

PENNSYLVANIA COMPENSATION RATING BUREAU

APRIL 1, 2011 LOSS COST FILING

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April 1, 2011 Loss Cost Filing

Calculation of Composite Pure Premium Multiplier

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	0.9824	1.0128	0.9900
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0244	1.0827	1.0165
(3) Final Loss Cost Test Correction Factor	1.0437	0.9761	1.0293
(4) Composite Pure Premium Multiplier (1)*(2)*(3)	1.0503	1.0704	1.0358

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 2003 through 2007 were translated using composite multipliers, yielding an average claim value of \$ 478,391 . 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 * 478,391] * (2) (3)	Per Accident Limit (3) * 2 (4)
A	0.876	838,141	1,676,282
B	0.915	875,456	1,750,912
C	0.956	914,684	1,829,368
D	0.999	955,825	1,911,650
E	1.044	998,880	1,997,760
F	1.09	1,042,892	2,085,784
G	1.139	1,089,775	2,179,550

@ From Pennsylvania 4/1/10 loss cost filing materials - Excess Loss Factor Study

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@ From Pennsylvania 4/1/10 loss cost filing materials - Excess Loss Factor Study

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	83,091,354	12,881,288	1,288,129
0.99	81,841,935	12,687,596	1,268,760
0.98	80,598,842	12,494,885	1,249,489
0.97	79,362,106	12,303,159	1,230,316
0.96	78,131,760	12,112,424	1,211,242
0.95	76,907,839	11,922,685	1,192,269
0.94	75,690,375	11,733,947	1,173,395
0.93	74,479,404	11,546,215	1,154,622
0.92	73,274,959	11,359,496	1,135,950
0.91	72,077,078	11,173,793	1,117,379
0.90	70,885,796	10,989,114	1,098,911
0.89	69,701,149	10,805,464	1,080,546
0.88	68,523,176	10,622,848	1,062,285
0.87	67,351,913	10,441,272	1,044,127
0.86	66,187,401	10,260,743	1,026,074
0.85	65,029,678	10,081,266	1,008,127
0.84	63,878,784	9,902,848	990,285
0.83	62,734,760	9,725,495	972,550
0.82	61,597,648	9,549,213	954,921
0.81	60,467,490	9,374,010	937,401
0.80	59,344,328	9,199,891	919,989
0.79	58,228,208	9,026,864	902,686
0.78	57,119,173	8,854,935	885,494
0.77	56,017,269	8,684,112	868,411
0.76	54,922,543	8,514,401	851,440
0.75	53,835,041	8,345,811	834,581
0.74	52,754,813	8,178,348	817,835
0.73	51,681,908	8,012,020	801,202
0.72	50,616,375	7,846,835	784,684
0.71	49,558,267	7,682,801	768,280
0.70	48,507,636	7,519,926	751,993
0.69	47,464,535	7,358,219	735,822
0.68	46,429,020	7,197,688	719,769
0.67	45,401,145	7,038,341	703,834
0.66	44,380,970	6,880,187	688,019
0.65	43,368,551	6,723,236	672,324
0.64	42,363,949	6,567,497	656,750
0.63	41,367,225	6,412,980	641,298
0.62	40,378,442	6,259,693	625,969
0.61	39,397,665	6,107,648	610,765
0.60	38,424,959	5,956,853	595,685
0.59	37,460,392	5,807,321	580,732
0.58	36,504,033	5,659,060	565,906
0.57	35,555,953	5,512,084	551,208
0.56	34,616,225	5,366,402	536,640
0.55	33,684,925	5,222,026	522,203
0.54	32,762,128	5,078,969	507,897
0.53	31,847,914	4,937,243	493,724
0.52	30,942,366	4,796,860	479,686
0.51	30,045,565	4,657,833	465,783
0.50	29,157,599	4,520,175	452,018
0.49	28,278,556	4,383,901	438,390
0.48	27,408,528	4,249,024	424,902
0.47	26,547,610	4,115,560	411,556
0.46	25,695,898	3,983,523	398,352
0.45	24,853,494	3,852,928	385,293

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	24,020,501	3,723,793	372,379
0.43	23,197,027	3,596,134	359,613
0.42	22,383,183	3,469,967	346,997
0.41	21,579,085	3,345,311	334,531
0.40	20,784,853	3,222,185	322,219
0.39	20,000,610	3,100,607	310,061
0.38	19,226,486	2,980,598	298,060
0.37	18,462,614	2,862,178	286,218
0.36	17,709,134	2,745,370	274,537
0.35	16,966,192	2,630,195	263,020
0.34	16,233,938	2,516,677	251,668
0.33	15,512,533	2,404,840	240,484
0.32	14,802,140	2,294,711	229,471
0.31	14,102,935	2,186,317	218,632
0.30	13,415,098	2,079,684	207,968
0.29	12,738,821	1,974,844	197,484
0.28	12,074,305	1,871,827	187,183
0.27	11,421,763	1,770,666	177,067
0.26	10,781,417	1,671,396	167,140
0.25	10,153,505	1,574,054	157,405
0.24	9,538,279	1,478,678	147,868
0.23	8,936,006	1,385,310	138,531
0.22	8,346,970	1,293,994	129,399
0.21	7,771,476	1,204,778	120,478
0.20	7,209,850	1,117,712	111,771
0.19	6,662,445	1,032,850	103,285
0.18	6,129,639	950,252	95,025
0.17	5,611,845	869,980	86,998
0.16	5,109,511	792,106	79,211
0.15	4,623,129	716,704	71,670
0.14	4,153,240	643,859	64,386
0.13	3,700,444	573,664	57,366
0.12	3,265,415	506,223	50,622
0.11	2,848,908	441,654	44,165
0.10	2,451,790	380,091	38,009
0.09	2,075,056	321,687	32,169
0.08	1,719,877	266,625	26,663
0.07	1,387,651	215,122	21,512
0.06	1,080,090	167,442	16,744
0.05	799,358	123,921	12,392
0.04	548,318	85,004	8,500
0.03	331,018	51,317	5,132
0.02	153,850	23,851	2,385
0.01	29,611	4,591	459
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/>		
	7,886,215,200		
B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	6,804,143,668	4,010,004,377	677,530,607
C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	1.1590	1.9666	11.6396

* 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	96,302,879	25,332,341	14,993,306
0.99	94,854,803	24,951,426	14,767,859
0.98	93,414,058	24,572,441	14,543,552
0.97	91,980,681	24,195,392	14,320,386
0.96	90,554,710	23,820,293	14,098,372
0.95	89,136,185	23,447,152	13,877,534
0.94	87,725,145	23,075,980	13,657,848
0.93	86,321,629	22,706,786	13,439,338
0.92	84,925,677	22,339,585	13,222,004
0.91	83,537,333	21,974,381	13,005,845
0.90	82,156,638	21,611,192	12,790,884
0.89	80,783,632	21,250,026	12,577,123
0.88	79,418,361	20,890,893	12,364,572
0.87	78,060,867	20,533,806	12,153,221
0.86	76,711,198	20,178,777	11,943,091
0.85	75,369,397	19,825,818	11,734,195
0.84	74,035,511	19,474,941	11,526,521
0.83	72,709,587	19,126,158	11,320,093
0.82	71,391,674	18,779,482	11,114,898
0.81	70,081,821	18,434,928	10,910,973
0.80	68,780,076	18,092,506	10,708,304
0.79	67,486,493	17,752,231	10,506,904
0.78	66,201,122	17,414,115	10,306,796
0.77	64,924,015	17,078,175	10,107,957
0.76	63,655,227	16,744,421	9,910,421
0.75	62,394,813	16,412,872	9,714,189
0.74	61,142,828	16,083,539	9,519,272
0.73	59,899,331	15,756,439	9,325,671
0.72	58,664,379	15,431,586	9,133,408
0.71	57,438,031	15,108,996	8,942,472
0.70	56,220,350	14,788,686	8,752,898
0.69	55,011,396	14,470,673	8,564,674
0.68	53,811,234	14,154,973	8,377,823
0.67	52,619,927	13,841,601	8,192,346
0.66	51,437,544	13,530,576	8,008,266
0.65	50,264,151	13,221,916	7,825,582
0.64	49,099,817	12,915,640	7,644,307
0.63	47,944,614	12,611,766	7,464,452
0.62	46,798,614	12,310,312	7,286,029
0.61	45,661,894	12,011,301	7,109,060
0.60	44,534,527	11,714,747	6,933,535
0.59	43,416,594	11,420,677	6,759,488
0.58	42,308,174	11,129,107	6,586,919
0.57	41,209,350	10,840,064	6,415,841
0.56	40,120,205	10,553,566	6,246,275
0.55	39,040,828	10,269,636	6,078,234
0.54	37,971,306	9,988,300	5,911,718
0.53	36,911,732	9,709,582	5,746,750
0.52	35,862,202	9,433,505	5,583,353
0.51	34,822,810	9,160,094	5,421,528
0.50	33,793,657	8,889,376	5,261,309
0.49	32,774,846	8,621,380	5,102,684
0.48	31,766,484	8,356,131	4,945,689
0.47	30,768,680	8,093,660	4,790,347
0.46	29,781,546	7,833,996	4,636,658
0.45	28,805,200	7,577,168	4,484,656

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	27,839,761	7,323,211	4,334,343
0.43	26,885,354	7,072,157	4,185,751
0.42	25,942,109	6,824,037	4,038,906
0.41	25,010,160	6,578,889	3,893,807
0.40	24,089,645	6,336,749	3,750,500
0.39	23,180,707	6,097,654	3,608,986
0.38	22,283,497	5,861,644	3,469,299
0.37	21,398,170	5,628,759	3,331,463
0.36	20,524,886	5,399,045	3,195,501
0.35	19,663,817	5,172,541	3,061,448
0.34	18,815,134	4,949,297	2,929,315
0.33	17,979,026	4,729,358	2,799,138
0.32	17,155,680	4,512,779	2,670,951
0.31	16,345,302	4,299,611	2,544,789
0.30	15,548,099	4,089,907	2,420,664
0.29	14,764,294	3,883,728	2,298,635
0.28	13,994,119	3,681,135	2,178,735
0.27	13,237,823	3,482,192	2,060,989
0.26	12,495,662	3,286,967	1,945,443
0.25	11,767,912	3,095,535	1,832,131
0.24	11,054,865	2,907,968	1,721,124
0.23	10,356,831	2,724,351	1,612,445
0.22	9,674,138	2,544,769	1,506,153
0.21	9,007,141	2,369,316	1,402,316
0.20	8,356,216	2,198,092	1,300,970
0.19	7,721,774	2,031,203	1,202,196
0.18	7,104,252	1,868,766	1,106,053
0.17	6,504,128	1,710,903	1,012,622
0.16	5,921,923	1,557,756	921,984
0.15	5,358,207	1,409,470	834,210
0.14	4,813,605	1,266,213	749,427
0.13	4,288,815	1,128,168	667,717
0.12	3,784,616	995,538	589,220
0.11	3,301,884	868,557	514,063
0.10	2,841,625	747,487	442,410
0.09	2,404,990	632,630	374,434
0.08	1,993,337	524,345	310,347
0.07	1,608,288	423,059	250,391
0.06	1,251,824	329,291	194,893
0.05	926,456	243,703	144,238
0.04	635,501	167,169	98,937
0.03	383,650	100,920	59,734
0.02	178,312	46,905	27,760
0.01	34,319	9,029	5,343
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2003 - 2007

