,152,534	1,128,041
2003	1,525,532	0	5,701,003	1,007,382	2,549,896	40,432	0	2,229,438	1,375,088	3,176,323	1,269,764
2004	635,289	640,359	4,596,065	1,443,950	2,916,566	379,384	5,430,688	2,352,539	1,672,772	3,256,088	1,423,170
2005	561,689	0	5,479,627	1,764,827	2,310,549	128,817	0	3,596,387	1,475,613	2,879,447	1,621,999
2006	1,362,969	0	2,387,206	1,430,233	2,950,378	7,500	0	1,000,917	720,425	4,491,277	1,162,252
TOTAL	5,591,523	798,278	24,344,200	6,845,093	12,579,436	556,432	5,453,548	12,636,232	6,201,099	15,955,669	6,605,226
O.D.	0	0	110,835	0	111,256	0	0	11,390	0	87,377	9,229

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2002	2,324,678	437,436	8,844,283	1,676,983	2,607,682	1,088	81,267	8,569,641	1,653,086	3,202,971	1,255,510
2003	2,196,208	129,997	8,696,769	1,435,372	3,483,857	82,603	69,174	6,017,497	2,012,182	4,467,801	1,382,773
2004	857,967	255,489	7,931,362	1,895,778	3,827,328	536,769	1,032,437	6,612,662	2,319,434	4,347,218	1,565,487
2005	962,613	401,171	10,882,441	2,062,967	2,850,607	284,119	369,659	8,296,804	1,768,652	3,500,895	1,711,209
2006	1,690,427	459,258	10,382,039	2,226,251	3,082,956	34,485	554,561	6,790,173	1,560,059	4,065,124	1,220,365
TOTAL	8,031,893	1,683,351	46,736,894	9,297,351	15,852,430	939,064	2,107,098	36,286,777	9,313,413	19,584,009	7,135,344
O.D.	2	3,403	197,359	10,621	139,303	0	2,423	61,929	10,847	98,873	9,997

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	96,050,193	54,306,847	7,145,341	
IBNR + FREQ. ADJUSTMENT	3,085,891	680,561	43,573	
TOTAL LOSSES	99,136,084	54,987,408	7,188,914	
EXPECTED LOSSES	74,681,591	38,669,328	5,468,911	
CREDIBILITY	0.42	0.98	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.843	2.132	0.279	6.254
INDICATED (POST-TEST)	2.810	1.559	0.204	4.573
PRES. ON LOSS COST LEVEL	2.867	1.485	0.210	4.562
DERIVED BY FORMULA	2.843	1.558	0.204	4.605
UNDERLYING PRES. LOSS COST	2.895	1.499	0.212	4.606
PROPOSED	2.823	1.547	0.203	4.573
YEAR	4-1-09	4-1-10	IND. LOSS COST =	4.792
IND. LOSS COST		4.79		
MAN. LOSS COST	4.79	4.79	ADJ. LOSS COST =	4.79

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
NONFERROUS SCRAP METAL DEALER
AUTO DISMANTLER/NONFER SCRAP DEALER

INDUSTRY GROUP:
3

CODE:
859 + 861

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
2002	14,453	1,268,490	8.777	2,388,175	72,070	1.1762	0	0	4	1	12	17
2003	15,615	1,614,382	10.339	2,623,758	75,234	1.3449	0	0	4	0	17	21
2004	18,983	1,372,433	7.230	2,181,476	46,819	1.2116	0	0	3	4	16	23
2005	16,390	1,081,053	6.596	1,978,074	54,067	1.1592	0	0	3	4	12	19
2006	19,733	989,871	5.016	2,134,286	42,864	1.1149	0	0	2	4	16	22
TOTAL	85,174	6,326,229	7.427	11,305,769	57,375	1.1975	0	0	16	13	73	102
O.D.		348	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
2002	0	0	618,405	11,582	34,809	0	0	459,461	457	100,473	43,303
2003	0	0	784,515	0	56,234	0	0	663,444	0	75,729	34,460
2004	0	0	426,827	252,638	85,695	0	0	133,322	92,675	85,685	295,591
2005	0	0	367,792	89,497	49,177	0	0	63,115	376,945	80,742	53,785
2006	0	0	297,386	161,313	75,822	0	0	91,000	159,713	157,777	46,860
TOTAL	0	0	2,494,925	515,030	301,737	0	0	1,410,342	629,790	500,406	473,999
O.D.	0	0	0	0	0	0	0	0	0	0	348

