



## Pennsylvania Compensation Rating Bureau

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December 17, 2004

### **BUREAU CIRCULAR NO. 1491**

To All Members of the Bureau:

Re: **SUBMISSION OF APRIL 1, 2005 LOSS COST FILING**

Please be informed that the Bureau has submitted a filing of Pennsylvania loss costs, related rating values and Manual rule changes with a **proposed effective date of April 1, 2005**. That filing, Proposal C-348, proposes an overall average loss cost decrease of 2.89 percent.

Policies issued with effective dates on and after April 1, 2005 must be qualified as carrying tentative rates and the Pending Rate Change Endorsement is to be used for this purpose. Note that such policies issued at current rates or on a "to-be-determined" basis must be endorsed subsequently with the new carrier rates.

In addition to April 1, 2005 loss costs, related rating values and Manual rule changes, the Bureau's filing also proposes an Employer Assessment Factor used to impose, collect and remit employer assessments consistent with provisions of Act 57 of 1997. It is proposed that the factor be revised from the currently-approved value of 0.0236 to 0.0191 effective April 1, 2005.

#### **Overview of Filing Indication Components and Supporting Analyses**

The filing's overall average indicated change in collectible loss costs (-2.89 percent) is based upon an extensive analysis of the most recent available Pennsylvania experience data. The filing analysis is limited to a review of loss cost experience and Bureau rating values. It does not address questions about whether carrier rates and premiums are either adequate or excessive or the extent to and/or direction in which carrier rates and/or premiums should be revised.

While details of the Bureau's filing package are available as described further in this circular, the following comments are provided to highlight key parameters underlying the proposed loss cost revision.

The filing separately addresses indemnity and medical benefits and further divides loss ratio trends (at Bureau loss costs) into frequency and severity components.

In deriving the proposed loss costs changes, the Bureau has applied an annual change in claim frequency of -6.2 percent from Policy Year 2002 through the proposed effective period for the filing (April 1, 2005 to April 1, 2006). This rate of change measures indemnity claims per unit of on-level expected losses and was derived from an analysis of historical changes in claim frequency over a period of seven successive policy

years (1996 – 2002 inclusive). Claim frequency decreased at annual rates in the 6- to 7- percent range for several recent years, but the most recent observed change in claim frequency (Policy Year 2002 compared to Policy Year 2001) showed a decrease in claim frequency of 5.0 percent. Consistent with the reported timeframes in the approved Statistical Plan, experience for policies written in 2003 and 2004 is not available for analysis in this filing.

The Bureau's estimates of annual claim severity trends are +8.1 percent for indemnity and +7.3 percent for medical. The Bureau believes, and acknowledges in its filing, that compromise and release settlement payments are often allocated either exclusively or disproportionately to indemnity benefits. To the unknown extent to which this affects loss development and trend data, the respective indemnity and medical severity trends measured by the Bureau would be artificially biased toward higher indemnity trend and lower medical trend than might arise if such payments were consistently apportioned between indemnity and medical based on the merits of each case and recognizing the circumstances of each individual settlement.

As is the case in any pricing filing, the Bureau's loss cost change indication is sensitive to the accuracy of the selected values of experience parameters, here in particular the above-noted indices of claim frequency and claim severity. Differences that occur between filed parameters and actual experience can be compounded over successive periods, if such differences persist over time.

#### **Temporary Staffing Classifications**

In loss cost filings proposed since December 1, 1995, loss cost indications for temporary staffing classifications were selected based on specified non-temporary staffing classifications that described operations analogous to those of the temporary staffing entities' clientele. The PCRB has submitted a proposal (Bureau Filing No. 214) that would discontinue this selection procedure and develop loss cost indications for temporary staffing codes commensurate with the experience presented by those classifications. As of this writing, Bureau Filing No. 214 is still pending before the Insurance Department.

This filing is submitted consistent with the proposals of Bureau Filing No. 214 and will require amendment if Bureau Filing No. 214 is not approved as submitted. In particular, if Bureau Filing No. 214 were disapproved in its entirety, loss cost values for many temporary staffing classifications would be reduced from those submitted herewith, while loss cost values for many non-temporary staffing classifications would be increased.

#### **Domestic Terrorism, Natural Catastrophes and Catastrophic Industrial Accidents**

While workers compensation policies provide coverage for injuries and/or illnesses attributable to these causes, loss events arising from them are (and would be expected to be) rare. As a result, the statistical underpinnings for rating values generally do not include any reflection of the potential for losses due to these factors. The National Council on Compensation Insurance, Inc. (NCCI) has submitted Item Filing No. B-1393, Miscellaneous Values for Domestic Terrorism, Earthquakes, and Catastrophic Industrial Accidents, that presents a procedure and related rating values specific to these causes of loss. The PCRB is in the process of researching the NCCI filing and related information toward the objective of better understanding and quantifying the implications of such potential losses for Pennsylvania. While Bureau Filing No. C-348 does not include any contingency for or recognition of such events, its filing letter specifically reserves the right to amend the filing or to submit another filing(s) to address those matters at any time.