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														
03	144,072,756	1,882,177,532	86	194,637	48	145,105	3801	6,405,751	5392	1,591,016	36115	2,087,820	8,397,447	1.306
04	149,736,746	1,895,100,083	111	311,846	51	173,257	3672	6,146,699	5793	1,792,315	35081	2,051,683	8,475,201	1.266
05	156,526,895	1,901,318,790	96	226,762	42	152,912	3510	5,834,103	6000	2,018,383	33958	2,046,812	8,734,215	1.215
06	163,064,867	1,752,337,112	100	272,072	24	98,570	2571	4,261,987	6618	2,345,061	32730	2,164,711	8,380,969	1.075
07	172,676,455	1,520,899,351	128	381,014	22	87,850	1120	1,866,060	5570	1,933,881	34308	2,480,303	8,459,885	.881
ALL	786,077,719	8,951,832,868	521	1,386,331	187	657,694	14674	24,514,600	29373	9,680,656	172192	10,831,329	42,447,717	1.139
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
03	144,072,756	3,102,594,482	86	367,669	48	401,069	3801	10,044,217	5392	2,251,288	36115	2,935,473	15,026,228	2.153
04	149,736,746	3,132,239,853	111	474,854	58	484,592	3769	9,960,347	5737	2,395,069	35032	2,848,772	15,158,765	2.092
05	156,526,895	3,155,698,543	96	410,523	56	467,997	3895	10,297,770	5742	2,398,453	33816	2,749,919	15,232,323	2.016
06	163,064,867	3,105,160,769	101	431,964	49	409,445	3870	10,229,787	5771	2,410,617	32247	2,622,346	14,947,447	1.904
07	172,676,455	3,088,971,702	129	551,598	52	434,568	3855	10,187,764	5440	2,270,780	31659	2,573,800	14,871,205	1.789
ALL	786,077,719	15,584,665,349	523	2,236,608	263	2,197,671	19190	50,719,885	28082	11,726,207	168869	13,730,310	75,235,968	1.983
PURE PREMIUM		1.983		.028		.028		.645		.149		.175	.957	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
03	144,072,756	3,205,868,717	106	453,310	53	442,859	4124	10,896,182	6306	2,633,131	28513	2,317,485	15,315,720	2.225
04	149,736,746	3,202,565,337	106	454,568	53	442,771	4119	10,886,371	6296	2,628,232	28477	2,315,731	15,297,980	2.139
05	156,526,895	3,197,599,524	105	449,101	52	442,938	4113	10,872,856	6283	2,624,265	28471	2,315,106	15,271,729	2.043
06	163,064,867	3,210,439,100	107	457,492	53	445,101	4132	10,923,921	6295	2,629,816	28642	2,329,001	15,319,059	1.969
07	172,676,455	3,276,068,878	112	474,334	53	452,988	4230	11,177,787	6427	2,682,557	29458	2,395,054	15,577,969	1.897
ALL	786,077,719	16,092,541,556	536	2,288,805	264	2,226,657	20718	54,757,117	31607	13,198,001	143561	11,672,377	76,782,457	2.047
PURE PREMIUM		2.047		.029		.028		.697		.168		.148	.977	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2003 - 2007

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														
03	17,731,074	423,095,576	13	26,987	8	21,221	862	1,445,347	1186	336,970	8655	531,480	1,868,952	2.386
04	18,202,601	427,690,112	14	55,996	9	36,169	797	1,320,380	1362	401,422	8699	518,854	1,944,081	2.350
05	18,674,948	412,303,595	11	23,742	8	20,677	746	1,249,771	1360	433,535	8167	496,232	1,899,079	2.208
06	18,922,696	373,047,708	13	34,486	4	14,607	516	826,942	1518	514,490	7946	544,004	1,795,949	1.971
07	19,655,171	332,238,032	23	90,811	2	9,649	191	311,317	1167	371,485	7984	573,891	1,965,227	1.690
ALL	93,186,490	1,968,375,023	74	232,022	31	102,323	3112	5,153,757	6593	2,057,902	41451	2,664,461	9,473,288	2.112
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
03	17,731,074	686,238,963	13	50,978	8	58,655	862	2,266,304	1186	476,812	8655	747,260	3,262,381	3.870
04	18,202,601	700,939,290	14	85,277	11	101,862	822	2,147,432	1349	537,023	8685	718,887	3,418,913	3.851
05	18,674,948	674,090,627	11	43,014	11	77,279	839	2,216,297	1303	518,156	8128	662,770	3,223,391	3.610
06	18,922,696	654,779,246	13	54,850	10	75,994	830	2,123,878	1325	531,937	7818	649,190	3,111,944	3.460
07	19,655,171	674,636,865	23	131,263	10	75,776	808	2,034,192	1177	464,953	7347	584,178	3,456,005	3.432
ALL	93,186,490	3,390,684,991	74	365,382	50	389,566	4161	10,788,103	6340	2,528,881	40633	3,362,285	16,472,634	3.639
PURE PREMIUM		3.639		.039		.042		1.158		.271		.361	1.768	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
03	17,731,074	701,556,903	16	62,852	9	64,766	935	2,458,535	1387	557,685	6833	589,943	3,281,788	3.957
04	18,202,601	712,190,460	13	81,675	10	93,071	898	2,347,030	1481	589,446	7059	584,294	3,426,390	3.913
05	18,674,948	679,757,144	12	47,544	10	73,138	886	2,339,611	1427	567,347	6840	557,715	3,212,217	3.640
06	18,922,696	673,876,022	14	60,052	11	82,652	886	2,267,242	1448	581,441	6933	575,716	3,171,657	3.561
07	19,655,171	712,590,008	20	111,416	10	79,252	887	2,232,208	1397	551,977	6809	541,366	3,609,681	3.625
ALL	93,186,490	3,479,970,537	75	363,539	50	392,879	4492	11,644,626	7140	2,847,896	34474	2,849,034	16,701,733	3.734
PURE PREMIUM		3.734		.039		.042		1.250		.306		.306	1.792	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2003 - 2007

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														
03	7,636,795	339,771,353	27	42,643	9	39,900	774	1,391,750	722	217,236	5023	311,897	1,394,287	4.449
04	7,965,496	353,058,249	31	79,593	9	28,971	748	1,343,754	742	247,533	5017	314,516	1,516,216	4.432
05	8,471,775	366,193,194	25	51,421	12	47,749	748	1,316,676	751	274,961	5005	327,386	1,643,740	4.323
06	8,996,421	341,791,407	21	69,272	8	48,631	613	1,118,523	760	297,001	4815	350,650	1,533,836	3.799
07	9,390,177	297,593,379	41	132,039	6	39,701	318	585,242	793	354,172	4870	416,241	1,448,539	3.169
ALL	42,460,664	1,698,407,582	145	374,968	44	204,952	3201	5,755,945	3768	1,390,903	24730	1,720,690	7,536,618	4.000
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
03	7,636,795	581,093,663	27	80,553	9	110,285	774	2,182,265	722	307,390	5023	438,526	2,691,919	7.609
04	7,965,496	607,645,936	31	121,168	10	85,894	754	2,142,391	741	336,216	5010	437,661	2,953,130	7.628
05	8,471,775	631,372,697	25	93,064	14	128,923	780	2,201,643	740	342,598	4982	441,958	3,105,541	7.453
06	8,996,421	622,607,542	21	109,918	11	130,788	735	2,186,603	715	346,545	4734	428,280	3,023,941	6.921
07	9,390,177	602,092,721	41	190,489	10	121,181	667	2,140,871	801	423,856	4505	444,067	2,700,462	6.412
ALL	42,460,664	3,044,812,559	145	595,192	54	577,071	3710	10,853,773	3719	1,756,605	24254	2,190,492	14,474,993	7.171
PURE PREMIUM		7.171		.140		.136		2.556		.414		.516	3.409	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
03	7,636,795	608,280,278	33	99,316	10	121,776	840	2,367,368	844	359,526	3966	346,206	2,788,611	7.965
04	7,965,496	628,632,520	30	115,944	9	78,482	824	2,341,575	813	369,015	4072	355,732	3,025,579	7.892
05	8,471,775	643,615,444	27	101,762	13	122,026	824	2,324,807	810	375,145	4192	371,891	3,140,524	7.597
06	8,996,421	648,897,975	22	115,516	12	141,953	785	2,336,055	782	378,882	4198	379,749	3,136,824	7.213
07	9,390,177	639,683,612	34	158,887	10	125,695	734	2,354,410	943	498,994	4207	414,652	2,844,198	6.812
ALL	42,460,664	3,169,109,829	146	591,425	54	589,932	4007	11,724,215	4192	1,981,562	20635	1,868,230	14,935,736	7.464
PURE PREMIUM		7.464		.139		.139		2.761		.467		.440	3.518	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2003 - 2007