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2002	0	0	907,819	16,203	49,011	0	0	1,216,653	789	149,504	48,196
2003	0	15,614	1,019,422	8,124	78,626	0	16,178	1,324,280	15,768	108,219	37,527
2004	0	18,719	771,202	294,755	125,263	0	11,826	392,213	123,526	118,822	325,150
2005	331	24,514	649,255	100,151	70,754	0	28,597	592,420	325,611	129,698	56,743
2006	687	38,746	832,723	164,468	101,217	319	47,314	589,799	148,504	161,306	49,203
TOTAL	1,018	97,593	4,180,421	583,701	424,871	319	103,915	4,115,365	614,198	667,549	516,819
O.D.	0	0	0	0	0	0	0	0	0	0	383

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,498,631	2,290,319	517,202	
IBNR + FREQ. ADJUSTMENT	155,458	37,966	8,880	
TOTAL LOSSES	8,654,089	2,328,285	526,082	
EXPECTED LOSSES	3,727,214	2,065,470	1,079,155	
CREDIBILITY	0.04	0.10	0.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.160	2.734	0.618	13.512
INDICATED (POST-TEST)	7.429	1.999	0.452	9.880
PRES. ON LOSS COST LEVEL	4.334	2.402	1.255	7.991
DERIVED BY FORMULA	4.458	2.362	1.135	7.955
UNDERLYING PRES. LOSS COST	4.376	2.425	1.267	8.068
PROPOSED	4.478	2.373	1.140	7.991
YEAR	4-1-09	4-1-10	IND. LOSS COST =	8.373
IND. LOSS COST		8.37		
MAN.LOSS COST	8.39	8.37	ADJ. LOSS COST =	8.37

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
PAPER SHEDDING - SPEC CONTRACTOR
RECYCLING CENTER

INDUSTRY GROUP:
3

CODE:
862 + 863

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
2002	30,820	2,604,726	8.451	4,371,535	44,541	1.8170	0	0	5	7	44	56
2003	31,973	2,522,388	7.889	3,913,220	50,749	1.4387	0	0	4	3	39	46
2004	34,375	2,764,870	8.043	4,830,545	61,076	1.2218	0	0	6	4	32	42
2005	35,695	2,084,503	5.840	3,143,301	47,875	1.1486	1	1	3	3	33	41
2006	37,810	908,548	2.403	1,763,774	23,277	0.8463	0	0	2	4	26	32
TOTAL	170,673	10,885,035	6.378	18,022,375	46,551	1.2714	1	1	20	21	174	217
O.D.		55,853	0.033				0	0	0	1	0	1

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2002	0	0	875,772	241,051	270,704	0	0	467,985	355,787	283,000	110,427
2003	0	0	679,690	225,098	417,422	0	0	223,186	81,881	707,159	187,952
2004	0	0	1,131,875	157,012	173,490	0	0	747,932	143,655	211,231	199,675
2005	3,000	461,943	303,101	180,537	165,627	0	400,000	147,000	92,000	209,675	121,620
2006	0	0	233,450	113,722	100,968	0	0	35,152	46,342	215,219	163,695
TOTAL	3,000	461,943	3,223,888	917,420	1,128,211	0	400,000	1,621,255	719,665	1,626,284	783,369
O.D.	0	0	0	55,090	0	0	0	0	520	0	243