### **Terrorism Risk Insurance Act of 2002 (TRIA)**

The PCRB implemented a loss cost rating value specific to terrorism as addressed under the provisions of the Terrorism Risk Insurance Act of 2002 (TRIA) effective April 1, 2003. This filing does not propose to change that existing loss cost rating value.

### **Excess Loss Factors, State & Hazard Group Relativities and Loss Elimination Ratios**

As of the date of this filing, the PCRB continues to refine its update and analysis of the captioned rating values. The PCRB expects to submit a separate filing addressing these items collectively. That filing will also include NCCI Item Filing No. R-1388-2004, Update to Retrospective Rating Plan Parameters, updating expected loss size ranges for use in adapting countrywide retrospective rating plan value tables for use in Pennsylvania.

### **Filing Package**

The Bureau's filing packages for the April 1, 2003 and April 1, 2004 loss cost revisions are available on the Bureau's website for review and reference purposes. Those filings will be retained on the website for reference and comparison to the current filing proposal, and the April 1, 2005 Loss Cost Filing package will also be made available on the Bureau website at [www.pcrb.com](http://www.pcrb.com). These filing packages will be found in the "Filings" section of the website. Installation of the April 1, 2005 filing package is expected to be available within ten days of publication of this circular.

Members and other interested parties are encouraged to use the website to access any and all parts of the filing package for informational purposes. If hard copy of the filing package is requested, the Bureau will provide a single copy per requesting entity (i.e., carrier group, consulting company, etc.) subject to the following considerations:

Price per copy:	\$300 for Bureau members
	\$450 for non-members

All parties are advised that requests for hard copy of the filing package will be held for up to two weeks to allow efficient processes in producing the required copies.

### **Insurance Department Review of Filing**

The Insurance Department has assigned review of the April 1, 2005 Loss Cost Filing to Mr. Ken Creighton. Mr. Creighton may be reached at the mailing address, phone number and e-mail address shown below for purposes of making comments or asking questions about the status of the filing.

Mr. Ken Creighton, ACAS, MAAA  
Actuarial Review Division  
Commonwealth of Pennsylvania  
Insurance Department  
1311 Strawberry Square  
Harrisburg, PA 17120  
(717) 787-3991  
e mail: [kcreighton@state.pa.us](mailto:kcreighton@state.pa.us)

### **Carrier Filings**

With respect to carrier filing procedures and requirements, the Insurance Department has again provided the following statement for distribution to all Bureau members:

NO ACTION is required of carriers intending to apply their current loss cost multiplier to the Bureau's new loss costs. A carrier wishing to change their loss cost multiplier will be required to make a filing with the Department. Act 44 requires all carriers to adopt Bureau loss costs upon approval by the Department. Otherwise, they must file their own loss costs which are subject to prior approval.

Carriers wishing to clarify the status of their current multipliers and/or to confirm filing requirements which will be applicable to their companies as prerequisites for the implementation of any specified schedule(s) of loss costs are strongly encouraged to consult with the Pennsylvania Insurance Department in that regard. For that purpose please contact Ms. Brenna Murphy at the mailing address, phone number and e-mail address shown below:

Ms. Brenna Murphy  
Actuarial Review Division  
Commonwealth of Pennsylvania  
Insurance Department  
1311 Strawberry Square  
Harrisburg, PA 17120  
(717) 783-2114  
e-mail: [brmurphy@state.pa.us](mailto:brmurphy@state.pa.us)

### **Act 86-1986**

Act 86-1986 included a section requiring notice of increase in premium. The full details of that Act were covered in Bureau Circular No. 1156, dated September 12, 1986.

Pennsylvania law requires any policy of insurance not written on a retrospective rating plan and covering commercial property or casualty risks in Pennsylvania to provide for not less than 30 days' notice of the intent to increase the insured's renewal premium. Endorsement WC 37 06 03 should be used for purposes of providing the required notices to affected policyholders.

Attached hereto is a table which includes the current Bureau April 1, 2004 loss costs, the **PROPOSED** April 1, 2005 loss costs and the proposed percentage changes in loss cost by risk classification. All loss costs in the attached table include loss-based assessments, Merit Rating Plan credit offsets and proposed Certified Safety Committee credit offsets. Construction classification loss costs also include Pennsylvania Construction Classification Premium Adjustment Program (PCCPAP) loadings. Four classifications' proposed loss costs include surcharges to recognize the increased potential for Hepatitis C claims under the provisions of H.B. 1633. The classifications so affected are 807, Ambulance Service – Non-Volunteer, 985, Policemen/ Firemen, 993, Volunteer Ambulance Corps, and 994, Volunteer Fire Companies.

Please be reminded that the April 1, 2005 PROPOSED loss costs, if applicable, will be adjusted by individual carriers' loss cost multiplier(s) to determine rates and premiums. Further, carriers may base their rates on loss costs that differ from those approved pursuant to a Bureau filing(s) for some or all

classifications. Therefore, in your use of the attached table it may not be appropriate simply to compare the April 1, 2004 and PROPOSED April 1, 2005 loss costs in determining whether an Act 86 notice may be indicated.