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														
03	118,704,887	1,119,310,603	46	125,007	31	83,983	2165	3,568,654	3484	1,036,810	22437	1,244,444	5,134,208	.943
04	123,568,649	1,114,351,722	66	176,258	33	108,117	2127	3,482,565	3689	1,143,361	21365	1,218,313	5,014,904	.902
05	129,380,172	1,122,822,001	60	151,600	22	84,486	2016	3,267,656	3889	1,309,888	20786	1,223,194	5,191,395	.868
06	135,145,750	1,037,497,997	66	168,314	12	35,332	1442	2,316,522	4340	1,533,570	19969	1,270,057	5,051,184	.768
07	143,631,107	891,067,940	64	158,165	14	38,500	611	969,501	3610	1,208,224	21454	1,490,172	5,046,118	.620
ALL	650,430,565	5,285,050,263	302	779,344	112	350,418	8361	13,604,898	19012	6,231,853	106011	6,446,180	25,437,809	.813
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
03	118,704,887	1,835,261,856	46	236,138	31	232,130	2165	5,595,649	3484	1,467,086	22437	1,749,687	9,071,928	1.546
04	123,568,649	1,823,654,627	66	268,410	37	296,836	2193	5,670,524	3647	1,521,830	21337	1,692,224	8,786,722	1.476
05	129,380,172	1,850,235,219	60	274,445	31	261,795	2276	5,879,830	3699	1,537,700	20706	1,645,192	8,903,391	1.430
06	135,145,750	1,827,773,981	67	267,196	28	202,664	2305	5,919,306	3731	1,532,136	19695	1,544,876	8,811,562	1.352
07	143,631,107	1,812,242,116	65	229,845	32	237,611	2380	6,012,701	3462	1,381,971	19807	1,545,556	8,714,738	1.262
ALL	650,430,565	9,149,167,799	304	1,276,034	159	1,231,036	11319	29,078,010	18023	7,440,723	103982	8,177,535	44,288,341	1.407
PURE PREMIUM		1.407		.020		.019		.447		.114		.126	.681	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
03	118,704,887	1,896,031,536	57	291,142	34	256,317	2349	6,070,280	4075	1,715,920	17714	1,381,336	9,245,320	1.597
04	123,568,649	1,861,742,357	63	256,949	34	271,219	2397	6,197,766	4002	1,669,772	17346	1,375,706	8,846,012	1.507
05	129,380,172	1,874,226,936	66	299,794	29	247,774	2403	6,208,438	4046	1,681,773	17439	1,385,501	8,918,989	1.449
06	135,145,750	1,887,665,103	71	281,924	30	220,497	2461	6,320,623	4065	1,669,493	17511	1,373,536	9,010,577	1.397
07	143,631,107	1,923,795,258	58	204,030	33	248,041	2609	6,591,170	4087	1,631,586	18442	1,439,035	9,124,091	1.339
ALL	650,430,565	9,443,461,190	315	1,333,839	160	1,243,848	12219	31,388,277	20275	8,368,544	88452	6,955,114	45,144,989	1.452
PURE PREMIUM		1.452		.021		.019		.483		.129		.107	.694	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2003 - 2007

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 ONLY IN HUNDREDS	PURE PREM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
03	144,072,756	839,744,690	86	41,079	48	294,619	3801	2,922,506	5392	1,165,257	36115	2,443,489	1,530,496	.583
04	149,736,746	847,520,090	111	64,536	51	328,539	3672	2,700,842	5793	1,305,085	35081	2,475,759	1,600,439	.566
05	156,526,895	873,421,465	96	46,729	42	403,901	3510	2,612,734	6000	1,575,138	33958	2,473,612	1,622,100	.558
06	163,064,867	838,096,937	100	27,467	24	189,766	2571	1,978,713	6618	1,833,048	32730	2,693,282	1,658,694	.514
07	172,676,455	845,988,454	128	52,595	22	398,888	1120	1,155,690	5570	1,652,522	34308	3,443,716	1,756,474	.490
ALL	786,077,719	4,244,771,636	521	232,406	187	1,615,713	14674	11,370,485	29373	7,531,050	172192	13,529,858	8,168,203	.540
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
03	144,072,756	1,502,622,780	86	86,102	48	755,698	3801	7,081,232	5392	1,839,940	36115	3,440,433	1,822,821	1.043
04	149,736,746	1,515,876,519	111	111,139	58	913,268	3769	7,020,224	5737	1,957,450	35032	3,336,985	1,819,699	1.012
05	156,526,895	1,523,232,316	96	96,109	56	881,405	3895	7,256,359	5742	1,959,625	33816	3,220,451	1,818,374	.973
06	163,064,867	1,494,744,730	101	101,145	49	771,420	3870	7,207,318	5771	1,968,281	32247	3,071,402	1,827,880	.917
07	172,676,455	1,487,120,534	129	129,135	52	818,966	3855	7,179,634	5440	1,855,482	31659	3,015,588	1,872,401	.861
ALL	786,077,719	7,523,596,879	523	523,630	263	4,140,757	19190	35,744,767	28082	9,580,778	168869	16,084,859	9,161,175	.957
PURE PREMIUM		.957		.007		.053		.455		.122		.205	.117	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
03	144,072,756	1,531,291,547	106	106,149	53	834,362	4121	7,677,423	6304	2,151,064	28497	2,714,716	1,829,201	1.063
04	149,736,746	1,529,226,918	106	106,150	53	834,211	4113	7,661,950	6295	2,147,498	28504	2,715,118	1,827,342	1.021
05	156,526,895	1,525,939,300	104	104,046	52	834,481	4100	7,638,594	6264	2,137,755	28522	2,716,324	1,828,193	.975
06	163,064,867	1,529,836,059	101	101,145	53	836,131	4112	7,658,962	6256	2,133,662	28605	2,724,494	1,843,966	.938
07	172,676,455	1,554,626,264	101	102,017	53	845,258	4160	7,747,732	6292	2,145,629	29260	2,787,351	1,918,275	.900
ALL	786,077,719	7,670,920,088	518	519,507	264	4,184,443	20606	38,384,661	31411	10,715,608	143388	13,658,003	9,246,977	.976
PURE PREMIUM		.976		.007		.053		.488		.136		.174	.118	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2003 - 2007

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														
03	17,731,074	186,895,227	13	4,613	8	25,614	862	624,755	1186	240,741	8655	617,438	355,791	1.054
04	18,202,601	194,408,105	14	1,790	9	73,565	797	581,882	1362	277,273	8699	625,458	384,112	1.068
05	18,674,948	189,907,942	11	8,706	8	58,042	746	513,508	1360	327,837	8167	608,111	382,875	1.017
06	18,922,696	179,594,883	13	3,231	4	39,199	516	353,867	1518	380,203	7946	643,735	375,713	.949
07	19,655,171	196,522,711	23	32,835	2	113,635	191	278,831	1167	346,227	7984	801,485	392,215	1.000
ALL	93,186,490	947,328,868	74	51,175	31	310,055	3112	2,352,843	6593	1,572,281	41451	3,296,227	1,890,706	1.017
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
03	17,731,074	326,238,135	13	9,669	8	65,701	862	1,513,782	1186	380,130	8655	869,352	423,747	1.840
04	18,202,601	341,891,295	14	3,083	11	203,984	822	1,515,370	1349	418,369	8685	841,370	436,736	1.878
05	18,674,948	322,339,094	11	17,906	11	132,894	839	1,446,014	1303	410,814	8128	786,560	429,203	1.726
06	18,922,696	311,194,350	13	12,586	10	155,783	830	1,391,911	1325	411,273	7818	726,354	414,036	1.645
07	19,655,171	345,600,496	23	71,383	10	219,166	808	1,637,656	1177	411,507	7347	698,192	418,101	1.758
ALL	93,186,490	1,647,263,370	74	114,627	50	777,528	4161	7,504,733	6340	2,032,093	40633	3,921,828	2,121,823	1.768
PURE PREMIUM		1.768		.012		.083		.805		.218		.421	.228	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
03	17,731,074	328,130,293	16	11,920	9	72,540	935	1,641,232	1387	444,408	6829	685,973	425,230	1.851
04	18,202,601	342,529,252	13	2,945	10	186,323	897	1,653,871	1481	459,155	7065	684,428	438,570	1.882
05	18,674,948	321,038,428	12	19,385	10	125,814	883	1,522,055	1423	448,594	6851	663,016	431,521	1.719
06	18,922,696	316,846,562	13	12,586	11	168,836	882	1,479,139	1439	446,722	6926	643,503	417,680	1.674
07	19,655,171	360,191,307	18	56,383	10	225,860	873	1,770,105	1364	476,753	6782	644,467	428,345	1.833
ALL	93,186,490	1,668,735,842	72	103,219	50	779,373	4470	8,066,402	7094	2,275,632	34453	3,321,387	2,141,346	1.791
PURE PREMIUM		1.791		.011		.084		.866		.244		.356	.230	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2003 - 2007

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 ONLY IN HUNDREDS	PURE PREM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
03	7,636,795	139,428,658	27	2,649	9	65,452	774	646,633	722	174,378	5023	344,174	161,002	1.826
04	7,965,496	151,621,605	31	35,811	9	69,786	748	661,086	742	201,279	5017	375,009	173,246	1.903
05	8,471,775	164,373,976	25	27,335	12	127,697	748	663,995	751	235,788	5005	394,917	194,008	1.940
06	8,996,421	153,383,631	21	7,323	8	119,251	613	537,583	760	244,908	4815	433,696	191,075	1.705
07	9,390,177	144,853,919	41	9,836	6	49,624	318	343,473	793	310,029	4870	545,785	189,792	1.543
ALL	42,460,664	753,661,789	145	82,954	44	431,810	3201	2,852,770	3768	1,166,382	24730	2,093,581	909,123	1.775
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
03	7,636,795	269,191,857	27	5,551	9	167,884	774	1,566,791	722	275,342	5023	484,597	191,753	3.525
04	7,965,496	295,313,009	31	61,671	10	195,974	754	1,684,171	741	307,525	5010	506,808	196,980	3.707
05	8,471,775	310,554,139	25	56,221	14	270,326	780	1,735,056	740	310,051	4982	516,405	217,483	3.666
06	8,996,421	302,394,146	21	26,843	11	370,023	735	1,620,906	715	300,115	4734	495,489	210,565	3.361
07	9,390,177	270,046,212	41	23,353	10	127,433	667	1,514,747	801	343,383	4505	489,229	202,318	2.876
ALL	42,460,664	1,447,499,363	145	173,639	54	1,131,640	3710	8,121,671	3719	1,536,416	24254	2,492,528	1,019,099	3.409
PURE PREMIUM		3.409		.041		.267		1.913		.362		.587	.240	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
03	7,636,795	278,761,036	33	6,844	10	185,359	839	1,698,704	844	321,901	3963	382,377	192,425	3.650
04	7,965,496	302,360,806	30	58,903	9	179,014	823	1,838,142	813	337,360	4077	412,381	197,808	3.796
05	8,471,775	313,600,574	27	60,864	13	255,942	821	1,826,739	807	338,261	4202	435,542	218,657	3.702
06	8,996,421	312,980,692	21	26,843	12	400,670	782	1,724,994	776	325,618	4197	439,264	212,418	3.479
07	9,390,177	283,948,752	32	18,448	10	132,058	719	1,632,465	921	394,976	4183	454,266	207,275	3.024
ALL	42,460,664	1,491,651,860	143	171,902	54	1,153,043	3984	8,721,044	4161	1,718,116	20622	2,123,830	1,028,583	3.513
PURE PREMIUM		3.513		.040		.272		2.054		.405		.500	.242	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2003 - 2007

