



Pennsylvania Compensation Rating Bureau

The Widener Building • 6th Floor
One South Penn Square • Philadelphia, PA 19107-3577
(215)568-2371 • FAX (215)564-4328 • www.pcrb.com

February 17, 2000

BUREAU CIRCULAR NO. 1405

To All Members of the Bureau:

Re: **APRIL 1, 2000 LOSS COST REVISION APPROVAL**

By action dated February 17, 2000 the Insurance Commissioner has approved revised loss costs and related rating values effective on a new and renewal basis effective 12:01 a.m., April 1, 2000. **The Insurance Commissioner's approval applies to an amended proposal which differs from the Bureau's original filing Proposal C-339 in the following respects:**

- Proposal C-339, as approved, was amended to provide an overall average increase in collectible loss costs of 4.50 percent. The original Proposal C-339, as filed, had requested an overall average increase in collectible loss costs of 8.32 percent.

For reference purposes a complete table of approved loss costs and expected loss factors for use in the uniform Experience Rating Plan has been attached to this circular. In addition, copies of this circular and the accompanying tables are available on the Bureau's web site (www.pcrb.com). Revised tables of rating values will also be added to the Pennsylvania section of the IBBSnet service.

The Manual loss costs set forth in the attachment include all of the following provisions and/or adjustments:

- Offset for Experience Rating Plan off-balance
- Offset for Merit Rating Plan off-balance
- Loadings in construction classifications for effect of Pennsylvania Construction Classification Premium Adjustment Program (PCCPAP) credits
- Provision for the Office of the Small Business Advocate's portion of the Administration Fund
- Offsets for the effects of credits granted under the Certified Safety Committee Program

The items listed above are included in current loss costs in Pennsylvania and continue to be included in the approved values effective April 1, 2000.

In addition to loss costs and expected loss factors the following rating values as included in Proposal C-339 and approved by the Insurance Commissioner effective April 1, 2000 are provided in attachments to this circular for informational purposes.

- Excess loss (pure premium) factors
- Small deductible loss elimination ratios
- State and hazard group relativities
- Optional retrospective rating plan loss development factors
- Employer assessment factor (0.0375)

In addition to revisions to the above noted rating values the following approved revisions to Manual language effective April 1, 2000 are of note:

- *Revisions to Designated Auditable Payrolls for corporate officers, taxicab drivers and auxiliary or special school police as follows:*
 - * Corporate officers maximum weekly payroll - revised from \$1,400 to \$1,450 per week
 - * Taxicab drivers for leased cabs where no payroll is available - revised from \$28,050 to \$29,400 per annum
 - * Auxiliary or special school police - minimum payroll revised from \$2,800 to \$2,950 per year

Manual reprints reflecting approval of Proposal C-339, as amended, with respect to rating values and rules effective April 1, 2000 will be prepared and distributed in the usual manner.

Questions regarding the approved April 1, 2000 Loss Cost Filing may be directed to me at Extension 210 or to Michael Doyle, Chief Actuary, at Extension 213.

