



## Pennsylvania Compensation Rating Bureau

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March 30, 2009

### **BUREAU CIRCULAR NO. 1562**

To All Members of the Bureau:

Re: **APPROVAL OF BUREAU FILING NO. C-357 - APRIL 1, 2009 LOSS COST REVISION**

#### **CLASSIFICATIONS 809, FUEL DISTRIBUTION, AND 992, SANITARY COMPANY**

By action dated March 26, 2009 the Insurance Commissioner has approved revised loss costs and related rating values for Classification Codes 809, Fuel Distribution, and 992, Sanitary Company, **effective on a new and renewal basis** as of 12:01 a.m., **April 1, 2009**.

On March 6, 2009 the Insurance Commissioner approved Bureau Filing No. C-356 (C-356), as amended March 6, 2009. In C-356, consistent with procedures used in previous such filings, the experience for Classifications 809 and 992 was combined for classification ratemaking purposes. Subsequent to the approval of the amended C-356, it came to the Bureau's attention that an error was made in combining the experience of those two classifications.

Bureau Filing No. C-357 (C-357) correctly presents the combined experience for Classifications 809 and 992, along with loss costs and Table A expected loss rates used in experience rating, which resulted from that corrected data compilation. The rating value calculations presented in C-357 were otherwise performed on a basis consistent with the indications in the amended and approved C-356. The rating values approved in C-357 replace those previously approved for Classifications 809 and 992 as part of C-356.

The revised loss cost for both Classifications 809 and 992 is \$4.81. This represents a reduction of 6.4 percent from the amended C-356 loss costs for these classifications (\$5.14) and a reduction of 2.4 percent from their April 1, 2008 loss costs (\$4.93).

For reference purposes a complete table of approved loss costs and expected loss factors has been attached to this circular. Note, however, that **only rating values for Classes 809 and 992 differ from those shown in Bureau Circular No. 1560** announcing the approval of C-356. In addition, copies of this circular and the accompanying tables will be available in various locations within the Bureau's website ([www.pcrb.com](http://www.pcrb.com)).

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 Mr. Jim DiSanto at the mailing address, phone number and e-mail address shown below:

Mr. Jim DiSanto  
Actuarial Review Division  
Commonwealth of Pennsylvania  
Insurance Department  
1311 Strawberry Square  
Harrisburg, PA 17120  
(717) 783-2118  
e-mail: [jadisanto@state.pa.us](mailto:jadisanto@state.pa.us)

Experience rating sheets that have been issued for policies with Classification Codes 809 and/or 992 and with effective dates of April 1, 2009 and later will be reissued using the revised rating values.

Manual revisions reflecting approval of C-357 with respect to rating values and rules effective April 1, 2009 will be updated on our website ([www.pcrb.com](http://www.pcrb.com)) at a later date.

Questions regarding C-357 may be directed to me at Extension 4413 or [twisecarver@pcrb.com](mailto:twisecarver@pcrb.com) or to Michael Doyle, Chief Actuary, at Extension 4480 or [mdoyle@pcrb.com](mailto:mdoyle@pcrb.com).