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 ONLY IN HUNDREDS	PURE PREM.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
03	118,704,887	513,420,805	46	33,818	31	203,553	2165	1,651,118	3484	750,138	22437	1,481,878	1,013,703	.433
04	123,568,649	501,490,380	66	26,934	33	185,189	2127	1,457,874	3689	826,533	21365	1,475,293	1,043,081	.406
05	129,380,172	519,139,547	60	10,688	22	218,162	2016	1,435,231	3889	1,011,513	20786	1,470,585	1,045,216	.401
06	135,145,750	505,118,423	66	16,913	12	31,316	1442	1,087,262	4340	1,207,936	19969	1,615,851	1,091,905	.374
07	143,631,107	504,611,824	64	9,924	14	235,630	611	533,387	3610	996,266	21454	2,096,445	1,174,467	.351
ALL	650,430,565	2,543,780,979	302	98,277	112	873,850	8361	6,164,872	19012	4,792,386	106011	8,140,052	5,368,372	.391
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
03	118,704,887	907,192,788	46	70,882	31	522,114	2165	4,000,660	3484	1,184,468	22437	2,086,484	1,207,321	.764
04	123,568,649	878,672,215	66	46,385	37	513,310	2193	3,820,683	3647	1,231,555	21337	1,988,806	1,185,983	.711
05	129,380,172	890,339,083	60	21,982	31	478,186	2276	4,075,289	3699	1,238,761	20706	1,917,485	1,171,687	.688
06	135,145,750	881,156,234	67	61,716	28	245,615	2305	4,194,500	3731	1,256,893	19695	1,849,559	1,203,279	.652
07	143,631,107	871,473,826	65	34,399	32	472,367	2380	4,027,232	3462	1,100,592	19807	1,828,166	1,251,982	.607
ALL	650,430,565	4,428,834,146	304	235,364	159	2,231,592	11319	20,118,364	18023	6,012,269	103982	9,670,500	6,020,252	.681
PURE PREMIUM		.681		.004		.034		.309		.092		.149		.093
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
03	118,704,887	924,400,218	57	87,385	34	576,462	2347	4,337,487	4073	1,384,755	17705	1,646,366	1,211,546	.779
04	123,568,649	884,336,860	63	44,302	34	468,874	2393	4,169,937	4001	1,350,983	17362	1,618,308	1,190,964	.716
05	129,380,172	891,300,298	65	23,798	29	452,725	2396	4,289,801	4034	1,350,899	17469	1,617,766	1,178,015	.689
06	135,145,750	900,008,805	67	61,716	30	266,624	2448	4,454,830	4041	1,361,322	17482	1,641,728	1,213,868	.666
07	143,631,107	910,486,205	51	27,187	33	487,340	2568	4,345,163	4007	1,273,900	18295	1,688,618	1,282,655	.634
ALL	650,430,565	4,510,532,386	303	244,388	160	2,252,025	12152	21,597,218	20156	6,721,859	88313	8,212,786	6,077,048	.693
PURE PREMIUM		.693		.004		.035		.332		.103		.126		.093

PENNSYLVANIA COMPENSATION RATING BUREAU
April 1, 2011 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	4.02	Temporary Staffing Procedure
187	3.40	Temporary Staffing Procedure
189	3.31	Temporary Staffing Procedure
191	3.10	Temporary Staffing Procedure
275	3.01	Temporary Staffing Procedure
276	4.00	Temporary Staffing Procedure
291	3.18	Temporary Staffing Procedure
297	3.05	Temporary Staffing Procedure
491	4.05	Temporary Staffing Procedure
493	4.09	Temporary Staffing Procedure
495	5.07	Temporary Staffing Procedure
497	1.55	Temporary Staffing Procedure
499	3.85	Temporary Staffing Procedure
587	2.72	Temporary Staffing Procedure
691	6.41	Temporary Staffing Procedure
693	8.52	Temporary Staffing Procedure
695	4.16	Temporary Staffing Procedure
867	6.94	Temporary Staffing Procedure
877	2.49	Temporary Staffing Procedure
879	3.77	Temporary Staffing Procedure
881	3.70	Temporary Staffing Procedure
883	3.17	Temporary Staffing Procedure
895	0.75	Temporary Staffing Procedure
520	0.64	Temporary Staffing Exposure Group Procedure
521	1.20	Temporary Staffing Exposure Group Procedure
522	2.01	Temporary Staffing Exposure Group Procedure
523	3.23	Temporary Staffing Exposure Group Procedure
524	5.12	Temporary Staffing Exposure Group Procedure
525	7.98	Temporary Staffing Exposure Group Procedure
526	12.24	Temporary Staffing Exposure Group Procedure
527	19.27	Temporary Staffing Exposure Group Procedure
528	28.53	Temporary Staffing Exposure Group Procedure
529	44.64	Temporary Staffing Exposure Group Procedure
Explosives Classifications		
0771	0.64	Explosives - Target = 20% of total (0771, 0775, 4771, 4775 combined)
4771	2.55	Explosives - Target = 80% of total (0775, 4775 discontinued effective 12/1/10)

PENNSYLVANIA COMPENSATION RATING BUREAU
April 1, 2011 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>
Aircraft Classifications		
7413	1.14	Aircraft Procedure
7421	1.38	Aircraft Procedure
7424	3.25	Aircraft Procedure
7453	0.24	Aircraft Procedure
Other Classifications		
0133	A	"A" Rated
0152	1.13	O.D. non-rateable element for 615. Use 10% of total
0162	0.70	Non-rateable Federal O.D. element, use CMCRB loss cost
0164	0.70	Federal black lung - code 615, use CMCRB loss cost
509	5.83	No experience, use industry group average change
615	10.17	Rate excluding non-rateable element. Use 90% of total
670	4.56	Combine with 681
681	4.56	Combine with 670
809	4.93	Combine with 992
817	7.09	Class redefined effective 12/1/10
828	8.22	New class effective 12/1/10 (from 817)
859	8.49	Combine with 861 (861 discontinued 12/1/10)
862	8.00	Combine with 863 (863 discontinued 12/1/10)
871	9.62	No experience, use industry group average change
962	0.05	Capping due to oscillating indications
992	4.93	Combine with 809
993	1,319.10	Combine with 996
996	1,319.10	Combine with 993
7405	1.36	Rate ex non-rateable element (7445), use 82.5% of total,
7445	0.29	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 03-07 Payrolls (\$000)			
		Serious	Non-Serious	Med Only
185	78,826	A) Credibility Based on Payroll of \$16,260,740		
187	64,256			
189	58,812			
191	25,883	0.30	0.74	1.00
275	161,039	B) Ratio of Indicated Temporary Staffing Code Pure Premium to Direct Code Pure Premium		
276	62,343			
291	7,075			
297	75,580	1.621	1.873	1.361
491	16,826	C) Indicated Credibility Weighted Adjustment to Temporary Staffing Code Pure Premiums		
493	67,729			
495	13,644			
497	62,864	1.186	1.646	1.361
499	7,194			
587	23,483			
691	43,049			
693	9,985			
695	20,101			
867	235,374			
877	4,660			
879	305,059			
881	13,988			
883	86,126			
895	182,178			
TOTAL	1,626,074			

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

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

Temporary Staffing Code	PY 03-07 Payrolls (\$000)	Actual			Direct Employee Code	PY 03-07 Payrolls (\$000)	Actual		
		Indicated Serious	Pure Non-Ser	Premium Med Only			Indicated Serious	Pure Non-Ser	Premium Med Only
185	78,826	5.522	2.848	0.607	104	1,986,207	2.046	1.330	0.307
187	64,256	7.359	6.005	0.678	107	793,815	1.522	1.122	0.275
189	58,812	2.184	1.524	0.120	113	789,328	1.817	1.005	0.187
191	25,883	0.954	2.681	0.239	161	965,212	1.113	1.111	0.225
275	161,039	2.405	1.423	0.229	221	1,601,503	1.663	1.012	0.252
276	62,343	4.918	4.065	0.377	222	3,187,891	2.109	1.251	0.233
291	7,075	0.231	0.366	0.170	255	928,673	1.673	0.700	0.098
297	75,580	1.305	0.623	0.123	281	2,544,390	1.831	0.914	0.203
491	16,826	1.131	1.607	0.743	403	1,090,950	1.896	1.403	0.219
493	67,729	1.639	1.104	0.441	445	2,981,280	2.077	1.388	0.282
495	13,644	18.783	5.055	0.427	451	1,644,041	2.670	1.577	0.311
497	62,864	1.707	0.243	0.116	472	663,216	0.798	0.491	0.142
499	7,194	0.085	-	0.076	475	955,806	1.782	1.543	0.104
587	23,483	0.120	0.229	0.130	563	1,157,487	1.395	0.732	0.134
691	43,049	2.605	0.365	0.044	609	3,056,947	4.155	1.541	0.197
693	9,985	8.833	2.335	0.438	651	2,845,225	5.518	2.144	0.316
695	20,101	2.631	2.323	1.023	661	4,562,206	2.602	1.031	0.183
867	235,374	4.305	3.964	0.541	813	1,322,153	4.229	1.882	0.360
877	4,660	0.743	5.071	0.386	914	2,636,196	1.167	0.834	0.177
879	305,059	3.526	2.258	0.402	923	439,983	1.299	1.127	0.300
881	13,988	5.559	4.032	0.303	926	1,750,001	2.138	1.074	0.195
883	86,126	2.318	0.331	0.160	928	13,151,333	1.600	1.058	0.234
895	182,178	0.861	0.609	0.058	965	50,341,454	0.355	0.250	0.074
TOTAL / WTD	1,626,074	3.156	2.105	0.332			1.947	1.124	0.244
Ratio of Temp codes to Direct codes							1.621	1.873	1.361