### **Update Procedures**

In complying with prevailing statutory requirements pertaining to rating value filings, the Bureau is keenly mindful of the importance of timely submission, adjudication and implementation of revised rating values. Toward the objective of providing advance notice of at least 60 days to insurers and employers of forthcoming changes in rating values, the Bureau submitted its April 1, 2004 Loss Cost Filing on December 17, 2004. While the Bureau will continue to work in cooperation with the Pennsylvania Insurance Department to accomplish an expeditious review of the filing and a timely determination about revisions in rating values effective April 1, 2005, the Bureau cannot preordain the time at which a final determination will be made on any filing. In order to assist members in understanding what has occurred and what remains to be done toward approval of Proposal C-348, the Bureau will provide a circular update regarding the status of this filing at the end of January 2005 in the event that a decision regarding this filing has not been issued by that time. It is expected that this update and similar subsequent announcements, if needed, will keep all members informed about the status of this filing and avoid uncertainty among members as to whether an action may have occurred with respect to the filing that escaped notice in their company.

Timothy L. Wisecarver  
President

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Attachment

***Remember to visit our website at [www.pcrb.com](http://www.pcrb.com) for more information about this and other topics.***

**PENNSYLVANIA COMPENSATION RATING BUREAU**

**APRIL 1, 2005 LOSS COST FILING**

**PROPOSED LOSS COSTS AND PERCENTAGE CHANGES**

<b>CLASS CODE</b>	<b>CLASS DESCRIPTION</b>	<b>Current MANUAL LOSS COSTS *</b>	<b>PROPOSED 4/1/05 LOSS COSTS *</b>	<b>% CHANGE CURRENT - 4/1/05</b>
005	Tree Pruning	19.60	19.87	1.4
0006	Field Crops/Vegetable Farms	4.60	4.67	1.5
007	Farm Machinery Operation	6.85	6.65	-2.9
0008	Mushroom Grower	2.48	2.45	-1.2
009	Logging or Lumbering	28.44	30.47	7.1
0011	Flower Growing	3.82	3.93	2.9
0012	Landscape Contractor	6.37	6.46	1.4
0013	Gardeners, Nurserymen	6.70	6.39	-4.6
015	Logging or Lumbering - Mechanized	21.65	21.27	-1.8
0016	Orchard	3.92	3.84	-2.0
025	Mining	5.59	5.36	-4.1
028	Oil/Gas Production	5.15	5.05	-1.9
0034	Animal Raising	6.04	5.96	-1.3
0036	Dairy Farm	5.73	5.60	-2.3
050	Quarries, NOC	3.32	3.16	-4.8
051	Quarries - Limestone	3.79	3.93	3.7
055	Sand Excavation	5.34	5.36	0.4
059	Mineral Milling	4.26	4.44	4.2
0066	Supplemental Loading for class 447	0.21	0.20	-4.8
0067	Supplemental Loading for class 445	0.33	0.31	-6.1
0083	Livestock Farm	6.61	6.52	-1.4
101	Grain Milling	3.05	3.17	3.9
103	Sugar Refining	1.61	1.64	1.9
104	Food Sundries Mfg, NOC	4.05	3.91	-3.5
105	Bakery, Wholesale	3.94	4.07	3.3
106	Processed Meat Products Mfg	6.45	6.18	-4.2
107	Candy Mfg	3.85	3.68	-4.4
108	Brewery	4.50	4.63	2.9
109	Dairy Products Mfg.	5.78	5.94	2.8
110	Ice Cream Mfg	4.13	4.29	3.9
111	Slaughter House, Wholesale	4.98	5.11	2.6
112	Beverage Mfg, NOC	10.49	10.94	4.3
113	Preserving/Canning of Food	2.44	2.56	4.9
114	Rendering Works	10.44	10.29	-1.4
115	Tobacco Products Manufacturing	2.12	2.13	0.5
119	Meat Products Mfg, NOC	6.96	6.74	-3.2
130	Textile Waste Mfg	5.48	5.92	8.0
132	Spinning & Weaving	2.75	2.55	-7.3
0133	Asbestos Supplemental Disease Loading	A	A	0.0
134	Knit Goods Mfg	4.51	4.64	2.9
135	Hosiery Mfg	3.47	3.60	3.7
136	Embroidery Mfg	2.88	2.96	2.8
139	Dyeing	4.31	4.43	2.8
141	Laundry, NOC	5.23	5.38	2.9
142	Dry Cleaning Plant	2.64	2.54	-3.8
0152	Non-Rateable Element-Class 615	1.55	1.53	-1.3
161	Apparel Mfg	3.45	3.23	-6.4
0162	Non-Rateable Element - Class 810	1.53	1.30	-15.0
163	Textile Prod Mfg, NOC	3.65	3.74	2.5
0164	Federal Coal Mine Cover Load	1.53	1.30	-15.0
165	Mattress Mfg	5.34	5.41	1.3
166	Canvas/Burlap Products Mfg	3.21	3.36	4.7
0170	Fur-Bearing Animal Farm	3.26	3.30	1.2
0176	Supplemental Loading for class 513	0.31	0.31	0.0
185	Food Sundries Mfg, NOC - Temporary Staffing Class	4.05	4.76	17.5
187	Candy Mfg - Temporary Staffing Class	3.85	4.57	18.7
189	Preserving/Canning of Food - Temporary Staffing Class	2.44	3.05	25.0
191	Apparel Mfg - Temporary Staffing Class	3.45	4.07	18.0
201	Tanning	4.43	4.45	0.5
204	Shoe Mfg	3.46	3.32	-4.0
205	Leather Goods Mfg, NOC	3.53	3.79	7.4
221	Plastics Mfg, Injection Molding	2.64	2.72	3.0
222	Plastics Mfg, NOC	4.15	4.03	-2.9
225	Rubber Goods Mfg	4.19	4.09	-2.4
227	Oilcloth Mfg	4.11	4.23	2.9