Timothy L. Wisecarver
President

kg
D
Attachments

**LOSS COST AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Effective Date: April 1, 2000 on New and Renewal

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
005	17.12	9.18	11.45	13.12	III
007	6.56	3.52	4.39	5.03	III
009	26.79	14.37	17.92	20.53	III
025	6.41	3.30	4.05	4.67	III
028	4.88	2.51	3.08	3.55	III
050	4.82	2.48	3.04	3.51	III
051	4.00	2.06	2.53	2.91	III
053	4.00	2.06	2.53	2.91	III
055	5.51	2.84	3.48	4.01	III
059	5.68	2.93	3.59	4.14	III
101	3.06	1.56	1.93	2.21	III
103	1.56	0.79	0.98	1.12	II
104	3.92	1.99	2.47	2.82	II
105	4.66	2.37	2.93	3.35	III
106	6.52	3.31	4.11	4.69	II
107	4.29	2.18	2.71	3.09	II
108	5.17	2.63	3.26	3.72	II
109	5.61	2.85	3.54	4.04	III
110	2.91	1.48	1.84	2.10	II
111	4.04	2.05	2.55	2.91	II
112	10.53	5.35	6.64	7.58	II
113	2.30	1.17	1.45	1.65	II
114	11.06	5.62	6.97	7.96	III
115	2.40	1.22	1.51	1.73	II
119	7.08	3.59	4.46	5.09	II
130	4.90	2.49	3.09	3.53	III
132	2.64	1.34	1.66	1.90	II
134	4.82	2.45	3.04	3.47	II
135	2.21	1.12	1.39	1.59	II
136	3.03	1.54	1.91	2.18	II
139	4.35	2.21	2.74	3.13	II
141	5.46	2.78	3.44	3.93	II
142	2.05	1.04	1.29	1.47	II
161	3.57	1.81	2.25	2.57	II
163	3.38	1.72	2.13	2.43	II
165	5.36	2.72	3.38	3.86	II
166	2.41	1.22	1.52	1.73	II
185	3.92	1.99	2.47	2.82	II
187	4.29	2.18	2.71	3.09	II
189	2.30	1.17	1.45	1.65	II

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**LOSS COST AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Effective Date: April 1, 2000 on New and Renewal

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
191	3.57	1.81	2.25	2.57	II
201	4.55	2.31	2.86	3.27	II
204	3.75	1.91	2.36	2.70	II
205	2.62	1.33	1.65	1.89	II
221	3.87	1.97	2.44	2.79	II
222	4.15	2.11	2.62	2.99	II
225	4.38	2.23	2.76	3.16	II
227	4.43	2.25	2.79	3.19	II
255	3.83	1.95	2.41	2.76	II
257	4.79	2.43	3.02	3.45	II
275	3.87	1.97	2.44	2.79	II
276	4.15	2.11	2.62	2.99	II
281	3.14	1.60	1.98	2.26	II
282	6.67	3.39	4.20	4.80	III
291	3.83	1.95	2.41	2.76	II
297	3.14	1.60	1.98	2.26	II
301	7.29	3.70	4.59	5.25	III
305	6.26	3.18	3.94	4.51	II
306	4.55	2.31	2.86	3.27	II
309	4.55	2.31	2.86	3.27	II
311	3.99	2.03	2.51	2.87	II
319	4.33	2.20	2.73	3.12	II
323	2.65	1.35	1.67	1.91	II
327	3.46	1.76	2.18	2.49	II
335	1.75	0.89	1.10	1.26	II
402	6.13	3.11	3.86	4.41	III
403	3.69	1.87	2.32	2.66	II
404	5.03	2.56	3.17	3.62	III
406	5.04	2.56	3.18	3.63	III
407	4.48	2.27	2.82	3.22	II
411	5.79	2.94	3.64	4.16	III
413	5.01	2.55	3.16	3.61	III
415	5.72	2.91	3.61	4.12	III
416	11.28	5.73	7.11	8.12	II
421	8.75	4.45	5.51	6.30	III
425	9.15	4.65	5.77	6.59	III
427	4.80	2.44	3.02	3.45	III
429	5.57	2.83	3.51	4.01	III
431	8.19	4.16	5.16	5.90	II
433	4.76	2.42	3.00	3.42	II

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**LOSS COST AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Effective Date: April 1, 2000 on New and Renewal