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 *	4/1/10 Loss Cost *	Percentage Change
	Serious	Non-Ser	Med Only	Total		Serious	Non-Ser	Med Only	Total					
104	1.542	1.018	0.237	2.797	185	1.829	1.676	0.323	3.828	1	4.02	4.02	3.91	2.8%
107	1.293	0.864	0.205	2.362	187	1.533	1.422	0.279	3.234	1	3.40	3.40	3.42	-0.6%
113	1.336	0.824	0.152	2.312	189	1.584	1.356	0.207	3.147	1	3.31	3.31	3.34	-0.9%
161	1.020	0.920	0.167	2.107	191	1.210	1.514	0.227	2.951	1	3.10	3.10	3.23	-4.0%
221	1.071	0.809	0.195	2.075	275	1.270	1.332	0.265	2.867	1	3.01	3.01	3.01	0.0%
222	1.666	0.967	0.180	2.813	276	1.976	1.592	0.245	3.813	1	4.00	4.00	4.13	-3.1%
255	1.610	0.611	0.080	2.301	291	1.909	1.006	0.109	3.024	1	3.18	3.18	3.46	-8.1%
281	1.285	0.707	0.157	2.149	297	1.524	1.164	0.214	2.902	1	3.05	3.05	3.05	0.0%
403	1.603	1.053	0.164	2.820	491	1.901	1.733	0.223	3.857	1	4.05	4.05	4.06	-0.2%
445	1.543	1.073	0.218	2.834	493	1.830	1.766	0.297	3.893	1	4.09	4.09	4.00	2.3%
451	2.074	1.239	0.240	3.553	495	2.460	2.039	0.327	4.826	1	5.07	5.07	5.19	-2.3%
472	0.599	0.381	0.104	1.084	497	0.710	0.627	0.142	1.479	1	1.55	1.55	1.55	0.0%
475	1.458	1.116	0.076	2.650	499	1.729	1.837	0.103	3.669	1	3.85	3.85	3.81	1.0%
563	1.229	0.599	0.104	1.932	587	1.458	0.986	0.142	2.586	1	2.72	2.72	2.89	-5.9%
609	3.221	1.191	0.152	4.564	691	3.820	1.960	0.207	5.987	2	6.41	6.41	6.74	-4.9%
651	4.133	1.657	0.244	6.034	693	4.902	2.727	0.332	7.961	2	8.52	8.52	8.71	-2.2%
661	2.006	0.798	0.141	2.945	695	2.379	1.314	0.192	3.885	2	4.16	4.16	4.35	-4.4%
813	3.265	1.487	0.276	5.028	867	3.872	2.448	0.376	6.696	3	6.94	6.94	7.15	-2.9%
914	0.973	0.645	0.137	1.755	877	1.154	1.062	0.186	2.402	3	2.49	2.49	2.67	-6.7%
923	1.383	1.017	0.236	2.636	879	1.640	1.674	0.321	3.635	3	3.77	3.77	4.01	-6.0%
926	1.649	0.855	0.151	2.655	881	1.956	1.407	0.206	3.569	3	3.70	3.70	3.93	-5.9%
928	1.237	0.818	0.181	2.236	883	1.467	1.346	0.246	3.059	3	3.17	3.17	2.95	7.5%
965	0.274	0.193	0.057	0.524	895	0.325	0.318	0.078	0.721	3	0.75	0.75	0.73	2.7%

* 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

**Temporary Staffing Classification Study - Selected "Grouped" Classifications
Proposed Loss Costs**

**Indicated Value Based on Combined Experience
Temporary Staffing "Grouped" Classes**

Temporary Staffing Classes 544, 682, 929, 937 and 947	Indicated Pre-Surcharge Loss Cost (1)	Payroll (\$000) (2)	Indicated Expected Loss (3) #
Total - Ave	7.72	534,463	41,260,544

(3) = (1)*(2)*1,000/100

Indicated Values Based on Direct Employment Classes

Temporary Staff Exposure Group	Adjusted Payroll (\$000) (4)	Indicated Expected Loss (5)	Average Pre-Surcharge Loss Cost (6)=(5)/(4)*10
A	41,950	108,740	0.26
B	8,727	43,090	0.49
C	38,483	315,250	0.82
D	58,221	766,230	1.32
E	89,602	1,869,060	2.09
F	144,395	4,704,280	3.26
G	111,879	5,591,770	5.00
H	38,172	3,002,420	7.87
I	1,584	184,520	11.65
J	1,455	265,180	18.23
Total - Ave	534,468	16,850,540	3.15

Balanced Values

Balancing Factor = 41260544 / 16850540 = 2.4486

Temporary Staff Exposure Group	Adjusted Payroll (\$000) (7)	Indicated Expected Loss (8) ##	Proposed Pre-Surcharge Loss Cost (9) ###
520 A	41,950	268,480	0.64
521 B	8,727	104,724	1.20
522 C	38,483	773,508	2.01
523 D	58,221	1,880,538	3.23
524 E	89,602	4,587,622	5.12
525 F	144,395	11,522,721	7.98
526 G	111,879	13,693,990	12.24
527 H	38,172	7,355,744	19.27
528 I	1,584	451,915	28.53
529 J	1,455	649,512	44.64
Total - Ave	534,468	41,288,754	7.73

(8) = {(7)*1,000/100}*(9)
differences from Col (3) due to rounding

(9)=(6)*2.4486

Current and Proposed Loss Costs (pre-Surcharge)

Temporary Staff Exposure Group	Current Loss Cost	Ratio	Proposed Loss Cost	Ratio	Percent Change
A	0.64		0.64		0.0%
B	1.28	2.00	1.20	1.88	-6.3%
C	2.13	1.66	2.01	1.68	-5.6%
D	3.33	1.56	3.23	1.61	-3.0%
E	5.28	1.59	5.12	1.59	-3.0%
F	8.40	1.59	7.98	1.56	-5.0%
G	12.85	1.53	12.24	1.53	-4.7%
H	20.48	1.59	19.27	1.57	-5.9%
I	29.23	1.43	28.53	1.48	-2.4%
J	45.79	1.57	44.64	1.56	-2.5%

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	2.53
Code		Loss Cost Index	Loss Cost
7413	38,443	Index * 0.70 * 0.825	1.14
7421	107,334	Index * 0.70	1.38
7424	314,405	Index * 1.65	3.25
7453	22,169	Index * 0.70 * 0.175	0.24

NEW BASE LOSS COST (BLC) = 1.970

WTD AVE LOSS COST = 2.53

TARGET WTD LOSS COST = 2.53

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

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
"Grouped" Temporary Staffing Classes

INDUSTRY GROUP:
3

CODE:
544+682+929+937+947

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
2003	223,056	10,671,128	4.784	16,477,989	28,942	1.4839	1	0	17	47	266	331
2004	211,807	17,059,123	8.054	25,600,794	33,272	2.2237	0	1	32	61	377	471
2005	269,120	16,953,768	6.300	26,803,083	36,752	1.5941	1	1	23	82	322	429
2006	277,744	13,992,670	5.038	25,582,493	28,493	1.6058	0	0	13	83	350	446
2007	256,719	13,322,907	5.190	29,182,901	27,945	1.6828	1	0	10	68	353	432
TOTAL	1,238,446	71,999,596	5.814	123,647,260	31,198	1.7029	3	2	95	341	1668	2109
O.D.		1,893,890	0.153				0	0	2	14	32	48

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2003	709,462	0	2,385,953	1,708,011	1,555,431	347	0	1,190,981	783,631	1,245,996	1,091,316
2004	0	189,141	4,762,700	2,260,247	2,087,895	0	1,450,000	1,913,698	1,281,100	1,726,462	1,387,880
2005	436,557	534,853	3,504,160	3,920,809	1,544,628	0	595,475	1,485,732	2,008,218	1,736,038	1,187,298
2006	0	0	1,594,030	3,812,186	1,545,071	0	0	752,233	3,214,711	1,789,492	1,284,947
2007	3,000	0	1,453,524	3,161,065	2,070,693	21,323	0	670,903	2,266,335	2,425,250	1,250,814
TOTAL	1,149,019	723,994	13,700,367	14,862,318	8,803,718	21,670	2,045,475	6,013,547	9,553,995	8,923,238	6,202,255
O.D.	0	0	275,781	718,102	203,005	0	0	76,455	320,160	172,838	127,549

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2003	955,306	0	3,741,174	2,416,836	2,186,936	518	0	2,885,747	1,237,353	1,754,362	1,299,757
2004	226	162,985	7,899,072	2,980,860	2,900,631	0	802,781	5,053,169	1,887,722	2,335,328	1,578,020
2005	790,516	547,711	7,729,554	4,328,949	2,160,522	0	530,765	4,753,159	2,322,124	2,308,822	1,330,961
2006	1,301	186,186	7,757,218	3,377,510	1,979,758	5,871	234,976	5,551,150	2,873,497	2,199,014	1,416,012
2007	11,276	357,268	11,573,147	2,899,609	2,290,478	49,808	216,159	6,320,933	1,900,272	2,230,583	1,333,368
TOTAL	1,758,625	1,254,150	38,700,165	16,003,764	11,518,325	56,197	1,784,681	24,564,158	10,220,968	10,828,109	6,958,118
O.D.	483	37,521	1,523,064	643,668	269,145	561	20,704	628,589	274,778	194,813	139,953

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	70,328,898	49,953,570	7,098,071	
IBNR + FREQ. ADJUSTMENT	2,652,263	(1,016,922)	44,957	
TOTAL LOSSES	72,981,161	48,936,648	7,143,028	
EXPECTED LOSSES	47,865,938	34,874,639	5,436,778	
CREDIBILITY	0.25	0.62	0.88	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.893	3.951	0.577	10.421
INDICATED (POST-TEST)	4.556	3.055	0.446	8.057
PRES. ON LOSS COST LEVEL	3.874	2.822	0.440	7.136
DERIVED BY FORMULA	4.045	2.966	0.445	7.456
UNDERLYING PRES. LOSS COST	3.865	2.816	0.439	7.120
PROPOSED	4.045	2.966	0.445	7.456
YEAR	4-1-10	4-1-11	IND. LOSS COST =	7.723
IND. LOSS COST		7.72		
MAN.LOSS COST	7.60	7.72	ADJ. LOSS COST =	7.72

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
2003	1,211	151,636	12.522	220,307	48,640	2.4773				2	1	3
2004	949	27,555	2.904	37,811	23,255	1.0537					1	1
2005	1,968	31,004	1.575	40,155	4,887	1.5244					3	3
2006	1,950	1,967	0.101	2,168	#DIV/0!	0.0000						0
2007	3,048	205,844	6.753	348,116	201,941	0.3281			1			1
TOTAL	9,126	418,006	4.580	648,557	48,222	0.8766	0	0	1	2	5	8
O.D.		0	0.000						2	2	8	12

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2003				101,126	1,088				42,914	791	5,717
2004					9,597					13,658	4,300
2005					8,830					5,831	16,343
2006											1,967
2007			139,441					62,500			3,903
TOTAL	0	0	139,441	101,126	19,515	0	0	62,500	42,914	20,280	32,230
O.D.											