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2002	0	0	1,276,008	337,230	381,151	0	0	1,218,693	614,444	421,104	122,905
2003	0	15,601	1,064,365	312,211	570,363	0	7,041	609,498	142,031	987,430	204,680
2004	0	42,795	1,718,393	211,471	241,642	0	56,855	1,821,333	224,680	293,733	219,643
2005	5,389	424,695	804,922	192,972	209,439	0	454,451	553,524	116,596	253,004	128,309
2006	523	31,742	687,445	134,260	118,036	93	25,589	318,013	80,555	195,638	171,880
TOTAL	5,912	514,833	5,551,133	1,188,144	1,520,631	93	543,936	4,521,061	1,178,306	2,150,909	847,417
O.D.	0	0	0	77,071	0	0	0	0	898	0	255

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,136,968	6,115,959	847,672	
IBNR + FREQ. ADJUSTMENT	305,877	85,986	5,190	
TOTAL LOSSES	11,442,845	6,201,945	852,862	
EXPECTED LOSSES	7,410,622	4,812,979	643,437	
CREDIBILITY	0.07	0.16	0.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.705	3.634	0.500	10.839
INDICATED (POST-TEST)	4.903	2.657	0.366	7.926
PRES. ON LOSS COST LEVEL	4.301	2.793	0.373	7.467
DERIVED BY FORMULA	4.343	2.771	0.371	7.485
UNDERLYING PRES. LOSS COST	4.342	2.820	0.377	7.539
PROPOSED	4.343	2.771	0.371	7.485
YEAR	4-1-09	4-1-10	IND. LOSS COST =	7.843
IND. LOSS COST		7.84		
MAN.LOSS COST	7.84	7.84	ADJ. LOSS COST =	7.84

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
TEMPORARY STAFF - HEAVY SERVICE
TEMPORARY FURNITURE STORE

INDUSTRY GROUP:
3

CODE:
871 + 937

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
2002	46,479	2,700,883	5.811	4,205,814	33,770	1.5276	0	0	7	6	58	71
2003	28,542	1,558,287	5.460	2,415,251	99,663	0.5255	1	0	2	3	9	15
2004	25,239	2,315,437	9.174	3,901,497	53,721	1.6641	0	0	6	7	29	42
2005	23,133	4,299,693	18.587	6,643,239	57,200	3.0692	1	1	3	12	54	71
2006	17,969	1,904,046	10.596	4,324,430	24,716	3.7286	0	0	1	7	59	67
TOTAL	141,362	12,778,346	9.039	21,490,231	44,609	1.8817	2	1	19	35	209	266
O.D.		130,905	0.093				0	0	0	1	4	5

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2002	0	0	950,867	174,895	360,515	0	0	288,546	122,702	500,118	303,240
2003	709,462	0	208,792	214,338	49,134	347	0	199,320	73,795	39,758	63,341
2004	0	0	1,048,177	173,263	437,687	0	0	295,098	126,786	175,256	59,170
2005	419,259	514,262	575,094	747,204	259,535	0	595,425	246,006	380,408	324,037	238,463
2006	0	0	99,294	364,183	292,979	0	0	57,020	548,586	293,902	248,082
TOTAL	1,128,721	514,262	2,882,224	1,673,883	1,399,850	347	595,425	1,085,990	1,252,277	1,333,071	912,296
O.D.	0	0	0	45,000	32,649	0	0	0	16,722	23,266	13,268

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2002	0	0	1,395,873	244,678	507,605	0	0	764,070	211,906	744,176	337,506
2003	942,783	4,721	348,093	284,874	70,762	622	6,111	517,193	112,660	58,454	68,978
2004	0	42,117	1,707,343	245,589	577,368	0	25,086	820,389	179,106	239,412	65,087
2005	715,436	400,358	1,825,868	688,833	359,321	0	537,051	1,077,911	373,947	412,936	251,578
2006	1,112	53,888	1,286,871	359,797	323,006	1,026	93,567	1,224,863	398,711	321,103	260,486
TOTAL	1,659,331	501,084	6,564,048	1,823,771	1,838,062	1,648	661,815	4,404,426	1,276,330	1,776,081	983,635
O.D.	134	5,710	140,829	43,298	36,172	36	3,508	46,295	15,674	22,380	13,931