\*Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments, and PCCPAP if applicable.

+ Non-payroll exposure base.

**PENNSYLVANIA COMPENSATION RATING BUREAU**

**APRIL 1, 2005 LOSS COST FILING**

**PROPOSED LOSS COSTS AND PERCENTAGE CHANGES**

<b>CLASS CODE</b>	<b>CLASS DESCRIPTION</b>	<b>Current MANUAL LOSS COSTS *</b>	<b><u>PROPOSED</u> 4/1/05 LOSS COSTS *</b>	<b>% CHANGE CURRENT - 4/1/05</b>
255	Paper Mfg	3.28	3.39	3.4
257	Paper Container Mfg	4.21	4.26	1.2
261	Corrugated Box or Container Mfg	4.06	4.29	5.7
263	Paper Coating/Finishing	3.99	4.10	2.8
265	Stationery Products Mfg.	3.98	3.92	-1.5
275	Plastics Mfg, Injection Molding - Temporary Staffing Class	2.64	3.30	25.0
276	Plastics Mfg, NOC - Temporary Staffing Class	4.15	4.92	18.6
281	Printing	3.37	3.47	3.0
282	Newspaper Publishing	5.64	5.68	0.7
285	Printing - Sheet Fed Press	3.16	3.17	0.3
287	Publisher - Product Distribution	4.20	4.32	2.9
291	Paper Mfg - Temporary Staffing Class	3.28	4.08	24.4
297	Printing - Temporary Staffing Class	3.37	4.21	24.9
301	Sawmill	7.98	7.53	-5.6
305	Carpentry Shops	6.27	5.83	-7.0
306	Wood Turned Products Mfg	4.93	5.07	2.8
311	Cabinet Works	4.16	4.13	-0.7
319	Furniture Assembly	4.56	4.48	-1.8
323	Furniture Mfg - Wood	3.15	3.23	2.5
327	Furniture Upholstering	3.66	3.88	6.0
402	Smelting & Galvanizing	6.54	6.82	4.3
403	Rolling, Drawing, or Extruding Non-Ferrous Metal	3.67	3.37	-8.2
404	Steel Mfg	5.03	5.42	7.8
406	Rolling Mill - Ferrous	4.99	5.12	2.6
407	Tube Mfg	4.39	4.52	3.0
411	Steel Fabricating	6.14	6.32	2.9
413	Iron Work	6.61	6.75	2.1
415	Fabricated Plate Work	4.75	4.55	-4.2
416	Car Mfg.	9.90	9.65	-2.5
421	Steel Foundries	7.68	7.52	-2.1
425	Iron Foundries, NOC	8.96	9.41	5.0
427	Malleable Foundries	4.56	4.72	3.5
429	Die Casting Mfg	5.97	6.14	2.8
431	Forging	7.77	7.70	-0.9
433	Tool Mfg - Forged	4.62	4.58	-0.9
435	Spring Mfg - Hot Wound	5.90	5.96	1.0
441	Tool Mfg, NOC	2.03	1.91	-5.9
445	Hardware Mfg, NOC	3.56	3.49	-2.0
447	Non-Ferrous Metals Foundry	5.92	5.92	0.0
449	Electroplating	4.08	4.11	0.7
451	Auto Body Mfg	4.95	4.77	-3.6
454	Sheet Metal Shop	4.29	4.41	2.8
456	Metal Furniture Mfg	4.07	4.19	2.9
457	Wire Goods Mfg	3.94	3.80	-3.6
458	Jewelry Mfg	3.23	3.04	-5.9
459	Eyelet Mfg	1.87	1.69	-9.6
461	Machine Shops	4.02	4.13	2.7
463	Automobile Mfg	2.47	2.54	2.8
465	Conveyor Mfg.	3.64	3.74	2.7
467	Ball Bearing Mfg	3.96	4.07	2.8
471	Printed Circuit Board Assembly	2.43	2.27	-6.6
472	Electronic Component Mfg	1.87	1.63	-12.8
473	Electrical Apparatus Mfg	2.97	3.24	9.1
474	Electronic Power Equipment Mfg.	0.94	0.79	-16.0
475	Battery Mfg	3.29	3.38	2.7
476	Industrial Controls Mfg./Assembly	1.78	1.76	-1.1
477	Electric Motor Mfg. or Repair	3.38	3.26	-3.6
483	Office Machine Mfg	1.36	1.31	-3.7
485	Communications Equipment Mfg.	2.23	2.35	5.4
486	Lightbulb/Electronic Tube Manufacturing	3.10	2.68	-13.5
487	Instrument Mfg	2.30	2.17	-5.7
488	Electronic Instrument Mfg.	1.64	1.69	3.0
489	Dental Laboratory	1.41	1.58	12.1
491	Rolling, Drawing, or Extruding Non-Ferrous Metal - Temporary S	3.67	4.16	13.4
493	Hardware Mfg, NOC - Temporary Staffing Class	3.56	4.31	21.1

