

PENNSYLVANIA COMPENSATION RATING BUREAU

APRIL 1, 2014 LOSS COST FILING

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April 1, 2014 Loss Cost Filing

Calculation of Composite Pure Premium Multiplier

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	1.0090	1.0023	1.0214
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0391	1.0935	1.0089
(3) Final Loss Cost Test Correction Factor	0.9802	0.9902	0.9626
(4) Composite Pure Premium Multiplier (1)*(2)*(3)	1.0277	1.0853	0.9919

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Pennsylvania experience for Manual Years 2006 through 2010 were translated using composite multipliers, yielding an average claim value of \$ 454,936 . 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 * 454,936] * (2) (3)	Per Accident Limit (3) * 2 (4)
A	0.855	777,941	1,555,882
B	0.901	819,795	1,639,590
C	0.950	864,378	1,728,756
D	1.001	910,782	1,821,564
E	1.055	959,915	1,919,830
F	1.115	1,014,507	2,029,014
G	1.172	1,066,370	2,132,740

@ From Pennsylvania 4/1/13 loss cost filing materials - 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	504	165,933,800	39,036,800	204,970,600	406,688
Permanent Total	227	205,000,400	383,754,300	588,754,700	2,593,633
Major	16,372	3,916,319,300	3,070,730,800	6,987,050,100	426,768
Total Serious	17,103	4,287,253,500	3,493,521,900	7,780,775,400	454,936
Minor	35,398	1,500,049,800	1,260,567,300	2,760,617,100	77,988
Temporary	141,437	1,339,498,300	1,701,546,000	3,041,044,300	21,501
Total Non-Serious	176,835	2,839,548,100	2,962,113,300	5,801,661,400	32,808

Accordingly, the criteria for 100 percent credibility will be:

Serious: 175 *	454,936 =	79,613,800
Non-Serious: 500 *	32,808 =	16,404,000
Medical: .10 *	16,404,000 =	1,640,400

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	79,017,474	16,281,131	1,628,113
0.99	77,829,313	16,036,316	1,603,632
0.98	76,647,167	15,792,741	1,579,274
0.97	75,471,066	15,550,412	1,555,041
0.96	74,301,044	15,309,335	1,530,934
0.95	73,137,130	15,069,517	1,506,952
0.94	71,979,357	14,830,964	1,483,096
0.93	70,827,758	14,593,683	1,459,368
0.92	69,682,366	14,357,681	1,435,768
0.91	68,543,216	14,122,965	1,412,297
0.90	67,410,341	13,889,543	1,388,954
0.89	66,283,776	13,657,420	1,365,742
0.88	65,163,557	13,426,605	1,342,661
0.87	64,049,721	13,197,105	1,319,711
0.86	62,942,303	12,968,927	1,296,893
0.85	61,841,342	12,742,080	1,274,208
0.84	60,746,875	12,516,571	1,251,657
0.83	59,658,942	12,292,408	1,229,241
0.82	58,577,581	12,069,599	1,206,960
0.81	57,502,833	11,848,153	1,184,815
0.80	56,434,739	11,628,078	1,162,808
0.79	55,373,341	11,409,383	1,140,938
0.78	54,318,681	11,192,076	1,119,208
0.77	53,270,802	10,976,166	1,097,617
0.76	52,229,749	10,761,662	1,076,166
0.75	51,195,567	10,548,575	1,054,858
0.74	50,168,301	10,336,912	1,033,691
0.73	49,147,999	10,126,684	1,012,668
0.72	48,134,709	9,917,901	991,790
0.71	47,128,478	9,710,573	971,057
0.70	46,129,359	9,504,709	950,471
0.69	45,137,400	9,300,322	930,032
0.68	44,152,655	9,097,420	909,742
0.67	43,175,176	8,896,016	889,602
0.66	42,205,018	8,696,120	869,612
0.65	41,242,237	8,497,744	849,774
0.64	40,286,890	8,300,900	830,090
0.63	39,339,034	8,105,599	810,560
0.62	38,398,730	7,911,855	791,186
0.61	37,466,040	7,719,679	771,968
0.60	36,541,024	7,529,084	752,908
0.59	35,623,749	7,340,084	734,008
0.58	34,714,279	7,152,693	715,269
0.57	33,812,683	6,966,924	696,692
0.56	32,919,029	6,782,791	678,279
0.55	32,033,389	6,600,310	660,031
0.54	31,155,836	6,419,495	641,950
0.53	30,286,445	6,240,361	624,036
0.52	29,425,294	6,062,926	606,293
0.51	28,572,463	5,887,204	588,720
0.50	27,728,033	5,713,214	571,321
0.49	26,892,089	5,540,972	554,097
0.48	26,064,718	5,370,497	537,050
0.47	25,246,009	5,201,806	520,181
0.46	24,436,056	5,034,920	503,492
0.45	23,634,953	4,869,857	486,986

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	22,842,801	4,706,638	470,664
0.43	22,059,701	4,545,285	454,529
0.42	21,285,760	4,385,818	438,582
0.41	20,521,086	4,228,261	422,826
0.40	19,765,794	4,072,637	407,264
0.39	19,020,002	3,918,971	391,897
0.38	18,283,832	3,767,287	376,729
0.37	17,557,412	3,617,612	361,761
0.36	16,840,874	3,469,973	346,997
0.35	16,134,357	3,324,399	332,440
0.34	15,438,006	3,180,919	318,092
0.33	14,751,970	3,039,565	303,957
0.32	14,076,407	2,900,369	290,037
0.31	13,411,483	2,763,365	276,337
0.30	12,757,370	2,628,589	262,859
0.29	12,114,250	2,496,077	249,608
0.28	11,482,315	2,365,870	236,587
0.27	10,861,766	2,238,009	223,801
0.26	10,252,816	2,112,539	211,254
0.25	9,655,690	1,989,504	198,950
0.24	9,070,628	1,868,955	186,896
0.23	8,497,883	1,750,944	175,094
0.22	7,937,727	1,635,527	163,553
0.21	7,390,448	1,522,763	152,276
0.20	6,856,359	1,412,717	141,272
0.19	6,335,792	1,305,457	130,546
0.18	5,829,110	1,201,057	120,106
0.17	5,336,703	1,099,600	109,960
0.16	4,858,997	1,001,171	100,117
0.15	4,396,462	905,868	90,587
0.14	3,949,611	813,797	81,380
0.13	3,519,015	725,075	72,508
0.12	3,105,315	639,834	63,983
0.11	2,709,229	558,223	55,822
0.10	2,331,581	480,410	48,041
0.09	1,973,318	406,592	40,659
0.08	1,635,553	336,997	33,700
0.07	1,319,616	271,900	27,190
0.06	1,027,134	211,636	21,164
0.05	760,166	156,629	15,663
0.04	521,435	107,439	10,744
0.03	314,789	64,861	6,486
0.02	146,306	30,146	3,015
0.01	28,159	5,802	580
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/>		
	8,653,572,700		

B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	5,655,118,376	4,187,374,648	794,441,709

C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	1.5302	2.0666	10.8926

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credi- bility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	120,912,539	33,646,585	17,734,384
0.99	119,094,415	33,140,651	17,467,722
0.98	117,285,495	32,637,279	17,202,400
0.97	115,485,825	32,136,481	16,938,440
0.96	113,695,458	31,638,272	16,675,852
0.95	111,914,436	31,142,664	16,414,625
0.94	110,142,812	30,649,670	16,154,771
0.93	108,380,635	30,159,305	15,896,312
0.92	106,627,956	29,671,584	15,639,247
0.91	104,884,829	29,186,519	15,383,586
0.90	103,151,304	28,704,130	15,129,320
0.89	101,427,434	28,224,424	14,876,481
0.88	99,713,275	27,747,422	14,625,069
0.87	98,008,883	27,273,137	14,375,084
0.86	96,314,312	26,801,585	14,126,537
0.85	94,629,622	26,332,783	13,879,438
0.84	92,954,868	25,866,746	13,633,799
0.83	91,290,113	25,403,490	13,389,631
0.82	89,635,414	24,943,033	13,146,932
0.81	87,990,835	24,485,393	12,905,716
0.80	86,356,438	24,030,586	12,666,002
0.79	84,732,286	23,578,631	12,427,781
0.78	83,118,446	23,129,544	12,191,085
0.77	81,514,981	22,683,345	11,955,903
0.76	79,921,962	22,240,051	11,722,246
0.75	78,339,457	21,799,685	11,490,146
0.74	76,767,534	21,362,262	11,259,583
0.73	75,206,268	20,927,805	11,030,587
0.72	73,655,732	20,496,334	10,803,172
0.71	72,115,997	20,067,870	10,577,335
0.70	70,587,145	19,642,432	10,353,100
0.69	69,069,249	19,220,045	10,130,467
0.68	67,562,393	18,800,728	9,909,456
0.67	66,066,654	18,384,507	9,690,079
0.66	64,582,119	17,971,402	9,472,336
0.65	63,108,871	17,561,438	9,256,248
0.64	61,646,999	17,154,640	9,041,838
0.63	60,196,590	16,751,031	8,829,106
0.62	58,757,737	16,350,640	8,618,073
0.61	57,330,534	15,953,489	8,408,739
0.60	55,915,075	15,559,605	8,201,126
0.59	54,511,461	15,169,018	7,995,256
0.58	53,119,790	14,781,755	7,791,139
0.57	51,740,168	14,397,845	7,588,787
0.56	50,372,698	14,017,316	7,388,222
0.55	49,017,492	13,640,201	7,189,454
0.54	47,674,660	13,266,528	6,992,505
0.53	46,344,318	12,896,330	6,797,375
0.52	45,026,585	12,529,643	6,604,107
0.51	43,721,583	12,166,496	6,412,691
0.50	42,429,436	11,806,928	6,223,171
0.49	41,150,275	11,450,973	6,035,557
0.48	39,884,231	11,098,669	5,849,871
0.47	38,631,443	10,750,052	5,666,124
0.46	37,392,053	10,405,166	5,484,337
0.45	36,166,205	10,064,046	5,304,544
0.44	34,954,054	9,726,738	5,126,755
0.43	33,755,754	9,393,286	4,951,003