Timothy L. Wisecarver  
President

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

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Amended Effective Date: April 1, 2009 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP	HAZARD GROUP
		A-1	A-2	A-3	A - G	1 - 4
005	16.86	8.95	11.65	13.31	F	3
007	5.08	2.70	3.51	4.01	C	2
009	26.37	14.00	18.22	20.82	G	4
015	16.79	8.91	11.60	13.25	E	3
025	3.97	1.97	2.52	2.85	G	4
028	3.56	1.77	2.26	2.56	F	3
050	2.54	1.26	1.61	1.82	F	3
051	3.19	1.58	2.02	2.29	F	3
055	4.19	2.08	2.66	3.01	F	3
059	4.40	2.19	2.79	3.16	E	3
101	2.90	1.55	2.00	2.28	E	3
103	1.31	0.70	0.90	1.03	C	2
104	2.93	1.56	2.02	2.30	B	1
105	4.05	2.16	2.79	3.18	D	2
106	4.73	2.52	3.26	3.71	C	2
107	2.51	1.34	1.73	1.97	B	1
108	3.88	2.07	2.67	3.05	C	2
109	4.73	2.52	3.26	3.71	C	2
110	3.41	1.82	2.35	2.68	B	1
111	3.78	2.02	2.61	2.97	C	2
112	9.55	5.09	6.59	7.50	C	2
113	2.37	1.27	1.64	1.87	C	2
114	7.72	4.12	5.33	6.07	E	3
115	1.95	1.04	1.34	1.53	D	2
119	4.91	2.62	3.39	3.86	C	2
130	5.43	2.89	3.75	4.27	E	3
132	2.07	1.10	1.43	1.63	C	2
134	3.61	1.93	2.49	2.84	C	2
135	2.83	1.51	1.95	2.22	C	2
136	2.55	1.36	1.76	2.00	C	2
139	4.06	2.16	2.80	3.19	C	2
141	3.82	2.04	2.64	3.01	B	1
142	1.99	1.06	1.37	1.56	C	2
161	2.33	1.24	1.61	1.83	C	2
163	3.33	1.77	2.30	2.61	C	2
165	4.45	2.37	3.07	3.50	B	1
166	2.97	1.58	2.05	2.34	C	2
185	3.74	2.00	2.58	2.94	B	1
187	3.21	1.71	2.21	2.52	B	1
189	3.07	1.64	2.12	2.42	C	2

\* 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 COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Amended Effective Date: April 1, 2009 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
		A-1	A-2	A-3		
191	3.07	1.64	2.12	2.42	C	2
201	3.97	2.11	2.74	3.12	D	2
204	2.58	1.37	1.78	2.02	B	1
205	2.95	1.57	2.04	2.32	B	1
221	2.00	1.07	1.38	1.57	C	2
222	3.02	1.61	2.09	2.38	C	2
225	2.95	1.57	2.04	2.32	C	2
227	4.05	2.16	2.79	3.18	C	2
255	2.70	1.44	1.86	2.12	E	3
257	2.81	1.50	1.94	2.21	C	2
261	3.38	1.80	2.33	2.65	C	2
263	3.10	1.66	2.14	2.44	C	2
265	3.04	1.62	2.10	2.39	C	2
275	2.62	1.40	1.81	2.06	C	2
276	3.82	2.04	2.64	3.01	C	2
281	2.26	1.21	1.56	1.78	B	1
282	4.80	2.56	3.31	3.77	D	2
285	2.54	1.35	1.75	1.99	B	1
291	3.36	1.79	2.32	2.64	E	3
297	2.91	1.55	2.01	2.29	B	1
301	5.63	3.00	3.89	4.42	F	3
305	4.37	2.33	3.02	3.44	D	2
306	3.91	2.08	2.70	3.07	B	1
311	2.83	1.51	1.95	2.22	C	2
319	3.57	1.90	2.46	2.81	A	1
323	2.60	1.38	1.79	2.04	C	2
327	3.44	1.83	2.37	2.70	C	2
402	5.19	2.77	3.59	4.08	E	3
403	2.94	1.57	2.03	2.31	C	2
404	4.54	2.42	3.14	3.57	E	3
406	4.83	2.57	3.33	3.79	E	3
407	3.89	2.07	2.68	3.05	C	2
411	5.29	2.82	3.65	4.15	E	3
413	5.53	2.95	3.82	4.34	E	3
415	3.34	1.78	2.30	2.62	E	3
416	5.87	3.13	4.05	4.62	C	2
421	5.92	3.16	4.09	4.66	E	3
425	7.89	4.21	5.45	6.20	E	3
427	3.84	2.05	2.65	3.02	E	3
429	4.76	2.54	3.28	3.74	D	2