\*Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments, and PCCPAP if applicable.

+ Non-payroll exposure base.

**PENNSYLVANIA COMPENSATION RATING BUREAU**

**APRIL 1, 2005 LOSS COST FILING**

**PROPOSED LOSS COSTS AND PERCENTAGE CHANGES**

<b>CLASS CODE</b>	<b>CLASS DESCRIPTION</b>	<b>Current MANUAL LOSS COSTS *</b>	<b><u>PROPOSED</u> 4/1/05 LOSS COSTS *</b>	<b>% CHANGE CURRENT - 4/1/05</b>
495	Auto Body Mfg - Temporary Staffing Class	4.95	5.86	18.4
497	Electronic Component Mfg - Temporary Staffing Class	1.87	2.02	8.0
499	Battery Mfg - Temporary Staffing Class	3.29	4.11	24.9
501	Cement Mfg	3.74	3.76	0.5
502	Plaster Statuary Mfg	4.51	4.53	0.4
506	Powder Metal Prod Mfg	2.50	2.48	-0.8
507	Graphite Prod Mfg	4.46	4.59	2.9
509	Asbestos Goods Mfg	7.18	7.34	2.2
511	Concrete Products Mfg	7.33	7.30	-0.4
512	Brick Mfg, NOC	4.76	5.21	9.5
513	Potteries, NOC	4.31	4.08	-5.3
514	Refractory Products Mfg, NOC	6.83	6.68	-2.2
535	Glassware Mfg, NOC	3.51	3.30	-6.0
536	Glass Products Mfg	6.51	6.49	-0.3
544	Temp Labor - Light Industrial	11.05	10.55	-4.5
551	Chemical Mfg, NOC	3.38	2.99	-11.5
553	Gases Mfg	1.35	1.47	8.9
555	Drug Mfg	0.92	0.92	0.0
563	Paint Mfg	2.98	2.76	-7.4
571	Soap Mfg	3.27	3.23	-1.2
573	Fertilizer Mfg	4.24	4.36	2.8
581	Oil Refining	2.58	2.50	-3.1
587	Paint Mfg - Temporary Staffing Class	2.98	3.30	10.7
601	Road/Street Paving/Repaving	8.92	8.69	-2.6
602	Road/Street Subsurface Construction	5.43	5.68	4.6
603	Sewer Construction	7.30	7.25	-0.7
605	Railroad Construction	8.61	8.49	-1.4
606	Oil/Gas Drilling	13.32	13.24	-0.6
607	Drilling	10.11	9.98	-1.3
608	Flat Cement Work	6.76	7.09	4.9
609	Excavation	5.90	5.83	-1.2
611	Pile Driving	12.39	11.94	-3.6
615	Tunneling	14.36	14.16	-1.4
617	Gas/Steam/Water Main Construction	6.82	6.91	1.3
645	Wallboard Installation	8.07	7.86	-2.6
646	Furniture/Fixtures Installation	5.92	6.01	1.5
647	Insulation Work, NOC	9.04	8.46	-6.4
648	Carpentry - Cabinets - Installation	6.74	6.61	-1.9
649	Ceiling Installation	3.42	3.45	0.9
651	Carpentry, NOC	8.95	8.74	-2.3
652	Carpentry - Detached Dwelling	9.68	9.43	-2.6
653	Masonry	8.52	8.66	1.6
654	Concrete Construction	10.42	10.26	-1.5
655	Iron Erection	18.48	17.25	-6.7
656	Electric Line Construction	9.15	8.90	-2.7
657	Rigging, NOC	11.86	11.24	-5.2
658	Iron Erection/Installation	10.61	10.69	0.8
659	Roofing	19.46	19.37	-0.5
660	Alarms/Sound Systems	2.48	2.40	-3.2
661	Electrical Wiring in Buildings	4.71	4.60	-2.3
662	Household Appliance Service	4.53	4.97	9.7
663	Plumbing	5.25	5.10	-2.9
664	HVAC Contractors	4.46	4.54	1.8
665	Painting	10.02	9.81	-2.1
666	Plate Glass Installation	6.71	6.77	0.9
667	Paper Hanging	2.45	2.32	-5.3
668	Tile/Stone/Mosaic/Terrazzo Work	6.10	6.06	-0.7
669	Plastering	8.16	8.30	1.7
670	House Furnishing Installation	5.89	5.81	-1.4
673	Advertising Signs	6.30	6.18	-1.9
674	Swimming Pool Construction	5.94	5.62	-5.4
675	Machinery or Equipment Erection	5.71	5.88	3.0
676	Sheet Metal Installation	5.73	5.64	-1.6
677	Boiler Installation	7.66	6.88	-10.2
679	Advertising Companies - Outdoor	12.25	11.57	-5.6

\*Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments, and PCCPAP if applicable.