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,988,864	6,831,768	997,566	
IBNR + FREQ. ADJUSTMENT	321,890	33,812	3,041	
TOTAL LOSSES	14,310,754	6,865,580	1,000,607	
EXPECTED LOSSES	8,757,376	4,329,918	520,212	
CREDIBILITY	0.06	0.14	0.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.123	4.857	0.708	15.688
INDICATED (POST-TEST)	7.402	3.551	0.518	11.471
PRES. ON LOSS COST LEVEL	6.136	3.034	0.365	9.535
DERIVED BY FORMULA	6.212	3.106	0.397	9.715
UNDERLYING PRES. LOSS COST	6.195	3.063	0.368	9.626
PROPOSED	6.212	3.106	0.397	9.715
YEAR	4-1-09	4-1-10	IND. LOSS COST =	10.179
IND. LOSS COST		10.18		
MAN.LOSS COST	10.01	10.18	ADJ. LOSS COST =	10.18

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
BUILDING MATERIAL STORE EMPLOYEES

INDUSTRY GROUP:
3

CODE:
935

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
2002	51,614	669,392	1.297	1,085,889	21,787	0.5425	0	0	1	0	27	28
2003	52,044	323,614	0.622	438,813	10,187	0.4419	0	0	0	0	23	23
2004	55,778	733,365	1.315	1,120,920	27,682	0.4303	0	0	0	1	23	24
2005	54,829	339,926	0.620	551,201	17,318	0.2918	0	0	0	0	16	16
2006	54,578	767,960	1.407	1,774,701	24,453	0.4947	0	0	0	4	23	27
TOTAL	268,843	2,834,257	1.054	4,971,524	20,729	0.4389	0	0	1	5	112	118
O.D.		1,498	0.001				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
2002	0	0	150,983	0	138,417	0	0	108,784	0	211,840	59,368
2003	0	0	0	0	79,444	0	0	0	0	154,864	89,306
2004	0	0	0	89,237	331,217	0	0	0	16,264	227,660	68,987
2005	0	0	0	0	151,117	0	0	0	0	125,978	62,831
2006	0	0	0	150,597	193,236	0	0	0	92,189	224,198	107,740
TOTAL	0	0	150,983	239,834	893,431	0	0	108,784	108,453	944,540	388,232
O.D.	0	0	0	0	468	0	0	0	0	1,030	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2002	0	0	221,643	0	194,891	0	0	288,060	0	315,218	66,077
2003	0	71	5,664	1,851	107,345	0	46	7,139	3,965	215,478	97,254
2004	0	2,463	124,476	120,448	424,745	0	721	43,433	33,644	295,104	75,886
2005	0	2,720	90,277	21,081	169,599	0	920	42,958	13,757	143,602	66,287
2006	469	24,056	593,845	173,926	201,981	184	25,123	327,611	106,970	207,409	113,127
TOTAL	469	29,310	1,035,905	317,306	1,098,561	184	26,810	709,201	158,336	1,176,811	418,631
O.D.	0	0	34	11	632	0	0	47	27	1,433	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,801,960	2,753,117	418,631	
IBNR + FREQ. ADJUSTMENT	74,018	32,901	2,434	
TOTAL LOSSES	1,875,978	2,786,018	421,065	
EXPECTED LOSSES	1,820,067	2,024,388	317,235	
CREDIBILITY	0.09	0.22	0.32	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.698	1.036	0.157	1.891
INDICATED (POST-TEST)	0.510	0.758	0.115	1.383
PRES. ON LOSS COST LEVEL	0.671	0.746	0.117	1.534
DERIVED BY FORMULA	0.657	0.749	0.116	1.522
UNDERLYING PRES. LOSS COST	0.677	0.753	0.118	1.548
PROPOSED	0.657	0.749	0.116	1.522
YEAR	4-1-09	4-1-10	IND. LOSS COST =	1.595
IND. LOSS COST		1.60		
MAN.LOSS COST	1.61	1.60	ADJ. LOSS COST =	1.6