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2003	0	0	0	143,093	1,530	0	0	0	67,761	1,114	6,809
2004	0	12	609	188	13,107	0	4	509	317	18,176	4,889
2005	0	30	1,780	502	11,256	0	9	655	308	7,294	18,321
2006	0	0	0	0	0	0	0	0	0	0	2,168
2007	14	6,888	184,439	11,546	4,685	169	5,694	119,738	8,388	2,394	4,161
TOTAL	14	6,930	186,828	155,329	30,578	169	5,707	120,902	76,774	28,978	36,348
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	320,550	291,659	36,348	
IBNR + FREQ. ADJUSTMENT	34,903	(6,067)	217	
TOTAL LOSSES	355,453	285,592	36,565	
EXPECTED LOSSES	620,294	320,323	20,534	
CREDIBILITY	0.01	0.02	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.895	3.129	0.401	7.425
INDICATED (POST-TEST)	3.011	2.419	0.310	5.740
PRES. ON LOSS COST LEVEL	6.847	3.536	0.227	10.610
DERIVED BY FORMULA	6.809	3.514	0.229	10.552
UNDERLYING PRES. LOSS COST	6.797	3.510	0.225	10.532
PROPOSED	6.809	3.514	0.229	10.552
YEAR	4-1-10	4-1-11	IND. LOSS COST =	11.295
IND. LOSS COST		11.30		
MAN.LOSS COST	11.42	11.30	ADJ. LOSS COST =	11.3

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
HOUSE FURNISHINGS 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
2003	52,079	1,807,920	3.471	2,925,389	24,625	1.3249	0	0	5	4	60	69
2004	55,924	1,664,089	2.976	2,671,187	26,073	1.0729	0	0	3	4	53	60
2005	56,451	2,943,836	5.215	5,065,212	46,872	1.0806	0	0	8	1	52	61
2006	61,759	2,112,588	3.421	3,652,193	43,072	0.7610	0	0	5	4	38	47
2007	60,211	2,366,341	3.930	5,016,717	44,378	0.8470	0	0	4	10	37	51
TOTAL	286,424	10,894,774	3.804	19,330,698	36,147	1.0055	0	0	25	23	240	288
O.D.		162,178	0.057				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
2003	0	0	809,794	73,720	264,634	0	0	260,638	54,651	235,686	108,797
2004	0	0	574,552	106,382	309,356	0	0	196,465	125,561	252,070	99,703
2005	0	0	1,566,997	70,248	308,434	0	0	619,987	28,099	265,437	84,634
2006	0	0	974,919	99,393	187,029	0	0	337,002	64,176	361,864	88,205
2007	0	0	677,662	571,337	242,591	0	0	197,784	247,478	326,449	103,040
TOTAL	0	0	4,603,924	921,080	1,312,044	0	0	1,611,876	519,965	1,441,506	484,379
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
2003	0	0	1,269,757	104,314	372,075	0	0	631,526	86,294	331,846	129,577
2004	11	9,387	926,339	147,826	425,993	0	4,614	517,332	187,124	339,199	113,362
2005	14	41,824	2,455,753	130,341	412,264	0	24,070	1,487,514	76,934	341,623	94,875
2006	127	41,651	1,634,530	156,404	232,223	1,696	34,409	932,835	122,532	398,584	97,202
2007	1,292	79,485	2,452,843	515,394	304,629	1,234	36,402	977,115	239,705	298,777	109,841
TOTAL	1,444	172,347	8,739,222	1,054,279	1,747,184	2,930	99,495	4,546,322	712,589	1,710,029	544,857
O.D.	0	0	233,754	0	0	0	0	46,410	0	0	357

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,841,924	5,224,081	545,214	
IBNR + FREQ. ADJUSTMENT	383,101	(133,510)	4,094	
TOTAL LOSSES	14,225,025	5,090,571	549,308	
EXPECTED LOSSES	6,862,719	4,525,499	495,514	
CREDIBILITY	0.10	0.23	0.33	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.966	1.777	0.192	6.935
INDICATED (POST-TEST)	3.839	1.374	0.148	5.361
PRES. ON LOSS COST LEVEL	2.413	1.592	0.174	4.179
DERIVED BY FORMULA	2.556	1.542	0.165	4.263
UNDERLYING PRES. LOSS COST	2.396	1.580	0.173	4.149
PROPOSED	2.556	1.542	0.165	4.263
YEAR	4-1-10	4-1-11	IND. LOSS COST =	4.563
IND. LOSS COST		4.56		
MAN.LOSS COST	4.50	4.56	ADJ. LOSS COST =	4.56

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
2003	216,933	7,606,668	3.506	12,711,487	44,761	0.7329	0	1	17	20	121	159
2004	219,771	7,500,414	3.413	11,931,997	38,691	0.8372	0	0	18	15	151	184
2005	224,465	8,304,320	3.700	10,415,588	52,147	0.6638	0	0	15	10	124	149
2006	218,835	15,056,690	6.880	20,482,101	86,471	0.7723	1	0	27	13	128	169
2007	223,674	6,897,279	3.084	12,964,145	39,985	0.7019	0	0	7	21	129	157
TOTAL	1,103,678	45,365,371	4.110	68,505,318	52,442	0.7412	1	1	84	79	653	818
O.D.		703,765	0.064				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
2003	0	325,643	2,935,566	630,239	668,330	0	55,400	1,011,850	597,102	892,822	489,716
2004	0	0	2,941,359	747,102	702,692	0	0	951,349	618,082	1,158,623	381,207
2005	0	0	2,424,372	426,427	865,970	0	0	3,112,568	198,602	741,971	534,410
2006	684,605	0	5,434,977	489,686	1,123,216	4,289	0	5,124,350	525,143	1,227,405	443,019
2007	0	0	1,364,416	833,521	1,093,533	0	0	1,002,441	507,612	1,476,094	619,662
TOTAL	684,605	325,643	15,100,690	3,126,975	4,453,741	4,289	55,400	11,202,558	2,446,541	5,496,915	2,468,014
O.D.	0	0	181,779	0	87,648	0	0	404,801	0	26,832	2,705

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2003	0	900,077	4,602,967	891,788	939,672	0	142,101	2,451,713	942,824	1,257,093	583,252
2004	75	46,542	4,667,242	998,394	980,454	0	20,472	2,308,580	916,959	1,559,847	433,432
2005	85	60,276	3,535,714	551,939	1,142,437	0	51,284	3,198,216	320,155	956,408	599,074
2006	1,030,013	207,090	8,112,509	794,682	1,365,666	25,442	224,822	6,049,449	779,286	1,404,935	488,207
2007	1,972	158,842	4,945,097	1,019,340	1,145,418	3,483	110,671	2,959,019	685,461	1,274,282	660,560
TOTAL	1,032,145	1,372,827	25,863,529	4,256,143	5,573,647	28,925	549,350	16,966,977	3,644,685	6,452,565	2,764,525
O.D.	1	3,667	273,719	12,744	97,033	0	7,779	804,381	10,395	30,202	2,906

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	46,903,300	20,077,414	2,767,431	
IBNR + FREQ. ADJUSTMENT	1,883,855	(501,407)	16,521	
TOTAL LOSSES	48,787,155	19,576,007	2,783,952	
EXPECTED LOSSES	33,772,547	16,389,618	2,052,841	
CREDIBILITY	0.23	0.57	0.81	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.420	1.774	0.252	6.446
INDICATED (POST-TEST)	3.417	1.371	0.195	4.983
PRES. ON LOSS COST LEVEL	3.067	1.488	0.186	4.741
DERIVED BY FORMULA	3.148	1.421	0.193	4.762
UNDERLYING PRES. LOSS COST	3.060	1.485	0.186	4.731
PROPOSED	3.148	1.421	0.193	4.762
YEAR	4-1-10	4-1-11	IND. LOSS COST =	4.932
IND. LOSS COST		4.93		
MAN. LOSS COST	4.84	4.93	ADJ. LOSS COST =	4.93

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
BUS OPERATION

INDUSTRY GROUP:
3

CODE:
817

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
2003	114,610	5,836,119	5.092	9,469,519	39,107	1.2564	0	1	12	29	102	144
2004	142,187	8,052,302	5.663	13,382,601	40,533	1.3152	0	1	21	32	133	187
2005	110,430	5,358,946	4.853	8,639,250	40,499	1.1410	0	0	9	13	104	126
2006	134,657	4,830,166	3.587	7,987,038	43,691	0.7575	0	0	8	11	83	102
2007	199,216	5,960,018	2.992	12,267,280	30,897	0.8734	0	0	4	24	146	174
TOTAL	701,100	30,037,551	4.284	51,745,688	38,399	1.0455	0	2	54	109	568	733
O.D.		99,853	0.014				0	0	0	1	2	3

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2003	0	176,497	1,813,233	1,226,018	598,423	0	60,000	582,820	578,274	596,076	204,778
2004	0	116,150	2,751,741	1,274,589	543,226	0	80,000	1,228,503	560,044	1,025,419	472,630
2005	0	0	1,239,284	873,938	422,869	0	0	1,308,101	437,289	821,432	256,033
2006	0	0	1,474,211	491,111	681,017	0	0	789,468	280,490	740,227	373,642
2007	0	0	667,358	1,088,570	878,806	0	0	683,919	679,142	1,378,339	583,884
TOTAL	0	292,647	7,945,827	4,954,226	3,124,341	0	140,000	4,592,811	2,535,239	4,561,493	1,890,967
O.D.	0	0	0	46,487	15,938	0	0	0	24,489	9,617	3,322

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2003	0	487,838	2,843,149	1,734,815	841,383	0	153,900	1,412,173	913,095	839,275	243,891
2004	127	302,588	4,510,833	1,669,504	769,823	0	235,306	3,133,714	840,321	1,383,005	537,380
2005	175	38,710	2,263,033	977,457	585,396	0	44,403	2,808,376	567,772	1,066,915	287,013
2006	282	75,813	2,996,058	560,625	810,257	3,180	70,516	1,868,788	363,577	826,189	411,753
2007	2,433	135,974	4,382,511	1,066,213	948,309	3,628	110,666	3,026,152	757,869	1,211,105	622,420
TOTAL	3,017	1,040,923	16,995,584	6,008,614	3,955,168	6,808	614,791	12,249,203	3,442,634	5,326,489	2,102,457
O.D.	7	219	15,533	61,233	19,039	0	94	7,855	35,423	10,792	3,638

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	30,934,034	18,859,392	2,106,095	
IBNR + FREQ. ADJUSTMENT	1,579,959	(511,436)	39,471	
TOTAL LOSSES	32,513,993	18,347,956	2,145,566	
EXPECTED LOSSES	27,665,406	20,738,538	4,157,523	
CREDIBILITY	0.17	0.42	0.60	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.638	2.617	0.306	7.561
INDICATED (POST-TEST)	3.586	2.023	0.237	5.846
PRES. ON LOSS COST LEVEL	3.955	2.965	0.594	7.514
DERIVED BY FORMULA	3.892	2.569	0.380	6.841
UNDERLYING PRES. LOSS COST	3.946	2.958	0.593	7.497
PROPOSED	3.892	2.569	0.380	6.841
YEAR	4-1-10	4-1-11	IND. LOSS COST =	7.086
IND. LOSS COST		7.09		
MAN.LOSS COST	6.96	7.09	ADJ. LOSS COST =	7.09