+ Non-payroll exposure base.



**PENNSYLVANIA COMPENSATION RATING BUREAU**

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**PROPOSED LOSS COSTS AND PERCENTAGE CHANGES**

<b>CLASS CODE</b>	<b>CLASS DESCRIPTION</b>	<b>Current MANUAL LOSS COSTS *</b>	<b><u>PROPOSED</u> 4/1/05 LOSS COSTS *</b>	<b>% CHANGE CURRENT - 4/1/05</b>
681	Canvas Goods Erection	5.81	5.75	-1.0
682	Temp Labor - Const/Erection	18.39	17.55	-4.6
691	Excavation - Temporary Staffing Class	5.90	6.96	18.0
693	Carpentry, NOC - Temporary Staffing Class	8.95	10.27	14.7
695	Electrical Wiring in Buildings - Temporary Staffing Class	4.71	5.27	11.9
709	Tallymen/Checking Clerks	2.61	2.59	-0.8
716	Marina	3.85	3.70	-3.9
718	Boat Bldg/Repair	3.74	3.65	-2.4
721	Railroad Operation, NOC	12.86	13.03	1.3
744	Aircraft Mfg	1.86	1.91	2.7
751	Gas Utility	1.49	1.66	11.4
752	Oil/Gas Pipeline Operation	0.87	0.95	9.2
753	Waterworks	3.38	3.48	3.0
755	Electric Utilities	1.34	1.16	-13.4
757	Telecommunication Co.	1.74	2.02	16.1
759	Cable TV Operations	5.92	6.02	1.7
0771	Non-Rateable Element - Class 4771	1.28	1.24	-3.1
0775	Non-Rateable Element - Class 4775	0.91	1.13	24.2
801	Stable	7.70	7.65	-0.6
803	Taxicab Companies	19.56	20.18	3.2
804	School Bus Operation	3.42	3.47	1.5
805	Milk Hauling - By Contractor	5.56	5.64	1.4
806	Furniture Moving/Storage	12.63	12.56	-0.6
807	Ambulance Service - Nonvolunteer	6.60	6.26	-5.2
808	Parcel Delivery	7.49	7.76	3.6
809	Fuel Distribution	5.35	5.43	1.5
810	Coal Truckmen	6.65	6.77	1.8
811	Trucking, NOC	8.70	8.82	1.4
812	Mail Hauling/Delivery Service	7.22	7.29	1.0
813	Warehousing, Other than Furniture	6.80	6.66	-2.1
814	Mobile, Self-Propelled Equipment Dealers	4.35	4.46	2.5
815	Auto Service Centers	4.23	4.16	-1.7
816	Auto Filling Stations	2.89	2.82	-2.4
817	Bus Operation	7.61	7.72	1.4
818	Auto Dealers	3.18	3.27	2.8
819	Auto Salesmen	0.66	0.68	3.0
821	Beverage Distributor	7.21	7.30	1.2
825	Auto Storage Garage	4.64	4.52	-2.6
855	Lumber/Building Material Dealer	6.69	6.27	-6.3
857	Iron/Steel Merchant	9.24	9.15	-1.0
858	Ferrous Scrap Metal Dealer	8.53	8.65	1.4
859	Nonferrous Scrap Metal Dealer	10.27	10.02	-2.4
860	Scrap Metal Dealer	10.07	10.13	0.6
861	Auto Dismantlers	7.32	7.44	1.6
862	Recycling Center	9.26	9.39	1.4
865	Poultry/Fish Dealer/Processor	5.07	4.82	-4.9
867	Warehousing, Other than Furniture - Temporary Staffing	6.80	7.98	17.4
877	Department Stores - Temporary Staffing Class	2.36	2.93	24.2
879	Contract Packaging - Temporary Staffing Class	3.74	4.64	24.1
880	Apartment House	5.70	5.68	-0.4
881	Hardware Store - Wholesale - Temporary Staffing Class	3.65	4.53	24.1
882	House Cleaning	7.67	8.03	4.7
883	Retail Store, NOC - Temporary Staffing Class	2.27	2.70	18.9
884	Health or Exercise Club	1.09	1.05	-3.7
885	Plumbing Supplies Dealer	3.93	3.98	1.3
886	Electrical Supplies Dealer	2.75	2.78	1.1
887	Museum	1.05	0.99	-5.7
889	Clerical Office - Temporary Staffing Class	0.33	0.37	12.1
890	Library - Public	0.48	0.51	6.3
891	Child Care or Early Education	1.25	1.15	-8.0
892	Early Intervention	1.05	1.07	1.9
893	Intermediate Unit	0.74	0.75	1.4
894	School for Disturbed Children	1.42	1.44	1.4
895	Colleges/Schools - Temporary Staffing Class	0.65	0.78	20.0
896	Club, N.O.C.	2.85	2.88	1.1

\*Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments, and PCCPAP if applicable.