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
435	5.50	2.80	3.47	3.96	II
439	6.07	3.08	3.82	4.37	II
441	1.75	0.89	1.10	1.26	II
445	3.36 a	1.71	2.11	2.42	II
447	4.71 b	2.39	2.97	3.39	III
449	4.24	2.16	2.67	3.05	II
451	4.80	2.44	3.02	3.45	II
454	4.54	2.30	2.86	3.27	II
456	4.85	2.46	3.05	3.49	II
457	4.09	2.08	2.58	2.95	II
458	2.47	1.25	1.56	1.78	II
459	2.02	1.02	1.27	1.45	I
461	3.48	1.77	2.19	2.50	II
463	2.33	1.18	1.47	1.68	II
465	3.25	1.65	2.04	2.34	III
467	3.62	1.84	2.28	2.60	II
471	2.06	1.04	1.30	1.48	II
472	2.22	1.13	1.40	1.60	II
473	2.87	1.46	1.81	2.07	II
474	1.54	0.78	0.97	1.11	II
475	2.97	1.51	1.87	2.14	III
476	1.44	0.73	0.91	1.04	II
477	2.93	1.49	1.85	2.11	II
483	1.88	0.96	1.19	1.36	II
485	1.99	1.01	1.25	1.43	II
486	2.79	1.42	1.76	2.01	II
487	1.87	0.95	1.18	1.35	II
488	1.61	0.82	1.02	1.16	II
489	1.12	0.57	0.70	0.81	II
491	3.69	1.87	2.32	2.66	II
493	3.36	1.71	2.11	2.42	II
495	4.80	2.44	3.02	3.45	II
497	2.22	1.13	1.40	1.60	II
499	2.97	1.51	1.87	2.14	III
501	4.01	2.04	2.53	2.89	III
502	3.52	1.79	2.22	2.53	I
505	7.62	3.87	4.80	5.49	III
506	2.68	1.36	1.69	1.93	II
507	4.09	2.08	2.58	2.95	III
509	7.01	3.56	4.42	5.05	III

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

a OD: \$0.43 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.26 Supplemental is not subject to experience rating. Code as 0066.

**LOSS COST AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Effective Date: April 1, 2000 on New and Renewal

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
511	7.23	3.67	4.55	5.20	III
512	4.68	2.38	2.95	3.37	III
513	4.32 c	2.20	2.72	3.11	II
514	7.20	3.66	4.53	5.18	III
533	14.88	7.56	9.37	10.71	III
535	4.54	2.30	2.86	3.27	II
536	6.13	3.11	3.86	4.41	II
544	11.64	5.91	7.33	8.38	III
551	3.92	1.99	2.47	2.82	IV
553	1.50	0.76	0.95	1.08	III
555	0.93	0.47	0.58	0.67	II
563	3.64	1.85	2.29	2.62	II
571	3.20	1.62	2.01	2.30	II
573	3.63	1.84	2.29	2.61	III
581	3.17	1.61	2.00	2.29	III
587	3.64	1.85	2.29	2.62	II
601	9.56	4.81	5.91	6.81	III
602	4.15	2.08	2.55	2.94	III
603	8.45	4.13	5.07	5.84	III
605	10.65	5.33	6.55	7.54	III
606	14.69	7.35	9.02	10.39	III
607	10.37	5.23	6.42	7.39	III
608	6.57	3.28	4.02	4.64	III
609	5.66	2.86	3.51	4.04	III
611	14.24	7.10	8.71	10.04	III
615	d 26.32	13.14	16.13	18.58	IV
0152	2.84				IV
617	5.90	2.94	3.61	4.16	III
645	7.79	3.80	4.66	5.37	III
646	6.37	3.19	3.92	4.51	III
647	11.12	5.60	6.88	7.92	II
648	5.49	2.75	3.38	3.90	III
649	3.77	1.85	2.27	2.62	III
651	8.78	4.35	5.34	6.15	III
652	8.60	4.40	5.40	6.22	III

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

615 Associated classes - both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

c OD: \$0.33 Supplemental is not subject to experience rating. Code as 0176.

d OD: \$0.72 Supplemental applies when coverage for Federal black lung is provided. It is not subject to experience rating. Code as 0164.