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
OFFICE

INDUSTRY GROUP:
3

CODE:
953

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
2002	37,940,289	108,357,409	0.286	165,880,343	37,874	0.0677	5	2	215	271	2076	2569
2003	39,242,768	90,984,003	0.232	142,344,344	38,406	0.0543	3	1	183	271	1671	2129
2004	40,749,406	71,999,632	0.177	115,765,031	40,930	0.0385	4	2	135	265	1162	1568
2005	43,456,198	67,991,447	0.156	115,498,211	35,176	0.0390	2	0	102	284	1306	1694
2006	46,379,818	50,747,969	0.109	100,823,089	31,547	0.0291	2	0	31	200	1115	1348
TOTAL	207,768,479	390,080,460	0.188	640,311,018	37,103	0.0448	16	5	666	1291	7330	9308
O.D.		4,719,383	0.002				0	0	12	20	59	91

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2002	283,729	890,777	35,534,417	9,160,092	11,954,290	350	1,037,599	17,402,357	5,648,119	15,386,002	11,059,677
2003	109,717	189,471	30,840,875	8,407,505	10,033,421	274	511,832	12,446,582	6,437,058	12,789,809	9,217,459
2004	908,727	1,157,202	21,937,976	8,156,273	7,388,599	5,796	61,038	8,811,547	5,725,876	10,025,394	7,821,204
2005	694,196	0	15,322,559	8,922,922	8,265,809	5,000	0	6,915,444	8,517,409	10,945,338	8,402,770
2006	741,405	0	5,611,014	5,708,439	8,515,940	67,087	0	3,755,199	5,096,941	13,029,931	8,222,013
TOTAL	2,737,774	2,237,450	109,246,841	40,355,231	46,158,059	78,507	1,610,469	49,331,129	31,425,403	62,176,474	44,723,123
O.D.	0	0	2,115,259	688,075	410,313	0	0	351,395	410,782	331,881	411,678

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2002	449,710	1,014,784	50,695,470	12,814,969	16,831,640	1,274	721,827	38,392,575	9,754,302	22,894,371	12,309,421
2003	179,541	911,106	46,452,299	11,579,773	13,812,503	606	970,759	30,455,853	9,930,724	18,013,367	10,037,813
2004	1,353,640	1,993,575	37,124,828	10,015,438	10,024,280	8,910	911,871	24,364,325	7,974,158	13,390,682	8,603,324
2005	886,774	1,307,258	36,103,800	9,296,384	10,269,395	11,028	1,161,699	26,178,941	8,821,565	12,596,445	8,864,922
2006	858,844	1,330,339	30,793,733	7,380,152	8,982,866	315,891	1,782,434	22,473,193	6,499,071	11,773,452	8,633,114
TOTAL	3,728,509	6,557,062	201,170,130	51,086,716	59,920,684	337,709	5,548,590	141,864,887	42,979,820	78,668,317	48,448,594
O.D.	575	65,095	3,616,390	819,223	580,817	107	32,000	1,145,596	566,233	449,432	445,261

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	364,066,650	235,071,242	48,893,855	
IBNR + FREQ. ADJUSTMENT	13,144,168	3,285,326	319,455	
TOTAL LOSSES	377,210,818	238,356,568	49,213,310	
EXPECTED LOSSES	317,885,773	182,836,262	39,476,011	
CREDIBILITY	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.182	0.115	0.024	0.321
INDICATED (POST-TEST)	0.133	0.084	0.018	0.235
PRES. ON LOSS COST LEVEL	0.152	0.087	0.019	0.258
DERIVED BY FORMULA	0.133	0.084	0.018	0.235
UNDERLYING PRES. LOSS COST	0.153	0.088	0.019	0.260
PROPOSED	0.133	0.084	0.018	0.235
YEAR	4-1-09	4-1-10	IND. LOSS COST =	0.246
IND. LOSS COST		0.25		
MAN. LOSS COST	0.27	0.25	ADJ. LOSS COST =	0.25