+ Non-payroll exposure base.

**PENNSYLVANIA COMPENSATION RATING BUREAU**

**APRIL 1, 2005 LOSS COST FILING**

**PROPOSED LOSS COSTS AND PERCENTAGE CHANGES**

<b>CLASS CODE</b>	<b>CLASS DESCRIPTION</b>	<b>Current MANUAL LOSS COSTS *</b>	<b><u>PROPOSED</u> 4/1/05 LOSS COSTS *</b>	<b>% CHANGE CURRENT - 4/1/05</b>
897	Fast Food Restaurant	2.05	1.99	-2.9
898	Caterer	3.59	3.02	-15.9
899	Bar, Nightclub	1.96	1.93	-1.5
0901	+ Religious Orders	19.80	20.08	1.4
0902	+ Religious Orders - Occasional	1.69	1.70	0.6
903	Labor Union	0.44	0.45	2.3
904	Investigative Agency	2.01	2.01	0.0
907	Fruit/Vegetable Dealer, Wholesale	6.75	6.52	-3.4
0908	+ Inservants - Occasional	95.45	109.28	14.5
0909	+ Outservants - Occasional	75.90	76.97	1.4
910	Meat Dealer, Wholesale	12.01	12.18	1.4
911	Grocery, Wholesale	6.95	7.11	2.3
0912	+ Outservants	278.66	279.28	0.2
0913	+ Inservants	360.54	379.51	5.3
914	Department Stores	2.36	2.39	1.3
915	Meat/Fish/Poultry Store - Retail	4.55	4.62	1.5
916	Dry Goods Stores or Clothing	2.27	2.30	1.3
917	Grocery Store - Retail	2.94	2.86	-2.7
918	Bakery Shop - Retail	3.55	3.70	4.2
919	Florist Store	2.36	2.36	0.0
920	Jewelry Store	0.75	0.68	-9.3
921	Furniture Store - Wholesale	5.88	6.09	3.6
922	Furniture Store - Retail	5.33	4.53	-15.0
923	Contract Packaging	3.74	3.84	2.7
924	Wholesale Store, NOC	5.25	5.31	1.1
925	Hardware Stores - Retail	2.68	2.66	-0.7
926	Hardware Store - Wholesale	3.65	3.70	1.4
927	Drugstore	1.40	1.42	1.4
928	Retail Store, NOC	2.27	2.18	-4.0
929	Temp Labor - Mercantile	6.51	6.42	-1.4
932	Copying or Duplicating Service	1.17	1.18	0.9
933	Vending Machine Installation/Service/Repair	6.06	6.14	1.3
934	Auto Parts/Accessory Store	3.18	3.24	1.9
935	Lumber/Building Material Dealer- Store Employees	1.77	1.88	6.2
936	Broadcasting Station	0.42	0.43	2.4
937	Temp Labor -Heavy Labor	15.62	14.56	-6.8
939	Carnival, Circus - Traveling	5.88	5.95	1.2
940	Residential - Developmentally Disabled	6.38	6.03	-5.5
941	Social Rehabilitation Facility	2.62	2.46	-6.1
942	Home Health Care - Professional	4.29	4.32	0.7
943	Home Health Care - Nonprofessional	7.00	6.60	-5.7
944	Country Club	2.35	2.38	1.3
945	Hotel Restaurant	2.86	2.72	-4.9
946	Temp Labor - Medical Staffing	4.43	4.04	-8.8
947	Temp Labor - Light Service	6.36	6.07	-4.6
948	Mailing/Addressing Co	2.34	2.33	-0.4
949	Temp Labor - Marketing	1.06	0.94	-11.3
951	Salesmen - Outside	0.70	0.67	-4.3
952	Office Machine Installation/Service/Repair	1.02	1.04	2.0
953	Clerical Office	0.33	0.33	0.0
954	Security/Investigative Agency	3.03	3.00	-1.0
955	Engineer, Consulting	0.73	0.81	11.0
956	Attorney	0.27	0.25	-7.4
957	Doctors/Dentists	0.47	0.45	-4.3
958	Rehabilitation Hospital	1.69	1.70	0.6
959	Veterinarians	2.15	2.04	-5.1
960	Nursing Homes - Skilled	4.83	4.79	-0.8
961	Hospital	1.35	1.33	-1.5
962	Accountant/Auditor	0.16	0.16	0.0
963	Churches	0.46	0.54	17.4
964	Sheltered Workshops	2.54	2.38	-6.3
965	Colleges/Schools	0.65	0.64	-1.5
966	TV, Audio/Video Equipment Repair	3.46	3.30	-4.6
967	Theatres	1.59	1.50	-5.7
968	Indoor Amusements	1.62	1.58	-2.5

\*Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments, and PCCPAP if applicable.

+ Non-payroll exposure base.