PAYROLL CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	120,912,539	33,646,585	17,734,384
0.99	119,094,415	33,140,651	17,467,722
0.42	32,571,470	9,063,731	4,777,298
0.41	31,401,366	8,738,124	4,605,674
0.40	30,245,618	8,416,512	4,436,164
0.39	29,104,407	8,098,945	4,268,777
0.38	27,977,920	7,785,475	4,103,558
0.37	26,866,352	7,476,157	3,940,518
0.36	25,769,905	7,171,046	3,779,700
0.35	24,688,793	6,870,203	3,621,136
0.34	23,623,237	6,573,687	3,464,849
0.33	22,573,464	6,281,565	3,310,882
0.32	21,539,718	5,993,903	3,159,257
0.31	20,522,251	5,710,770	3,010,028
0.30	19,521,328	5,432,242	2,863,218
0.29	18,537,225	5,158,393	2,718,880
0.28	17,570,238	4,889,307	2,577,048
0.27	16,620,674	4,625,069	2,437,775
0.26	15,688,859	4,365,773	2,301,105
0.25	14,775,137	4,111,509	2,167,083
0.24	13,879,875	3,862,382	2,035,783
0.23	13,003,461	3,618,501	1,907,229
0.22	12,146,310	3,379,980	1,781,517
0.21	11,308,864	3,146,942	1,658,682
0.20	10,491,601	2,919,521	1,538,819
0.19	9,695,029	2,697,857	1,421,985
0.18	8,919,704	2,482,104	1,308,267
0.17	8,166,223	2,272,433	1,197,750
0.16	7,435,237	2,069,020	1,090,534
0.15	6,727,466	1,872,067	986,728
0.14	6,043,695	1,681,793	886,440
0.13	5,384,797	1,498,440	789,801
0.12	4,751,753	1,322,281	696,941
0.11	4,145,662	1,153,624	608,047
0.10	3,567,785	992,815	523,291
0.09	3,019,571	840,263	442,882
0.08	2,502,723	696,438	367,081
0.07	2,019,276	561,909	296,170
0.06	1,571,720	437,367	230,531
0.05	1,163,206	323,689	170,611
0.04	797,900	222,033	117,030
0.03	481,690	134,042	70,649
0.02	223,877	62,300	32,841
0.01	43,089	11,990	6,318
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2006 - 2010

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														
06	163,206,393	2,040,255,350	110	289,754	52	204,068	3601	6,519,021	6924	2,217,256	31645	1,979,118	9,193,336	1.250
07	173,725,134	2,170,188,256	139	366,855	40	121,895	3563	6,502,584	7848	2,604,888	30861	2,106,686	9,998,975	1.249
08	173,453,804	1,932,374,388	84	236,201	34	96,419	2982	5,412,473	7356	2,534,158	27611	2,132,557	8,911,936	1.114
09	172,939,797	1,681,429,804	91	221,305	21	71,329	2055	3,680,982	7323	2,480,198	26205	2,159,899	8,200,585	.972
10	180,207,697	1,387,648,630	82	214,471	14	47,389	873	1,538,786	3836	1,439,483	30616	2,733,465	7,902,893	.770
ALL	863,532,825	9,211,896,428	506	1,328,586	161	541,100	13074	23,653,846	33287	11,275,983	146938	11,111,725	44,207,725	1.067
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
06	163,206,393	3,102,959,400	110	362,193	52	469,561	3601	8,611,627	6924	2,933,430	31645	2,996,384	15,656,400	1.901
07	173,725,134	3,176,847,967	138	454,246	46	415,361	3641	8,709,082	7885	3,341,822	30737	2,911,713	15,936,257	1.829
08	173,453,804	2,879,906,915	83	273,320	47	424,443	3261	7,800,615	7392	3,131,784	27277	2,582,994	14,585,913	1.660
09	172,939,797	2,709,042,985	91	299,577	43	388,408	3030	7,249,321	7100	3,009,337	25426	2,408,054	13,735,732	1.566
10	180,207,697	2,556,724,306	82	270,002	39	352,231	2839	6,792,548	6097	2,584,125	26352	2,495,838	13,072,499	1.419
ALL	863,532,825	14,425,481,573	504	1,659,338	227	2,050,004	16372	39,163,193	35398	15,000,498	141437	13,394,983	72,986,801	1.671
PURE PREMIUM		1.671		.019		.024		.454		.174		.155	.845	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
06	163,206,393	2,147,971,993	96	319,309	39	352,222	2165	5,176,103	6029	2,554,279	20798	1,969,224	11,108,583	1.316
07	173,725,134	2,212,895,250	100	329,209	40	361,230	2230	5,332,897	6205	2,629,904	21415	2,028,709	11,447,004	1.274
08	173,453,804	2,187,218,270	99	327,143	40	361,874	2201	5,264,925	6128	2,596,811	21148	2,002,526	11,318,903	1.261
09	172,939,797	2,149,793,903	97	320,857	39	353,405	2166	5,182,421	6013	2,549,273	20829	1,972,651	11,119,332	1.243
10	180,207,697	2,165,066,681	97	319,622	39	356,744	2187	5,231,327	6031	2,556,000	21147	2,003,116	11,183,858	1.201
ALL	863,532,825	10,862,946,097	489	1,616,140	197	1,785,475	10949	26,187,673	30406	12,886,267	105337	9,976,226	56,177,680	1.258
PURE PREMIUM		1.258		.019		.021		.303		.149		.116	.651	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2006 - 2010

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	MAJOR PERM. COMP. IN HUNDREDS	MINOR NO.	MINOR PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
06	18,988,351	456,762,896	13	35,730	7	36,046	820	1,481,916	1645	495,220	7643	495,593	2,023,124	2.405
07	19,836,941	486,355,428	26	83,383	9	27,837	772	1,396,182	1916	589,753	7093	491,557	2,274,842	2.452
08	18,892,586	392,240,399	7	20,465	1	112	634	1,133,837	1872	573,426	5531	420,625	1,773,939	2.076
09	18,726,112	327,860,320	16	39,123	4	25,850	369	669,810	1867	534,480	5090	391,255	1,618,086	1.751
10	19,777,136	273,786,821	11	51,918	4	16,595	145	241,666	919	291,894	6336	532,433	1,603,362	1.384
ALL	96,221,126	1,937,005,864	73	230,619	25	106,440	2740	4,923,411	8219	2,484,773	31693	2,331,463	9,293,353	2.013
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
06	18,988,351	689,000,979	13	44,663	7	82,941	820	1,957,612	1645	655,176	7643	750,327	3,399,292	3.629
07	19,836,941	714,462,611	25	103,243	10	93,218	793	1,874,525	1921	756,345	7066	678,600	3,638,694	3.602
08	18,892,586	578,815,616	7	24,102	5	44,743	707	1,640,073	1849	701,873	5475	511,905	2,865,461	3.064
09	18,726,112	535,014,659	16	53,101	9	98,229	621	1,388,887	1736	629,265	4964	440,339	2,740,326	2.857
10	19,777,136	507,747,101	11	65,183	9	79,784	592	1,277,967	1338	506,699	5463	485,060	2,662,778	2.567
ALL	96,221,126	3,025,040,966	72	290,292	40	398,915	3533	8,139,064	8489	3,249,358	30611	2,866,231	15,306,551	3.144
PURE PREMIUM		3.144		.030		.041		.846		.338		.298	1.591	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
06	18,988,351	474,853,456	11	39,375	5	62,215	493	1,176,642	1432	570,493	5023	493,115	2,406,695	2.501
07	19,836,941	498,181,508	18	74,824	9	81,070	486	1,147,853	1512	595,236	4923	472,795	2,610,038	2.511
08	18,892,586	435,969,857	8	28,977	4	38,207	477	1,106,675	1532	581,700	4247	397,066	2,207,073	2.308
09	18,726,112	427,154,122	17	56,962	8	89,309	444	993,092	1468	532,279	4074	361,392	2,238,507	2.281
10	19,777,136	432,375,693	13	76,757	9	80,657	457	985,592	1323	501,049	4386	389,444	2,290,258	2.186
ALL	96,221,126	2,268,534,636	67	276,895	35	351,458	2357	5,409,854	7267	2,780,757	22653	2,113,812	11,752,571	2.358
PURE PREMIUM		2.358		.029		.037		.562		.289		.220	1.221	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2006 - 2010