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
VOLUNTEER AMBULANCE CORPS
VOLUNTEER HAZ MAT RESPONSE TEAM

INDUSTRY GROUP:
3

CODE:
993 + 996

Manual Year	Teams/Cos. Reported	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2002	560	585,628	104.576	955,989	63,813	14.2857	0	0	1	0	7	8
2003	524	423,989	80.914	635,845	26,508	24.8092	0	0	2	2	9	13
2004	535	478,603	89.459	772,874	15,598	48.5981	0	0	1	1	24	26
2005	533	1,293,347	242.654	2,376,067	76,985	30.0188	0	1	2	0	13	16
2006	517	762,168	147.421	1,625,054	37,648	34.8162	0	0	1	2	15	18
TOTAL	2,669	3,543,735	132.774	6,365,829	39,137	30.3484	0	1	7	5	68	81
O.D.		1,742	0.065				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
2002	0	0	262,500	0	47,538	0	0	105,000	0	95,463	75,127
2003	0	0	218,550	17,681	16,158	0	0	20,610	62,031	9,578	79,381
2004	0	0	115,875	32,986	68,867	0	0	50,000	44,299	93,508	73,068
2005	0	332,669	474,716	0	91,697	0	173,197	66,986	0	92,499	61,583
2006	0	0	207,500	130,183	111,874	0	0	112,000	25,918	90,188	84,505
TOTAL	0	332,669	1,279,141	180,850	336,134	0	173,197	354,596	132,248	381,236	373,664
O.D.	0	0	0	0	0	0	0	0	0	0	1,742

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2002	0	0	385,350	0	66,934	0	0	278,040	0	142,049	83,616
2003	0	4,911	323,735	25,754	22,958	0	634	65,998	90,240	15,169	86,446
2004	0	4,899	200,889	43,770	90,446	0	4,699	161,803	61,547	124,446	80,375
2005	427	596,976	823,871	42,905	119,774	0	379,117	220,257	19,698	108,072	64,970
2006	549	31,974	703,587	147,685	129,291	52	30,386	354,405	51,319	87,076	88,730
TOTAL	976	638,760	2,437,432	260,114	429,403	52	414,836	1,080,503	222,804	476,812	404,137
O.D.	0	0	0	0	0	0	0	0	0	0	1,837

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,572,559	1,389,133	405,974	
IBNR + FREQ. ADJUSTMENT	68,323	15,631	2,386	
TOTAL LOSSES	4,640,882	1,404,764	408,360	
EXPECTED LOSSES	1,698,880	1,026,580	320,360	
CREDIBILITY	0.08	0.19	0.40	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1738.809	526.326	153.001	2418.136
INDICATED (POST-TEST)	1271.417	384.850	111.874	1768.141
PRES. ON LOSS COST LEVEL	630.476	380.977	118.890	1130.343
DERIVED BY FORMULA	681.751	381.713	116.084	1179.548
UNDERLYING PRES. LOSS COST	636.523	384.631	120.030	1141.184
PROPOSED	681.751	381.713	116.084	1179.548
YEAR	4-1-09	4-1-10	IND. LOSS COST =	1235.930
IND. LOSS COST		1235.93		
MAN.LOSS COST	951.47	1179.82	ADJ. LOSS COST =	1179.82