\* 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 COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Amended Effective Date: April 1, 2009 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
		A-1	A-2	A-3		
431	6.12	3.26	4.22	4.81	C	2
433	3.50	1.87	2.42	2.75	C	2
435	4.59	2.44	3.16	3.60	C	2
441	1.42	0.76	0.98	1.12	C	2
445	2.75 a	1.47	1.90	2.16	C	2
446	1.88	1.00	1.30	1.47	B	1
447	4.67 b	2.49	3.22	3.67	E	3
449	3.04	1.62	2.10	2.39	D	2
451	3.74	2.00	2.58	2.94	D	2
454	3.75	2.00	2.59	2.95	C	2
456	3.78	2.02	2.61	2.97	D	2
457	3.57	1.90	2.46	2.81	C	2
458	2.35	1.25	1.62	1.85	B	1
459	1.29	0.69	0.89	1.01	C	2
461	2.74	1.46	1.89	2.15	D	2
463	2.22	1.18	1.53	1.75	D	2
465	2.97	1.58	2.05	2.34	D	2
467	3.46	1.84	2.39	2.72	B	1
471	1.17	0.62	0.81	0.92	B	1
472	1.17	0.62	0.81	0.92	B	1
473	2.64	1.41	1.82	2.07	B	1
474	0.60	0.32	0.41	0.47	C	2
475	2.78	1.48	1.92	2.18	D	2
476	1.29	0.69	0.89	1.01	C	2
477	2.42	1.29	1.67	1.91	C	2
483	1.25	0.67	0.86	0.98	B	1
485	1.37	0.73	0.95	1.08	B	1
486	1.86	0.99	1.28	1.46	C	2
487	1.20	0.64	0.83	0.94	C	2
488	1.12	0.59	0.77	0.88	B	1
489	1.72	0.92	1.19	1.36	B	1
491	3.75	2.00	2.59	2.95	C	2
493	3.53	1.88	2.44	2.77	C	2
495	4.77	2.54	3.29	3.75	D	2
497	1.49	0.80	1.03	1.17	B	1
499	3.56	1.90	2.46	2.80	D	2
501	2.99	1.60	2.07	2.35	E	3
502	3.54	1.89	2.44	2.78	A	1
506	1.94	1.03	1.34	1.52	C	2
507	3.07	1.64	2.12	2.42	F	3

\* 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: \$0.17 Supplemental is not subject to experience rating. Code as 0067.

b OD: \$0.13 Supplemental is not subject to experience rating. Code as 0066.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
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CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
		A-1	A-2	A-3		
509	5.90	3.15	4.08	4.64	G	4
511	5.52	2.94	3.81	4.34	E	3
512	5.50	2.93	3.80	4.32	E	3
513	3.15 <sup>c</sup>	1.68	2.18	2.48	B	1
514	4.68	2.49	3.23	3.68	E	3
535	3.05	1.63	2.11	2.40	C	2
536	5.11	2.73	3.53	4.02	C	2
544	8.84	4.71	6.10	6.94	E	3
551	1.64	0.88	1.13	1.29	F	3
553	1.26	0.67	0.87	0.99	G	4
555	0.69	0.37	0.48	0.54	B	1
563	2.19	1.17	1.51	1.72	C	2
571	2.73	1.46	1.88	2.14	C	2
573	3.74	2.00	2.58	2.94	F	3
581	2.14	1.14	1.48	1.68	E	3
587	2.75	1.47	1.90	2.16	C	2
601	7.18	3.49	4.46	5.05	G	4
602	4.69	2.26	2.89	3.27	F	3
603	5.41	2.55	3.27	3.69	F	3
605	6.72	3.25	4.15	4.70	E	3
606	11.13	5.37	6.87	7.77	G	4
607	7.56	3.71	4.75	5.37	F	3
608	6.27	3.01	3.85	4.36	F	3
609	5.10	2.48	3.17	3.58	F	3
611	9.27	4.44	5.68	6.43	E	3
<b>615</b>	<sup>d</sup> 11.01	5.30	6.77	7.66	G	4
<b>0152</b>	1.19				G	4
617	5.22	2.53	3.23	3.66	F	3
645	6.08	2.83	3.62	4.09	F	3
646	5.13	2.44	3.12	3.53	E	3
647	6.68	3.29	4.21	4.76	D	2
648	5.51	2.66	3.41	3.85	E	3
649	2.90	1.32	1.69	1.92	E	3
651	6.76	3.25	4.16	4.71	F	3
652	8.20	4.05	5.18	5.86	F	3

\* 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** <sup>d</sup> 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.