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														
06	8,984,868	385,306,263	22	61,854	13	66,557	738	1,460,210	798	277,792	4683	326,371	1,660,278	4.288
07	9,399,553	411,134,629	44	124,334	7	34,492	761	1,539,929	872	326,848	4448	347,644	1,738,099	4.374
08	9,078,425	336,285,264	14	44,945	8	29,095	632	1,254,584	835	313,412	3648	325,578	1,395,238	3.704
09	8,346,608	296,505,965	21	78,518	6	24,596	467	925,297	751	312,461	3246	319,411	1,304,776	3.552
10	9,216,646	248,032,969	24	50,432	5	10,864	245	478,772	562	240,985	3595	401,065	1,298,211	2.691
ALL	45,026,100	1,677,265,090	125	360,083	39	165,604	2843	5,658,792	3818	1,471,498	19620	1,720,069	7,396,602	3.725
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
06	8,984,868	615,698,899	22	77,317	13	153,149	738	1,928,937	798	367,519	4683	494,126	3,135,941	6.853
07	9,399,553	613,563,241	43	153,270	8	111,346	763	2,028,788	888	427,279	4428	481,901	2,933,047	6.528
08	9,078,425	514,536,602	13	51,826	10	110,540	647	1,706,701	862	406,479	3603	397,521	2,472,297	5.668
09	8,346,608	486,152,236	20	105,444	9	100,434	540	1,505,433	774	413,470	3146	361,293	2,375,449	5.825
10	9,216,646	457,918,310	24	63,256	8	73,921	467	1,323,453	816	427,399	3113	377,097	2,314,058	4.968
ALL	45,026,100	2,687,869,288	122	451,113	48	549,390	3155	8,493,312	4138	2,042,146	18973	2,111,938	13,230,792	5.970
PURE PREMIUM		5.970		.100		.122		1.886		.454		.469	2.938	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
06	8,984,868	412,962,805	19	68,163	10	114,878	444	1,159,407	695	320,016	3078	324,740	2,142,425	4.596
07	9,399,553	417,133,712	31	111,080	7	96,836	467	1,242,368	699	336,354	3084	335,681	2,049,016	4.438
08	9,078,425	380,949,989	16	62,067	9	94,214	437	1,151,935	715	337,303	2792	308,002	1,855,979	4.196
09	8,346,608	380,383,521	21	112,242	8	91,338	386	1,076,952	656	350,636	2574	295,644	1,877,022	4.557
10	9,216,646	385,629,500	28	74,576	8	74,814	360	1,020,058	805	421,636	2508	303,839	1,961,373	4.184
ALL	45,026,100	1,977,059,527	115	428,128	42	472,080	2094	5,650,720	3570	1,765,945	14036	1,567,906	9,885,815	4.391
PURE PREMIUM		4.391		.095		.105		1.255		.392		.348	2.196	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2006 - 2010

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														
06	135,233,174	1,198,186,191	75	192,170	32	101,465	2043	3,576,895	4481	1,444,244	19319	1,157,154	5,509,933	.886
07	144,488,640	1,272,698,199	69	159,138	24	59,566	2030	3,566,473	5060	1,688,286	19320	1,267,485	5,986,034	.881
08	145,482,793	1,203,848,725	63	170,790	25	67,212	1716	3,024,052	4649	1,647,320	18432	1,386,355	5,742,758	.827
09	145,867,077	1,057,063,519	54	103,664	11	20,883	1219	2,085,875	4705	1,633,257	17869	1,449,233	5,277,723	.725
10	151,213,915	865,828,840	47	112,121	5	19,930	483	818,347	2355	906,604	20685	1,799,967	5,001,319	.573
ALL	722,285,599	5,597,625,474	308	737,883	97	269,056	7491	13,071,642	21250	7,319,711	95625	7,060,194	27,517,767	.775
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
06	135,233,174	1,798,259,522	75	240,213	32	233,471	2043	4,725,078	4481	1,910,735	19319	1,751,931	9,121,167	1.330
07	144,488,640	1,848,822,115	70	197,732	28	210,796	2085	4,805,768	5076	2,158,198	19243	1,751,211	9,364,515	1.280
08	145,482,793	1,786,554,697	63	197,393	32	269,159	1907	4,453,840	4681	2,023,432	18199	1,673,568	9,248,155	1.228
09	145,867,077	1,687,876,090	55	141,033	25	189,745	1869	4,355,001	4590	1,966,602	17316	1,606,422	8,619,957	1.157
10	151,213,915	1,591,058,895	47	141,563	22	198,527	1780	4,191,129	3943	1,650,027	17776	1,633,681	8,095,664	1.052
ALL	722,285,599	8,712,571,319	310	917,934	139	1,101,698	9684	22,530,816	22771	9,708,994	91853	8,416,813	44,449,458	1.206
PURE PREMIUM		1.206		.013		.015		.312		.134		.117	.615	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
06	135,233,174	1,260,155,732	66	211,772	24	175,129	1228	2,840,054	3902	1,663,770	12697	1,151,369	6,559,463	.932
07	144,488,640	1,297,580,030	51	143,305	24	183,324	1277	2,942,676	3994	1,698,313	13408	1,220,233	6,787,950	.898
08	145,482,793	1,370,298,424	75	236,099	27	229,453	1287	3,006,315	3881	1,677,808	14109	1,297,458	7,255,851	.942
09	145,867,077	1,342,256,260	59	151,653	23	172,757	1336	3,112,377	3889	1,666,357	14181	1,315,615	7,003,803	.920
10	151,213,915	1,347,061,488	56	168,289	22	201,273	1370	3,225,677	3903	1,633,315	14253	1,309,833	6,932,228	.891
ALL	722,285,599	6,617,351,934	307	911,118	120	961,936	6498	15,127,099	19569	8,339,563	68648	6,294,508	34,539,295	.916
PURE PREMIUM		.916		.013		.013		.209		.115		.087	.478	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2006 - 2010

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														
06	163,206,393	919,333,611	110	46,767	52	245,368	3601	3,105,195	6924	1,692,243	31645	2,427,701	1,676,063	.563
07	173,725,134	999,897,472	139	54,547	40	511,604	3563	3,131,770	7848	1,969,079	30861	2,535,384	1,796,591	.576
08	173,453,804	891,193,577	84	27,072	34	262,134	2982	2,533,596	7356	1,863,108	27611	2,508,730	1,717,295	.514
09	172,939,797	820,058,478	91	32,182	21	151,336	2055	1,782,118	7323	1,997,050	26205	2,592,649	1,645,250	.474
10	180,207,697	790,289,250	82	35,199	14	164,514	873	996,874	3836	1,198,232	30616	3,819,389	1,688,685	.439
ALL	863,532,825	4,420,772,388	506	195,767	161	1,334,956	13074	11,549,553	33287	8,719,712	146938	13,883,853	8,523,884	.512
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
06	163,206,393	1,565,640,015	110	85,209	52	879,153	3601	6,753,799	6924	2,465,598	31645	3,806,635	1,666,007	.959
07	173,725,134	1,593,625,669	138	106,906	46	777,658	3641	6,827,403	7885	2,807,580	30737	3,699,170	1,717,541	.917
08	173,453,804	1,458,591,320	83	64,280	47	794,700	3261	6,116,617	7392	2,632,332	27277	3,281,296	1,696,688	.841
09	172,939,797	1,373,573,245	91	70,472	43	726,850	3030	5,683,698	7100	2,528,077	25426	3,058,350	1,668,284	.794
10	180,207,697	1,307,249,899	82	63,501	39	659,182	2839	5,325,791	6097	2,172,086	26352	3,170,009	1,681,930	.725
ALL	863,532,825	7,298,680,148	504	390,368	227	3,837,543	16372	30,707,308	35398	12,605,673	141437	17,015,460	8,430,450	.845
PURE PREMIUM		.845		.005		.044		.356		.146		.197	.098	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
06	163,206,393	1,110,775,060	96	75,154	39	659,303	2164	4,058,490	6026	2,145,765	20787	2,500,534	1,668,506	.681
07	173,725,134	1,144,709,823	100	77,475	40	678,302	2230	4,182,180	6211	2,211,369	21410	2,576,624	1,721,148	.659
08	173,453,804	1,131,760,098	99	76,684	40	677,172	2203	4,133,509	6134	2,184,244	21149	2,544,044	1,701,948	.652
09	172,939,797	1,111,463,063	96	74,729	39	660,779	2165	4,061,738	6015	2,141,776	20774	2,498,816	1,676,792	.643
10	180,207,697	1,117,237,453	96	74,059	39	667,985	2169	4,068,598	5985	2,131,639	20961	2,521,757	1,708,337	.620
ALL	863,532,825	5,615,945,497	487	378,101	197	3,343,541	10931	20,504,515	30371	10,814,793	105081	12,641,775	8,476,731	.650
PURE PREMIUM		.650		.004		.039		.237		.125		.146	.098	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2006 - 2010

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														
06	18,988,351	202,312,437	13	3,088	7	37,518	820	674,396	1645	357,707	7643	568,879	381,537	1.065
07	19,836,941	227,484,199	26	28,093	9	120,221	772	717,175	1916	438,124	7093	573,481	397,749	1.147
08	18,892,586	177,393,894	7	676	1	6	634	530,552	1872	418,321	5531	476,737	347,647	.939
09	18,726,112	161,808,603	16	6,139	4	63,000	369	287,480	1867	444,355	5090	490,288	326,824	.864
10	19,777,136	160,336,224	11	1,387	4	58,660	145	124,762	919	274,718	6336	807,771	336,063	.811
ALL	96,221,126	929,335,357	73	39,383	25	279,405	2740	2,334,365	8219	1,933,225	31693	2,917,156	1,789,820	.966
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
06	18,988,351	339,929,189	13	5,626	7	134,426	820	1,466,811	1645	521,179	7643	892,002	379,248	1.790
07	19,836,941	363,869,423	25	51,817	10	182,448	793	1,562,016	1921	625,542	7066	836,623	380,248	1.834
08	18,892,586	286,546,101	7	1,899	5	33,091	707	1,279,348	1849	580,621	5475	627,027	343,475	1.517
09	18,726,112	274,032,622	16	14,382	9	237,951	621	1,035,930	1736	538,839	4964	581,825	331,399	1.463
10	19,777,136	266,277,785	11	5,331	9	183,438	592	1,009,490	1338	461,195	5463	668,605	334,719	1.346
ALL	96,221,126	1,530,655,120	72	79,055	40	771,354	3533	6,353,595	8489	2,727,376	30611	3,606,082	1,769,089	1.591
PURE PREMIUM		1.591		.008		.080		.660		.283		.375	.184	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
06	18,988,351	240,654,234	11	4,962	5	100,810	493	881,435	1432	453,573	5021	585,945	379,817	1.267
07	19,836,941	261,003,620	18	37,552	9	159,135	486	956,852	1513	492,716	4922	582,734	381,046	1.316
08	18,892,586	220,699,608	8	2,266	4	28,322	477	864,054	1533	481,434	4247	486,380	344,540	1.168
09	18,726,112	223,755,609	17	15,250	8	216,141	444	741,357	1468	455,796	4060	475,923	333,090	1.195
10	19,777,136	228,901,446	13	6,316	9	185,203	453	773,030	1313	452,506	4347	531,986	339,974	1.157
ALL	96,221,126	1,175,014,517	67	66,346	35	689,611	2353	4,216,728	7259	2,336,025	22597	2,662,968	1,778,467	1.221
PURE PREMIUM		1.221		.007		.072		.438		.243		.277	.185	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2006 - 2010