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
EXPLOSIVES

INDUSTRY GROUP:
1

CODE:
4771 + 4775 + 0771 + 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
2002	3,424	1,845,582	53.901	2,252,366	613,840	0.8762	0	1	1	0	1	3
2003	9,010	52,032	0.577	75,195	8,334	0.5549	0	0	0	1	4	5
2004	9,882	179,718	1.819	269,714	25,017	0.7084	0	0	0	0	7	7
2005	9,388	60,175	0.641	116,750	18,577	0.3196	0	0	0	1	2	3
2006	7,376	178,178	2.416	472,828	42,414	0.5423	0	0	0	2	2	4
TOTAL	39,080	2,315,685	5.925	3,186,853	103,805	0.5629	0	1	1	4	16	22
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
2002	0	626,346	294,065	0	3,912	0	250,433	663,770	0	2,994	4,062
2003	0	0	0	9,098	7,267	0	0	0	11,115	14,192	10,360
2004	0	0	0	0	14,396	0	0	0	0	160,726	4,596
2005	0	0	0	35,000	6,103	0	0	0	8,000	6,628	4,444
2006	0	0	0	72,000	6,115	0	0	0	83,013	8,527	8,523
TOTAL	0	626,346	294,065	116,098	37,793	0	250,433	663,770	102,128	193,067	31,985
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
2002	0	739,482	220,628	0	5,508	0	379,459	898,313	0	4,455	4,521
2003	0	7	2,196	12,126	9,971	0	4	3,160	16,392	20,057	11,282
2004	0	65	3,336	956	18,296	0	354	23,980	10,061	207,610	5,056
2005	0	1,454	44,092	29,985	9,268	0	497	11,138	7,317	8,311	4,688
2006	189	6,463	158,022	53,321	13,445	166	11,021	148,941	54,945	17,366	8,949
TOTAL	189	747,471	428,274	96,388	56,488	166	391,335	1,085,532	88,715	257,799	34,496
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,652,967	499,390	34,496	
IBNR + FREQ. ADJUSTMENT	40,398	7,922	261	
TOTAL LOSSES	2,693,365	507,312	34,757	
EXPECTED LOSSES	957,460	446,684	34,000	
CREDIBILITY	0.03	0.06	0.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.892	1.298	0.089	8.279
INDICATED (POST-TEST)	5.039	0.949	0.065	6.053
PRES. ON LOSS COST LEVEL	2.426	1.132	0.086	3.644
DERIVED BY FORMULA	2.504	1.121	0.084	3.709
UNDERLYING PRES. LOSS COST	2.450	1.143	0.087	3.680
PROPOSED	2.504	1.121	0.084	3.709
YEAR	4-1-09	4-1-10	IND. LOSS COST =	3.920
IND. LOSS COST		3.92		
MAN.LOSS COST	3.85	3.92	ADJ. LOSS COST =	3.92

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
2002	338,985	1,164,470	0.344	1,720,368	13,007	0.2448	0	0	2	3	78	83
2003	513,078	3,754,440	0.732	6,025,811	20,993	0.3411	0	0	9	6	160	175
2004	455,196	4,224,063	0.928	6,948,657	23,126	0.3779	0	0	9	8	155	172
2005	534,847	11,877,355	2.221	21,484,162	28,829	0.7236	0	0	19	36	332	387
2006	108,367	846,100	0.781	1,860,286	24,384	0.2953	0	0	1	2	29	32
TOTAL	1,950,473	21,866,428	1.121	38,039,284	24,344	0.4353	0	0	40	55	754	849
O.D.		34,596	0.002				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
2002	0	0	364,739	137,505	279,787	0	0	45,707	35,062	216,743	84,927
2003	0	0	1,357,287	302,491	823,229	0	0	446,995	94,711	649,045	80,682
2004	0	0	1,696,032	382,825	692,606	0	0	444,961	191,461	569,765	246,413
2005	0	0	3,547,584	1,584,791	1,494,058	0	0	1,389,573	1,269,265	1,871,436	720,648
2006	0	0	159,907	139,074	128,794	0	0	87,122	69,106	196,280	65,817
TOTAL	0	0	7,125,549	2,546,686	3,418,474	0	0	2,414,358	1,659,605	3,503,269	1,198,487
O.D.	0	0	0	0	15,751	0	0	0	0	8,205	10,640

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2002	0	0	535,437	192,369	393,940	0	0	121,032	60,552	322,514	94,524
2003	0	31,144	2,097,607	430,016	1,122,557	0	13,873	1,169,704	164,910	908,137	87,863
2004	0	69,195	2,813,811	509,404	918,759	0	38,500	1,282,767	289,531	755,636	271,054
2005	3,185	282,126	7,695,574	1,708,524	1,876,574	0	234,386	5,241,411	1,384,471	2,297,627	760,284
2006	542	30,413	684,590	156,095	144,726	138	37,402	454,976	98,230	184,066	69,108
TOTAL	3,727	412,878	13,827,019	2,996,408	4,456,556	138	324,161	8,269,890	1,997,694	4,467,980	1,282,833
O.D.	0	286	9,413	2,197	17,678	0	58	2,796	896	9,353	11,294