**PENNSYLVANIA COMPENSATION RATING BUREAU**  
**APRIL 1, 2005 LOSS COST FILING**  
**PROPOSED LOSS COSTS AND PERCENTAGE CHANGES**

<b>CLASS CODE</b>	<b>CLASS DESCRIPTION</b>	<b>Current MANUAL LOSS COSTS *</b>	<b><u>PROPOSED</u> 4/1/05 LOSS COSTS *</b>	<b>% CHANGE CURRENT - 4/1/05</b>
969	Outdoor Amusements	2.64	2.47	-6.4
970	Athletic Teams	8.96	9.53	6.4
971	Buildings	5.59	5.44	-2.7
973	Hotel, All Other Employees	3.56	3.61	1.4
974	Retirement/Life Care Community	3.20	3.12	-2.5
975	Restaurant	2.41	2.32	-3.7
976	YMCA/YWCA	1.60	1.54	-3.8
977	Barber Shops	0.89	0.97	9.0
978	Camps, Summer/Winter, NOC	3.40	3.45	1.5
979	Residential Elderly - Nonmedical	4.89	4.75	-2.9
980	Cities/Towns	5.99	5.50	-8.2
982 +	Workfare Employees	3.86	3.79	-1.8
983	Housing Authority	7.60	6.70	-11.8
984	Insurance Company	0.32	0.32	0.0
985	Police/Firemen	3.76	3.81	1.3
986	Shelter or Halfway House	1.41	1.35	-4.3
987	Check Cashing Services	1.27	1.23	-3.1
988	Bank	0.46	0.47	2.2
992	Sanitary Company	5.35	5.43	1.5
993 +	Volunteer Ambulance	1662.95	1230.89	-26.0
994 +	Volunteer Firemen	See population table		6.4
995	Sanitation Services	9.16	9.29	1.4
996 +	Volunteer Hazardous Materials Response Team	1331.22	984.71	-26.0
997	Undertakers	1.08	1.14	5.6
999	Cemeteries	5.78	5.65	-2.2
4771	Explosive or Ammunition Mfg., NOC	5.15	4.94	-4.1
4775	Cartridge Loading/Charging	5.15	4.94	-4.1
4777	Explosives Distributor	11.73	11.68	-0.4
7405	Aircraft Operation Scheduled	1.84	1.56	-15.2
7413	Aircraft Operation Commuter	1.86	1.66	-10.8
7421	Aircraft Operation Business	2.25	2.02	-10.2
7424	Aircraft Operation, NOC	5.31	4.76	-10.4
7428	Aircraft Operation - Ground Crew	3.34	3.32	-0.6
7445	Non-Rateable Element - Class 7405	0.38	0.33	-13.2
7453	Non-Rateable Element - Class 7413	0.39	0.35	-10.3
9108 +	Aircraft Passenger Surcharge	76.76	76.76	0.0
9985	Radiation Exposure	A	A	0.0

\*Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments, and PCCPAP if applicable.  
+ Non-payroll exposure base.

**PENNSYLVANIA  
VOLUNTEER FIREMEN**

**CODE 994**

**SCHEDULE OF ANNUAL LOSS COSTS**

Population	Current Loss Cost *	Proposed 4/1/05 Loss Cost *	% Change Current - 4/1/05
Up to 300	1,395	1,484	6.4
301 to 500	1,714	1,823	6.4
501 to 700	1,993	2,120	6.4
701 to 1,000	2,302	2,449	6.4
1,001 to 1,500	2,708	2,881	6.4
1,501 to 2,000	3,145	3,346	6.4
2,001 to 2,500	3,519	3,744	6.4
2,501 to 3,000	3,850	4,096	6.4
3,001 to 3,500	4,142	4,406	6.4
3,501 to 4,000	4,417	4,699	6.4
4,001 to 4,500	4,673	4,971	6.4
4,501 to 5,000	4,918	5,232	6.4
5,001 to 5,500	5,157	5,486	6.4
5,501 to 6,000	5,384	5,727	6.4
6,001 to 6,500	5,609	5,967	6.4
6,501 to 7,000	5,828	6,200	6.4
7,001 to 7,500	6,040	6,425	6.4
7,501 to 8,000	6,251	6,650	6.4
8,001 to 8,500	6,455	6,867	6.4
8,501 to 9,000	6,655	7,080	6.4
9,001 to 9,500	6,850	7,287	6.4
9,501 to 10,000	7,039	7,488	6.4
10,001 to 15,000	8,079	8,594	6.4
15,001 to 20,000	9,877	10,507	6.4
20,001 to 25,000	11,645	12,388	6.4
25,001 to 30,000	13,392	14,246	6.4
30,001 to 35,000	15,111	16,075	6.4
35,001 to 40,000	16,809	17,881	6.4
40,001 to 45,000	18,477	19,656	6.4
45,001 to 50,000	20,116	21,399	6.4
For each additional 5,000 population.....	1,645	1,750	6.4

\* Includes loss based assessments, Merit Rating Plan and Certified Safety Committee adjustments, and PCCPAP if applicable.