**LOSS COST AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Effective Date: April 1, 2000 on New and Renewal

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
653	8.54	4.21	5.17	5.96	III
654	12.30	6.10	7.48	8.62	III
655	24.76	10.72	13.16	15.16	IV
656	9.70	4.86	5.96	6.87	III
657	14.10	7.02	8.61	9.93	IV
658	11.04	5.40	6.63	7.64	III
659	19.26	9.71	11.91	13.73	III
660	2.76	1.40	1.72	1.98	III
661	4.29	2.06	2.53	2.92	III
662	3.57	1.84	2.25	2.60	II
663	5.09	2.53	3.11	3.58	III
664	4.51	2.22	2.72	3.13	III
665	9.86	4.93	6.05	6.97	III
666	8.16	4.09	5.02	5.78	III
667	2.84	1.42	1.74	2.00	III
668	6.94	3.43	4.21	4.86	II
669	8.48	4.20	5.15	5.93	III
670	6.49	3.20	3.93	4.53	III
673	6.85	3.46	4.24	4.89	III
674	6.94	3.50	4.30	4.95	III
675	5.51	2.78	3.41	3.93	III
676	5.70	2.79	3.42	3.94	III
677	10.69	5.35	6.56	7.56	III
679	14.57	7.28	8.94	10.30	III
681	6.36	3.20	3.93	4.53	III
682	23.27	11.67	14.32	16.50	III
691	5.66	2.86	3.51	4.04	III
693	8.78	4.35	5.34	6.15	III
695	4.29	2.06	2.53	2.92	III
709	2.65	1.36	1.67	1.93	III
716	4.25	2.19	2.69	3.10	III
718	4.81	2.47	3.04	3.50	III
721	9.21	4.68	5.80	6.63	III
744	2.44	1.24	1.54	1.76	II
751	1.50	0.76	0.95	1.08	III
752	0.93	0.47	0.58	0.67	III
753	3.31	1.68	2.08	2.38	III
755	1.34	0.68	0.84	0.97	III
757	1.26	0.64	0.79	0.91	III
759	5.76	2.92	3.63	4.14	III

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**LOSS COST AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Effective Date: April 1, 2000 on New and Renewal

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
801	7.31	3.92	4.89	5.60	II
803	17.68	9.48	11.83	13.55	III
804	3.81	2.04	2.55	2.92	III
805	4.44	2.38	2.97	3.41	III
806	12.84	6.89	8.59	9.84	III
807	8.02	4.30	5.37	6.15	III
808	7.45	4.00	4.98	5.71	III
809	6.00	3.22	4.01	4.60	III
810	5.77	3.09	3.86	4.42	III
0162	0.72				III
811	8.68	4.65	5.80	6.65	III
812	7.25	3.89	4.85	5.55	III
813	7.48	4.01	5.00	5.73	II
814	3.74	2.01	2.50	2.87	II
815	4.15	2.23	2.78	3.18	III
816	2.67	1.43	1.79	2.05	II
817	8.06	4.32	5.39	6.18	III
818	3.23	1.73	2.16	2.47	III
819	0.81	0.43	0.54	0.62	III
821	7.56	4.05	5.06	5.79	III
825	4.21	2.26	2.82	3.23	II
855	5.38	2.89	3.60	4.12	III
857	9.45	5.07	6.32	7.24	III
860	9.40	5.04	6.29	7.21	III
861	5.78	3.10	3.86	4.43	III
862	8.83	4.74	5.91	6.77	II
865	5.40	2.90	3.61	4.14	II
867	7.48	4.01	5.00	5.73	II
877	2.34	1.25	1.56	1.79	II
879	3.50	1.88	2.34	2.68	II
881	2.85	1.53	1.91	2.19	II
883	2.36	1.27	1.58	1.81	II
885	3.78	2.03	2.53	2.90	II
886	2.68	1.44	1.79	2.05	II
889	0.31	0.17	0.21	0.24	II
891	0.74	0.39	0.49	0.56	II
892	0.74	0.39	0.49	0.56	II
893	0.66	0.35	0.44	0.50	II
894	0.74	0.39	0.49	0.56	II
895	0.61	0.33	0.41	0.47	II