<sup>c</sup> OD: \$0.20 Supplemental is not subject to experience rating. Code as 0176.

<sup>d</sup> OD: \$0.84 Supplemental applies when coverage for Federal black lung is provided. It is not subject to experience rating. Code as 0164.

**LOSS COSTS AND EXPECTED LOSS FACTORS  
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Amended Effective Date: April 1, 2009 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
		A-1	A-2	A-3		
653	7.32	3.50	4.47	5.06	F	3
654	8.55	4.06	5.19	5.87	F	3
655	12.65	6.13	7.84	8.87	G	4
656	6.85	3.33	4.26	4.82	G	4
657	8.26	3.99	5.11	5.78	F	3
658	8.44	3.97	5.08	5.75	F	3
659	16.69	8.07	10.32	11.68	G	4
660	2.23	1.08	1.38	1.57	E	3
661	3.53	1.63	2.09	2.36	E	3
662	4.76	2.35	3.01	3.40	E	3
663	4.34	2.07	2.65	2.99	E	3
664	4.17	1.96	2.51	2.84	E	3
665	7.82	3.80	4.86	5.50	F	3
666	5.97	2.83	3.61	4.09	E	3
667	1.84	0.89	1.13	1.28	F	3
668	4.72	2.25	2.88	3.26	E	3
669	6.74	3.21	4.11	4.65	F	3
670	4.84	2.27	2.90	3.28	E	3
673	5.03	2.49	3.18	3.60	F	3
674	4.48	2.22	2.84	3.21	E	3
675	4.44	2.16	2.76	3.13	F	3
676	4.63	2.18	2.78	3.15	E	3
677	4.02	1.94	2.49	2.81	G	4
679	7.91	3.82	4.88	5.52	F	3
681	4.66	2.27	2.90	3.28	F	3
682	12.85	6.25	7.99	9.04	E	3
691	6.31	3.05	3.90	4.41	F	3
693	8.29	4.01	5.13	5.81	F	3
695	4.17	2.02	2.58	2.92	E	3
709	1.92	0.95	1.22	1.38	G	4
716	2.71	1.34	1.72	1.95	E	3
718	2.85	1.42	1.81	2.05	E	3
721	10.14	5.41	7.00	7.97	F	3
744	1.55	0.83	1.07	1.22	D	2
751	2.52	1.34	1.74	1.98	E	3
752	0.93	0.50	0.64	0.73	G	4
753	3.04	1.62	2.10	2.39	C	2
755	0.92	0.49	0.64	0.73	F	3
757	1.84	0.98	1.27	1.44	E	3
759	4.51	2.41	3.12	3.55	E	3