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														
06	8,984,868	166,027,843	22	5,958	13	108,064	738	736,205	798	218,974	4683	400,820	190,258	1.848
07	9,399,553	173,809,862	44	9,101	7	155,759	761	696,595	872	253,206	4448	431,005	192,433	1.849
08	9,078,425	139,523,846	14	1,574	8	48,769	632	591,274	835	225,636	3648	352,978	175,007	1.537
09	8,346,608	130,477,596	21	3,203	6	38,282	467	469,571	751	265,290	3246	362,833	165,596	1.563
10	9,216,646	129,821,095	24	16,291	5	49,630	245	346,555	562	216,076	3595	501,439	168,220	1.409
ALL	45,026,100	739,660,242	125	36,127	39	400,504	2843	2,840,200	3818	1,179,182	19620	2,049,075	891,514	1.643
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
06	8,984,868	313,594,117	22	10,856	13	387,193	738	1,601,246	798	319,045	4683	628,485	189,116	3.490
07	9,399,553	293,304,744	43	19,236	8	232,748	763	1,496,621	888	372,398	4428	628,078	183,966	3.120
08	9,078,425	247,229,748	13	4,729	10	152,455	647	1,337,039	862	341,047	3603	464,121	172,907	2.723
09	8,346,608	237,544,874	20	7,913	9	172,776	540	1,229,333	774	364,460	3146	433,051	167,915	2.846
10	9,216,646	231,405,752	24	25,981	8	180,705	467	1,148,418	816	359,900	3113	431,507	167,547	2.511
ALL	45,026,100	1,323,079,235	122	68,715	48	1,125,877	3155	6,812,657	4138	1,756,850	18973	2,585,242	881,451	2.938
PURE PREMIUM		2.938		.015		.250		1.513		.390		.574	.196	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
06	8,984,868	214,206,568	19	9,575	10	290,368	443	962,220	694	277,659	3076	412,844	189,400	2.384
07	9,399,553	204,883,341	31	13,940	7	202,874	467	916,824	700	293,450	3084	437,393	184,352	2.180
08	9,078,425	185,532,991	16	5,642	9	129,933	437	903,433	716	283,134	2793	359,746	173,443	2.044
09	8,346,608	187,541,226	21	8,441	8	157,040	386	878,586	656	308,690	2571	353,884	168,771	2.247
10	9,216,646	195,887,210	28	30,151	8	182,703	358	879,234	796	351,088	2493	345,518	170,178	2.125
ALL	45,026,100	988,051,336	115	67,749	42	962,918	2091	4,540,297	3562	1,514,021	14017	1,909,385	886,144	2.194
PURE PREMIUM		2.194		.015		.214		1.008		.336		.424	.197	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2006 - 2010

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														
06	135,233,174	550,993,331	75	37,720	32	99,786	2043	1,694,594	4481	1,115,562	19319	1,458,002	1,104,268	.407
07	144,488,640	598,603,411	69	17,353	24	235,624	2030	1,718,000	5060	1,277,749	19320	1,530,899	1,206,409	.414
08	145,482,793	574,275,837	63	24,822	25	213,359	1716	1,411,770	4649	1,219,150	18432	1,679,015	1,194,641	.395
09	145,867,077	527,772,279	54	22,841	11	50,053	1219	1,025,066	4705	1,287,406	17869	1,739,527	1,152,830	.362
10	151,213,915	500,131,931	47	17,521	5	56,224	483	525,557	2355	707,438	20685	2,510,178	1,184,402	.331
ALL	722,285,599	2,751,776,789	308	120,257	97	655,046	7491	6,374,987	21250	5,607,305	95625	8,917,621	5,842,550	.381
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
06	135,233,174	912,116,709	75	68,727	32	357,534	2043	3,685,742	4481	1,625,374	19319	2,286,148	1,097,643	.674
07	144,488,640	936,451,502	70	35,853	28	362,462	2085	3,768,765	5076	1,809,640	19243	2,234,469	1,153,327	.648
08	145,482,793	924,815,471	63	57,652	32	609,154	1907	3,500,231	4681	1,710,665	18199	2,190,148	1,180,306	.636
09	145,867,077	861,995,749	55	48,177	25	316,123	1869	3,418,436	4590	1,624,778	17316	2,043,473	1,168,970	.591
10	151,213,915	809,566,362	47	32,190	22	295,039	1780	3,167,883	3943	1,350,990	17776	2,069,897	1,179,664	.535
ALL	722,285,599	4,444,945,793	310	242,599	139	1,940,312	9684	17,541,057	22771	8,121,447	91853	10,824,135	5,779,910	.615
PURE PREMIUM		.615		.003		.027		.243		.112		.150	.080	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
06	135,233,174	655,914,258	66	60,617	24	268,126	1228	2,214,834	3900	1,414,533	12690	1,501,744	1,099,289	.485
07	144,488,640	678,822,862	51	25,982	24	316,293	1277	2,308,504	3998	1,425,203	13404	1,556,498	1,155,749	.470
08	145,482,793	725,527,499	75	68,777	27	518,917	1289	2,366,023	3885	1,419,676	14109	1,697,918	1,183,965	.499
09	145,867,077	700,166,228	58	51,038	23	287,599	1335	2,441,795	3891	1,377,290	14143	1,669,009	1,174,932	.480
10	151,213,915	692,448,797	55	37,592	22	300,079	1358	2,416,335	3876	1,328,045	14121	1,644,253	1,198,185	.458
ALL	722,285,599	3,452,879,644	305	244,006	120	1,691,014	6487	11,747,491	19550	6,964,747	68467	8,069,422	5,812,120	.478
PURE PREMIUM		.478		.003		.023		.163		.096		.112	.080	

PENNSYLVANIA COMPENSATION RATING BUREAU
April 1, 2014 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	4.07	Temporary Staffing Procedure
187	3.22	Temporary Staffing Procedure
189	2.79	Temporary Staffing Procedure
191	2.60	Temporary Staffing Procedure
275	2.92	Temporary Staffing Procedure
276	3.55	Temporary Staffing Procedure
291	3.06	Temporary Staffing Procedure
297	2.80	Temporary Staffing Procedure
491	3.24	Temporary Staffing Procedure
493	3.94	Temporary Staffing Procedure
495	4.32	Temporary Staffing Procedure
497	1.33	Temporary Staffing Procedure
499	3.29	Temporary Staffing Procedure
587	1.92	Temporary Staffing Procedure
691	5.71	Temporary Staffing Procedure
693	8.05	Temporary Staffing Procedure
695	3.83	Temporary Staffing Procedure
867	5.91	Temporary Staffing Procedure
877	2.22	Temporary Staffing Procedure
879	3.11	Temporary Staffing Procedure
881	3.96	Temporary Staffing Procedure
883	2.96	Temporary Staffing Procedure
895	0.75	Temporary Staffing Procedure
520	0.45	Temporary Staffing Exposure Group Procedure
521	1.23	Temporary Staffing Exposure Group Procedure
522	1.79	Temporary Staffing Exposure Group Procedure
523	3.10	Temporary Staffing Exposure Group Procedure
524	4.51	Temporary Staffing Exposure Group Procedure
525	7.50	Temporary Staffing Exposure Group Procedure
526	11.99	Temporary Staffing Exposure Group Procedure
527	17.35	Temporary Staffing Exposure Group Procedure
528	25.01	Temporary Staffing Exposure Group Procedure
529	40.20	Temporary Staffing Exposure Group Procedure
Explosives Classifications		
0771	0.55	Explosives - Target = 20% of total
4771	2.21	Explosives - Target = 80% of total

PENNSYLVANIA COMPENSATION RATING BUREAU
April 1, 2014 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>
Attendant Care and affected classes		
908	203.20	See Exhibit 33
913	427.07	See Exhibit 33
972	2.84	See Exhibit 33
Aircraft Classifications		
7413	0.71	Aircraft Procedure
7421	0.86	Aircraft Procedure
7424	2.02	Aircraft Procedure
7453	0.15	Aircraft Procedure
Other Classifications		
0133	A	"A" Rated
0152	0.93	O.D. non-rateable element for 615. Use 10% of total
0162	0.38	Non-rateable Federal O.D. element, use CMCRB loss cost
0164	0.38	Federal black lung - code 615, use CMCRB loss cost
509	5.09	No experience, use industry group average change
615	8.33	Rate excluding non-rateable element. Use 90% of total
670	4.27	Combine with 681
681	4.27	Combine with 670
809	4.96	Combine with 992
982	2.77	Data reassignment
992	4.96	Combine with 809
993	875.65	Combine with 996
996	875.65	Combine with 993
7405	1.83	Rate ex non-rateable element (7445), use 82.5% of total,
7445	0.39	Non-rateable element of 7405, use 17.5% of total,
9985	A	"A" Rated