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

 Associated classes - both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

**LOSS COST AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Effective Date: April 1, 2000 on New and Renewal

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
896	2.53	1.36	1.69	1.94	II
897	2.64	1.42	1.77	2.02	II
898	3.49	1.87	2.33	2.67	II
899	2.25	1.21	1.50	1.72	II
907	7.13	3.82	4.77	5.46	II
910	7.62	4.09	5.10	5.84	II
911	6.57	3.52	4.40	5.04	II
914	2.34	1.25	1.56	1.79	II
915	3.82	2.05	2.56	2.93	II
916	2.18	1.17	1.46	1.67	II
917	3.02	1.62	2.02	2.32	II
918	3.56	1.91	2.38	2.73	II
919	2.36	1.27	1.58	1.81	II
920	0.80	0.43	0.53	0.61	II
922	4.46	2.39	2.99	3.42	II
923	3.50	1.88	2.34	2.68	II
924	5.01	2.69	3.35	3.84	II
925	2.53	1.36	1.69	1.94	II
926	2.85	1.53	1.91	2.19	II
927	1.10	0.59	0.73	0.84	II
928	2.36	1.27	1.58	1.81	II
929	6.11	3.28	4.09	4.68	II
932	0.85	0.45	0.57	0.65	II
933	4.90	2.63	3.28	3.75	II
934	2.97	1.59	1.99	2.28	II
935	1.30	0.70	0.87	1.00	II
936	0.55	0.30	0.37	0.42	II
937	20.09	10.77	13.44	15.39	II
939	5.07	2.72	3.39	3.88	III
940	7.32	3.92	4.89	5.61	II
941	2.94	1.58	1.97	2.26	II
942	3.16	1.70	2.12	2.43	II
943	8.62	4.62	5.76	6.60	II
944	2.57	1.38	1.72	1.97	II
945	3.35	1.79	2.24	2.56	II
946	5.02	2.69	3.36	3.85	II
947	8.14	4.37	5.45	6.24	II
948	1.58	0.85	1.06	1.21	II
949	1.23	0.66	0.82	0.94	II
951	0.59	0.32	0.40	0.46	III

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

**LOSS COST AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Effective Date: April 1, 2000 on New and Renewal

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
952	1.12	0.60	0.75	0.86	III
953	0.31	0.17	0.21	0.24	II
954	4.28	2.30	2.87	3.28	IV
955	0.69	0.37	0.46	0.53	III
956	0.33	0.18	0.22	0.25	III
957	0.40	0.22	0.27	0.31	III
958	2.31	1.24	1.54	1.77	III
959	1.84	0.99	1.23	1.41	II
960	5.98	3.21	4.00	4.58	II
961	1.26	0.68	0.84	0.97	III
962	0.19	0.10	0.13	0.15	III
963	0.49	0.26	0.33	0.38	II
964	3.04	1.63	2.04	2.33	II
965	0.61	0.33	0.41	0.47	II
966	3.26	1.75	2.18	2.49	III
967	1.63	0.88	1.09	1.25	III
968	1.87	1.01	1.25	1.44	II
969	3.29	1.76	2.20	2.52	III
970	6.45	3.46	4.31	4.94	II
971	5.96	3.19	3.98	4.56	II
972	25.67	13.77	17.17	19.67	IV
973	3.95	2.12	2.64	3.03	II
974	3.83	2.05	2.56	2.93	II
975	2.78	1.49	1.86	2.13	II
976	1.69	0.91	1.13	1.30	II
977	1.12	0.60	0.75	0.86	I
978	3.68	1.97	2.46	2.82	III
979	5.84	3.13	3.90	4.47	II
980	5.62	3.02	3.76	4.31	III
982	3.53 e				III
983	7.72	4.14	5.16	5.92	II
985	4.12	2.21	2.76	3.16	III
986	1.85	0.99	1.24	1.42	II
987	0.84	0.45	0.56	0.64	II
988	0.40	0.22	0.27	0.31	II

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

e Per person per week. A partial workweek is to be counted as a full workweek.
Not subject to Experience or Retrospective Rating.