\* 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 COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Amended Effective Date: April 1, 2009 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
		A-1	A-2	A-3		
801	6.64	3.53	4.59	5.25	E	3
803	18.39	9.76	12.70	14.52	E	3
804	3.11	1.65	2.15	2.46	E	3
805	5.05	2.68	3.49	3.99	E	3
806	10.49	5.57	7.25	8.28	E	3
807	5.33	2.81	3.65	4.17	E	3
808	6.09	3.23	4.20	4.81	E	3
809	4.81	2.55	3.32	3.80	F	3
810	5.61	2.98	3.87	4.43	F	3
0162	0.84				E	3
811	7.61	4.04	5.26	6.01	E	3
812	5.96	3.17	4.12	4.71	F	3
813	5.29	2.81	3.65	4.17	D	2
814	3.52	1.87	2.43	2.78	C	2
815	3.33	1.77	2.30	2.63	D	2
816	2.06	1.09	1.42	1.63	D	2
817	7.03	3.73	4.86	5.55	E	3
818	2.62	1.39	1.81	2.07	D	2
819	0.67	0.36	0.46	0.53	D	2
820	2.92	1.55	2.02	2.31	D	2
821	6.11	3.24	4.22	4.82	C	2
825	3.09	1.64	2.14	2.44	C	2
855	4.86	2.58	3.36	3.84	E	3
857	6.98	3.71	4.82	5.51	E	3
858	7.82	4.15	5.40	6.17	F	3
859	8.51	4.52	5.88	6.72	E	3
860	8.71	4.63	6.02	6.88	E	3
861	8.51	4.52	5.88	6.72	E	3
862	7.95	4.22	5.49	6.28	E	3
863	7.95	4.22	5.49	6.28	E	3
865	3.37	1.79	2.33	2.66	C	2
867	6.63	3.52	4.58	5.24	D	2
871	7.86	4.17	5.43	6.20	D	2
877	2.55	1.35	1.76	2.01	B	1
879	3.94	2.09	2.72	3.11	B	1
880	4.59	2.43	3.17	3.62	C	2
881	3.62	1.92	2.50	2.86	B	1
882	7.19	3.82	4.97	5.68	B	1
883	2.56	1.36	1.77	2.02	B	1
884	0.80	0.43	0.55	0.63	B	1
885	3.07	1.63	2.12	2.43	C	2
886	2.44	1.30	1.69	1.93	B	1
887	0.73	0.39	0.50	0.58	C	2

\* 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 COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Amended Effective Date: April 1, 2009 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
		A-1	A-2	A-3		
889	0.54	0.29	0.37	0.42	B	1
890	0.62	0.33	0.43	0.49	C	2
891	0.90	0.48	0.62	0.71	B	1
892	0.91	0.48	0.63	0.72	B	1
893	0.71	0.38	0.49	0.56	B	1
894	1.16	0.61	0.80	0.91	B	1
895	0.66	0.35	0.46	0.52	B	1
896	2.17	1.15	1.50	1.71	A	1
897	1.64	0.87	1.14	1.30	A	1
898	1.87	0.99	1.29	1.47	C	2
899	1.51	0.80	1.04	1.19	C	2
903	0.53	0.28	0.36	0.42	E	3
904	1.51	0.80	1.04	1.19	E	3
907	5.01	2.66	3.46	3.96	B	1
910	7.20	3.82	4.97	5.69	C	2
911	5.00	2.66	3.45	3.95	B	1
914	1.99	1.06	1.37	1.57	B	1
915	3.26	1.73	2.25	2.57	C	2
916	1.85	0.98	1.28	1.46	B	1
917	2.09	1.11	1.44	1.65	C	2
918	2.87	1.52	1.98	2.27	C	2
919	1.94	1.03	1.34	1.53	B	1
920	0.52	0.27	0.36	0.41	C	2
921	5.61	2.98	3.87	4.43	D	2
922	3.79	2.01	2.62	3.00	D	2
923	3.02	1.61	2.09	2.39	B	1
924	3.66	1.94	2.53	2.89	B	1
925	2.25	1.20	1.56	1.78	B	1
926	2.86	1.52	1.98	2.26	B	1
927	0.96	0.51	0.67	0.76	B	1
928	1.96	1.04	1.35	1.55	B	1
929	4.90	2.60	3.38	3.87	C	2
932	0.92	0.49	0.64	0.73	C	2
933	5.83	3.10	4.03	4.61	C	2
934	3.05	1.62	2.11	2.41	C	2
935	1.63	0.87	1.13	1.29	C	2
936	0.38	0.20	0.26	0.30	D	2
937	10.15	5.39	7.01	8.02	D	2
939	5.20	2.76	3.59	4.11	F	3
940	4.31	2.29	2.98	3.40	C	2