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

Temporary Staffing Code	PY 06-10 Payrolls (\$000)			
		Serious	Non-Serious	Med Only
185	113,945	A) Credibility Based on Payroll of \$21,234,930		
187	117,248			
189	81,872			
191	26,339	0.31	0.73	1.00
275	143,992	B) Ratio of Indicated Temporary Staffing Code Pure Premium to Direct Code Pure Premium		
276	67,756			
291	9,472			
297	103,262	1.548	1.911	1.438
491	19,811	C) Indicated Credibility Weighted Adjustment to Temporary Staffing Code Pure Premiums		
493	74,374			
495	16,540			
497	93,977	1.170	1.665	1.438
499	7,111			
587	26,198			
691	56,108			
693	8,608			
695	32,497			
867	478,812			
877	5,540			
879	325,061			
881	35,524			
883	100,293			
895	179,153			
TOTAL	2,123,493			

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

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

Temporary Staffing Code	PY 06-10 Payrolls (\$000)	Temp Payroll Wts.	Actual			Direct Employee Code	PY 06-10 Payrolls (\$000)	Actual		
			Indicated Serious	Pure Non-Ser	Premium Med Only			Indicated Serious	Pure Non-Ser	Premium Med Only
185	113,945	0.0537	4.683	3.160	0.708	104	2,206,119	1.171	1.306	0.260
187	117,248	0.0552	1.875	3.247	0.519	107	830,119	1.017	0.941	0.229
189	81,872	0.0386	0.771	2.590	0.263	113	1,105,600	0.813	0.850	0.158
191	26,339	0.0124	3.679	1.743	0.211	161	739,465	0.421	0.987	0.166
275	143,992	0.0678	1.126	1.958	0.274	221	1,580,365	0.829	0.873	0.188
276	67,756	0.0319	2.802	3.552	0.322	222	3,171,982	1.074	1.062	0.184
291	9,472	0.0045	0.934	1.796	0.420	255	985,272	1.182	1.014	0.097
297	103,262	0.0486	1.243	0.988	0.123	281	2,727,832	0.637	0.870	0.159
491	19,811	0.0093	0.866	2.385	0.750	403	1,123,018	0.613	1.064	0.174
493	74,374	0.0350	0.493	0.677	0.301	445	2,814,652	0.916	1.320	0.231
495	16,540	0.0078	9.677	4.651	0.372	451	1,404,521	1.130	1.251	0.229
497	93,977	0.0443	1.937	2.597	0.337	472	728,765	0.406	0.402	0.107
499	7,111	0.0033	-	-	0.540	475	1,152,293	0.623	1.141	0.101
587	26,198	0.0123	-	0.033	0.087	563	1,488,423	0.490	0.506	0.092
691	56,108	0.0264	-	0.424	0.106	609	4,044,774	2.031	1.364	0.188
693	8,608	0.0041	10.794	3.671	0.251	651	2,844,921	3.125	1.977	0.252
695	32,497	0.0153	2.714	3.097	0.230	661	4,690,243	1.401	0.971	0.152
867	478,812	0.2255	0.951	2.180	0.317	813	1,582,314	1.526	1.843	0.327
877	5,540	0.0026	0.134	3.052	0.203	914	2,438,702	0.519	0.829	0.150
879	325,061	0.1531	2.270	3.190	0.378	923	494,867	0.825	1.077	0.241
881	35,524	0.0167	-	1.163	0.077	926	1,638,222	1.398	1.245	0.185
883	100,293	0.0472	0.656	1.632	0.248	928	13,922,836	0.743	1.047	0.216
895	179,153	0.0844	-	0.521	0.059	965	58,707,861	0.169	0.273	0.064
TOTAL / WTD	2,123,493	1.0000	1.525	2.171	0.312			0.985	1.136	0.217
Ratio of Temp codes to Direct codes								1.548	1.911	1.438

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 *	4/1/13 Loss Cost *	Percentage Change
	Serious	Non-Ser	Med Only	Total		Serious	Non-Ser	Med Only	Total					
104	1.274	1.257	0.260	2.791	185	1.491	2.093	0.374	3.958	1	4.07	4.07	3.96	2.8%
107	1.092	0.917	0.228	2.237	187	1.278	1.527	0.328	3.133	1	3.22	3.22	3.21	0.3%
113	1.018	0.781	0.154	1.953	189	1.191	1.300	0.221	2.712	1	2.79	2.79	2.75	1.5%
161	0.729	0.866	0.166	1.761	191	0.853	1.442	0.239	2.534	1	2.60	2.60	2.56	1.6%
221	0.963	0.862	0.192	2.017	275	1.127	1.435	0.276	2.838	1	2.92	2.92	2.90	0.7%
222	1.200	1.070	0.187	2.457	276	1.404	1.782	0.269	3.455	1	3.55	3.55	3.51	1.1%
255	1.305	0.790	0.096	2.191	291	1.527	1.315	0.138	2.980	1	3.06	3.06	2.77	10.5%
281	0.893	0.869	0.162	1.924	297	1.045	1.447	0.233	2.725	1	2.80	2.80	2.78	0.7%
403	1.076	0.988	0.175	2.239	491	1.259	1.645	0.252	3.156	1	3.24	3.24	3.22	0.6%
445	1.123	1.311	0.234	2.668	493	1.314	2.183	0.336	3.833	1	3.94	3.94	3.86	2.1%
451	1.528	1.247	0.234	3.009	495	1.788	2.076	0.336	4.200	1	4.32	4.32	4.39	-1.6%
472	0.477	0.351	0.105	0.933	497	0.558	0.584	0.151	1.293	1	1.33	1.33	1.30	2.3%
475	1.038	1.107	0.099	2.244	499	1.214	1.843	0.142	3.199	1	3.29	3.29	3.31	-0.6%
563	0.782	0.495	0.093	1.370	587	0.915	0.824	0.134	1.873	1	1.92	1.92	1.98	-3.0%
609	2.283	1.391	0.192	3.866	691	2.671	2.316	0.276	5.263	2	5.71	5.71	5.63	1.4%
651	3.269	1.941	0.252	5.462	693	3.825	3.232	0.362	7.419	2	8.05	8.05	7.77	3.6%
661	1.416	0.990	0.155	2.561	695	1.657	1.648	0.223	3.528	2	3.83	3.83	3.61	6.1%
813	2.217	1.736	0.331	4.284	867	2.594	2.890	0.476	5.960	3	5.91	5.91	5.94	-0.5%
914	0.601	0.794	0.148	1.543	877	0.703	1.322	0.213	2.238	3	2.22	2.22	2.23	-0.4%
923	1.096	0.908	0.236	2.240	879	1.282	1.512	0.339	3.133	3	3.11	3.11	3.14	-1.0%
926	1.499	1.181	0.190	2.870	881	1.754	1.966	0.273	3.993	3	3.96	3.96	3.86	2.6%
928	0.758	1.068	0.220	2.046	883	0.887	1.778	0.316	2.981	3	2.96	2.96	2.99	-1.0%
965	0.172	0.278	0.065	0.515	895	0.201	0.463	0.093	0.757	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	7.14	552,476	39,446,786

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

Indicated Values Based on Direct Employment Classes

Class	Temporary Staff Exposure Group	Adjusted Payroll (\$000) (4)	Indicated Expected Loss (5)	Average Pre-Surcharge Loss Cost (6)=(5)/((4)*10)
520	A	44,997	77,250	0.17
521	B	9,956	46,290	0.46
522	C	43,075	328,590	0.76
523	D	55,582	585,570	1.05
524	E	92,361	1,647,830	1.78
525	F	136,409	3,778,620	2.77
526	G	119,207	4,915,280	4.12
527	H	47,508	3,131,620	6.59
528	I	1,778	162,250	9.13
529	J	1,603	239,880	14.96
	Total - Ave	552,476	14,913,180	2.70

Balanced Values

Balancing Factor = 39446786 / 14913180 = 2.6451

Class	Temporary Staff Exposure Group	Adjusted Payroll (\$000) (7)	Indicated Expected Loss (8) ##	Proposed Pre-Surcharge Loss Cost (9) ###
520	A	44,997	202,487	0.45
521	B	9,956	121,463	1.22
522	C	43,075	865,808	2.01
523	D	55,582	1,545,180	2.78
524	E	92,361	4,350,203	4.71
525	F	136,409	9,998,780	7.33
526	G	119,207	12,993,563	10.90
527	H	47,508	8,280,644	17.43
528	I	1,778	429,387	24.15
529	J	1,603	634,307	39.57
	Total - Ave	552,476	39,421,822	7.14

(8) = {(7)*1,000/100}*(9)

(9)=(6)*2.6451

Current and Proposed Loss Costs (pre-Surcharge)

Temporary Staff Exposure Group	Current Loss Cost	Ratio	Proposed Loss Cost	Ratio	Percent Change
A	0.45		0.45		0.0%
B	1.29	2.87	1.22	2.71	-5.4%
C	2.11	1.64	2.01	1.65	-4.7%
D	3.05	1.45	2.78	1.38	-8.9%
E	5.13	1.68	4.71	1.69	-8.2%
F	7.85	1.53	7.33	1.56	-6.6%
G	11.91	1.52	10.90	1.49	-8.5%
H	19.00	1.60	17.43	1.60	-8.3%
I	26.60	1.40	24.15	1.39	-9.2%
J	44.12	1.66	39.57	1.64	-10.3%
Wtd Avg	7.74		7.14		-7.9%