**LOSS COST AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Effective Date: April 1, 2000 on New and Renewal

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP
		A-1	A-2	A-3	
992	6.00	3.22	4.01	4.60	III
993	1,873.72 f	1,004.99	1,253.36	1,435.73	III
994	g	h	h	h	IV
995	10.07	5.40	6.74	7.72	III
996	1,873.72 i	1,004.99	1,253.36	1,435.73	IV
997	1.02	0.55	0.68	0.78	II
999	6.37	3.42	4.26	4.88	II
0006	4.29	2.30	2.87	3.29	II
0008	2.80	1.50	1.87	2.15	II
0011	4.17	2.24	2.79	3.20	II
0013	5.82	3.12	3.89	4.46	II
0016	4.07	2.18	2.72	3.12	II
0034	5.16	2.77	3.45	3.95	II
0036	5.22	2.80	3.49	4.00	II
0083	6.78	3.64	4.54	5.20	III
0170	3.04	1.63	2.04	2.33	II
4773	12.75	6.48	8.03	9.18	IV
0773	3.95				IV
4774	9.11	4.63	5.74	6.56	IV
0774	2.28				IV
4775	3.64	1.85	2.29	2.62	IV
0775	0.58				IV
4776	10.93	5.55	6.88	7.87	IV
0776	3.06				IV
4777	10.87	5.83	7.27	8.33	III
4779	9.11	4.63	5.74	6.56	IV
0779	2.28				IV
7405	1.65	0.89	1.11	1.27	III
7445	0.35				IV
7413	2.04	1.09	1.36	1.56	IV
7453	0.43				IV

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

Associated classes - both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

f Per ambulance corps.

g See appropriate page of Section 2, proposed effective 4/1/00.

h Apply the following percentages (A-1 = 54.06%, A-2 = 67.42%, A-3 = 77.23%) to annual loss cost from the appropriate page of Section 2.

i Per hazardous materials response team.

**LOSS COST AND EXPECTED LOSS FACTORS
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE**

Effective Date: April 1, 2000 on New and Renewal

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP	
		A-1	A-2	A-3		
7421	j	2.47	1.32	1.65	1.89	III
7424		5.83	3.12	3.90	4.46	IV
7428		2.03	1.09	1.36	1.55	II
9108	k	76.66				I
Per Capita						
0901		14.96	8.02	10.01	11.46	I
0902		1.56	0.84	1.05	1.20	I
0908		58.80	31.54	39.33	45.06	I
0909		62.91	33.74	42.08	48.21	II
0912		220.89	118.48	147.76	169.26	II
0913		272.27	146.04	182.13	208.63	II
A Rated						
9985		A	A	A	A	0
0133		A	A	A	A	0

* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

j Code 9108 may also apply.

k Not subject to experience rating

**PENNSYLVANIA
VOLUNTEER FIREMEN**

CODE 994

SCHEDULE OF ANNUAL LOSS COSTS

Effective Date: April 1, 2000

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	1,069	6,501 to 7,000	4,462
301 to 500	1,312	7,001 to 7,500	4,625
501 to 700	1,526	7,501 to 8,000	4,786
701 to 1,000	1,762	8,001 to 8,500	4,942
1,001 to 1,500	2,074	8,501 to 9,000	5,096
1,501 to 2,000	2,408	9,001 to 9,500	5,244
2,001 to 2,500	2,694	9,501 to 10,000	5,389
2,501 to 3,000	2,948	10,001 to 15,000	6,186
3,001 to 3,500	3,172	15,001 to 20,000	7,562
3,501 to 4,000	3,382	20,001 to 25,000	8,916
4,001 to 4,500	3,578	25,001 to 30,000	10,254
4,501 to 5,000	3,766	30,001 to 35,000	11,569
5,001 to 5,500	3,948	35,001 to 40,000	12,869
5,501 to 6,000	4,123	40,001 to 45,000	14,146
6,001 to 6,500	4,294	45,001 to 50,000	15,402
		For each additional 5,000 population.....	1,259