\* 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 COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Amended Effective Date: April 1, 2009 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP	HAZARD GROUP
		A-1	A-2	A-3	A - G	1 - 4
941	2.28	1.21	1.58	1.80	C	2
942	3.35	1.78	2.31	2.64	C	2
943	4.92	2.61	3.40	3.88	C	2
944	1.89	1.00	1.30	1.49	B	1
945	2.40	1.28	1.66	1.90	A	1
946	2.55	1.35	1.76	2.01	C	2
947	4.26	2.26	2.94	3.36	B	1
948	1.98	1.05	1.37	1.56	A	1
949	0.94	0.50	0.65	0.74	C	2
951	0.50	0.26	0.34	0.39	E	3
952	0.88	0.47	0.61	0.70	C	2
953	0.27	0.15	0.19	0.22	C	2
954	2.55	1.35	1.76	2.01	E	3
955	0.51	0.27	0.35	0.40	D	2
956	0.17	0.09	0.12	0.14	D	2
957	0.36	0.19	0.25	0.28	C	2
958	1.50	0.80	1.04	1.19	C	2
959	1.44	0.76	0.99	1.14	C	2
960	3.51	1.86	2.42	2.77	C	2
961	0.89	0.47	0.62	0.70	C	2
962	0.08	0.04	0.06	0.06	F	3
963	0.54	0.29	0.37	0.42	B	1
964	1.89	1.00	1.30	1.49	B	1
965	0.52	0.27	0.36	0.41	B	1
966	2.20	1.17	1.52	1.74	E	3
967	0.92	0.49	0.64	0.73	D	2
968	1.29	0.68	0.89	1.02	B	1
969	2.48	1.31	1.71	1.95	C	2
970	7.96	4.23	5.50	6.29	B	1
971	3.82	2.03	2.64	3.02	C	2
973	3.02	1.61	2.09	2.39	B	1
974	2.66	1.41	1.84	2.10	C	2
975	1.75	0.93	1.21	1.39	A	1
976	1.21	0.64	0.83	0.95	B	1
977	0.88	0.47	0.61	0.70	A	1
978	2.88	1.53	1.99	2.27	C	2
979	3.80	2.02	2.63	3.00	C	2
980	4.17	2.21	2.88	3.29	E	3
981	1.28	0.68	0.88	1.01	A	1
982	3.24 <sup>e</sup>				E	3
983	7.29	3.87	5.04	5.76	C	2

\* 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.

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

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Amended Effective Date: April 1, 2009 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
		A-1	A-2	A-3		
984	0.25	0.13	0.18	0.20	C	2
985	3.82	2.01	2.61	2.99	E	3
986	1.20	0.64	0.83	0.95	C	2
987	1.01	0.54	0.70	0.80	C	2
988	0.26	0.14	0.18	0.21	C	2
992	4.81	2.55	3.32	3.80	E	3
993	1,206.47 f	512.46	666.70	762.03	D	2
994	g	h	h	h	G	4
995	8.17	4.34	5.64	6.45	F	3
996	965.17 i	512.46	666.70	762.03	G	4
997	1.05	0.56	0.73	0.83	D	2
999	4.75	2.52	3.28	3.75	D	2
0006	3.79	2.01	2.62	3.00	D	2
0008	2.16	1.15	1.49	1.71	D	2
0011	3.50	1.86	2.42	2.76	B	1
012	5.06	2.69	3.50	4.00	D	2
0013	4.85	2.57	3.35	3.83	C	2
0016	3.36	1.78	2.32	2.65	C	2
0034	4.74	2.52	3.27	3.74	C	2
0036	4.32	2.29	2.98	3.41	C	2
0083	5.12	2.72	3.54	4.04	C	2
0170	2.85	1.51	1.97	2.25	C	2
4771	3.12	1.67	2.16	2.46	G	4
0771	0.78				G	4
4775	3.12	1.67	2.16	2.46	G	4
0775	0.78				G	4
4777	9.06	4.81	6.26	7.15	E	3
7405	0.91	0.48	0.63	0.72	E	3
7445	0.19				G	4
7413	1.23	0.65	0.85	0.97	G	4
7453	0.26				G	4
7421 j	1.48	0.79	1.02	1.17	F	3
7424	3.50	1.86	2.42	2.76	G	4
7428	4.56	2.42	3.15	3.60	E	3
9108 k	77.16					
9740 k	0.02					
9741 k	0.01					

\* 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.