PENNSYLVANIA COMPENSATION RATING BUREAU
Proposed Effective: April 1, 2013
AIRCRAFT OPERATIONS

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

INDEX	5 YEAR PAYROLL (000)	7413, 7421, 7424, 7453	1.65
Code		Loss Cost Index	Loss Cost
7413	22,672	Index * 0.70 * 0.825	0.71
7421	121,076	Index * 0.70	0.86
7424	358,084	Index * 1.65	2.02
7453	9,708	Index * 0.70 * 0.175	0.15

NEW BASE LOSS COST (BLC) = 1.23

WTD AVE LOSS COST = 1.65

TARGET WTD LOSS COST = 1.65

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

CLASSIFICATION STUDY - PENNSYLVANIA

CODE:

CLASS:
"Grouped" Temporary Staffing Classes

INDUSTRY GROUP:
3

544 + 682 + 929 + 937 + 947 +
520 + 521 + 522 +523 +524 +
525 + 526 +527 +528 +529

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
2006	271,756	17,563,485	6.463	25,623,121	34,146	1.7479	0	0	33	93	349	475
2007	258,689	21,251,398	8.215	31,418,172	44,756	1.7357	1	0	42	94	312	449
2008	253,754	10,028,137	3.952	14,918,419	36,662	0.9931	0	0	13	80	159	252
2009	234,553	9,373,024	3.996	16,180,133	34,537	1.0701	0	0	4	95	152	251
2010	317,923	9,716,958	3.056	19,414,399	28,009	0.9877	0	0	3	43	268	314
TOTAL	1,336,675	67,933,002	5.082	107,554,244	36,196	1.3025	1	0	95	405	1240	1741
O.D.		574,651	0.043				0	0	0	7	11	18

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2006	0	0	4,610,222	3,728,759	1,493,124	0	0	2,096,463	2,563,072	1,727,636	1,344,209
2007	3,000	0	6,649,464	4,654,973	1,560,236	21,323	0	3,628,739	2,093,928	1,483,695	1,156,040
2008	0	0	1,850,974	2,781,092	997,732	0	0	1,111,052	1,480,564	1,017,405	789,318
2009	0	0	632,719	3,816,980	728,563	0	0	403,899	2,344,279	742,242	704,342
2010	0	0	401,287	2,039,441	2,457,230	0	0	153,543	1,189,098	2,554,148	922,211
TOTAL	3,000	0	14,144,666	17,021,245	7,236,885	21,323	0	7,393,696	9,670,941	7,525,126	4,916,120
O.D.	0	0	0	306,591	54,011	0	0	0	143,908	33,440	36,701

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2006	0	0	6,090,103	4,933,148	2,260,590	0	0	4,559,807	3,734,396	2,708,933	1,336,144
2007	9,274	129,598	9,070,220	5,876,776	2,191,784	38,332	54,961	7,806,603	2,944,525	2,190,925	1,105,174
2008	3,059	90,322	3,281,693	3,239,388	1,237,546	1,555	77,336	2,890,093	1,955,375	1,362,206	779,846
2009	5,417	135,149	4,075,724	3,912,341	941,746	9,539	131,494	2,815,281	2,439,446	999,793	714,203
2010	4,247	232,297	6,129,005	2,804,293	2,267,438	7,314	151,694	3,133,100	1,633,148	2,133,341	918,522
TOTAL	21,997	587,366	28,646,745	20,765,946	8,899,104	56,740	415,485	21,204,884	12,706,890	9,395,198	4,853,889
O.D.	1,276	12,861	861,394	10,855,286	281,257	614	6,779	323,703	668,661	279,282	161,993

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	52,139,844	63,851,624	5,015,882	
IBNR + FREQ. ADJUSTMENT	(18,124,802)	(8,555,657)	28,652	
TOTAL LOSSES	34,015,042	55,295,967	5,044,534	
EXPECTED LOSSES	50,031,745	41,864,661	5,720,969	
CREDIBILITY	0.23	0.54	0.82	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.545	4.137	0.377	7.059
INDICATED (POST-TEST)	2.596	4.220	0.385	7.201
PRES. ON LOSS COST LEVEL	3.530	2.953	0.404	6.887
DERIVED BY FORMULA	3.315	3.637	0.388	7.340
UNDERLYING PRES. LOSS COST	3.743	3.132	0.428	7.303
PROPOSED	3.252	3.568	0.381	7.201
YEAR	4-1-13	4-1-14	IND. LOSS COST =	7.143
IND. LOSS COST		7.14		
MAN.LOSS COST	7.54	7.14	ADJ. LOSS COST =	7.14

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
2006	1,950	1,967	0.101	1,955	#DIV/0!	0.0000	0	0	0	0	0	0
2007	3,054	240,864	7.887	356,744	236,780	0.3274	0	0	1	0	0	1
2008	9,722	264,277	2.718	398,917	36,637	0.7200	0	0	0	2	5	7
2009	7,298	831,091	11.388	1,260,127	103,353	1.0962	0	0	2	1	5	8
2010	1,505	43,853	2.914	76,103	13,372	1.9934	0	0	0	0	3	3
TOTAL	23,529	1,382,052	5.874	2,093,846	71,588	0.8075	0	0	3	3	13	19
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
2006	0	0	0	0	0	0	0	0	0	0	1,967
2007	0	0	185,467	0	0	0	0	51,313	0	0	4,084
2008	0	0	0	96,715	22,298	0	0	0	122,261	15,182	7,821
2009	0	0	609,484	43,900	26,213	0	0	94,726	36,000	16,504	4,264
2010	0	0	0	0	6,814	0	0	0	0	33,301	3,738
TOTAL	0	0	794,951	140,615	55,325	0	0	146,039	158,261	64,987	21,874
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
2006	0	0	0	0	0	0	0	0	0	0	1,955
2007	0	3,394	238,566	1,484	946	0	759	106,362	1,088	241	3,904
2008	106	922	32,321	110,166	27,980	110	1,574	43,430	150,387	24,194	7,727
2009	64	28,112	800,311	82,463	41,347	182	10,283	221,746	47,856	23,439	4,324
2010	5	241	7,229	3,271	5,817	37	773	18,349	10,403	26,255	3,723
TOTAL	175	32,669	1,078,427	197,384	76,090	329	13,389	389,887	209,734	74,129	21,633
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,514,876	557,337	21,633	
IBNR + FREQ. ADJUSTMENT	(489,386)	(140,971)	166	
TOTAL LOSSES	1,025,490	416,366	21,799	
EXPECTED LOSSES	1,382,564	694,341	46,352	
CREDIBILITY	0.02	0.04	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.358	1.770	0.093	6.221
INDICATED (POST-TEST)	4.445	1.805	0.095	6.345
PRES. ON LOSS COST LEVEL	5.600	2.812	0.188	8.600
DERIVED BY FORMULA	5.577	2.772	0.182	8.531
UNDERLYING PRES. LOSS COST	5.876	2.951	0.197	9.024
PROPOSED	5.577	2.772	0.182	8.531
YEAR	4-1-13	4-1-14	IND. LOSS COST =	9.259
IND. LOSS COST		9.26		
MAN.LOSS COST	9.82	9.26	ADJ. LOSS COST =	9.26

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
HOUSE FURNISHINGS INSTALLATION
CANVAS GOOD 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
2006	60,208	1,646,565	2.735	2,416,179	33,849	0.7640	0	0	4	5	37	46
2007	59,635	3,284,565	5.508	4,839,289	64,770	0.8217	0	0	7	10	32	49
2008	58,876	3,286,401	5.582	3,889,209	96,790	0.5605	0	0	6	7	20	33
2009	48,271	1,869,236	3.872	2,944,766	50,442	0.7458	0	0	4	3	29	36
2010	50,070	1,426,723	2.849	2,799,857	42,203	0.6391	0	1	1	1	29	32
TOTAL	277,060	11,513,490	4.156	16,889,300	56,588	0.7074	0	1	22	26	147	196
O.D.		324	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
2006	0	0	738,375	95,507	135,516	0	0	175,701	70,273	341,663	89,530
2007	0	0	1,577,758	449,379	156,578	0	0	560,229	256,139	173,633	110,849
2008	0	0	1,334,511	235,635	176,720	0	0	925,699	280,153	241,361	92,322
2009	0	0	925,517	167,587	143,618	0	0	286,427	78,565	214,212	53,310
2010	0	14,126	205,915	102,163	526,296	0	23,522	30,321	70,000	378,156	76,224
TOTAL	0	14,126	4,782,076	1,050,271	1,138,728	0	23,522	1,978,377	755,130	1,349,025	422,235
O.D.	0	0	0	0	0	0	0	0	0	0	324

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2006	0	0	975,393	126,356	205,171	0	0	382,150	102,388	535,728	88,993
2007	539	29,637	2,079,598	574,960	224,430	128	8,445	1,195,902	362,433	257,245	105,972
2008	253	38,051	1,394,612	303,152	221,445	322	28,466	1,097,378	390,517	323,799	91,214
2009	249	46,394	1,328,330	241,745	174,060	429	32,432	677,359	139,419	250,293	54,056
2010	542	61,486	944,846	352,747	464,160	1,267	69,841	351,506	171,378	306,165	75,919
TOTAL	1,583	175,568	6,722,779	1,598,960	1,289,266	2,146	139,184	3,704,295	1,166,135	1,673,230	416,154
O.D.	0	0	0	0	0	0	0	0	0	0	353