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,850,366	13,948,762	1,294,127	
IBNR + FREQ. ADJUSTMENT	459,148	55,802	3,861	
TOTAL LOSSES	23,309,514	14,004,564	1,297,988	
EXPECTED LOSSES	12,326,989	7,353,283	760,684	
CREDIBILITY	0.35	0.81	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.195	0.718	0.067	1.980
INDICATED (POST-TEST)	0.874	0.525	0.049	1.448
PRES. ON LOSS COST LEVEL	0.626	0.373	0.039	1.038
DERIVED BY FORMULA	0.713	0.496	0.049	1.258
UNDERLYING PRES. LOSS COST	0.632	0.377	0.039	1.048
PROPOSED	0.713	0.496	0.049	1.258
YEAR	4-1-09	4-1-10	IND. LOSS COST =	1.318
IND. LOSS COST		1.32		
MAN.LOSS COST	1.09	1.32	ADJ. LOSS COST =	1.32

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
2002	69,685	618,051	0.887	979,795	31,499	0.2583	0	0	2	0	16	18
2003	82,090	850,126	1.036	1,291,225	26,437	0.3533	0	0	1	3	25	29
2004	78,297	1,506,699	1.924	2,528,820	71,253	0.2554	1	0	1	2	16	20
2005	86,759	522,839	0.603	872,340	38,561	0.1383	3	0	0	1	8	12
2006	102,456	579,206	0.565	1,272,046	35,819	0.1366	0	0	0	0	14	14
TOTAL	419,287	4,076,921	0.972	6,944,226	40,031	0.2218	4	0	4	6	79	93
O.D.		62,326	0.015				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
2002	0	0	283,116	0	95,711	0	0	79,832	0	108,323	51,069
2003	0	0	181,301	138,092	86,436	0	0	29,705	145,900	185,231	83,461
2004	573,213	0	260,372	130,400	44,853	0	0	310,724	47,087	58,415	81,635
2005	365,453	0	0	48,718	18,464	0	0	0	1,841	28,253	60,110
2006	0	0	0	0	254,770	0	0	0	0	246,699	77,737
TOTAL	938,666	0	724,789	317,210	500,234	0	0	420,261	194,828	626,921	354,012
O.D.	0	0	0	0	11,532	0	0	0	0	45,727	5,067

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2002	0	0	415,614	0	134,761	0	0	211,395	0	161,185	56,840
2003	0	4,139	296,526	185,272	119,787	0	965	115,764	215,922	261,961	90,889
2004	853,858	10,476	430,329	152,716	65,736	0	23,318	742,834	76,440	83,314	89,799
2005	623,207	2,203	67,329	43,129	24,088	0	309	11,677	4,602	32,380	63,416
2006	102	14,879	371,786	88,099	245,471	0	14,802	186,356	52,794	216,133	81,624
TOTAL	1,477,167	31,697	1,581,584	469,216	589,843	0	39,394	1,268,026	349,758	754,973	382,568
O.D.	0	9	821	269	15,582	0	15	2,110	1,171	63,625	5,529

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,400,823	2,244,437	388,097	
IBNR + FREQ. ADJUSTMENT	350,842	55,157	3,638	
TOTAL LOSSES	4,751,665	2,299,594	391,735	
EXPECTED LOSSES	8,264,147	2,792,451	427,673	
CREDIBILITY	0.12	0.29	0.43	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.133	0.548	0.093	1.774
INDICATED (POST-TEST)	0.828	0.401	0.068	1.297
PRES. ON LOSS COST LEVEL	1.952	0.660	0.101	2.713
DERIVED BY FORMULA	1.817	0.585	0.087	2.489
UNDERLYING PRES. LOSS COST	1.971	0.666	0.102	2.739
PROPOSED	1.817	0.585	0.087	2.489
YEAR	4-1-09	4-1-10	IND. LOSS COST =	2.608
IND. LOSS COST		2.61		
MAN.LOSS COST	2.61	2.61	ADJ. LOSS COST =	2.61