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
PARATRANSIT

INDUSTRY GROUP:
3

CODE:
828

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
2003	30,065	2,690,084	8.948	4,254,027	36,408	2.3615	0	0	6	11	54	71
2004	37,306	3,169,244	8.495	5,342,321	41,441	1.9300	0	0	7	11	54	72
2005	47,463	2,768,886	5.834	4,440,780	38,754	1.3906	0	1	4	8	53	66
2006	46,997	5,756,727	12.249	10,424,772	55,419	2.0640	0	0	5	23	69	97
2007	45,368	1,976,370	4.356	4,483,739	24,102	1.5870	0	0	0	11	61	72
TOTAL	207,199	16,361,311	7.896	28,945,639	40,311	1.8243	0	1	22	64	291	378
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
2003	0	0	783,824	650,302	238,348	0	0	302,979	305,229	304,260	105,142
2004	0	0	849,536	461,436	238,357	0	0	614,754	359,941	459,720	185,500
2005	0	152,380	538,930	449,694	409,429	0	15,000	194,232	153,321	644,776	211,124
2006	0	0	863,409	1,253,832	993,270	0	0	423,915	903,959	937,263	381,079
2007	0	0	0	555,527	443,742	0	0	0	203,686	532,354	241,061
TOTAL	0	152,380	3,035,699	3,370,791	2,323,146	0	15,000	1,535,880	1,926,136	2,878,373	1,123,906
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
2003	0	0	1,229,036	920,177	335,117	0	0	734,118	481,957	428,398	125,224
2004	46	13,770	1,410,465	603,642	335,149	0	14,339	1,599,669	531,539	622,788	210,914
2005	90	311,818	1,159,780	514,646	545,369	0	37,835	607,945	208,570	818,057	236,670
2006	462	81,605	3,313,788	1,191,614	1,192,460	2,710	88,148	2,174,973	873,587	1,085,476	419,949
2007	1,211	53,756	1,816,660	516,667	469,017	681	20,325	666,185	229,099	453,167	256,971
TOTAL	1,809	460,949	8,929,729	3,746,746	2,877,112	3,391	160,647	5,782,890	2,324,752	3,407,886	1,249,728
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,339,415	12,356,496	1,249,728	
IBNR + FREQ. ADJUSTMENT	449,978	(172,675)	10,483	
TOTAL LOSSES	15,789,393	12,183,821	1,260,211	
EXPECTED LOSSES	8,176,073	6,128,946	1,228,690	
CREDIBILITY	0.08	0.19	0.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.620	5.880	0.608	14.108
INDICATED (POST-TEST)	5.891	4.546	0.470	10.907
PRES. ON LOSS COST LEVEL	3.955	2.965	0.594	7.514
DERIVED BY FORMULA	4.110	3.265	0.561	7.936
UNDERLYING PRES. LOSS COST	3.946	2.958	0.593	7.497
PROPOSED	4.110	3.265	0.561	7.936
YEAR	4-1-10	4-1-11	IND. LOSS COST =	8.220
IND. LOSS COST		8.22		
MAN.LOSS COST	7.67	8.22	ADJ. LOSS COST =	8.22

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
2003	15,211	1,500,147	9.862	2,650,523	69,811	1.3806	0	0	4	0	17	21
2004	18,436	1,460,703	7.923	2,349,168	50,737	1.2476	0	0	5	2	16	23
2005	15,814	1,021,731	6.461	1,670,811	53,921	1.1382	0	0	2	4	12	18
2006	19,267	867,307	4.502	1,511,914	37,627	1.0899	0	0	2	3	16	21
2007	20,011	772,747	3.862	1,759,700	32,018	1.0994	0	0	0	6	16	22
TOTAL	88,739	5,622,635	6.336	9,942,116	48,553	1.1832	0	0	13	15	77	105
O.D.		5,493	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
2003	0	0	835,009	0	63,018	0	0	482,373	0	85,629	34,118
2004	0	0	660,804	74,846	84,195	0	0	225,227	37,685	84,185	293,761
2005	0	0	222,753	100,216	63,528	0	0	69,282	424,323	90,472	51,157
2006	0	0	252,256	153,042	72,277	0	0	77,628	84,329	150,634	77,141
2007	0	0	0	239,213	102,963	0	0	0	145,153	217,057	68,361
TOTAL	0	0	1,970,822	567,317	385,981	0	0	854,510	691,490	627,977	524,538
O.D.	0	0	0	0	5,145	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
2003	0	0	1,279,255	0	88,603	0	0	1,121,464	0	120,566	40,635
2004	7	10,447	1,039,613	103,878	118,325	0	5,228	563,393	60,283	113,988	334,006
2005	20	6,860	401,749	115,211	87,261	0	5,393	395,572	462,390	139,008	57,347
2006	71	14,596	590,016	146,891	94,597	439	11,979	307,190	91,699	169,427	85,009
2007	512	19,324	653,721	192,767	119,318	421	11,287	367,730	130,232	191,515	72,873
TOTAL	610	51,227	3,964,354	558,747	508,104	860	33,887	2,755,349	744,604	734,504	589,870
O.D.	0	221	7,506	1,733	4,827	0	0	0	0	0	396

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,814,014	2,552,519	590,266	
IBNR + FREQ. ADJUSTMENT	228,289	(60,890)	9,061	
TOTAL LOSSES	7,042,303	2,491,629	599,327	
EXPECTED LOSSES	4,060,697	2,138,610	1,061,318	
CREDIBILITY	0.04	0.11	0.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.936	2.808	0.675	11.419
INDICATED (POST-TEST)	6.135	2.171	0.522	8.828
PRES. ON LOSS COST LEVEL	4.586	2.415	1.199	8.200
DERIVED BY FORMULA	4.648	2.388	1.097	8.133
UNDERLYING PRES. LOSS COST	4.576	2.410	1.196	8.182
PROPOSED	4.686	2.408	1.106	8.200
YEAR	4-1-10	4-1-11	IND. LOSS COST =	8.494
IND. LOSS COST		8.49		
MAN. LOSS COST	8.37	8.49	ADJ. LOSS COST =	8.49

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					All
							Death	P.T.	Major	Minor	Temp	
2003	32,024	2,828,805	8.833	4,489,226	57,495	1.4364	0	0	5	3	38	46
2004	34,399	2,930,995	8.521	4,880,216	64,909	1.2210	0	0	6	4	32	42
2005	35,616	2,515,523	7.063	3,700,448	59,873	1.1231	1	1	5	2	31	40
2006	37,918	894,419	2.359	1,461,449	23,945	0.7912	0	0	1	6	23	30
2007	41,302	2,508,255	6.073	5,618,674	45,872	1.2348	1	0	2	11	37	51
TOTAL	181,259	11,677,997	6.443	20,150,013	51,788	1.1530	2	1	19	26	161	209
O.D.		243	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
2003	0	0	960,592	225,098	408,997	0	0	372,172	81,881	596,007	184,058
2004	0	0	1,201,517	152,504	170,490	0	0	851,182	141,332	209,143	204,827
2005	3,000	477,430	777,962	99,550	153,157	0	404,420	255,334	27,500	196,552	120,618
2006	0	0	121,020	141,181	98,112	0	0	5,152	139,777	213,107	176,070
2007	1	0	249,329	522,531	491,168	1	0	185,500	432,083	458,882	168,760
TOTAL	3,001	477,430	3,310,420	1,140,864	1,321,924	1	404,420	1,669,340	822,573	1,673,691	854,333
O.D.	0	0	0	0	0	0	0	0	0	0	243

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2003	0	0	1,506,208	318,514	575,050	0	0	901,773	129,290	839,178	219,213
2004	15	17,861	1,778,914	209,507	238,898	0	17,396	1,878,163	221,389	285,185	232,888
2005	5,447	518,511	1,295,580	136,403	207,391	0	427,938	666,752	56,365	250,848	135,213
2006	54	9,848	399,996	133,660	119,629	123	9,340	219,750	135,991	239,029	194,029
2007	1,172	66,083	2,146,179	531,502	518,736	1,681	46,809	1,326,570	374,458	425,586	179,898
TOTAL	6,688	612,303	7,126,877	1,329,586	1,659,704	1,804	501,483	4,993,008	917,493	2,039,826	961,241
O.D.	0	0	0	0	0	0	0	0	0	0	268

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,242,163	5,946,609	961,509	
IBNR + FREQ. ADJUSTMENT	450,426	(145,611)	5,899	
TOTAL LOSSES	13,692,589	5,800,998	967,408	
EXPECTED LOSSES	8,047,900	5,153,193	688,784	
CREDIBILITY	0.07	0.17	0.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.554	3.200	0.534	11.288
INDICATED (POST-TEST)	5.840	2.474	0.413	8.727
PRES. ON LOSS COST LEVEL	4.450	2.849	0.381	7.680
DERIVED BY FORMULA	4.547	2.785	0.389	7.721
UNDERLYING PRES. LOSS COST	4.440	2.843	0.380	7.663
PROPOSED	4.547	2.785	0.389	7.721
YEAR	4-1-10	4-1-11	IND. LOSS COST =	7.997
IND. LOSS COST		8.00		
MAN.LOSS COST	7.84	8.00	ADJ. LOSS COST =	8.00

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
2003	524	464,014	88.552	706,809	27,474	26.7176	0	0	2	3	9	14
2004	535	519,280	97.062	787,776	17,162	48.5981	0	0	1	1	24	26
2005	533	1,331,669	249.844	2,472,237	79,380	30.0188	0	1	3	1	11	16
2006	520	588,110	113.098	1,041,634	25,349	36.5385	0	0	0	6	13	19
2007	503	517,001	102.783	1,161,011	32,463	27.8330	0	0	0	3	11	14
TOTAL	2,615	3,420,074	130.787	6,169,467	34,124	34.0344	0	1	6	14	68	89
O.D.		2,252	0.086				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
2003	0	0	220,821	34,156	16,158	0	0	20,610	83,310	9,578	79,381
2004	0	0	175,875	32,986	68,867	0	0	30,677	44,299	93,508	73,068
2005	0	368,284	366,071	28,598	44,892	0	173,204	206,943	22,326	59,768	61,583
2006	0	0	0	146,409	95,147	0	0	0	173,232	66,838	106,484
2007	0	0	0	141,078	94,505	0	0	0	80,304	138,590	62,524
TOTAL	0	368,284	762,767	383,227	319,569	0	173,204	258,230	403,471	368,282	383,040
O.D.	0	0	0	0	0	0	0	0	0	0	2,252