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,745,555	5,727,591	416,507	
IBNR + FREQ. ADJUSTMENT	(2,534,443)	(810,088)	1,796	
TOTAL LOSSES	8,211,112	4,917,503	418,303	
EXPECTED LOSSES	6,771,346	3,817,887	412,819	
CREDIBILITY	0.08	0.19	0.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.964	1.775	0.151	4.890
INDICATED (POST-TEST)	3.023	1.811	0.154	4.988
PRES. ON LOSS COST LEVEL	2.329	1.313	0.142	3.784
DERIVED BY FORMULA	2.385	1.408	0.145	3.938
UNDERLYING PRES. LOSS COST	2.444	1.378	0.149	3.971
PROPOSED	2.385	1.408	0.145	3.938
YEAR	4-1-13	4-1-14	IND. LOSS COST =	4.274
IND. LOSS COST		4.27		
MAN.LOSS COST	4.32	4.27	ADJ. LOSS COST =	4.27

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
2006	217,665	15,229,034	6.997	19,783,004	84,374	0.8040	1	0	33	15	126	175
2007	221,387	11,046,667	4.990	16,276,564	65,151	0.7227	1	0	21	26	112	160
2008	225,282	15,477,406	6.870	16,285,987	82,582	0.7990	0	1	20	17	142	180
2009	243,604	9,554,118	3.922	14,812,053	49,783	0.7348	2	0	13	31	133	179
2010	251,486	8,966,465	3.565	14,393,279	49,359	0.6720	0	0	5	21	143	169
TOTAL	1,159,424	60,273,690	5.199	81,550,887	66,405	0.7443	4	1	92	110	656	863
O.D.		203,123	0.018				0	0	1	0	1	2

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2006	773,991	0	5,939,743	495,702	1,031,753	3,440	0	5,160,323	327,851	1,032,562	463,669
2007	64,655	0	4,630,994	1,007,074	708,483	75,228	0	2,290,207	737,355	910,202	622,469
2008	0	914,510	3,746,916	573,250	1,134,094	0	3,047,116	1,872,142	2,199,898	1,376,853	612,627
2009	320,022	0	1,994,499	1,557,258	1,169,514	3,477	0	1,464,178	1,098,756	1,303,489	642,925
2010	0	0	1,276,684	987,540	1,461,351	0	0	1,610,577	726,152	2,279,444	624,717
TOTAL	1,158,668	914,510	17,588,836	4,620,824	5,505,195	82,145	3,047,116	12,397,427	5,090,012	6,902,550	2,966,407
O.D.	0	0	162,000	0	4,248	0	0	21,225	0	6,832	8,818

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2006	967,489	0	7,242,813	655,814	1,562,074	6,268	0	6,790,923	477,679	1,619,057	460,887
2007	80,688	85,712	6,029,807	1,305,629	992,645	131,913	32,663	4,622,065	1,066,872	1,333,490	595,080
2008	678	330,670	4,815,641	746,072	1,362,986	8,428	837,790	4,006,923	1,756,382	1,815,142	605,275
2009	429,839	135,498	3,957,865	1,834,470	1,311,932	11,123	162,262	3,379,936	1,386,553	1,550,649	651,926
2010	2,383	161,972	4,105,365	1,564,054	1,355,839	8,281	175,085	3,201,202	1,303,255	1,893,625	622,218
TOTAL	1,481,077	713,852	26,151,491	6,106,039	6,585,476	166,013	1,207,800	22,001,049	5,990,741	8,211,963	2,935,386
O.D.		1,657	223,612	1,560	6,937	0	266	33,799	585	10,070	4,433

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	51,980,616	26,913,371	2,939,819	
IBNR + FREQ. ADJUSTMENT	(12,838,184)	(3,652,715)	12,579	
TOTAL LOSSES	39,142,432	23,260,656	2,952,398	
EXPECTED LOSSES CREDIBILITY	35,594,317	17,913,101	2,585,516	
	0.21	0.49	0.75	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.376	2.006	0.255	5.637
INDICATED (POST-TEST)	3.444	2.046	0.260	5.750
PRES. ON LOSS COST LEVEL	2.895	1.457	0.210	4.562
DERIVED BY FORMULA	3.010	1.746	0.248	5.004
UNDERLYING PRES. LOSS COST	3.070	1.545	0.223	4.838
PROPOSED	3.010	1.746	0.248	5.004
YEAR	4-1-13	4-1-14	IND. LOSS COST =	4.963
IND. LOSS COST		4.96		
MAN.LOSS COST	4.91	4.96	ADJ. LOSS COST =	4.96

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS: Workfare Program Employees

INDUSTRY GROUP: 3

CODE: 982

Manual Year	Persons Reported	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2006	14,160	5,840	0.041	6,804	895	0.1412	0	0	0	0	2	2
2007	11,691	123,180	1.054	168,479	121,830	0.0855	0	0	0	1	0	1
2008	20,791	40,785	0.196	60,406	13,595	0.1443	0	0	0	2	1	3
2009	12,375	90,047	0.728	160,449	20,520	0.3232	0	0	0	2	2	4
2010	10,188	842	0.008	839	#DIV/0!	0.0000	0	0	0	0	0	0
TOTAL	69,205	260,694	0.377	396,977	24,649	0.1445	0	0	0	5	5	10
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
2006	0	0	0	0	542	0	0	0	0	1,248	4,050
2007	0	0	0	105,393	0	0	0	0	16,437	0	1,350
2008	0	0	0	32,951	2,068	0	0	0	5,766	0	0
2009	0	0	0	65,824	908	0	0	0	14,269	1,079	7,967
2010	0	0	0	0	0	0	0	0	0	0	842
TOTAL	0	0	0	204,168	3,518	0	0	0	36,472	2,327	14,209
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
2006	0	0	0	0	821	0	0	0	0	1,957	4,026
2007	126	179	10,423	130,993	1,012	8	10	1,944	22,182	311	1,291
2008	36	304	10,419	37,146	3,147	5	74	1,998	7,038	239	0
2009	92	1,734	53,143	64,909	4,064	57	523	11,557	14,073	2,218	8,079
2010	0	0	0	0	0	0	0	0	0	0	839
TOTAL	254	2,217	73,985	233,048	9,044	70	607	15,499	43,293	4,725	14,235
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	92,632	290,110	14,235	
IBNR + FREQ. ADJUSTMENT	(30,830)	(19,910)	90	
TOTAL LOSSES	61,802	270,200	14,325	
EXPECTED LOSSES CREDIBILITY	83,046	94,603	22,146	
	0.01	0.03	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.893	3.904	0.207	5.004
INDICATED (POST-TEST)	0.911	3.982	0.211	5.104
PRES. ON LOSS COST LEVEL	1.132	1.289	0.302	2.723
DERIVED BY FORMULA	1.130	1.370	0.297	2.797
UNDERLYING PRES. LOSS COST	1.200	1.367	0.320	2.887
PROPOSED	1.130	1.370	0.297	2.797
YEAR	4-1-13	4-1-14	IND. LOSS COST =	2.774
IND. LOSS COST		2.77		
MAN.LOSS COST	2.93	2.77	ADJ. LOSS CO	2.77

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS: VOLUNTEER AMBULANCE CORPS
VOLUNTEER HAZ MAT RESPONSE TEAM

INDUSTRY GROUP:
3

CODE:
993 + 996

Manual Year	Comp/Teams Reported	Total Rept Losses	Pure Prem Reported	Total Trans Losses	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2006	521	714,110	137.065	973,618	30,041	38.3877	0	0	1	7	12	20
2007	508	976,807	192.285	1,469,846	57,632	31.4961	0	0	2	3	11	16
2008	528	1,715,090	324.828	2,576,951	92,601	34.0909	0	0	3	4	11	18
2009	528	349,422	66.178	548,798	24,221	20.8333	0	0	0	1	10	11
2010	526	124,092	23.592	180,893	15,733	7.6046	0	0	0	0	4	4
TOTAL	2,611	3,879,521	148.584	5,750,106	51,002	26.4267	0	0	6	15	48	69
O.D.		6,529	0.250				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
2006	0	0	119,172	144,990	101,851	0	0	14,931	177,364	42,521	113,281
2007	0	0	256,653	197,609	80,136	0	0	193,485	82,191	112,038	54,695
2008	0	0	730,864	213,263	85,791	0	0	197,952	381,530	57,425	48,265
2009	0	0	0	103,221	35,776	0	0	0	77,147	50,291	82,987
2010	0	0	0	0	19,213	0	0	0	0	43,720	61,159
TOTAL	0	0	1,106,689	659,083	322,767	0	0	406,368	718,232	305,995	360,387
O.D.	0	0	0	0	0	0	0	0	0	0	6,529

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2006	0	0	157,426	191,822	154,202	0	0	32,475	258,419	66,673	112,601
2007	237	5,033	352,586	249,608	111,742	41	2,913	413,591	118,178	163,629	52,288
2008	235	27,026	988,919	263,841	112,334	383	15,212	547,132	482,676	91,507	47,686
2009	149	3,069	93,920	107,488	41,605	309	3,478	70,861	82,649	61,121	84,149
2010	13	678	20,383	9,224	16,402	48	1,014	24,090	13,658	34,469	60,914
TOTAL	634	35,806	1,613,234	821,983	436,285	781	22,617	1,088,149	955,580	417,399	357,638
O.D.	0	0	0	0	0	0	0	0	0	0	6,497