PENNSYLVANIA
Effective April 1, 2000
Excess Loss Factors

Per Accident Limit	Hazard Group			
	I	II	III	IV
\$10,000	0.698	0.714	0.789	0.827
\$15,000	0.638	0.656	0.742	0.793
\$20,000	0.594	0.615	0.714	0.769
\$25,000	0.556	0.577	0.681	0.738
\$30,000	0.521	0.545	0.650	0.716
\$35,000	0.486	0.515	0.627	0.686
\$40,000	0.461	0.489	0.600	0.669
\$50,000	0.417	0.444	0.560	0.628
\$75,000	0.334	0.366	0.477	0.555
\$100,000	0.276	0.308	0.416	0.495
\$125,000	0.234	0.260	0.360	0.434
\$150,000	0.200	0.222	0.313	0.382
\$175,000	0.171	0.194	0.271	0.336
\$200,000	0.150	0.169	0.239	0.297
\$225,000	0.130	0.147	0.209	0.264
\$250,000	0.116	0.130	0.186	0.236
\$275,000	0.103	0.116	0.166	0.211
\$300,000	0.092	0.105	0.149	0.190
\$325,000	0.083	0.094	0.135	0.171
\$350,000	0.075	0.085	0.123	0.156
\$375,000	0.070	0.079	0.113	0.145
\$400,000	0.065	0.073	0.106	0.135
\$425,000	0.060	0.068	0.098	0.125
\$450,000	0.056	0.064	0.091	0.116
\$475,000	0.054	0.060	0.087	0.111
\$500,000	0.051	0.058	0.082	0.105
\$600,000	0.044	0.049	0.070	0.090
\$700,000	0.039	0.043	0.062	0.079
\$800,000	0.036	0.040	0.056	0.073
\$900,000	0.034	0.037	0.053	0.067
\$1,000,000	0.0315	0.0352	0.0497	0.0630
\$2,000,000	0.0201	0.0219	0.0296	0.0365
\$3,000,000	0.0155	0.0173	0.0224	0.0269
\$4,000,000	0.0123	0.0144	0.0187	0.0219
\$5,000,000	0.0108	0.0116	0.0163	0.0191
\$6,000,000	0.0096	0.0102	0.0144	0.0174
\$7,000,000	0.0084	0.0090	0.0131	0.0160
\$8,000,000	0.0075	0.0084	0.0117	0.0146
\$9,000,000	0.0069	0.0077	0.0110	0.0137
\$10,000,000	0.0063	0.0071	0.0096	0.0125

**PENNSYLVANIA COMPENSATION RATING BUREAU
MISCELLANEOUS RATING VALUES
EFFECTIVE April 1, 2000**

**SMALL DEDUCTIBLE PROGRAM
Loss Elimination Ratios**

Deductible Level	Hazard Group			
	I	II	III	IV
\$ 1,000	8.0%	7.5%	4.2%	2.4%
\$ 5,000	22.8%	21.7%	16.1%	13.2%
\$ 10,000	31.7%	29.5%	22.2%	17.6%

STATE AND HAZARD GROUP RELATIVITIES

Hazard Group	Factor
I	1.118
II	1.013
III	0.621
IV	0.500

**RETROSPECTIVE DEVELOPMENT FACTORS
(No Loss Limitation)**

First Adjustment	RDF =	0.4377
Second Adjustment	RDF =	0.3062
Third Adjustment	RDF =	0.2088

EMPLOYER ASSESSMENT FACTOR

0.0375