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2003	0	0	346,247	48,331	22,718	0	0	49,938	131,546	13,486	94,543
2004	3	2,843	281,996	45,285	95,132	0	737	87,921	65,213	125,568	83,078
2005	6	690,738	631,643	46,176	62,307	0	325,783	527,430	40,327	78,792	69,035
2006	44	5,475	229,515	131,119	114,243	121	9,098	200,722	147,881	86,071	117,345
2007	305	12,863	434,819	125,077	102,053	240	6,609	215,642	75,815	120,937	66,651
TOTAL	358	711,919	1,924,220	395,988	396,453	361	342,227	1,081,653	460,782	424,854	430,652
O.D.	0	0	0	0	0	0	0	0	0	0	2,479

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,060,738	1,678,077	433,131	
IBNR + FREQ. ADJUSTMENT	101,746	(32,128)	2,424	
TOTAL LOSSES	4,162,484	1,645,949	435,555	
EXPECTED LOSSES	1,826,491	1,022,183	308,489	
CREDIBILITY	0.08	0.18	0.38	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1591.772	629.426	166.560	2387.758
INDICATED (POST-TEST)	1230.599	486.609	128.768	1845.976
PRES. ON LOSS COST LEVEL	700.004	391.752	118.229	1209.985
DERIVED BY FORMULA	742.452	408.826	122.234	1273.512
UNDERLYING PRES. LOSS COST	698.467	390.892	117.969	1207.328
PROPOSED	742.452	408.826	122.234	1273.512
YEAR	4-1-10	4-1-11	IND. LOSS COST =	1319.104
IND. LOSS COST		1319.10		
MAN. LOSS COST	1179.82	1319.10	ADJ. LOSS COST =	1319.1

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
2003	9,010	52,032	0.577	72,963	8,334	0.5549	0	0	0	1	4	5
2004	9,882	189,717	1.920	263,681	26,446	0.7084	0	0	0	0	7	7
2005	9,388	87,591	0.933	140,571	27,716	0.3196	0	0	0	1	2	3
2006	7,376	188,845	2.560	346,343	45,156	0.5423	0	0	0	1	3	4
2007	7,744	69,399	0.896	166,033	26,935	0.2583	0	0	0	1	1	2
TOTAL	43,400	587,584	1.354	989,591	25,925	0.4839	0	0	0	4	17	21
O.D.		1,923	0.004				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
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	170,725	4,596
2005	0	0	0	70,000	4,227	0	0	0	4,484	4,436	4,444
2006	0	0	0	65,732	18,339	0	0	0	45,057	51,496	8,221
2007	0	0	0	41,964	475	0	0	0	10,000	1,430	15,530
TOTAL	0	0	0	186,794	44,704	0	0	0	70,656	242,279	43,151
O.D.	0	0	0	0	46	0	0	0	0	778	1,099

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2003	0	0	0	12,874	10,217	0	0	0	17,551	19,982	12,339
2004	0	17	914	282	19,661	0	51	6,368	3,961	227,201	5,226
2005	14	672	38,624	74,378	8,154	0	35	2,868	5,031	5,813	4,982
2006	20	2,068	89,579	55,717	24,435	32	2,704	62,100	41,926	58,702	9,060
2007	88	2,627	89,023	27,886	4,437	24	511	16,418	6,220	2,244	16,555
TOTAL	122	5,384	218,140	171,137	66,904	56	3,301	87,754	74,689	313,942	48,162
O.D.	0	0	66	14	41	0	12	510	157	629	1,172

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	315,345	627,513	49,334	
IBNR + FREQ. ADJUSTMENT	49,529	(13,209)	273	
TOTAL LOSSES	364,874	614,304	49,607	
EXPECTED LOSSES	893,172	394,506	36,456	
CREDIBILITY	0.03	0.07	0.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.841	1.415	0.114	2.370
INDICATED (POST-TEST)	0.650	1.094	0.088	1.832
PRES. ON LOSS COST LEVEL	2.066	0.913	0.084	3.063
DERIVED BY FORMULA	2.024	0.926	0.084	3.034
UNDERLYING PRES. LOSS COST	2.058	0.909	0.084	3.051
PROPOSED	2.024	0.926	0.084	3.034
YEAR	4-1-10	4-1-11	IND. LOSS COST =	3.187
IND. LOSS COST		3.19		
MAN.LOSS COST	3.92	3.19	ADJ. LOSS COST =	3.19

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
2003	513,621	3,765,367	0.733	5,977,952	20,932	0.3427	0	0	9	8	159	176
2004	455,755	4,096,065	0.899	6,512,058	22,792	0.3774	0	0	9	8	155	172
2005	535,419	12,815,528	2.394	21,209,150	31,672	0.7172	0	0	24	36	324	384
2006	108,981	1,149,049	1.054	2,033,308	33,603	0.2936	0	0	2	2	28	32
2007	97,309	3,660,032	3.761	8,331,140	22,827	1.5826	0	0	2	19	133	154
TOTAL	1,711,085	25,486,041	1.489	44,063,608	26,532	0.5365	0	0	46	73	799	918
O.D.		27,511	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
2003	0	0	1,357,288	338,596	799,479	0	0	447,197	129,423	612,013	81,371
2004	0	0	1,698,358	382,771	692,346	0	0	385,092	191,461	570,125	175,912
2005	0	0	4,601,017	1,572,368	1,399,471	0	0	1,754,073	1,046,818	1,788,232	653,549
2006	0	0	326,511	175,996	117,820	0	0	112,176	151,660	191,134	73,752
2007	0	0	309,109	790,375	810,566	0	0	64,325	667,350	873,681	144,626
TOTAL	0	0	8,292,283	3,260,106	3,819,682	0	0	2,762,863	2,186,712	4,035,185	1,129,210
O.D.	0	0	0	0	15,751	0	0	0	0	8,205	3,555

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2003	0	0	2,128,228	479,113	1,124,067	0	0	1,083,558	204,359	861,714	96,913
2004	38	27,516	2,736,409	520,067	956,899	0	9,067	1,005,529	291,662	764,859	200,012
2005	314	137,324	8,047,292	1,857,650	1,894,006	0	75,651	4,836,110	1,307,271	2,320,904	732,628
2006	86	18,685	750,390	175,332	147,753	656	18,499	467,402	154,089	219,141	81,275
2007	1,772	99,531	3,254,972	821,118	845,781	2,058	55,305	1,731,976	582,098	782,358	154,171
TOTAL	2,210	283,056	16,917,291	3,853,280	4,968,506	2,714	158,522	9,124,575	2,539,479	4,948,976	1,264,999
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	26,488,368	16,310,241	1,264,999	
IBNR + FREQ. ADJUSTMENT	712,785	(365,005)	3,816	
TOTAL LOSSES	27,201,153	15,945,236	1,268,815	
EXPECTED LOSSES	13,329,352	7,956,545	787,099	
CREDIBILITY	0.31	0.77	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.590	0.932	0.074	2.596
INDICATED (POST-TEST)	1.229	0.721	0.057	2.007
PRES. ON LOSS COST LEVEL	0.781	0.466	0.046	1.293
DERIVED BY FORMULA	0.920	0.662	0.057	1.639
UNDERLYING PRES. LOSS COST	0.779	0.465	0.046	1.290
PROPOSED	0.920	0.662	0.057	1.639
YEAR	4-1-10	4-1-11	IND. LOSS COST =	1.698
IND. LOSS COST		1.70		
MAN.LOSS COST	1.32	1.65	ADJ. LOSS COST =	1.65

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					All
							Death	P.T.	Major	Minor	Temp	
2003	81,546	915,925	1.123	1,448,174	29,755	0.3434	0	0	2	2	24	28
2004	77,739	1,740,837	2.239	2,722,228	82,960	0.2573	1	0	2	1	16	20
2005	85,923	555,521	0.647	946,824	39,445	0.1513	3	0	0	1	9	13
2006	101,857	680,120	0.668	1,120,999	42,403	0.1374	0	0	0	1	13	14
2007	113,117	612,399	0.541	899,601	40,612	0.1238	3	0	0	0	11	14
TOTAL	460,182	4,504,802	0.979	7,137,826	46,824	0.1934	7	0	4	5	73	89
O.D.		61,453	0.013				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
2003	0	0	307,930	64,736	84,251	0	0	110,225	88,202	177,809	82,772
2004	792,099	0	359,272	45,242	44,853	0	0	318,999	40,322	58,415	81,635
2005	402,686	0	0	48,718	22,803	0	0	0	1,841	36,735	42,738
2006	0	0	0	80,676	246,370	0	0	0	40,017	226,572	86,485
2007	516,501	0	0	0	21,063	0	0	0	0	31,000	43,835
TOTAL	1,711,286	0	667,202	239,372	419,340	0	0	429,224	170,382	530,531	337,465
O.D.	0	0	0	0	11,532	0	0	0	0	45,727	4,194

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2003	0	0	482,834	91,601	118,457	0	0	267,075	139,271	250,355	98,581
2004	1,089,776	5,325	530,581	62,060	63,061	0	6,762	726,789	64,970	80,085	92,819
2005	728,469	536	30,885	52,894	30,993	0	66	5,102	3,910	46,060	47,909
2006	24	6,120	233,583	97,308	276,597	28	4,192	107,596	55,591	244,654	95,306
2007	741,904	914	30,727	7,102	19,755	12	611	20,438	6,309	25,101	46,728
TOTAL	2,560,173	12,895	1,308,610	310,965	508,863	40	11,631	1,127,000	270,051	646,255	381,343
O.D.	0	0	0	0	16,214	0	0	0	0	64,384	4,995

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,020,349	1,816,732	386,338	
IBNR + FREQ. ADJUSTMENT	506,720	(77,923)	3,906	
TOTAL LOSSES	5,527,069	1,738,809	390,244	
EXPECTED LOSSES	9,001,160	2,954,368	437,173	
CREDIBILITY	0.13	0.32	0.45	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.201	0.378	0.085	1.664
INDICATED (POST-TEST)	0.928	0.292	0.066	1.286
PRES. ON LOSS COST LEVEL	1.960	0.643	0.095	2.698
DERIVED BY FORMULA	1.826	0.531	0.082	2.439
UNDERLYING PRES. LOSS COST	1.956	0.642	0.095	2.693
PROPOSED	1.826	0.531	0.082	2.439
YEAR	4-1-10	4-1-11	IND. LOSS COST =	2.526
IND. LOSS COST		2.53		
MAN.LOSS COST	2.61	2.53	ADJ. LOSS COST =	2.53