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,761,221	2,631,247	364,135	
IBNR + FREQ. ADJUSTMENT	(406,230)	(158,090)	856	
TOTAL LOSSES	2,354,991	2,473,157	364,991	
EXPECTED LOSSES CREDIBILITY	1,112,492	765,305	183,592	
	0.06	0.13	0.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	901.950	947.207	139.790	1988.947
INDICATED (POST-TEST)	919.989	966.151	142.586	2028.726
PRES. ON LOSS COST LEVEL	401.792	276.401	66.307	744.500
DERIVED BY FORMULA	432.884	366.069	83.851	882.804
UNDERLYING PRES. LOSS COST	426.079	293.108	70.315	789.502
PROPOSED	432.884	366.069	83.851	882.804
YEAR	4-1-13	4-1-14	IND. LOSS COST =	875.653
IND. LOSS COST		875.65		
MAN.LOSS COST	801.20	875.65	ADJ. LOSS COST =	875.65

CLASSIFICATION STUDY - PENNSYLVANIA

CLASS:
EXPLOSIVES

INDUSTRY GROUP:
1

CODE:
4771 + 0771

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
2006	7,376	326,464	4.426	470,570	79,500	0.5423	0	0	0	1	3	4
2007	7,744	73,597	0.950	94,569	29,163	0.2583	0	0	0	1	1	2
2008	7,369	266,489	3.616	373,603	31,266	0.9499	0	0	1	1	5	7
2009	7,614	2,910,692	38.228	3,585,386	359,296	1.0507	0	3	1	0	4	8
2010	8,565	316,064	3.690	639,871	24,157	1.4011	0	0	0	2	10	12
TOTAL	38,668	3,893,306	10.069	5,163,999	113,923	0.8534	0	3	2	5	23	33
O.D.		1,995	0.005				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
2006	0	0	0	65,732	18,339	0	0	0	174,523	59,406	8,464
2007	0	0	0	50,766	475	0	0	0	5,476	1,608	15,272
2008	0	0	150,450	3,856	7,331	0	0	37,881	7,093	12,254	47,624
2009	0	1,746,544	126,400	0	31,318	0	900,000	35,000	0	35,105	36,325
2010	0	0	0	84,623	62,041	0	0	0	45,061	98,162	26,177
TOTAL	0	1,746,544	276,850	204,977	119,504	0	900,000	72,881	232,153	206,535	133,862
O.D.	0	0	0	0	46	0	0	0	0	850	1,099

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2006	0	0	0	86,963	27,765	0	0	0	254,280	93,149	8,413
2007	61	86	5,038	63,109	1,130	3	3	688	7,435	2,416	14,600
2008	4	5,179	190,071	8,621	10,272	14	2,068	81,941	12,004	16,376	47,053
2009	660	1,603,249	387,021	20,918	35,575	8,862	1,262,344	167,008	22,802	40,113	36,834
2010	145	7,360	193,481	95,547	59,438	243	5,039	109,476	61,407	81,663	26,072
TOTAL	870	1,615,874	775,611	275,158	134,180	9,122	1,269,454	359,113	357,928	233,717	132,972
O.D.											

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,030,044	1,000,983	132,972	
IBNR + FREQ. ADJUSTMENT	(236,504)	(61,250)	125	
TOTAL LOSSES	3,793,540	939,733	133,097	
EXPECTED LOSSES	652,716	298,904	25,521	
CREDIBILITY	0.02	0.05	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.811	2.430	0.344	12.585
INDICATED (POST-TEST)	10.007	2.479	0.351	12.837
PRES. ON LOSS COST LEVEL	1.605	0.735	0.063	2.403
DERIVED BY FORMULA	1.773	0.822	0.086	2.681
UNDERLYING PRES. LOSS COST	1.688	0.773	0.066	2.527
PROPOSED	1.773	0.822	0.086	2.681
YEAR	4-1-13	4-1-14	IND. LOSS COST =	2.755
IND. LOSS COST		2.76		
MAN.LOSS COST	2.62	2.76	ADJ. LOSS COST =	2.76

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
2006	109,023	1,701,143	1.560	2,686,125	47,614	0.3119	0		3	5	26	34
2007	97,542	5,306,102	5.440	7,666,327	33,698	1.5686	0		8	30	115	153
2008	282,265	3,636,632	1.288	5,271,639	23,548	0.5314	0		3	28	119	150
2009	280,597	4,060,854	1.447	6,546,652	29,612	0.4776	0		8	43	83	134
2010	281,723	2,925,604	1.038	5,796,849	22,922	0.4437	0	1	2	3	119	125
TOTAL	1,051,150	17,630,335	1.677	27,967,592	28,759	0.5670	0	1	24	109	462	596
O.D.		2,423,851	0.231				0	0	6	8	14	28

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2006			512,785	208,178	97,450			465,138	186,011	149,324	82,257
2007			1,405,410	1,273,684	598,452			482,754	790,491	605,059	150,252
2008			605,629	888,130	637,547			128,331	662,959	609,572	104,464
2009			1,544,060	758,831	423,774			316,207	564,934	360,168	92,880
2010		37,752	343,133	130,804	1,115,689		22,323	90,623	139,572	985,337	60,371
TOTAL	0	37,752	4,411,017	3,259,627	2,872,912	0	22,323	1,483,053	2,343,967	2,709,460	490,224
O.D.			1,166,715	600,957	181,192			204,844	189,333	43,859	36,951

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2006	0	0	674,413	275,419	147,539	0	0	1,001,833	271,018	234,140	81,763
2007	1,528	27,884	1,955,470	1,608,847	829,938	395	7,619	1,109,354	1,094,065	887,586	143,641
2008	977	29,945	1,100,314	1,057,238	763,762	623	15,525	538,475	863,771	797,799	103,210
2009	1,104	91,833	2,657,705	905,359	502,087	2,386	54,598	1,151,590	638,463	447,347	94,180
2010	1,033	134,552	1,772,025	672,049	974,236	2,489	93,172	875,061	417,922	794,180	60,130
TOTAL	4,642	284,214	8,159,927	4,518,912	3,217,562	5,893	170,914	4,676,313	3,285,239	3,161,052	482,924
O.D.	130	15,556	785,489	86,451	70,512	216	7,937	317,607	67,160	54,402	12,836

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,428,838	14,461,290	495,760	
IBNR + FREQ. ADJUSTMENT	(4,367,390)	(1,750,960)	4,569	
TOTAL LOSSES	10,061,448	12,710,330	500,329	
EXPECTED LOSSES	13,318,071	9,502,396	798,874	
CREDIBILITY	0.20	0.46	0.70	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.957	1.209	0.048	2.214
INDICATED (POST-TEST)	0.976	1.233	0.049	2.258
PRES. ON LOSS COST LEVEL	1.195	0.852	0.072	2.119
DERIVED BY FORMULA	1.151	1.027	0.056	2.234
UNDERLYING PRES. LOSS COST	1.267	0.904	0.076	2.247
PROPOSED	1.151	1.027	0.056	2.234
YEAR	4-1-13	4-1-14	IND. LOSS COST =	2.216
IND. LOSS COST		2.22		
MAN.LOSS COST	2.28	2.22	ADJ. LOSS COST =	2.22

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
2006	103,332	645,761	0.625	1,098,725	41,314	0.1355	0	0	1	0	13	14
2007	116,340	725,955	0.624	908,470	56,806	0.1031	3	0	0	1	8	12
2008	117,049	4,787,011	4.090	3,026,132	250,476	0.1623	1	1	2	2	13	19
2009	108,804	223,950	0.206	313,673	14,352	0.1103	0	0	0	1	11	12
2010	106,983	346,561	0.324	714,033	27,015	0.1028	0	0	0	3	8	11
TOTAL	552,508	6,729,238	1.218	6,061,033	95,419	0.1231	4	1	3	7	53	68
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
2006	0	0	141,636	0	75,830	0	0	270,040	0	90,896	67,359
2007	516,501	0	0	100,115	17,631	0	0	0	19,694	27,728	44,286
2008	3,000	472,960	606,987	68,433	71,452	0	2,900,000	468,833	59,664	107,715	27,967
2009	0	0	0	8,479	82,983	0	0	0	5,979	74,787	51,722
2010	0	0	0	58,844	123,623	0	0	0	74,615	40,085	49,394
TOTAL	519,501	472,960	748,623	235,871	371,519	0	2,900,000	738,873	159,952	341,211	240,728
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
2006	0	0	187,101	0	114,807	0	0	587,337	0	142,525	66,955
2007	635,055	170	10,541	124,861	24,840	10	12	3,026	27,359	40,259	42,337
2008	3,573	146,089	701,380	95,515	90,151	8,244	877,416	820,070	111,913	144,150	27,631
2009	20	1,068	32,376	22,117	85,511	24	1,311	18,847	16,869	83,084	52,446
2010	158	7,959	219,924	105,079	110,039	268	5,504	113,804	63,425	38,677	49,196
TOTAL	638,806	155,286	1,151,322	347,572	425,348	8,546	884,243	1,543,084	219,566	448,695	238,565
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,381,287	1,441,181	238,565	
IBNR + FREQ. ADJUSTMENT	(3,106,262)	(469,040)	1,466	
TOTAL LOSSES	1,275,025	972,141	240,031	
EXPECTED LOSSES	8,469,948	2,254,233	320,455	
CREDIBILITY	0.13	0.30	0.46	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.231	0.176	0.043	0.450
INDICATED (POST-TEST)	0.236	0.180	0.044	0.460
PRES. ON LOSS COST LEVEL	1.446	0.385	0.055	1.886
DERIVED BY FORMULA	1.289	0.324	0.050	1.663
UNDERLYING PRES. LOSS COST	1.533	0.408	0.058	1.999
PROPOSED	1.289	0.324	0.050	1.663
YEAR	4-1-13	4-1-14	IND. LOSS COST =	1.650
IND. LOSS COST		1.65		
MAN.LOSS COST	1.96	1.65	ADJ. LOSS COST =	1.65