h Apply the following percentages (A-1 = 49.45%, A-2 = 64.33%, A-3 = 73.53%) to annual loss cost from the appropriate page of Section 2.

i Per hazardous materials response team.

j Code 9108 may also apply.

k Not subject to experience rating

**LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Amended Effective Date: April 1, 2009 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE *			HAZARD GROUP	HAZARD GROUP
		A-1	A-2	A-3	A - G	1 - 4
<b>Per Capita</b>						
<b>0901</b>	28.90	15.34	19.96	22.82	B	1
<b>0902</b>	1.47	0.78	1.02	1.16	A	1
<b>0908</b>	154.01	81.77	106.38	121.59	C	2
<b>0909</b>	74.93	39.79	51.76	59.16	B	1
<b>0912</b>	257.32	136.63	177.75	203.16	B	1
<b>0913</b>	446.87	237.27	308.68	352.82	C	2
<b>A Rated</b>						
<b>9985</b>	A	A	A	A		
<b>0133</b>	A	A	A	A		

\* 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.

**PENNSYLVANIA  
VOLUNTEER FIREMEN**

**CODE 994**

**SCHEDULE OF ANNUAL LOSS COSTS**

Amended Effective Date: April 1, 2009

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Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	<b>1,810</b>	6,501 to 7,000	<b>7,564</b>
301 to 500	<b>2,223</b>	7,001 to 7,500	<b>7,839</b>
501 to 700	<b>2,586</b>	7,501 to 8,000	<b>8,113</b>
701 to 1,000	<b>2,989</b>	8,001 to 8,500	<b>8,378</b>
1,001 to 1,500	<b>3,515</b>	8,501 to 9,000	<b>8,638</b>
1,501 to 2,000	<b>4,083</b>	9,001 to 9,500	<b>8,890</b>
2,001 to 2,500	<b>4,568</b>	9,501 to 10,000	<b>9,136</b>
2,501 to 3,000	<b>4,997</b>	10,001 to 15,000	<b>10,485</b>
3,001 to 3,500	<b>5,376</b>	15,001 to 20,000	<b>12,819</b>
3,501 to 4,000	<b>5,733</b>	20,001 to 25,000	<b>15,113</b>
4,001 to 4,500	<b>6,065</b>	25,001 to 30,000	<b>17,381</b>
4,501 to 5,000	<b>6,383</b>	30,001 to 35,000	<b>19,613</b>
5,001 to 5,500	<b>6,693</b>	35,001 to 40,000	<b>21,815</b>
5,501 to 6,000	<b>6,987</b>	40,001 to 45,000	<b>23,980</b>
6,001 to 6,500	<b>7,280</b>	45,001 to 50,000	<b>26,107</b>
		For each additional 5,000 population.....	<b>2,135</b>

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**PENNSYLVANIA**  
**UNITED STATES LONGSHORE AND HARBOR WORKERS RATES**  
**MANUAL RATES AND EXPECTED LOSS RATES**  
**AMENDED EFFECTIVE APRIL 1, 2009 ON NEW AND RENEWAL**

Code No.	Manual Rate	Min. Prem.	Experience Rating Plan Expected Loss Rate Tables *			HAZARD GROUP A - G	HAZARD GROUP 1 - 4
			A-1	A-2	A-3		
6824F	20.07	3,250	4.31	6.83	10.41	F	3
6826F	21.00	3,250	4.51	7.15	10.89	E	3
6843F	26.29	3,250	5.65	8.95	13.63	G	4
6872F	61.34	3,250	13.18	20.87	31.81	G	4
7309F	105.41	3,250	22.64	35.87	54.67	G	4
7313F	21.75	3,250	4.67	7.40	11.28	G	4
7317F	55.13	3,250	11.84	18.76	28.59	G	4
7327F	42.85	3,250	9.20	14.58	22.22	G	4
7366F	18.71	3,250	4.02	6.37	9.70	G	4
8709F	7.54	1,815	1.62	2.57	3.91	G	4
8726F	6.46	1,595	1.39	2.20	3.35	E	3

\* 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.